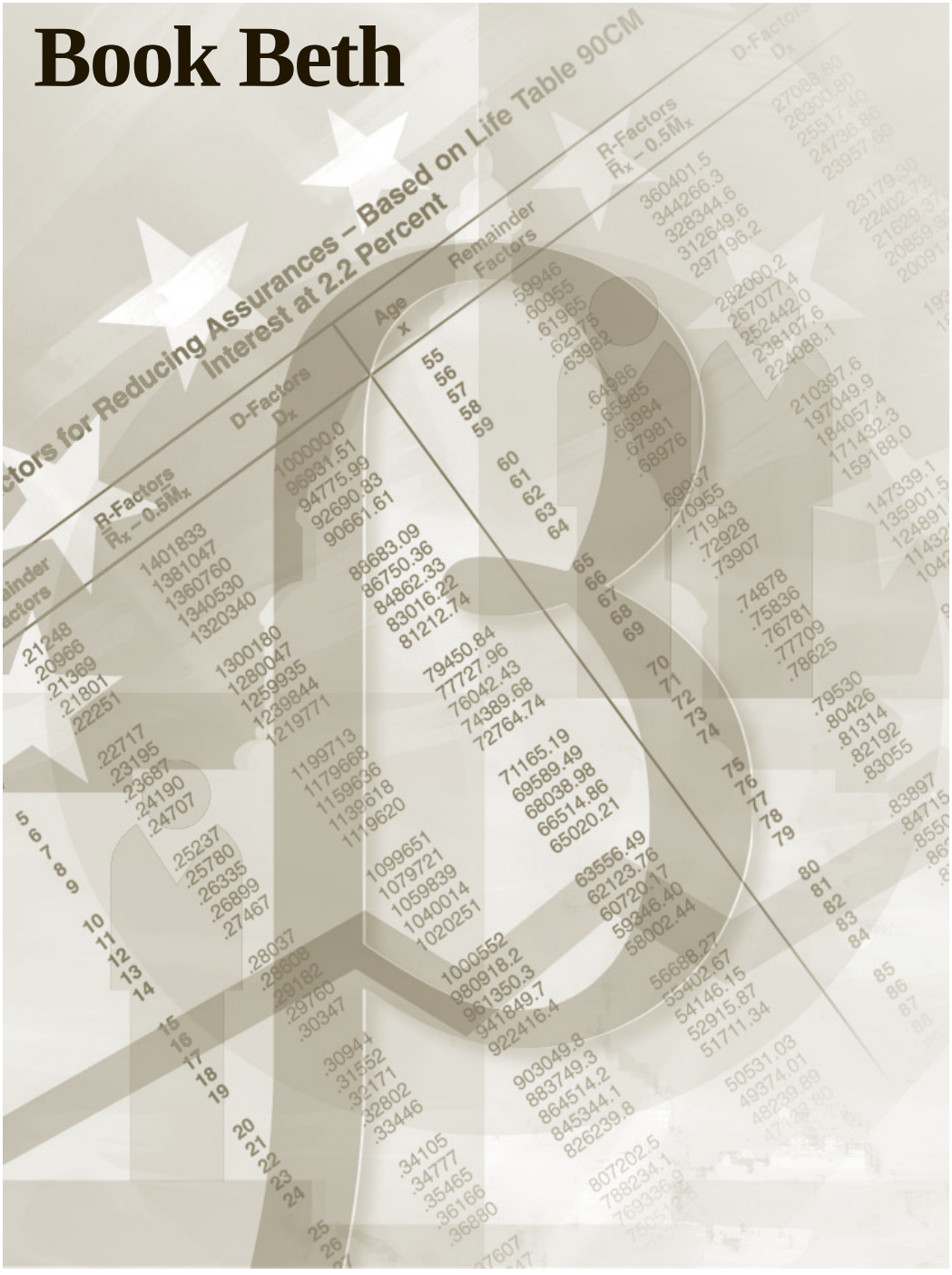
ACTUARIAL VALUES

Unitrust Remainder Factors — For One Life, Two Lives, and Terms Certain

Adjusted Payout Rates From 2.2 Percent to 22.0 Percent

For Use in Income, Estate, and Gift Tax Purposes



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USE OF TABLES

The factors set forth in this publication involving life contingencies are derived from the values of l_x taken from the Life Table for the Total Population appearing as Table 1, in "U.S. Decennial Life Tables for 1989-1991" published by the U.S. Department of Health and Human Services, Public Health Service, National Center for Health Statistics. Table 1 appears in this publication in Section 6, labeled as Table 90CM.

These factors are for the computation of interests in unitrusts. A unitrust is a trust wherein the trustee is directed to pay annually a fixed percentage of the fair market value of the trust computed each year, either for a life or lives or for a term of years, or for a combination of lives and years. The fixed percentage is called the payout rate. If the payments are made other than annually at the beginning of each year, the payout rate must be adjusted (using Table F) in order to compute the unitrust interest involved.

The factors in Sections 1 through 3 and Section 5 are based on adjusted payout rates ranging from 2.2 percent to 22.0 percent in intervals of 0.2 percent.

Table U(1), Section 1, contains factors for the present worth of the remainder interest in a single life unitrust.

Table U(2), Section 2, contains factors for the present worth of the remainder interest in $1.00 payable at the death of the last to die of two persons.

Table D, Section 3, contains factors for the present worth of a remainder interest for a term certain.

Table F, Section 4, contains factors for computing adjusted payout rates for annual, semiannual, quarterly, and weekly payment periods at interest rates from 2.2 percent to 22.0 percent.

Table Z, Section 5, contains commutation tables for ${}^{U}D_x$, ${}^{U}N_x^{O}$, and ${}^{U}\overline{M}_x$, for computing the retained interest in a unitrust payable for the shorter of one life or a term of years.

Table 90CM, Section 6, is the underlying mortality table used to calculate factors involving life contingencies.

All of the factors in this publication reflect annual compounding of interest.

EXAMPLES

For the following examples, we assume that the unitrust pays out 7.0 percent per year in equal quarterly installments at the end of each quarter. In addition, we assume that the unitrust interest involved is valued at the section 7520 interest rate of 8.0 percent. Based on these facts, the adjusted payout rate is 6.673 percent, determined as follows:

Applicable Interest Rate	=	8.0 %
Quarterly Payout Adjustment Factor Table F(8.0)	=	.953258

(First payment made at least 3 months but less than 4 months from annual valuation)

Annual Payout Percentage	=	7.0 %
Adjusted Payout Rate	=	7.0 % x 0.953258
	=	6.673 %

A. Two Life Last-to-Die Factors

Example 1. On the first day of the year, a person who is nearest to age 65 contributes $500,000 to a charitable remainder unitrust. The trust pays to him 7 percent per year of the annually computed value of the trust assets, paid in equal quarterly installments at the end of each quarter. After his death the trust makes the same payments to his wife (nearest to age 60) if she is then living, for such time as she survives him.

Under section 7520 of the Internal Revenue Code, if a charitable deduction is allowed for a transfer of property to the trust, the taxpayer may elect to use either the section 7520 rate for the month of transfer or the rate for either of the two preceding months. We assume the taxpayer elects to use the rate of the month of transfer, 8.0 percent.

Remainder Factor, Table U(2), at 6.6 %	=	0.21494
minus Remainder Factor, Table U(2), at 6.8 %	=	0.20582
Difference	=	0.00912

$$\frac{6.673\ \% - 6.600\ \%}{6.800\ \% - 6.600\ \%} = \frac{X}{0.00912}$$

$$X = 0.00333$$

Remainder factor at 6.6 %	=	0.21494
minus X	=	0.00333
Required Interpolated Remainder Factor at 6.673 %	=	0.21161
times Initial Trust Corpus Value	=	$500,000.00
Present Value of Remainder Interest	=	$105,805.00

B. Factors Involving One Life and a Term of Years

Example 2. On July 1st, a person transfers $300,000 to a Grantor's Retained Unitrust which pays 7.0 percent per year in equal quarterly installments at the end of each quarter for 10 years or until the prior death of the grantor, who is nearest to age 60. The section 7520 interest rate for July is 8.0 percent. In order to determine the present value of the grantor's retained interest in the trust, it will be necessary to perform two computations and interpolate between the two results. The present value of the retained interest in the trust is $142,872.00 determined as follows:

First Computation: Payout Rate = 6.6 %

$$\text{Equivalent Interest Rate Factor at 6.6 \% Payout Rate} = \frac{6.6\ \%}{1 - 6.6\ \%} = 0.07066$$

	Initial age	= 60
plus	Term of years	= 10
	Terminal age	= 70

${}^{O}_{U}N_{60}$, Table Z (6.6)	= 18984.20
minus ${}^{O}_{U}N_{70}$, Table Z (6.6)	= 6633.186
Difference	= 12351.014
${}^{U}D_{60}$, Table H(6.6)	= 1848.048
Payout Interest Factor at 6.6 %	= 12351.014 ÷ 1848.048
	= 6.68315
times Equivalent Interest Rate Factor at 6.6 %	= 0.07066
First Payout Interest Factor, at 6.6 %	= 0.47223

Second Computation: Payout Rate = 6.8 %

Using the same method as above, compute:

Second Payout Interest Factor, at 6.8 % = 0.48321

Using the interpolation method shown in example 1, interpolate between the Second Payout Interest Factor of 0.48321 and the First Payout Interest Factor of 0.47223:

Required Interpolated Payout Interest Factor at 6.673 %	= 0.47624
times Initial Trust Corpus Value	= $300,000.00
Present Value of Grantor's Retained Interest	= $142,872.00

Table U(1) - Based on Life Table 90CM

Section 1

	Adjusted Payout Rate																
Age	**2.2%**	**2.4%**	**2.6%**	**2.8%**	**3.0%**	**3.2%**	**3.4%**	**3.6%**	**3.8%**	**4.0%**	**4.2%**	**4.4%**	**4.6%**	**4.8%**	**5.0%**	**5.2%**	**5.4%**
0	.20582	.18015	.15807	.13904	.12264	.10849	.09627	.08570	.07656	.06864	.06177	.05580	.05061	.04609	.04215	.03871	.03570
1	.20288	.17676	.15425	.13481	.11804	.10353	.09099	.08012	.07070	.06253	.05543	.04925	.04388	.03919	.03509	.03151	.02838
2	.20686	.18051	.15774	.13806	.12104	.10629	.09352	.08243	.07281	.06444	.05716	.05081	.04528	.04045	.03622	.03252	.02927
3	.21113	.18454	.16154	.14162	.12435	.10937	.09636	.08506	.07522	.06666	.05920	.05268	.04699	.04201	.03765	.03382	.03046
4	.21558	.18877	.16553	.14537	.12786	.11264	.09941	.08789	.07784	.06908	.06143	.05475	.04889	.04376	.03926	.03530	.03182
5	.22019	.19317	.16970	.14929	.13155	.11609	.10263	.09089	.08063	.07167	.06384	.05697	.05095	.04567	.04103	.03694	.03334
6	.22493	.19769	.17400	.15336	.13538	.11969	.10599	.09403	.08356	.07440	.06637	.05933	.05315	.04771	.04292	.03870	.03497
7	.22980	.20236	.17844	.15757	.13935	.12343	.10950	.09732	.08664	.07727	.06905	.06183	.05547	.04987	.04494	.04058	.03673
8	.23479	.20715	.18301	.16191	.14346	.12730	.11315	.10074	.08984	.08027	.07186	.06445	.05792	.05216	.04708	.04258	.03859
9	.23991	.21208	.18773	.16640	.14772	.13133	.11695	.10431	.09320	.08343	.07482	.06722	.06052	.05460	.04936	.04471	.04060
10	.24518	.21716	.19260	.17105	.15214	.13552	.12091	.10805	.09673	.08674	.07793	.07015	.06327	.05718	.05179	.04700	.04274
11	.25057	.22237	.19761	.17584	.15670	.13986	.12502	.11194	.10040	.09021	.08120	.07323	.06617	.05991	.05435	.04942	.04502
12	.25608	.22771	.20275	.18077	.16141	.14434	.12928	.11597	.10422	.09382	.08461	.07645	.06920	.06277	.05706	.05197	.04744
13	.26168	.23314	.20799	.18580	.16622	.14893	.13364	.12011	.10814	.09753	.08812	.07976	.07234	.06574	.05985	.05461	.04993
14	.26733	.23863	.21328	.19089	.17109	.15357	.13806	.12431	.11212	.10129	.09168	.08313	.07552	.06874	.06269	.05729	.05247
15	.27300	.24414	.21861	.19601	.17599	.15825	.14251	.12854	.11612	.10509	.09527	.08652	.07872	.07176	.06554	.05999	.05501
16	.27868	.24966	.22395	.20114	.18091	.16294	.14698	.13278	.12015	.10889	.09886	.08991	.08192	.07478	.06839	.06267	.05754
17	.28439	.25522	.22932	.20631	.18586	.16767	.15148	.13706	.12420	.11273	.10249	.09334	.08515	.07782	.07126	.06537	.06008
18	.29014	.26082	.23475	.21154	.19088	.17246	.15604	.14139	.12831	.11662	.10616	.09680	.08842	.08090	.07415	.06809	.06264
19	.29598	.26651	.24027	.21686	.19599	.17735	.16071	.14583	.13252	.12061	.10994	.10037	.09178	.08407	.07714	.07091	.06529
20	.30192	.27232	.24591	.22231	.20123	.18238	.16551	.15040	.13687	.12473	.11384	.10406	.09527	.08737	.08025	.07383	.06805
21	.30798	.27826	.25168	.22790	.20661	.18754	.17045	.15512	.14136	.12900	.11790	.10790	.09891	.09080	.08349	.07690	.07094
22	.31415	.28431	.25757	.23361	.21213	.19285	.17553	.15998	.14599	.13341	.12208	.11188	.10267	.09436	.08686	.08008	.07395
23	.32044	.29049	.26361	.23947	.21779	.19830	.18077	.16500	.15079	.13798	.12643	.11601	.10659	.09808	.09038	.08342	.07710
24	.32687	.29681	.26979	.24549	.22362	.20393	.18618	.17019	.15575	.14272	.13095	.12031	.11069	.10197	.09408	.08692	.08042
25	.33343	.30329	.27614	.25168	.22963	.20974	.19178	.17557	.16091	.14766	.13567	.12481	.11497	.10605	.09795	.09060	.08392
26	.34014	.30992	.28265	.25804	.23581	.21573	.19757	.18114	.16626	.15279	.14058	.12950	.11945	.11032	.10202	.09447	.08760
27	.34701	.31672	.28935	.26459	.24220	.22192	.20356	.18692	.17183	.15814	.14571	.13442	.12415	.11481	.10631	.09856	.09149
28	.35402	.32367	.29619	.27131	.24875	.22830	.20974	.19289	.17759	.16368	.15104	.13953	.12904	.11949	.11078	.10284	.09558
29	.36116	.33077	.30320	.27819	.25548	.23486	.21611	.19906	.18355	.16943	.15656	.14484	.13414	.12438	.11546	.10731	.09986
30	.36843	.33801	.31036	.28524	.26239	.24159	.22266	.20542	.18970	.17537	.16229	.15034	.13943	.12946	.12034	.11198	.10433
31	.37583	.34538	.31767	.29244	.26946	.24850	.22939	.21196	.19604	.18150	.16821	.15605	.14493	.13474	.12541	.11685	.10900
32	.38336	.35290	.32514	.29981	.27670	.25559	.23631	.21869	.20258	.18783	.17433	.16196	.15063	.14023	.13069	.12193	.11387
33	.39102	.36058	.33277	.30736	.28413	.26288	.24344	.22564	.20933	.19438	.18068	.16810	.15655	.14595	.13620	.12723	.11897
34	.39883	.36840	.34056	.31508	.29174	.27036	.25076	.23279	.21629	.20115	.18724	.17446	.16270	.15189	.14193	.13275	.12430
35	.40678	.37638	.34853	.32299	.29956	.27805	.25831	.24017	.22349	.20816	.19405	.18107	.16910	.15808	.14791	.13853	.12987
36	.41486	.38452	.35666	.33107	.30756	.28594	.26606	.24776	.23091	.21540	.20109	.18791	.17574	.16451	.15414	.14456	.13569

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate																
Age	**2.2%**	**2.4%**	**2.6%**	**2.8%**	**3.0%**	**3.2%**	**3.4%**	**3.6%**	**3.8%**	**4.0%**	**4.2%**	**4.4%**	**4.6%**	**4.8%**	**5.0%**	**5.2%**	**5.4%**
37	.42309	.39281	.36496	.33934	.31575	.29403	.27402	.25557	.23856	.22287	.20838	.19500	.18263	.17120	.16062	.15083	.14177
38	.43146	.40126	.37344	.34780	.32416	.30235	.28222	.26363	.24646	.23060	.21593	.20236	.18979	.17816	.16739	.15739	.14813
39	.43998	.40988	.38210	.35645	.33276	.31087	.29064	.27193	.25461	.23858	.22374	.20998	.19723	.18540	.17443	.16423	.15477
40	.44865	.41867	.39094	.36531	.34159	.31963	.29931	.28047	.26302	.24684	.23183	.21789	.20496	.19294	.18177	.17138	.16172
41	.45749	.42763	.39998	.37437	.35064	.32864	.30823	.28929	.27171	.25538	.24021	.22611	.21299	.20079	.18943	.17885	.16899
42	.46647	.43677	.40921	.38365	.35991	.33787	.31740	.29837	.28067	.26421	.24889	.23463	.22134	.20896	.19741	.18665	.17660
43	.47560	.44607	.41863	.39312	.36940	.34734	.32681	.30770	.28990	.27332	.25786	.24344	.23000	.21744	.20572	.19477	.18453
44	.48488	.45553	.42822	.40279	.37911	.35704	.33648	.31730	.29941	.28271	.26712	.25257	.23896	.22625	.21435	.20322	.19281
45	.49427	.46513	.43796	.41263	.38900	.36694	.34635	.32712	.30915	.29235	.27665	.26196	.24821	.23534	.22328	.21198	.20139
46	.50378	.47486	.44786	.42264	.39907	.37704	.35644	.33717	.31914	.30225	.28644	.27163	.25774	.24472	.23251	.22105	.21028
47	.51338	.48470	.45788	.43279	.40930	.38731	.36672	.34742	.32934	.31238	.29647	.28155	.26754	.25438	.24201	.23040	.21947
48	.52307	.49465	.46803	.44308	.41970	.39777	.37719	.35789	.33977	.32275	.30676	.29173	.27760	.26431	.25181	.24004	.22896
49	.53286	.50471	.47831	.45352	.43025	.40840	.38786	.36856	.35041	.33335	.31729	.30217	.28794	.27453	.26190	.24999	.23876
50	.54274	.51489	.48872	.46412	.44098	.41921	.39873	.37945	.36130	.34419	.32808	.31289	.29856	.28505	.27229	.26026	.24889
51	.55270	.52517	.49925	.47485	.45186	.43020	.40979	.39055	.37240	.35528	.33912	.32387	.30946	.29585	.28299	.27083	.25933
52	.56272	.53552	.50987	.48568	.46286	.44133	.42101	.40182	.38369	.36657	.35038	.33507	.32060	.30691	.29395	.28168	.27005
53	.57280	.54594	.52058	.49662	.47399	.45260	.43238	.41325	.39517	.37805	.36185	.34651	.33198	.31821	.30517	.29280	.28106
54	.58291	.55641	.53135	.50765	.48522	.46399	.44388	.42485	.40681	.38972	.37352	.35815	.34358	.32976	.31664	.30418	.29234
55	.59306	.56694	.54220	.51876	.49655	.47549	.45553	.43659	.41863	.40157	.38539	.37002	.35542	.34155	.32836	.31583	.30390
56	.60325	.57752	.55312	.52996	.50799	.48712	.46731	.44849	.43061	.41361	.39746	.38209	.36748	.35358	.34034	.32774	.31574
57	.61346	.58815	.56409	.54124	.51951	.49885	.47921	.46053	.44275	.42582	.40971	.39437	.37976	.36584	.35257	.33992	.32785
58	.62367	.59878	.57509	.55255	.53109	.51066	.49120	.47267	.45500	.43817	.42212	.40682	.39222	.37829	.36500	.35231	.34019
59	.63386	.60940	.58609	.56387	.54270	.52251	.50325	.48488	.46735	.45061	.43464	.41939	.40482	.39090	.37759	.36488	.35272
60	.64400	.61999	.59707	.57520	.55432	.53438	.51533	.49714	.47976	.46314	.44726	.43207	.41754	.40364	.39034	.37761	.36542
61	.65412	.63056	.60805	.58653	.56596	.54629	.52747	.50947	.49225	.47577	.45999	.44488	.43041	.41655	.40326	.39053	.37833
62	.66422	.64114	.61904	.59789	.57765	.55826	.53969	.52190	.50486	.48852	.47286	.45785	.44345	.42964	.41639	.40367	.39146
63	.67432	.65172	.63005	.60929	.58939	.57030	.55199	.53443	.51758	.50141	.48589	.47098	.45667	.44293	.42972	.41703	.40484
64	.68439	.66228	.64106	.62070	.60115	.58238	.56435	.54703	.53039	.51440	.49903	.48426	.47005	.45638	.44324	.43060	.41843
65	.69442	.67282	.65207	.63211	.61293	.59449	.57676	.55969	.54328	.52749	.51229	.49766	.48357	.47001	.45694	.44435	.43223
66	.70444	.68336	.66307	.64355	.62475	.60665	.58923	.57244	.55627	.54069	.52568	.51121	.49726	.48381	.47084	.45833	.44626
67	.71445	.69390	.67410	.65502	.63662	.61889	.60179	.58530	.56939	.55404	.53924	.52495	.51115	.49784	.48498	.47256	.46056
68	.72444	.70443	.68513	.66651	.64853	.63117	.61442	.59823	.58261	.56751	.55293	.53883	.52521	.51205	.49932	.48701	.47511
69	.73437	.71492	.69613	.67798	.66043	.64347	.62707	.61121	.59588	.58105	.56671	.55283	.53940	.52640	.51382	.50165	.48985
70	.74422	.72533	.70706	.68938	.67228	.65572	.63970	.62418	.60916	.59461	.58052	.56687	.55365	.54084	.52843	.51639	.50473
71	.75394	.73562	.71788	.70069	.68403	.66789	.65225	.63708	.62238	.60813	.59431	.58091	.56791	.55529	.54306	.53118	.51966
72	.76352	.74577	.72856	.71186	.69566	.67995	.66469	.64989	.63553	.62158	.60804	.59490	.58213	.56973	.55768	.54598	.53461

Table U(1) - Based on Life Table 90CM

	Adjusted Payout Rate																
Age	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%
73	.77295	.75577	.73909	.72289	.70715	.69187	.67701	.66258	.64856	.63493	.62168	.60881	.59629	.58411	.57227	.56076	.54955
74	.78225	.76564	.74950	.73380	.71853	.70368	.68924	.67519	.66152	.64822	.63528	.62268	.61042	.59848	.58686	.57555	.56453
75	.79144	.77541	.75981	.74462	.72983	.71543	.70141	.68775	.67445	.66149	.64887	.63657	.62458	.61290	.60151	.59041	.57959
76	.80055	.78511	.77005	.75539	.74109	.72715	.71355	.70030	.68738	.67478	.66249	.65049	.63880	.62739	.61625	.60538	.59478
77	.80957	.79472	.78022	.76608	.75228	.73881	.72566	.71283	.70030	.68807	.67612	.66446	.65307	.64194	.63108	.62046	.61009
78	.81849	.80423	.79030	.77669	.76340	.75041	.73771	.72531	.71319	.70134	.68975	.67843	.66736	.65654	.64596	.63561	.62548
79	.82727	.81360	.80023	.78716	.77438	.76187	.74964	.73768	.72597	.71451	.70330	.69233	.68160	.67109	.66081	.65074	.64088
80	.83583	.82275	.80995	.79742	.78514	.77313	.76136	.74983	.73855	.72749	.71666	.70605	.69566	.68548	.67550	.66573	.65615
81	.84415	.83165	.81940	.80739	.79563	.78410	.77279	.76171	.75084	.74019	.72975	.71950	.70946	.69961	.68995	.68047	.67117
82	.85219	.84026	.82855	.81707	.80580	.79475	.78390	.77326	.76281	.75256	.74250	.73263	.72293	.71342	.70407	.69490	.68589
83	.85995	.84858	.83741	.82644	.81566	.80508	.79469	.78449	.77446	.76461	.75493	.74542	.73608	.72690	.71788	.70902	.70031
84	.86750	.85667	.84603	.83557	.82528	.81517	.80524	.79546	.78586	.77641	.76712	.75798	.74900	.74016	.73147	.72292	.71451
85	.87487	.86458	.85446	.84451	.83471	.82507	.81559	.80625	.79707	.78802	.77913	.77037	.76175	.75326	.74491	.73668	.72859
86	.88201	.87225	.86265	.85319	.84388	.83470	.82567	.81677	.80800	.79937	.79086	.78248	.77423	.76610	.75808	.75019	.74241
87	.88884	.87960	.87049	.86152	.85267	.84395	.83536	.82689	.81853	.81030	.80218	.79418	.78628	.77850	.77083	.76326	.75580
88	.89536	.88662	.87800	.86949	.86110	.85282	.84466	.83660	.82865	.82081	.81307	.80544	.79790	.79047	.78313	.77589	.76874
89	.90159	.89333	.88517	.87712	.86917	.86132	.85358	.84593	.83837	.83091	.82355	.81628	.80909	.80200	.79500	.78808	.78125
90	.90752	.89972	.89202	.88440	.87688	.86945	.86211	.85485	.84768	.84060	.83360	.82668	.81985	.81309	.80642	.79982	.79330
91	.91308	.90571	.89843	.89124	.88412	.87708	.87013	.86325	.85645	.84973	.84308	.83650	.83000	.82357	.81721	.81092	.80470
92	.91818	.91122	.90433	.89752	.89078	.88411	.87751	.87099	.86453	.85814	.85182	.84556	.83937	.83325	.82718	.82119	.81525
93	.92285	.91626	.90973	.90328	.89688	.89056	.88429	.87809	.87195	.86587	.85985	.85390	.84800	.84215	.83637	.83064	.82497
94	.92716	.92092	.91473	.90861	.90254	.89653	.89057	.88468	.87883	.87305	.86732	.86164	.85601	.85044	.84491	.83944	.83402
95	.93122	.92530	.91944	.91362	.90786	.90216	.89650	.89089	.88533	.87983	.87437	.86895	.86359	.85827	.85300	.84778	.84260
96	.93500	.92939	.92383	.91831	.91285	.90742	.90204	.89671	.89142	.88618	.88097	.87582	.87070	.86563	.86060	.85561	.85066
97	.93849	.93316	.92788	.92264	.91744	.91228	.90716	.90208	.89704	.89204	.88708	.88216	.87727	.87243	.86762	.86285	.85811
98	.94175	.93669	.93166	.92668	.92173	.91682	.91194	.90710	.90230	.89753	.89280	.88810	.88343	.87880	.87420	.86964	.86511
99	.94490	.94010	.93533	.93060	.92590	.92123	.91659	.91198	.90741	.90287	.89836	.89388	.88943	.88501	.88062	.87626	.87193
100	.94795	.94340	.93888	.93439	.92993	.92549	.92109	.91671	.91236	.90804	.90375	.89948	.89525	.89103	.88685	.88269	.87856
101	.95093	.94663	.94236	.93811	.93388	.92968	.92551	.92136	.91723	.91313	.90905	.90500	.90097	.89696	.89298	.88902	.88509
102	.95385	.94979	.94575	.94174	.93775	.93378	.92983	.92590	.92199	.91811	.91424	.91040	.90658	.90278	.89900	.89524	.89150
103	.95673	.95291	.94911	.94533	.94157	.93782	.93410	.93039	.92671	.92304	.91939	.91575	.91214	.90854	.90496	.90139	.89785
104	.95977	.95621	.95267	.94913	.94562	.94212	.93864	.93517	.93171	.92828	.92485	.92144	.91805	.91467	.91131	.90796	.90463
105	.96275	.95944	.95614	.95285	.94958	.94632	.94307	.93983	.93661	.93340	.93020	.92701	.92383	.92067	.91751	.91437	.91125
106	.96651	.96352	.96054	.95757	.95460	.95165	.94871	.94577	.94284	.93992	.93701	.93411	.93122	.92834	.92546	.92260	.91974
107	.97100	.96840	.96580	.96321	.96063	.95805	.95547	.95290	.95034	.94778	.94522	.94268	.94013	.93760	.93507	.93254	.93002
108	.97779	.97578	.97378	.97178	.96978	.96778	.96578	.96379	.96180	.95981	.95782	.95583	.95385	.95187	.94989	.94791	.94593
109	.98900	.98800	.98700	.98600	.98500	.98400	.98300	.98200	.98100	.98000	.97900	.97800	.97700	.97600	.97500	.97400	.97300

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate																
Age	**5.6%**	**5.8%**	**6.0%**	**6.2%**	**6.4%**	**6.6%**	**6.8%**	**7.0%**	**7.2%**	**7.4%**	**7.6%**	**7.8%**	**8.0%**	**8.2%**	**8.4%**	**8.6%**	**8.8%**
0	.03307	.03075	.02872	.02693	.02534	.02395	.02271	.02161	.02063	.01976	.01898	.01828	.01765	.01709	.01658	.01612	.01570
1	.02563	.02321	.02109	.01922	.01756	.01610	.01480	.01365	.01263	.01171	.01090	.01017	.00951	.00892	.00839	.00791	.00747
2	.02642	.02391	.02170	.01975	.01802	.01650	.01514	.01393	.01286	.01190	.01104	.01028	.00959	.00896	.00840	.00790	.00744
3	.02750	.02490	.02260	.02056	.01876	.01717	.01575	.01449	.01336	.01235	.01145	.01064	.00992	.00926	.00867	.00814	.00765
4	.02876	.02605	.02366	.02155	.01967	.01800	.01652	.01520	.01401	.01296	.01201	.01116	.01039	.00970	.00908	.00851	.00800
5	.03016	.02735	.02487	.02266	.02071	.01896	.01741	.01603	.01479	.01368	.01269	.01179	.01098	.01026	.00960	.00900	.00846
6	.03168	.02876	.02618	.02389	.02184	.02003	.01841	.01696	.01566	.01450	.01345	.01251	.01166	.01089	.01019	.00956	.00899
7	.03332	.03029	.02761	.02522	.02309	.02120	.01950	.01799	.01663	.01540	.01431	.01332	.01242	.01161	.01088	.01021	.00960
8	.03506	.03192	.02914	.02665	.02444	.02246	.02069	.01910	.01768	.01640	.01524	.01420	.01326	.01241	.01163	.01093	.01029
9	.03694	.03369	.03079	.02821	.02590	.02384	.02199	.02033	.01884	.01750	.01629	.01520	.01421	.01331	.01249	.01175	.01107
10	.03896	.03559	.03259	.02990	.02750	.02535	.02342	.02169	.02013	.01872	.01745	.01631	.01526	.01432	.01346	.01268	.01196
11	.04111	.03762	.03450	.03172	.02922	.02698	.02497	.02316	.02153	.02006	.01872	.01752	.01643	.01543	.01453	.01370	.01295
12	.04339	.03978	.03655	.03365	.03106	.02872	.02663	.02474	.02303	.02149	.02010	.01884	.01769	.01664	.01569	.01482	.01403
13	.04576	.04202	.03867	.03566	.03297	.03054	.02835	.02638	.02460	.02299	.02154	.02021	.01901	.01791	.01691	.01600	.01516
14	.04815	.04428	.04081	.03770	.03490	.03237	.03010	.02804	.02619	.02450	.02298	.02159	.02033	.01918	.01813	.01717	.01629
15	.05055	.04655	.04296	.03973	.03682	.03419	.03182	.02968	.02775	.02599	.02439	.02294	.02162	.02041	.01931	.01831	.01738
16	.05294	.04880	.04508	.04173	.03871	.03598	.03352	.03129	.02926	.02743	.02576	.02424	.02286	.02160	.02044	.01938	.01841
17	.05533	.05105	.04720	.04372	.04059	.03775	.03519	.03287	.03076	.02884	.02710	.02551	.02406	.02274	.02152	.02041	.01940
18	.05774	.05332	.04933	.04573	.04248	.03953	.03686	.03444	.03224	.03024	.02842	.02676	.02524	.02386	.02258	.02142	.02035
19	.06023	.05566	.05153	.04780	.04443	.04137	.03859	.03607	.03378	.03169	.02978	.02804	.02646	.02500	.02367	.02245	.02132
20	.06283	.05811	.05384	.04997	.04647	.04329	.04040	.03778	.03539	.03321	.03122	.02940	.02773	.02621	.02481	.02353	.02235
21	.06555	.06068	.05626	.05226	.04862	.04532	.04232	.03958	.03709	.03481	.03274	.03083	.02909	.02749	.02603	.02468	.02344
22	.06839	.06336	.05879	.05465	.05088	.04745	.04432	.04148	.03888	.03650	.03433	.03234	.03052	.02884	.02730	.02589	.02458
23	.07138	.06618	.06146	.05716	.05325	.04969	.04645	.04348	.04077	.03830	.03603	.03394	.03203	.03028	.02867	.02718	.02581
24	.07452	.06915	.06427	.05983	.05578	.05208	.04871	.04562	.04280	.04021	.03784	.03566	.03367	.03183	.03013	.02857	.02713
25	.07784	.07230	.06726	.06266	.05846	.05463	.05112	.04791	.04497	.04227	.03980	.03752	.03543	.03350	.03172	.03008	.02857
26	.08134	.07563	.07042	.06566	.06131	.05734	.05369	.05035	.04729	.04448	.04189	.03951	.03732	.03530	.03344	.03172	.03013
27	.08505	.07916	.07379	.06887	.06436	.06024	.05646	.05298	.04979	.04686	.04416	.04168	.03939	.03727	.03532	.03351	.03183
28	.08895	.08288	.07733	.07225	.06758	.06331	.05938	.05577	.05245	.04940	.04658	.04398	.04159	.03937	.03732	.03543	.03367
29	.09304	.08679	.08106	.07581	.07099	.06656	.06248	.05873	.05528	.05210	.04916	.04645	.04394	.04162	.03947	.03748	.03564
30	.09732	.09089	.08498	.07956	.07457	.06998	.06575	.06186	.05827	.05495	.05189	.04906	.04644	.04401	.04176	.03967	.03773
31	.10179	.09517	.08909	.08348	.07833	.07358	.06920	.06515	.06142	.05797	.05478	.05182	.04908	.04654	.04419	.04200	.03996
32	.10647	.09966	.09339	.08761	.08228	.07736	.07282	.06863	.06475	.06116	.05783	.05475	.05189	.04923	.04676	.04447	.04233
33	.11137	.10437	.09791	.09195	.08645	.08136	.07666	.07231	.06828	.06454	.06108	.05786	.05488	.05210	.04952	.04711	.04487
34	.11650	.10930	.10265	.09651	.09082	.08557	.08070	.07619	.07200	.06812	.06452	.06117	.05805	.05515	.05245	.04993	.04758
35	.12187	.11448	.10764	.10131	.09545	.09002	.08498	.08030	.07596	.07193	.06818	.06469	.06144	.05841	.05558	.05295	.05048
36	.12749	.11990	.11287	.10635	.10031	.09470	.08949	.08465	.08015	.07596	.07206	.06842	.06503	.06187	.05892	.05616	.05358

Table U(1) - Based on Life Table 90CM

Section 1

	Adjusted Payout Rate																
Age	**5.6%**	**5.8%**	**6.0%**	**6.2%**	**6.4%**	**6.6%**	**6.8%**	**7.0%**	**7.2%**	**7.4%**	**7.6%**	**7.8%**	**8.0%**	**8.2%**	**8.4%**	**8.6%**	**8.8%**
37	.13337	.12558	.11835	.11165	.10542	.09963	.09424	.08923	.08457	.08022	.07617	.07238	.06885	.06555	.06247	.05958	.05688
38	.13953	.13154	.12412	.11722	.11081	.10484	.09927	.09409	.08926	.08475	.08054	.07661	.07293	.06949	.06627	.06325	.06043
39	.14597	.13779	.13017	.12308	.11648	.11032	.10458	.09922	.09422	.08955	.08518	.08109	.07726	.07368	.07032	.06717	.06421
40	.15272	.14434	.13653	.12925	.12246	.11612	.11020	.10466	.09949	.09465	.09011	.08587	.08189	.07816	.07465	.07137	.06827
41	.15980	.15123	.14322	.13575	.12877	.12225	.11614	.11043	.10508	.10007	.09537	.09097	.08683	.08295	.07930	.07587	.07264
42	.16721	.15845	.15025	.14259	.13542	.12871	.12243	.11654	.11101	.10583	.10097	.09640	.09210	.08807	.08427	.08069	.07733
43	.17496	.16601	.15762	.14977	.14242	.13552	.12905	.12298	.11729	.11193	.10690	.10217	.09771	.09352	.08957	.08585	.08233
44	.18305	.17391	.16534	.15731	.14976	.14269	.13604	.12979	.12391	.11838	.11318	.10828	.10367	.09932	.09521	.09134	.08768
45	.19145	.18213	.17338	.16516	.15743	.15017	.14334	.13691	.13086	.12516	.11979	.11472	.10994	.10543	.10117	.09715	.09334
46	.20018	.19068	.18174	.17334	.16544	.15800	.15099	.14438	.13816	.13228	.12674	.12150	.11656	.11189	.10747	.10329	.09933
47	.20919	.19952	.19041	.18184	.17375	.16613	.15895	.15217	.14576	.13972	.13400	.12860	.12349	.11866	.11408	.10974	.10564
48	.21852	.20868	.19941	.19066	.18240	.17461	.16724	.16029	.15371	.14749	.14161	.13604	.13077	.12577	.12103	.11654	.11228
49	.22817	.21817	.20873	.19981	.19138	.18342	.17588	.16875	.16201	.15562	.14956	.14383	.13839	.13323	.12833	.12368	.11926
50	.23814	.22799	.21839	.20931	.20072	.19259	.18489	.17759	.17067	.16412	.15790	.15199	.14639	.14107	.13601	.13120	.12663
51	.24845	.23815	.22840	.21917	.21042	.20212	.19426	.18679	.17971	.17299	.16660	.16054	.15477	.14928	.14407	.13910	.13437
52	.25904	.24861	.23872	.22933	.22043	.21198	.20395	.19633	.18909	.18220	.17566	.16943	.16350	.15785	.15248	.14735	.14247
53	.26993	.25937	.24934	.23981	.23076	.22216	.21399	.20621	.19881	.19176	.18506	.17867	.17258	.16678	.16124	.15597	.15093
54	.28110	.27042	.26026	.25060	.24141	.23267	.22434	.21642	.20886	.20166	.19480	.18826	.18201	.17606	.17037	.16493	.15974
55	.29256	.28177	.27149	.26171	.25239	.24351	.23504	.22697	.21927	.21192	.20491	.19821	.19182	.18570	.17986	.17428	.16893
56	.30431	.29342	.28303	.27313	.26369	.25468	.24608	.23787	.23003	.22254	.21538	.20854	.20199	.19573	.18974	.18400	.17851
57	.31634	.30536	.29488	.28487	.27531	.26618	.25746	.24912	.24114	.23351	.22621	.21923	.21254	.20613	.20000	.19412	.18848
58	.32862	.31756	.30699	.29688	.28722	.27798	.26914	.26067	.25257	.24481	.23738	.23025	.22343	.21688	.21060	.20458	.19880
59	.34109	.32996	.31932	.30913	.29937	.29002	.28107	.27249	.26427	.25639	.24882	.24157	.23461	.22793	.22151	.21535	.20943
60	.35375	.34257	.33186	.32159	.31175	.30231	.29325	.28457	.27623	.26823	.26055	.25317	.24608	.23927	.23272	.22642	.22036
61	.36662	.35540	.34463	.33429	.32437	.31485	.30571	.29692	.28848	.28037	.27257	.26507	.25786	.25092	.24425	.23782	.23163
62	.37974	.36848	.35767	.34728	.33730	.32770	.31847	.30960	.30106	.29285	.28495	.27734	.27001	.26295	.25616	.24961	.24329
63	.39311	.38184	.37100	.36057	.35053	.34087	.33157	.32262	.31400	.30569	.29769	.28998	.28255	.27538	.26847	.26180	.25537
64	.40671	.39544	.38458	.37412	.36404	.35433	.34498	.33596	.32726	.31887	.31078	.30298	.29545	.28817	.28116	.27438	.26783
65	.42054	.40927	.39841	.38794	.37783	.36809	.35868	.34961	.34085	.33239	.32422	.31633	.30871	.30134	.29423	.28735	.28069
66	.43461	.42337	.41252	.40205	.39193	.38216	.37272	.36361	.35479	.34628	.33804	.33008	.32238	.31493	.30772	.30075	.29399
67	.44898	.43778	.42696	.41650	.40639	.39661	.38715	.37800	.36915	.36059	.35230	.34428	.33651	.32899	.32170	.31464	.30780
68	.46360	.45246	.44169	.43126	.42117	.41139	.40193	.39277	.38390	.37530	.36697	.35890	.35108	.34349	.33614	.32901	.32209
69	.47844	.46738	.45666	.44628	.43622	.42648	.41703	.40787	.39898	.39037	.38201	.37391	.36604	.35841	.35100	.34381	.33683
70	.49342	.48245	.47181	.46150	.45149	.44178	.43236	.42321	.41433	.40571	.39735	.38922	.38132	.37366	.36620	.35896	.35193
71	.50847	.49761	.48707	.47683	.46689	.45723	.44785	.43873	.42987	.42126	.41290	.40476	.39685	.38916	.38167	.37440	.36732
72	.52357	.51283	.50239	.49225	.48238	.47279	.46346	.45439	.44556	.43697	.42862	.42048	.41257	.40486	.39736	.39006	.38295

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate																
Age	**5.6%**	**5.8%**	**6.0%**	**6.2%**	**6.4%**	**6.6%**	**6.8%**	**7.0%**	**7.2%**	**7.4%**	**7.6%**	**7.8%**	**8.0%**	**8.2%**	**8.4%**	**8.6%**	**8.8%**
73	.53866	.52806	.51774	.50770	.49793	.48841	.47915	.47013	.46135	.45280	.44447	.43635	.42844	.42074	.41323	.40591	.39878
74	.55380	.54335	.53316	.52324	.51358	.50416	.49498	.48603	.47731	.46880	.46051	.45242	.44454	.43685	.42934	.42202	.41488
75	.56904	.55875	.54872	.53894	.52939	.52008	.51100	.50214	.49349	.48505	.47681	.46877	.46092	.45326	.44577	.43846	.43132
76	.58443	.57432	.56446	.55483	.54543	.53624	.52728	.51852	.50996	.50160	.49344	.48546	.47766	.47004	.46259	.45530	.44818
77	.59995	.59005	.58037	.57091	.56167	.55263	.54380	.53516	.52671	.51845	.51038	.50247	.49475	.48718	.47979	.47255	.46547
78	.61558	.60590	.59643	.58716	.57809	.56922	.56053	.55203	.54372	.53557	.52760	.51980	.51216	.50467	.49735	.49017	.48314
79	.63123	.62178	.61253	.60346	.59459	.58590	.57738	.56904	.56086	.55286	.54501	.53732	.52978	.52239	.51515	.50806	.50110
80	.64676	.63755	.62853	.61969	.61102	.60252	.59419	.58601	.57800	.57014	.56243	.55487	.54745	.54018	.53304	.52603	.51916
81	.66205	.65310	.64433	.63571	.62726	.61897	.61082	.60283	.59499	.58729	.57974	.57232	.56503	.55788	.55085	.54396	.53718
82	.67705	.66837	.65984	.65146	.64324	.63515	.62722	.61942	.61176	.60423	.59683	.58957	.58242	.57540	.56851	.56173	.55506
83	.69175	.68333	.67506	.66693	.65893	.65108	.64335	.63575	.62828	.62093	.61371	.60660	.59962	.59274	.58598	.57933	.57279
84	.70624	.69810	.69010	.68222	.67447	.66684	.65934	.65195	.64468	.63753	.63049	.62356	.61674	.61002	.60341	.59690	.59049
85	.72061	.71276	.70503	.69742	.68993	.68255	.67528	.66812	.66106	.65411	.64727	.64053	.63389	.62734	.62090	.61454	.60828
86	.73474	.72719	.71974	.71241	.70517	.69805	.69102	.68410	.67727	.67054	.66390	.65736	.65091	.64455	.63828	.63210	.62600
87	.74844	.74118	.73402	.72696	.72000	.71313	.70635	.69967	.69307	.68656	.68014	.67381	.66756	.66139	.65531	.64930	.64337
88	.76169	.75473	.74786	.74108	.73438	.72777	.72125	.71480	.70845	.70217	.69597	.68985	.68380	.67783	.67194	.66612	.66037
89	.77450	.76783	.76125	.75475	.74832	.74198	.73571	.72951	.72339	.71734	.71137	.70547	.69963	.69387	.68817	.68254	.67698
90	.78685	.78048	.77418	.76796	.76180	.75572	.74971	.74376	.73788	.73207	.72633	.72065	.71503	.70947	.70398	.69855	.69318
91	.79855	.79246	.78645	.78049	.77460	.76878	.76302	.75732	.75168	.74610	.74058	.73512	.72972	.72437	.71908	.71385	.70867
92	.80937	.80356	.79780	.79211	.78647	.78089	.77537	.76990	.76449	.75913	.75383	.74858	.74338	.73823	.73314	.72810	.72310
93	.81936	.81379	.80829	.80283	.79743	.79208	.78679	.78154	.77634	.77119	.76610	.76105	.75604	.75109	.74618	.74132	.73650
94	.82865	.82333	.81806	.81283	.80765	.80253	.79744	.79240	.78741	.78247	.77756	.77270	.76789	.76312	.75839	.75370	.74905
95	.83746	.83237	.82733	.82233	.81737	.81245	.80757	.80274	.79795	.79320	.78849	.78382	.77918	.77459	.77004	.76552	.76104
96	.84575	.84088	.83605	.83126	.82651	.82180	.81712	.81248	.80788	.80332	.79880	.79431	.78985	.78543	.78105	.77670	.77238
97	.85341	.84875	.84413	.83953	.83498	.83046	.82597	.82152	.81710	.81271	.80836	.80404	.79976	.79550	.79128	.78709	.78293
98	.86061	.85614	.85171	.84731	.84294	.83860	.83429	.83002	.82577	.82155	.81737	.81321	.80908	.80498	.80091	.79687	.79286
99	.86763	.86336	.85911	.85490	.85071	.84656	.84243	.83832	.83425	.83020	.82618	.82219	.81822	.81428	.81036	.80647	.80261
100	.87445	.87037	.86632	.86229	.85828	.85431	.85035	.84642	.84252	.83864	.83478	.83095	.82714	.82336	.81959	.81586	.81214
101	.88118	.87729	.87342	.86958	.86575	.86195	.85818	.85442	.85069	.84698	.84329	.83962	.83597	.83234	.82873	.82515	.82158
102	.88778	.88408	.88040	.87674	.87310	.86947	.86587	.86229	.85873	.85518	.85166	.84815	.84466	.84119	.83774	.83431	.83089
103	.89432	.89081	.88732	.88384	.88038	.87694	.87351	.87010	.86671	.86334	.85998	.85663	.85331	.84999	.84670	.84342	.84016
104	.90131	.89800	.89471	.89143	.88817	.88492	.88169	.87847	.87526	.87207	.86889	.86573	.86258	.85944	.85632	.85321	.85011
105	.90813	.90502	.90193	.89885	.89578	.89272	.88967	.88664	.88361	.88060	.87760	.87461	.87163	.86866	.86570	.86276	.85982
106	.91689	.91405	.91122	.90840	.90559	.90278	.89999	.89720	.89442	.89165	.88888	.88613	.88338	.88065	.87792	.87520	.87248
107	.92750	.92499	.92249	.91999	.91750	.91501	.91253	.91005	.90758	.90511	.90265	.90019	.89774	.89530	.89286	.89042	.88799
108	.94396	.94199	.94002	.93805	.93609	.93412	.93216	.93020	.92824	.92629	.92434	.92239	.92044	.91849	.91654	.91460	.91266
109	.97200	.97100	.97000	.96900	.96800	.96700	.96600	.96500	.96400	.96300	.96200	.96100	.96000	.95900	.95800	.95700	.95600

Table U(1) - Based on Life Table 90CM

Section 1

	Adjusted Payout Rate																
Age	**9.0%**	**9.2%**	**9.4%**	**9.6%**	**9.8%**	**10.0%**	**10.2%**	**10.4%**	**10.6%**	**10.8%**	**11.0%**	**11.2%**	**11.4%**	**11.6%**	**11.8%**	**12.0%**	**12.2%**
0	.01532	.01497	.01466	.01437	.01410	.01386	.01363	.01342	.01323	.01305	.01288	.01272	.01258	.01244	.01231	.01219	.01208
1	.00708	.00672	.00639	.00609	.00582	.00557	.00534	.00512	.00493	.00474	.00458	.00442	.00427	.00414	.00401	.00389	.00378
2	.00702	.00664	.00629	.00598	.00569	.00542	.00518	.00495	.00474	.00455	.00437	.00421	.00405	.00391	.00377	.00365	.00353
3	.00721	.00681	.00644	.00611	.00580	.00552	.00526	.00502	.00480	.00459	.00440	.00422	.00406	.00391	.00376	.00363	.00350
4	.00753	.00711	.00672	.00636	.00604	.00574	.00546	.00521	.00497	.00475	.00455	.00436	.00419	.00402	.00387	.00373	.00359
5	.00796	.00751	.00710	.00672	.00637	.00606	.00576	.00549	.00524	.00501	.00479	.00459	.00440	.00423	.00406	.00391	.00377
6	.00846	.00799	.00755	.00715	.00678	.00644	.00613	.00584	.00557	.00532	.00509	.00488	.00468	.00449	.00432	.00415	.00400
7	.00905	.00854	.00808	.00765	.00726	.00690	.00657	.00626	.00598	.00571	.00547	.00524	.00502	.00482	.00464	.00446	.00430
8	.00970	.00917	.00867	.00822	.00781	.00743	.00707	.00675	.00644	.00616	.00590	.00565	.00542	.00521	.00501	.00482	.00465
9	.01045	.00988	.00936	.00889	.00845	.00804	.00766	.00732	.00699	.00669	.00641	.00615	.00591	.00568	.00547	.00527	.00508
10	.01131	.01071	.01016	.00965	.00918	.00875	.00835	.00798	.00764	.00732	.00702	.00675	.00649	.00624	.00602	.00580	.00560
11	.01226	.01162	.01104	.01051	.01001	.00956	.00913	.00874	.00838	.00804	.00772	.00743	.00715	.00689	.00665	.00642	.00620
12	.01330	.01263	.01202	.01145	.01093	.01045	.01000	.00959	.00920	.00884	.00851	.00819	.00790	.00762	.00737	.00712	.00689
13	.01440	.01369	.01304	.01245	.01190	.01139	.01091	.01048	.01007	.00969	.00933	.00900	.00869	.00840	.00813	.00787	.00763
14	.01548	.01474	.01406	.01343	.01285	.01231	.01181	.01135	.01092	.01052	.01014	.00979	.00947	.00916	.00887	.00860	.00834
15	.01653	.01576	.01504	.01437	.01376	.01320	.01267	.01218	.01173	.01130	.01091	.01054	.01019	.00987	.00956	.00928	.00901
16	.01752	.01670	.01595	.01525	.01460	.01401	.01345	.01294	.01246	.01201	.01160	.01121	.01084	.01050	.01018	.00988	.00959
17	.01846	.01760	.01680	.01607	.01539	.01476	.01418	.01364	.01313	.01266	.01222	.01181	.01143	.01107	.01073	.01041	.01011
18	.01936	.01846	.01762	.01685	.01613	.01547	.01486	.01429	.01375	.01326	.01279	.01236	.01196	.01158	.01122	.01088	.01057
19	.02029	.01933	.01845	.01764	.01689	.01619	.01554	.01494	.01438	.01385	.01336	.01291	.01248	.01208	.01170	.01135	.01101
20	.02126	.02025	.01933	.01847	.01768	.01694	.01626	.01562	.01503	.01448	.01396	.01348	.01303	.01260	.01220	.01183	.01148
21	.02229	.02124	.02026	.01936	.01852	.01774	.01702	.01635	.01573	.01514	.01460	.01409	.01361	.01316	.01274	.01235	.01197
22	.02338	.02227	.02124	.02029	.01940	.01859	.01782	.01711	.01645	.01584	.01526	.01472	.01422	.01374	.01330	.01288	.01249
23	.02454	.02337	.02229	.02128	.02035	.01949	.01868	.01793	.01724	.01658	.01597	.01540	.01487	.01437	.01390	.01345	.01304
24	.02580	.02456	.02342	.02236	.02138	.02047	.01962	.01883	.01809	.01740	.01675	.01615	.01558	.01505	.01455	.01408	.01364
25	.02717	.02587	.02467	.02355	.02251	.02155	.02065	.01981	.01903	.01830	.01762	.01698	.01638	.01581	.01528	.01478	.01431
26	.02865	.02729	.02602	.02484	.02375	.02273	.02178	.02089	.02006	.01929	.01856	.01789	.01725	.01665	.01609	.01556	.01506
27	.03028	.02885	.02751	.02627	.02511	.02404	.02303	.02209	.02122	.02040	.01963	.01891	.01824	.01760	.01700	.01644	.01591
28	.03204	.03052	.02911	.02780	.02658	.02545	.02439	.02339	.02247	.02160	.02079	.02002	.01931	.01863	.01800	.01740	.01684
29	.03392	.03233	.03084	.02946	.02818	.02698	.02585	.02480	.02382	.02290	.02204	.02123	.02047	.01976	.01908	.01845	.01785
30	.03593	.03425	.03269	.03124	.02988	.02861	.02742	.02631	.02527	.02430	.02339	.02253	.02172	.02096	.02025	.01957	.01893
31	.03807	.03630	.03466	.03312	.03169	.03035	.02910	.02793	.02683	.02579	.02482	.02391	.02306	.02225	.02149	.02077	.02010
32	.04034	.03849	.03676	.03514	.03363	.03221	.03089	.02965	.02849	.02739	.02636	.02540	.02449	.02363	.02282	.02206	.02134
33	.04278	.04083	.03901	.03731	.03571	.03422	.03282	.03151	.03028	.02912	.02803	.02701	.02604	.02513	.02427	.02346	.02270
34	.04538	.04333	.04142	.03962	.03794	.03637	.03489	.03350	.03220	.03097	.02982	.02873	.02771	.02674	.02583	.02497	.02415
35	.04818	.04603	.04401	.04212	.04035	.03869	.03713	.03567	.03429	.03299	.03177	.03061	.02953	.02850	.02753	.02661	.02574
36	.05116	.04890	.04678	.04480	.04293	.04118	.03953	.03798	.03653	.03515	.03386	.03263	.03148	.03039	.02936	.02838	.02746

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate																
Age	**9.0%**	**9.2%**	**9.4%**	**9.6%**	**9.8%**	**10.0%**	**10.2%**	**10.4%**	**10.6%**	**10.8%**	**11.0%**	**11.2%**	**11.4%**	**11.6%**	**11.8%**	**12.0%**	**12.2%**
37	.05435	.05198	.04975	.04766	.04570	.04385	.04211	.04048	.03894	.03748	.03611	.03481	.03359	.03243	.03134	.03030	.02932
38	.05777	.05528	.05295	.05075	.04868	.04674	.04490	.04318	.04155	.04001	.03856	.03719	.03589	.03466	.03350	.03239	.03135
39	.06143	.05882	.05637	.05406	.05189	.04984	.04791	.04609	.04437	.04274	.04120	.03975	.03837	.03707	.03583	.03466	.03355
40	.06537	.06263	.06006	.05764	.05535	.05320	.05116	.04924	.04742	.04571	.04408	.04254	.04108	.03970	.03839	.03714	.03596
41	.06960	.06674	.06405	.06150	.05910	.05683	.05469	.05267	.05075	.04894	.04722	.04559	.04405	.04258	.04119	.03987	.03861
42	.07415	.07116	.06833	.06567	.06315	.06077	.05851	.05638	.05436	.05245	.05063	.04891	.04728	.04573	.04425	.04285	.04152
43	.07902	.07589	.07294	.07014	.06750	.06500	.06263	.06039	.05827	.05625	.05433	.05252	.05079	.04915	.04759	.04610	.04468
44	.08423	.08096	.07787	.07495	.07218	.06956	.06707	.06472	.06248	.06035	.05834	.05642	.05459	.05286	.05121	.04963	.04813
45	.08974	.08634	.08311	.08005	.07716	.07441	.07180	.06933	.06698	.06474	.06262	.06059	.05867	.05684	.05509	.05342	.05183
46	.09559	.09204	.08867	.08548	.08245	.07958	.07685	.07425	.07178	.06943	.06720	.06507	.06304	.06110	.05926	.05750	.05582
47	.10174	.09805	.09454	.09121	.08805	.08504	.08218	.07946	.07687	.07440	.07205	.06981	.06768	.06564	.06369	.06183	.06006
48	.10823	.10439	.10074	.09727	.09397	.09083	.08784	.08499	.08228	.07969	.07722	.07487	.07262	.07047	.06842	.06646	.06459
49	.11506	.11107	.10728	.10366	.10022	.09695	.09382	.09085	.08801	.08530	.08271	.08024	.07788	.07562	.07346	.07140	.06942
50	.12228	.11813	.11419	.11043	.10685	.10344	.10018	.09707	.09410	.09127	.08856	.08597	.08349	.08112	.07885	.07667	.07459
51	.12987	.12558	.12149	.11758	.11386	.11031	.10691	.10367	.10057	.09761	.09477	.09206	.08946	.08697	.08459	.08231	.08012
52	.13781	.13337	.12913	.12508	.12122	.11752	.11399	.11061	.10738	.10429	.10132	.09849	.09577	.09316	.09066	.08826	.08596
53	.14612	.14153	.13714	.13294	.12893	.12509	.12142	.11791	.11454	.11132	.10823	.10526	.10242	.09969	.09707	.09456	.09214
54	.15478	.15004	.14550	.14116	.13700	.13302	.12921	.12556	.12206	.11870	.11548	.11239	.10942	.10657	.10383	.10120	.09867
55	.16382	.15893	.15424	.14976	.14546	.14134	.13738	.13359	.12995	.12646	.12311	.11989	.11679	.11382	.11096	.10820	.10556
56	.17325	.16821	.16338	.15875	.15430	.15004	.14595	.14202	.13824	.13462	.13113	.12778	.12456	.12146	.11847	.11560	.11283
57	.18307	.17789	.17291	.16814	.16355	.15914	.15491	.15084	.14693	.14317	.13955	.13607	.13272	.12949	.12638	.12338	.12050
58	.19325	.18792	.18280	.17788	.17316	.16861	.16424	.16004	.15599	.15209	.14834	.14473	.14125	.13789	.13465	.13153	.12852
59	.20374	.19827	.19301	.18795	.18309	.17840	.17390	.16955	.16537	.16134	.15746	.15371	.15010	.14662	.14325	.14001	.13687
60	.21454	.20893	.20354	.19834	.19334	.18851	.18387	.17939	.17507	.17091	.16689	.16302	.15927	.15566	.15217	.14880	.14554
61	.22567	.21993	.21440	.20907	.20393	.19898	.19420	.18958	.18513	.18084	.17669	.17268	.16881	.16506	.16145	.15795	.15457
62	.23721	.23134	.22568	.22021	.21494	.20985	.20494	.20020	.19561	.19119	.18691	.18277	.17877	.17490	.17115	.16753	.16402
63	.24916	.24316	.23738	.23179	.22639	.22117	.21613	.21126	.20654	.20199	.19758	.19331	.18918	.18518	.18131	.17757	.17393
64	.26150	.25539	.24949	.24377	.23825	.23291	.22774	.22274	.21791	.21322	.20869	.20429	.20004	.19592	.19192	.18805	.18429
65	.27426	.26803	.26201	.25618	.25054	.24508	.23979	.23467	.22971	.22490	.22025	.21573	.21135	.20710	.20299	.19899	.19511
66	.28746	.28113	.27500	.26906	.26331	.25774	.25233	.24709	.24202	.23709	.23231	.22767	.22318	.21881	.21457	.21045	.20645
67	.30118	.29475	.28852	.28248	.27663	.27095	.26543	.26009	.25489	.24985	.24496	.24021	.23560	.23111	.22676	.22252	.21841
68	.31538	.30887	.30256	.29643	.29047	.28469	.27908	.27363	.26833	.26319	.25819	.25332	.24860	.24400	.23954	.23519	.23096
69	.33005	.32346	.31707	.31085	.30481	.29894	.29324	.28769	.28230	.27705	.27195	.26699	.26216	.25746	.25288	.24843	.24409
70	.34509	.33844	.33197	.32568	.31957	.31362	.30783	.30219	.29671	.29137	.28618	.28112	.27619	.27139	.26672	.26216	.25772
71	.36043	.35372	.34720	.34084	.33466	.32864	.32277	.31706	.31150	.30608	.30079	.29564	.29063	.28573	.28096	.27631	.27178
72	.37602	.36927	.36270	.35629	.35005	.34396	.33803	.33225	.32661	.32112	.31575	.31052	.30542	.30044	.29559	.29084	.28622

Table U(1) - Based on Life Table 90CM

Section 1

	Adjusted Payout Rate																
Age	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%
73	.39182	.38504	.37843	.37198	.36568	.35955	.35356	.34772	.34201	.33645	.33101	.32571	.32053	.31547	.31053	.30571	.30100
74	.40791	.40110	.39446	.38798	.38165	.37547	.36943	.36354	.35778	.35215	.34666	.34129	.33604	.33091	.32590	.32100	.31621
75	.42435	.41754	.41088	.40438	.39802	.39181	.38574	.37980	.37400	.36833	.36278	.35735	.35205	.34686	.34178	.33681	.33195
76	.44122	.43442	.42776	.42125	.41488	.40865	.40256	.39660	.39076	.38505	.37947	.37400	.36864	.36340	.35827	.35324	.34832
77	.45853	.45175	.44511	.43861	.43225	.42601	.41991	.41394	.40808	.40235	.39674	.39124	.38585	.38056	.37539	.37032	.36535
78	.47626	.46951	.46290	.45643	.45008	.44386	.43777	.43180	.42594	.42020	.41457	.40906	.40365	.39834	.39314	.38803	.38302
79	.49427	.48758	.48102	.47459	.46828	.46209	.45602	.45007	.44422	.43849	.43287	.42735	.42193	.41661	.41139	.40627	.40124
80	.51242	.50580	.49930	.49292	.48666	.48052	.47449	.46856	.46275	.45704	.45143	.44592	.44051	.43519	.42997	.42484	.41980
81	.53053	.52399	.51757	.51126	.50507	.49898	.49300	.48712	.48134	.47566	.47008	.46460	.45921	.45391	.44870	.44357	.43854
82	.54851	.54207	.53574	.52951	.52339	.51737	.51145	.50563	.49990	.49427	.48873	.48328	.47792	.47265	.46746	.46235	.45733
83	.56635	.56001	.55378	.54765	.54161	.53567	.52983	.52407	.51841	.51284	.50735	.50195	.49663	.49139	.48624	.48116	.47616
84	.58418	.57796	.57184	.56582	.55988	.55403	.54828	.54261	.53702	.53151	.52609	.52075	.51549	.51030	.50519	.50015	.49519
85	.60211	.59603	.59004	.58414	.57832	.57258	.56693	.56135	.55586	.55044	.54510	.53983	.53464	.52952	.52447	.51949	.51458
86	.61999	.61406	.60821	.60244	.59675	.59113	.58560	.58013	.57474	.56943	.56418	.55901	.55390	.54886	.54389	.53898	.53413
87	.63752	.63175	.62605	.62043	.61488	.60939	.60398	.59864	.59337	.58817	.58303	.57795	.57294	.56799	.56310	.55828	.55351
88	.65469	.64908	.64354	.63807	.63267	.62733	.62206	.61685	.61170	.60662	.60159	.59663	.59173	.58688	.58209	.57736	.57268
89	.67148	.66605	.66068	.65537	.65012	.64493	.63980	.63474	.62972	.62477	.61987	.61503	.61024	.60551	.60083	.59620	.59162
90	.68786	.68261	.67742	.67228	.66719	.66217	.65719	.65227	.64741	.64259	.63783	.63312	.62846	.62385	.61928	.61477	.61030
91	.70354	.69847	.69345	.68848	.68357	.67870	.67388	.66912	.66440	.65973	.65511	.65053	.64600	.64152	.63708	.63269	.62834
92	.71816	.71326	.70841	.70361	.69886	.69415	.68949	.68487	.68030	.67577	.67129	.66685	.66245	.65809	.65378	.64950	.64527
93	.73173	.72700	.72232	.71768	.71308	.70852	.70401	.69954	.69511	.69072	.68637	.68205	.67778	.67355	.66935	.66519	.66107
94	.74445	.73988	.73536	.73087	.72643	.72202	.71765	.71332	.70902	.70477	.70055	.69636	.69222	.68810	.68403	.67998	.67597
95	.75660	.75220	.74783	.74350	.73920	.73494	.73072	.72653	.72237	.71825	.71416	.71010	.70608	.70209	.69813	.69421	.69031
96	.76810	.76386	.75964	.75546	.75131	.74720	.74311	.73906	.73504	.73105	.72709	.72316	.71926	.71539	.71155	.70774	.70396
97	.77880	.77470	.77063	.76659	.76258	.75860	.75465	.75073	.74684	.74297	.73914	.73533	.73155	.72780	.72407	.72037	.71670
98	.78888	.78492	.78099	.77709	.77322	.76937	.76555	.76175	.75798	.75424	.75052	.74683	.74317	.73953	.73591	.73232	.72875
99	.79877	.79496	.79117	.78741	.78367	.77995	.77626	.77260	.76895	.76534	.76174	.75817	.75462	.75109	.74759	.74411	.74065
100	.80845	.80478	.80113	.79751	.79390	.79032	.78676	.78323	.77971	.77622	.77274	.76929	.76586	.76245	.75906	.75569	.75234
101	.81804	.81451	.81101	.80753	.80406	.80062	.79719	.79379	.79040	.78703	.78368	.78035	.77704	.77375	.77048	.76722	.76399
102	.82750	.82412	.82076	.81742	.81409	.81078	.80749	.80422	.80096	.79772	.79450	.79130	.78811	.78494	.78178	.77864	.77552
103	.83691	.83368	.83046	.82726	.82408	.82091	.81775	.81461	.81149	.80838	.80529	.80221	.79914	.79609	.79306	.79003	.78703
104	.84703	.84396	.84090	.83786	.83483	.83182	.82881	.82582	.82284	.81988	.81693	.81399	.81106	.80815	.80525	.80236	.79948
105	.85690	.85399	.85109	.84820	.84532	.84245	.83959	.83674	.83391	.83108	.82826	.82546	.82267	.81988	.81711	.81435	.81159
106	.86978	.86708	.86440	.86172	.85905	.85638	.85373	.85108	.84844	.84581	.84319	.84058	.83797	.83537	.83278	.83020	.82763
107	.88557	.88315	.88073	.87833	.87592	.87352	.87113	.86875	.86636	.86399	.86161	.85925	.85689	.85453	.85218	.84984	.84749
108	.91072	.90879	.90685	.90492	.90299	.90106	.89913	.89721	.89529	.89337	.89145	.88953	.88762	.88571	.88380	.88189	.87999
109	.95500	.95400	.95300	.95200	.95100	.95000	.94900	.94800	.94700	.94600	.94500	.94400	.94300	.94200	.94100	.94000	.93900

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate																
Age	**12.4%**	**12.6%**	**12.8%**	**13.0%**	**13.2%**	**13.4%**	**13.6%**	**13.8%**	**14.0%**	**14.2%**	**14.4%**	**14.6%**	**14.8%**	**15.0%**	**15.2%**	**15.4%**	**15.6%**
0	.01197	.01187	.01177	.01168	.01159	.01151	.01143	.01135	.01128	.01121	.01115	.01108	.01102	.01096	.01091	.01085	.01080
1	.00367	.00358	.00348	.00340	.00331	.00323	.00316	.00309	.00302	.00296	.00290	.00284	.00279	.00274	.00269	.00264	.00259
2	.00342	.00331	.00322	.00312	.00304	.00295	.00288	.00280	.00273	.00267	.00260	.00254	.00248	.00243	.00238	.00233	.00228
3	.00339	.00327	.00317	.00307	.00298	.00289	.00281	.00273	.00265	.00258	.00252	.00245	.00239	.00233	.00228	.00222	.00217
4	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00261	.00253	.00247	.00240	.00234	.00228	.00222	.00217
5	.00363	.00351	.00339	.00327	.00317	.00306	.00297	.00288	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00229	.00224
6	.00386	.00372	.00359	.00347	.00335	.00325	.00314	.00305	.00295	.00286	.00278	.00270	.00262	.00255	.00248	.00242	.00235
7	.00414	.00400	.00386	.00373	.00360	.00349	.00338	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252
8	.00448	.00432	.00417	.00403	.00390	.00378	.00366	.00354	.00344	.00333	.00324	.00314	.00305	.00297	.00289	.00281	.00273
9	.00490	.00473	.00457	.00442	.00428	.00414	.00402	.00389	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00310	.00302
10	.00541	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00421	.00409	.00398	.00387	.00376	.00366	.00357	.00348	.00339
11	.00600	.00581	.00563	.00546	.00529	.00514	.00499	.00485	.00472	.00459	.00447	.00435	.00424	.00413	.00403	.00393	.00384
12	.00668	.00647	.00628	.00610	.00593	.00576	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437
13	.00740	.00718	.00698	.00678	.00660	.00642	.00626	.00610	.00595	.00580	.00567	.00553	.00541	.00529	.00517	.00506	.00495
14	.00810	.00787	.00766	.00745	.00726	.00707	.00689	.00673	.00657	.00641	.00627	.00613	.00600	.00587	.00574	.00563	.00551
15	.00875	.00851	.00828	.00807	.00786	.00767	.00748	.00730	.00714	.00697	.00682	.00667	.00653	.00640	.00627	.00614	.00602
16	.00932	.00907	.00883	.00860	.00839	.00818	.00799	.00780	.00762	.00745	.00729	.00714	.00699	.00685	.00671	.00658	.00646
17	.00983	.00956	.00930	.00907	.00884	.00862	.00842	.00822	.00804	.00786	.00769	.00753	.00737	.00722	.00708	.00694	.00681
18	.01027	.00999	.00972	.00947	.00923	.00900	.00879	.00858	.00839	.00820	.00802	.00785	.00769	.00753	.00738	.00724	.00710
19	.01070	.01040	.01012	.00985	.00960	.00936	.00914	.00892	.00871	.00852	.00833	.00815	.00798	.00782	.00766	.00751	.00737
20	.01115	.01083	.01054	.01026	.00999	.00974	.00950	.00927	.00905	.00885	.00865	.00846	.00828	.00811	.00794	.00779	.00763
21	.01162	.01129	.01098	.01068	.01040	.01014	.00988	.00964	.00941	.00920	.00899	.00879	.00860	.00842	.00825	.00808	.00792
22	.01211	.01176	.01143	.01112	.01082	.01054	.01027	.01002	.00978	.00955	.00933	.00912	.00892	.00873	.00854	.00837	.00820
23	.01264	.01227	.01192	.01159	.01127	.01098	.01069	.01042	.01017	.00992	.00969	.00947	.00926	.00906	.00886	.00868	.00850
24	.01322	.01283	.01246	.01210	.01177	.01145	.01115	.01087	.01060	.01034	.01009	.00986	.00963	.00942	.00922	.00902	.00883
25	.01387	.01345	.01306	.01268	.01233	.01199	.01168	.01137	.01109	.01081	.01055	.01030	.01006	.00984	.00962	.00941	.00921
26	.01459	.01415	.01373	.01333	.01295	.01260	.01226	.01194	.01163	.01134	.01106	.01080	.01055	.01030	.01007	.00985	.00964
27	.01541	.01494	.01449	.01407	.01367	.01329	.01293	.01259	.01226	.01195	.01166	.01138	.01111	.01085	.01061	.01037	.01015
28	.01631	.01580	.01533	.01488	.01445	.01405	.01367	.01330	.01296	.01263	.01231	.01201	.01173	.01145	.01119	.01094	.01070
29	.01728	.01675	.01624	.01577	.01531	.01488	.01447	.01408	.01372	.01336	.01303	.01271	.01240	.01211	.01183	.01157	.01131
30	.01833	.01776	.01723	.01672	.01623	.01578	.01534	.01493	.01453	.01416	.01380	.01346	.01313	.01282	.01253	.01224	.01197
31	.01946	.01885	.01828	.01773	.01722	.01673	.01627	.01582	.01540	.01500	.01462	.01426	.01391	.01358	.01326	.01296	.01267
32	.02066	.02002	.01940	.01883	.01828	.01776	.01726	.01679	.01634	.01591	.01551	.01512	.01475	.01439	.01405	.01373	.01342
33	.02197	.02128	.02063	.02002	.01943	.01887	.01835	.01784	.01736	.01691	.01647	.01606	.01566	.01528	.01492	.01457	.01424
34	.02338	.02265	.02195	.02130	.02067	.02008	.01951	.01897	.01846	.01798	.01751	.01707	.01664	.01624	.01585	.01548	.01512
35	.02492	.02414	.02340	.02270	.02203	.02140	.02080	.02022	.01967	.01915	.01866	.01818	.01773	.01729	.01688	.01648	.01610
36	.02658	.02575	.02496	.02422	.02350	.02283	.02218	.02157	.02098	.02043	.01989	.01938	.01890	.01843	.01799	.01756	.01715

Table U(1) - Based on Life Table 90CM

	Adjusted Payout Rate																
Age	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%
37	.02838	.02750	.02666	.02586	.02510	.02438	.02369	.02303	.02241	.02181	.02124	.02069	.02017	.01967	.01920	.01874	.01830
38	.03035	.02941	.02851	.02766	.02685	.02608	.02534	.02464	.02397	.02333	.02272	.02214	.02158	.02105	.02053	.02004	.01957
39	.03249	.03149	.03053	.02962	.02876	.02793	.02715	.02640	.02568	.02500	.02434	.02372	.02312	.02254	.02200	.02147	.02096
40	.03484	.03377	.03275	.03178	.03086	.02998	.02914	.02833	.02757	.02684	.02614	.02546	.02482	.02421	.02362	.02305	.02251
41	.03742	.03628	.03520	.03416	.03318	.03224	.03134	.03048	.02966	.02888	.02813	.02741	.02672	.02606	.02543	.02482	.02424
42	.04025	.03903	.03788	.03678	.03573	.03473	.03377	.03285	.03198	.03114	.03034	.02957	.02883	.02812	.02744	.02679	.02617
43	.04333	.04205	.04082	.03965	.03853	.03746	.03644	.03546	.03453	.03363	.03277	.03195	.03116	.03040	.02967	.02897	.02830
44	.04670	.04533	.04403	.04278	.04159	.04045	.03936	.03832	.03732	.03637	.03545	.03457	.03372	.03291	.03213	.03138	.03066
45	.05032	.04887	.04748	.04616	.04489	.04368	.04252	.04141	.04034	.03932	.03834	.03740	.03650	.03563	.03480	.03399	.03322
46	.05421	.05267	.05121	.04980	.04846	.04717	.04593	.04475	.04362	.04253	.04148	.04048	.03951	.03859	.03769	.03684	.03601
47	.05836	.05673	.05518	.05369	.05226	.05089	.04958	.04832	.04711	.04595	.04484	.04377	.04274	.04175	.04080	.03988	.03899
48	.06279	.06107	.05943	.05785	.05634	.05488	.05349	.05216	.05087	.04964	.04845	.04731	.04621	.04516	.04414	.04316	.04222
49	.06752	.06571	.06397	.06230	.06070	.05916	.05768	.05626	.05490	.05359	.05233	.05111	.04995	.04882	.04774	.04669	.04568
50	.07259	.07068	.06884	.06708	.06538	.06376	.06219	.06069	.05924	.05785	.05651	.05522	.05398	.05278	.05163	.05051	.04944
51	.07801	.07599	.07406	.07220	.07041	.06869	.06703	.06544	.06391	.06244	.06101	.05964	.05832	.05705	.05582	.05464	.05349
52	.08375	.08163	.07959	.07763	.07574	.07392	.07218	.07049	.06887	.06731	.06581	.06435	.06295	.06160	.06030	.05904	.05782
53	.08982	.08759	.08544	.08338	.08139	.07948	.07763	.07586	.07415	.07249	.07090	.06936	.06788	.06645	.06506	.06373	.06243
54	.09623	.09389	.09164	.08946	.08737	.08536	.08342	.08154	.07974	.07799	.07631	.07468	.07311	.07160	.07013	.06871	.06734
55	.10301	.10055	.09819	.09591	.09371	.09159	.08955	.08757	.08567	.08383	.08206	.08034	.07868	.07708	.07552	.07402	.07257
56	.11016	.10759	.10511	.10272	.10042	.09819	.09605	.09397	.09197	.09003	.08816	.08635	.08460	.08291	.08127	.07968	.07814
57	.11771	.11502	.11243	.10993	.10751	.10518	.10293	.10075	.09864	.09661	.09464	.09273	.09089	.08910	.08737	.08570	.08408
58	.12562	.12281	.12011	.11749	.11496	.11252	.11016	.10787	.10567	.10353	.10146	.09946	.09751	.09563	.09381	.09205	.09033
59	.13385	.13092	.12810	.12537	.12273	.12017	.11770	.11531	.11299	.11075	.10858	.10648	.10444	.10246	.10055	.09869	.09688
60	.14240	.13935	.13641	.13356	.13080	.12813	.12555	.12305	.12063	.11828	.11600	.11380	.11166	.10958	.10757	.10561	.10371
61	.15130	.14813	.14507	.14210	.13923	.13644	.13375	.13113	.12860	.12614	.12376	.12145	.11921	.11703	.11492	.11286	.11087
62	.16063	.15734	.15415	.15107	.14808	.14518	.14237	.13964	.13699	.13443	.13194	.12952	.12717	.12489	.12267	.12052	.11843
63	.17042	.16700	.16370	.16049	.15738	.15437	.15144	.14860	.14584	.14316	.14056	.13804	.13558	.13319	.13087	.12862	.12643
64	.18065	.17712	.17369	.17036	.16714	.16400	.16096	.15800	.15513	.15234	.14963	.14699	.14443	.14193	.13951	.13715	.13485
65	.19135	.18769	.18415	.18070	.17735	.17410	.17094	.16787	.16488	.16198	.15916	.15641	.15374	.15113	.14860	.14614	.14373
66	.20257	.19880	.19513	.19157	.18810	.18473	.18146	.17827	.17517	.17215	.16921	.16635	.16357	.16086	.15822	.15565	.15314
67	.21441	.21052	.20673	.20305	.19947	.19599	.19259	.18929	.18608	.18295	.17990	.17693	.17403	.17121	.16847	.16579	.16317
68	.22685	.22284	.21895	.21515	.21146	.20786	.20436	.20094	.19762	.19437	.19121	.18813	.18513	.18220	.17935	.17656	.17384
69	.23987	.23575	.23175	.22784	.22404	.22033	.21672	.21320	.20976	.20641	.20314	.19995	.19684	.19381	.19084	.18795	.18513
70	.25339	.24918	.24507	.24106	.23715	.23333	.22961	.22598	.22244	.21898	.21561	.21232	.20910	.20596	.20289	.19989	.19696
71	.26735	.26304	.25882	.25471	.25070	.24679	.24296	.23923	.23559	.23203	.22855	.22515	.22183	.21859	.21542	.21232	.20929
72	.28170	.27729	.27298	.26877	.26467	.26065	.25673	.25290	.24915	.24549	.24192	.23842	.23500	.23165	.22838	.22518	.22205

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate																
Age	**12.4%**	**12.6%**	**12.8%**	**13.0%**	**13.2%**	**13.4%**	**13.6%**	**13.8%**	**14.0%**	**14.2%**	**14.4%**	**14.6%**	**14.8%**	**15.0%**	**15.2%**	**15.4%**	**15.6%**
73	.29639	.29189	.28749	.28320	.27899	.27489	.27087	.26694	.26310	.25935	.25567	.25208	.24856	.24511	.24175	.23845	.23522
74	.31152	.30694	.30246	.29807	.29378	.28959	.28548	.28146	.27753	.27368	.26991	.26622	.26261	.25907	.25561	.25222	.24889
75	.32719	.32253	.31797	.31351	.30914	.30486	.30067	.29657	.29255	.28862	.28476	.28098	.27728	.27365	.27009	.26661	.26319
76	.34350	.33877	.33415	.32961	.32517	.32082	.31656	.31238	.30828	.30426	.30032	.29646	.29268	.28896	.28532	.28175	.27825
77	.36047	.35570	.35101	.34642	.34192	.33750	.33317	.32892	.32475	.32067	.31666	.31272	.30886	.30507	.30135	.29769	.29411
78	.37811	.37329	.36856	.36392	.35937	.35490	.35051	.34621	.34198	.33783	.33376	.32976	.32583	.32197	.31818	.31445	.31080
79	.39630	.39145	.38669	.38201	.37742	.37291	.36848	.36413	.35985	.35565	.35153	.34747	.34348	.33957	.33571	.33193	.32821
80	.41485	.40998	.40520	.40050	.39588	.39134	.38688	.38249	.37818	.37394	.36977	.36567	.36163	.35767	.35377	.34993	.34615
81	.43358	.42871	.42392	.41921	.41457	.41001	.40553	.40112	.39678	.39250	.38830	.38417	.38010	.37609	.37215	.36827	.36445
82	.45238	.44752	.44273	.43802	.43338	.42881	.42431	.41989	.41553	.41124	.40701	.40285	.39875	.39471	.39074	.38682	.38297
83	.47123	.46638	.46161	.45690	.45227	.44770	.44320	.43877	.43441	.43011	.42587	.42169	.41757	.41352	.40952	.40558	.40169
84	.49030	.48548	.48073	.47604	.47143	.46688	.46239	.45797	.45361	.44930	.44506	.44088	.43676	.43269	.42868	.42473	.42082
85	.50974	.50496	.50025	.49560	.49102	.48650	.48204	.47763	.47329	.46901	.46478	.46061	.45649	.45243	.44842	.44446	.44055
86	.52935	.52463	.51998	.51538	.51084	.50636	.50194	.49758	.49327	.48901	.48481	.48066	.47656	.47252	.46852	.46457	.46068
87	.54881	.54416	.53957	.53503	.53055	.52613	.52176	.51744	.51317	.50896	.50479	.50068	.49661	.49259	.48862	.48470	.48082
88	.56806	.56349	.55898	.55451	.55010	.54574	.54144	.53718	.53296	.52880	.52469	.52062	.51659	.51262	.50868	.50479	.50095
89	.58710	.58262	.57819	.57382	.56949	.56520	.56097	.55678	.55263	.54853	.54448	.54047	.53650	.53257	.52869	.52484	.52104
90	.60588	.60151	.59718	.59290	.58866	.58447	.58032	.57621	.57214	.56812	.56413	.56019	.55629	.55242	.54860	.54481	.54106
91	.62403	.61977	.61554	.61136	.60722	.60312	.59907	.59505	.59107	.58712	.58322	.57935	.57553	.57173	.56798	.56426	.56057
92	.64107	.63692	.63280	.62872	.62468	.62068	.61672	.61279	.60890	.60504	.60122	.59743	.59368	.58996	.58628	.58263	.57901
93	.65699	.65294	.64893	.64495	.64101	.63711	.63323	.62940	.62559	.62182	.61808	.61437	.61070	.60706	.60345	.59986	.59632
94	.67200	.66806	.66415	.66027	.65643	.65262	.64884	.64509	.64138	.63769	.63404	.63041	.62681	.62325	.61971	.61620	.61272
95	.68645	.68262	.67881	.67504	.67130	.66759	.66390	.66025	.65662	.65303	.64946	.64592	.64240	.63892	.63546	.63202	.62862
96	.70021	.69648	.69279	.68912	.68548	.68186	.67828	.67471	.67118	.66767	.66419	.66074	.65731	.65390	.65052	.64717	.64384
97	.71305	.70943	.70584	.70227	.69872	.69520	.69171	.68824	.68480	.68138	.67798	.67461	.67126	.66793	.66463	.66135	.65809
98	.72521	.72169	.71819	.71472	.71127	.70784	.70444	.70106	.69770	.69437	.69106	.68776	.68450	.68125	.67802	.67482	.67163
99	.73721	.73379	.73040	.72703	.72368	.72035	.71704	.71375	.71048	.70724	.70401	.70080	.69762	.69445	.69130	.68818	.68507
100	.74901	.74570	.74241	.73914	.73589	.73265	.72944	.72625	.72307	.71992	.71678	.71366	.71056	.70748	.70441	.70136	.69834
101	.76077	.75757	.75438	.75122	.74807	.74494	.74183	.73873	.73565	.73259	.72954	.72652	.72350	.72051	.71753	.71457	.71162
102	.77241	.76932	.76625	.76319	.76015	.75712	.75411	.75111	.74813	.74517	.74222	.73928	.73636	.73346	.73057	.72769	.72483
103	.78404	.78106	.77809	.77514	.77221	.76929	.76638	.76348	.76060	.75773	.75488	.75204	.74921	.74640	.74360	.74081	.73804
104	.79662	.79377	.79093	.78810	.78528	.78248	.77969	.77691	.77414	.77139	.76864	.76591	.76319	.76048	.75779	.75510	.75243
105	.80885	.80612	.80340	.80069	.79799	.79530	.79262	.78995	.78729	.78464	.78200	.77936	.77674	.77413	.77153	.76894	.76636
106	.82506	.82250	.81995	.81741	.81488	.81235	.80983	.80732	.80482	.80232	.79983	.79735	.79488	.79242	.78996	.78751	.78507
107	.84516	.84283	.84051	.83819	.83587	.83356	.83126	.82896	.82666	.82438	.82209	.81981	.81754	.81527	.81301	.81075	.80850
108	.87808	.87618	.87428	.87238	.87049	.86859	.86670	.86481	.86293	.86104	.85916	.85728	.85540	.85352	.85165	.84978	.84790
109	.93800	.93700	.93600	.93500	.93400	.93300	.93200	.93100	.93000	.92900	.92800	.92700	.92600	.92500	.92400	.92300	.92200

Table U(1) - Based on Life Table 90CM

	Adjusted Payout Rate																
Age	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%	18.2%	18.4%	18.6%	18.8%	19.0%
0	.01075	.01070	.01065	.01060	.01056	.01051	.01047	.01043	.01039	.01035	.01031	.01028	.01024	.01021	.01017	.01014	.01011
1	.00255	.00251	.00247	.00243	.00239	.00236	.00232	.00229	.00226	.00223	.00220	.00217	.00214	.00211	.00209	.00206	.00204
2	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170
3	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170	.00167	.00164	.00162	.00159	.00156
4	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151
5	.00218	.00213	.00207	.00202	.00198	.00193	.00189	.00185	.00180	.00177	.00173	.00169	.00166	.00162	.00159	.00156	.00153
6	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00158
7	.00246	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168
8	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182
9	.00294	.00287	.00279	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00225	.00220	.00216	.00211	.00206	.00202
10	.00330	.00322	.00315	.00307	.00300	.00293	.00286	.00280	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230
11	.00375	.00366	.00358	.00350	.00342	.00334	.00327	.00320	.00313	.00307	.00300	.00294	.00288	.00282	.00277	.00271	.00266
12	.00428	.00418	.00409	.00400	.00392	.00384	.00376	.00369	.00361	.00354	.00347	.00341	.00334	.00328	.00322	.00316	.00310
13	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00414	.00406	.00399	.00392	.00385	.00378	.00372	.00366	.00359
14	.00540	.00530	.00520	.00510	.00500	.00491	.00482	.00474	.00465	.00457	.00450	.00442	.00435	.00428	.00421	.00414	.00408
15	.00591	.00580	.00569	.00559	.00549	.00539	.00530	.00521	.00512	.00504	.00496	.00488	.00480	.00473	.00465	.00458	.00451
16	.00633	.00622	.00611	.00600	.00589	.00579	.00570	.00560	.00551	.00542	.00534	.00525	.00517	.00509	.00502	.00494	.00487
17	.00668	.00656	.00645	.00633	.00622	.00612	.00602	.00592	.00582	.00573	.00564	.00555	.00547	.00539	.00531	.00523	.00516
18	.00697	.00684	.00672	.00660	.00649	.00638	.00627	.00617	.00607	.00597	.00588	.00579	.00570	.00562	.00553	.00545	.00538
19	.00723	.00709	.00696	.00684	.00672	.00661	.00650	.00639	.00628	.00618	.00609	.00599	.00590	.00581	.00573	.00564	.00556
20	.00749	.00735	.00721	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00630	.00620	.00610	.00601	.00592	.00583	.00575
21	.00777	.00762	.00748	.00734	.00721	.00708	.00696	.00684	.00673	.00662	.00651	.00641	.00631	.00622	.00612	.00603	.00594
22	.00804	.00788	.00774	.00759	.00745	.00732	.00719	.00707	.00695	.00684	.00672	.00662	.00651	.00641	.00631	.00622	.00613
23	.00833	.00817	.00801	.00786	.00771	.00757	.00744	.00731	.00718	.00706	.00694	.00683	.00672	.00661	.00651	.00641	.00631
24	.00865	.00848	.00831	.00815	.00800	.00785	.00771	.00757	.00744	.00731	.00719	.00707	.00695	.00684	.00673	.00663	.00653
25	.00902	.00884	.00866	.00849	.00833	.00817	.00802	.00788	.00774	.00760	.00747	.00735	.00722	.00711	.00699	.00688	.00677
26	.00944	.00924	.00906	.00888	.00870	.00854	.00838	.00822	.00808	.00793	.00779	.00766	.00753	.00741	.00728	.00717	.00705
27	.00993	.00972	.00953	.00933	.00915	.00898	.00881	.00864	.00848	.00833	.00818	.00804	.00791	.00777	.00764	.00752	.00740
28	.01047	.01025	.01004	.00984	.00964	.00945	.00927	.00910	.00893	.00877	.00861	.00846	.00832	.00818	.00804	.00791	.00778
29	.01107	.01083	.01061	.01039	.01018	.00998	.00979	.00961	.00943	.00926	.00909	.00893	.00878	.00863	.00848	.00834	.00820
30	.01171	.01146	.01122	.01099	.01077	.01055	.01035	.01015	.00996	.00978	.00960	.00943	.00927	.00911	.00895	.00880	.00866
31	.01239	.01212	.01187	.01162	.01139	.01116	.01094	.01073	.01053	.01033	.01014	.00996	.00978	.00961	.00945	.00929	.00914
32	.01312	.01284	.01256	.01230	.01205	.01180	.01157	.01135	.01113	.01092	.01072	.01052	.01034	.01015	.00998	.00981	.00965
33	.01392	.01362	.01332	.01304	.01277	.01251	.01226	.01202	.01179	.01157	.01135	.01114	.01094	.01075	.01056	.01038	.01020
34	.01478	.01445	.01414	.01384	.01355	.01327	.01300	.01275	.01250	.01226	.01203	.01180	.01159	.01138	.01118	.01099	.01080
35	.01573	.01538	.01505	.01472	.01441	.01412	.01383	.01355	.01329	.01303	.01278	.01254	.01231	.01209	.01187	.01167	.01147
36	.01676	.01639	.01603	.01568	.01535	.01503	.01472	.01442	.01414	.01386	.01359	.01334	.01309	.01285	.01262	.01240	.01218

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate																
Age	**15.8%**	**16.0%**	**16.2%**	**16.4%**	**16.6%**	**16.8%**	**17.0%**	**17.2%**	**17.4%**	**17.6%**	**17.8%**	**18.0%**	**18.2%**	**18.4%**	**18.6%**	**18.8%**	**19.0%**
37	.01788	.01748	.01709	.01672	.01636	.01602	.01569	.01537	.01506	.01476	.01448	.01420	.01394	.01368	.01343	.01319	.01296
38	.01912	.01869	.01827	.01787	.01749	.01712	.01676	.01642	.01609	.01577	.01546	.01517	.01488	.01460	.01434	.01408	.01383
39	.02048	.02001	.01957	.01914	.01872	.01832	.01794	.01757	.01722	.01687	.01654	.01622	.01591	.01562	.01533	.01505	.01478
40	.02199	.02149	.02101	.02055	.02010	.01967	.01926	.01886	.01848	.01811	.01775	.01741	.01707	.01675	.01644	.01614	.01585
41	.02368	.02314	.02263	.02213	.02165	.02119	.02074	.02031	.01990	.01950	.01912	.01875	.01839	.01804	.01770	.01738	.01706
42	.02557	.02499	.02443	.02390	.02338	.02288	.02240	.02194	.02150	.02107	.02065	.02025	.01986	.01949	.01912	.01877	.01843
43	.02766	.02703	.02644	.02586	.02531	.02477	.02426	.02376	.02328	.02281	.02237	.02193	.02151	.02111	.02072	.02034	.01997
44	.02997	.02930	.02866	.02804	.02744	.02687	.02631	.02578	.02526	.02476	.02428	.02381	.02336	.02292	.02250	.02209	.02169
45	.03248	.03176	.03107	.03041	.02977	.02915	.02855	.02798	.02742	.02688	.02636	.02586	.02537	.02490	.02444	.02400	.02357
46	.03521	.03445	.03371	.03299	.03230	.03164	.03100	.03038	.02978	.02920	.02864	.02810	.02758	.02707	.02658	.02610	.02564
47	.03814	.03732	.03653	.03576	.03503	.03431	.03362	.03296	.03232	.03169	.03109	.03051	.02994	.02940	.02887	.02835	.02786
48	.04130	.04043	.03958	.03876	.03797	.03720	.03647	.03575	.03506	.03439	.03375	.03312	.03251	.03192	.03135	.03080	.03026
49	.04471	.04377	.04286	.04199	.04114	.04032	.03953	.03877	.03802	.03731	.03661	.03594	.03529	.03466	.03404	.03345	.03287
50	.04840	.04740	.04643	.04549	.04459	.04371	.04287	.04205	.04125	.04048	.03974	.03902	.03832	.03764	.03698	.03634	.03572
51	.05239	.05132	.05028	.04928	.04832	.04738	.04648	.04560	.04475	.04393	.04313	.04236	.04161	.04088	.04017	.03949	.03882
52	.05664	.05550	.05440	.05334	.05231	.05131	.05034	.04941	.04850	.04762	.04677	.04594	.04514	.04436	.04360	.04286	.04215
53	.06118	.05997	.05880	.05767	.05657	.05551	.05448	.05348	.05251	.05157	.05066	.04977	.04892	.04808	.04727	.04648	.04572
54	.06601	.06473	.06348	.06228	.06111	.05998	.05888	.05782	.05679	.05579	.05481	.05387	.05295	.05206	.05120	.05035	.04954
55	.07116	.06980	.06848	.06720	.06596	.06476	.06359	.06246	.06136	.06030	.05926	.05825	.05728	.05632	.05540	.05450	.05363
56	.07665	.07521	.07381	.07246	.07114	.06987	.06863	.06742	.06626	.06512	.06402	.06295	.06191	.06090	.05991	.05895	.05802
57	.08250	.08098	.07950	.07806	.07667	.07531	.07400	.07273	.07149	.07028	.06911	.06797	.06687	.06579	.06474	.06372	.06273
58	.08867	.08706	.08550	.08398	.08251	.08108	.07969	.07834	.07702	.07574	.07450	.07329	.07212	.07098	.06986	.06878	.06772
59	.09513	.09343	.09178	.09018	.08862	.08711	.08564	.08421	.08282	.08147	.08015	.07887	.07763	.07641	.07523	.07408	.07296
60	.10187	.10008	.09834	.09665	.09501	.09342	.09186	.09035	.08888	.08745	.08606	.08471	.08339	.08210	.08085	.07963	.07844
61	.10893	.10705	.10522	.10344	.10171	.10003	.09839	.09680	.09524	.09373	.09226	.09083	.08943	.08807	.08674	.08545	.08419
62	.11639	.11442	.11249	.11062	.10880	.10703	.10530	.10362	.10198	.10039	.09883	.09732	.09584	.09441	.09300	.09163	.09030
63	.12429	.12222	.12020	.11823	.11631	.11445	.11263	.11086	.10914	.10746	.10582	.10422	.10266	.10114	.09966	.09821	.09680
64	.13262	.13044	.12832	.12626	.12425	.12229	.12038	.11852	.11670	.11494	.11321	.11153	.10988	.10828	.10672	.10519	.10370
65	.14140	.13912	.13690	.13473	.13263	.13057	.12857	.12661	.12470	.12284	.12103	.11926	.11753	.11584	.11419	.11257	.11100
66	.15070	.14831	.14599	.14373	.14152	.13937	.13726	.13521	.13321	.13126	.12935	.12748	.12566	.12389	.12215	.12045	.11879
67	.16062	.15814	.15571	.15335	.15104	.14878	.14658	.14443	.14234	.14029	.13828	.13633	.13442	.13255	.13072	.12894	.12719
68	.17119	.16860	.16607	.16360	.16119	.15883	.15653	.15429	.15209	.14995	.14785	.14580	.14379	.14183	.13992	.13804	.13621
69	.18237	.17967	.17704	.17447	.17196	.16951	.16711	.16476	.16247	.16023	.15803	.15589	.15379	.15174	.14973	.14776	.14584
70	.19410	.19131	.18857	.18590	.18329	.18074	.17824	.17579	.17340	.17106	.16878	.16654	.16434	.16220	.16010	.15804	.15602
71	.20632	.20343	.20059	.19782	.19511	.19245	.18986	.18732	.18483	.18239	.18001	.17767	.17539	.17315	.17095	.16880	.16670
72	.21899	.21599	.21306	.21019	.20738	.20462	.20193	.19929	.19671	.19417	.19169	.18926	.18688	.18455	.18226	.18002	.17782

	Adjusted Payout Rate																
Age	**15.8%**	**16.0%**	**16.2%**	**16.4%**	**16.6%**	**16.8%**	**17.0%**	**17.2%**	**17.4%**	**17.6%**	**17.8%**	**18.0%**	**18.2%**	**18.4%**	**18.6%**	**18.8%**	**19.0%**
73	.23206	.22896	.22593	.22296	.22005	.21720	.21441	.21167	.20899	.20637	.20379	.20127	.19879	.19636	.19398	.19165	.18936
74	.24563	.24244	.23931	.23625	.23324	.23030	.22741	.22458	.22180	.21908	.21641	.21379	.21122	.20870	.20622	.20380	.20141
75	.25984	.25656	.25333	.25018	.24708	.24404	.24106	.23813	.23526	.23245	.22968	.22697	.22430	.22169	.21912	.21660	.21413
76	.27481	.27144	.26813	.26488	.26169	.25856	.25549	.25247	.24951	.24660	.24375	.24095	.23819	.23549	.23283	.23022	.22765
77	.29059	.28713	.28374	.28041	.27714	.27392	.27077	.26766	.26462	.26162	.25868	.25579	.25295	.25016	.24741	.24471	.24206
78	.30720	.30367	.30020	.29680	.29345	.29015	.28692	.28374	.28061	.27753	.27451	.27154	.26861	.26574	.26291	.26013	.25739
79	.32455	.32095	.31742	.31394	.31052	.30716	.30385	.30059	.29739	.29424	.29115	.28810	.28510	.28215	.27924	.27638	.27357
80	.34244	.33878	.33519	.33165	.32817	.32474	.32137	.31805	.31479	.31157	.30840	.30529	.30222	.29919	.29622	.29329	.29040
81	.36068	.35698	.35334	.34975	.34621	.34273	.33930	.33593	.33260	.32932	.32610	.32292	.31979	.31670	.31366	.31066	.30771
82	.37917	.37542	.37174	.36810	.36452	.36099	.35752	.35409	.35071	.34738	.34410	.34087	.33768	.33454	.33144	.32838	.32537
83	.39786	.39409	.39037	.38670	.38308	.37951	.37599	.37252	.36910	.36573	.36240	.35912	.35588	.35269	.34954	.34643	.34336
84	.41698	.41318	.40943	.40574	.40209	.39850	.39495	.39144	.38799	.38458	.38121	.37789	.37461	.37137	.36818	.36503	.36191
85	.43670	.43289	.42914	.42543	.42177	.41815	.41458	.41106	.40758	.40414	.40075	.39740	.39409	.39082	.38760	.38441	.38126
86	.45683	.45303	.44927	.44556	.44190	.43828	.43470	.43117	.42768	.42423	.42082	.41745	.41412	.41084	.40759	.40437	.40120
87	.47699	.47320	.46946	.46576	.46211	.45849	.45492	.45139	.44789	.44444	.44103	.43765	.43432	.43102	.42776	.42453	.42134
88	.49714	.49338	.48966	.48598	.48235	.47875	.47519	.47167	.46819	.46474	.46133	.45796	.45463	.45133	.44807	.44484	.44164
89	.51728	.51355	.50987	.50622	.50261	.49904	.49551	.49201	.48855	.48513	.48173	.47838	.47506	.47177	.46851	.46529	.46210
90	.53735	.53368	.53004	.52644	.52287	.51934	.51585	.51239	.50896	.50556	.50220	.49887	.49558	.49231	.48908	.48587	.48270
91	.55692	.55331	.54973	.54618	.54266	.53918	.53573	.53232	.52893	.52558	.52225	.51896	.51570	.51247	.50926	.50609	.50294
92	.57542	.57187	.56835	.56486	.56140	.55797	.55457	.55121	.54787	.54456	.54128	.53803	.53480	.53161	.52844	.52530	.52218
93	.59280	.58931	.58585	.58242	.57901	.57564	.57230	.56898	.56569	.56243	.55919	.55599	.55280	.54965	.54652	.54342	.54034
94	.60927	.60584	.60245	.59908	.59574	.59242	.58913	.58587	.58263	.57942	.57623	.57307	.56994	.56682	.56374	.56067	.55763
95	.62524	.62188	.61855	.61525	.61197	.60872	.60549	.60228	.59910	.59595	.59281	.58970	.58662	.58355	.58051	.57750	.57450
96	.64053	.63725	.63399	.63075	.62754	.62435	.62119	.61804	.61492	.61182	.60875	.60569	.60266	.59965	.59666	.59369	.59074
97	.65486	.65165	.64846	.64529	.64214	.63902	.63591	.63283	.62977	.62673	.62371	.62071	.61773	.61477	.61183	.60891	.60601
98	.66847	.66532	.66220	.65910	.65602	.65296	.64991	.64689	.64389	.64090	.63794	.63499	.63207	.62916	.62627	.62340	.62054
99	.68198	.67891	.67586	.67283	.66981	.66682	.66384	.66088	.65794	.65502	.65211	.64922	.64635	.64350	.64067	.63785	.63504
100	.69532	.69233	.68935	.68639	.68345	.68053	.67762	.67473	.67185	.66899	.66615	.66332	.66051	.65772	.65494	.65218	.64943
101	.70869	.70578	.70288	.70000	.69713	.69428	.69144	.68862	.68582	.68303	.68025	.67749	.67474	.67201	.66930	.66659	.66391
102	.72198	.71915	.71633	.71353	.71074	.70797	.70520	.70246	.69972	.69700	.69430	.69161	.68893	.68626	.68361	.68097	.67834
103	.73528	.73253	.72980	.72707	.72436	.72167	.71898	.71631	.71365	.71100	.70837	.70575	.70314	.70054	.69795	.69538	.69281
104	.74976	.74711	.74447	.74184	.73923	.73662	.73402	.73144	.72887	.72630	.72375	.72121	.71868	.71616	.71365	.71116	.70867
105	.76379	.76123	.75867	.75613	.75360	.75107	.74856	.74605	.74356	.74107	.73859	.73613	.73367	.73122	.72878	.72635	.72393
106	.78264	.78021	.77779	.77538	.77297	.77058	.76819	.76581	.76343	.76107	.75871	.75635	.75401	.75167	.74934	.74702	.74470
107	.80625	.80401	.80177	.79954	.79731	.79509	.79287	.79065	.78845	.78624	.78405	.78185	.77967	.77748	.77531	.77313	.77096
108	.84604	.84417	.84231	.84044	.83858	.83672	.83487	.83301	.83116	.82931	.82746	.82562	.82377	.82193	.82009	.81826	.81642
109	.92100	.92000	.91900	.91800	.91700	.91600	.91500	.91400	.91300	.91200	.91100	.91000	.90900	.90800	.90700	.90600	.90500

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate														
Age	**19.2%**	**19.4%**	**19.6%**	**19.8%**	**20.0%**	**20.2%**	**20.4%**	**20.6%**	**20.8%**	**21.0%**	**21.2%**	**21.4%**	**21.6%**	**21.8%**	**22.0%**
0	.01007	.01004	.01001	.00998	.00995	.00992	.00989	.00987	.00984	.00981	.00978	.00976	.00973	.00971	.00968
1	.00201	.00199	.00197	.00195	.00193	.00191	.00189	.00187	.00185	.00183	.00181	.00180	.00178	.00176	.00175
2	.00168	.00166	.00163	.00161	.00159	.00157	.00155	.00153	.00151	.00150	.00148	.00146	.00144	.00143	.00141
3	.00154	.00151	.00149	.00147	.00144	.00142	.00140	.00138	.00136	.00134	.00133	.00131	.00129	.00127	.00126
4	.00149	.00146	.00143	.00141	.00139	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00119
5	.00150	.00147	.00144	.00142	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00118
6	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120
7	.00165	.00161	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00130	.00128	.00126
8	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135
9	.00198	.00193	.00189	.00186	.00182	.00178	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00150
10	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00175	.00172
11	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202
12	.00305	.00299	.00294	.00289	.00284	.00279	.00274	.00270	.00265	.00261	.00257	.00253	.00249	.00245	.00241
13	.00353	.00348	.00342	.00336	.00331	.00326	.00321	.00316	.00311	.00306	.00302	.00297	.00293	.00289	.00284
14	.00401	.00395	.00389	.00383	.00378	.00372	.00367	.00361	.00356	.00351	.00346	.00342	.00337	.00332	.00328
15	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00403	.00397	.00392	.00387	.00382	.00377	.00372	.00367
16	.00480	.00474	.00467	.00461	.00454	.00448	.00442	.00436	.00431	.00425	.00420	.00414	.00409	.00404	.00399
17	.00509	.00502	.00495	.00488	.00481	.00475	.00469	.00463	.00457	.00451	.00446	.00440	.00435	.00429	.00424
18	.00530	.00523	.00515	.00509	.00502	.00495	.00489	.00482	.00476	.00470	.00464	.00459	.00453	.00448	.00442
19	.00548	.00541	.00533	.00526	.00519	.00512	.00506	.00499	.00493	.00486	.00480	.00474	.00469	.00463	.00458
20	.00567	.00559	.00551	.00543	.00536	.00529	.00522	.00515	.00509	.00502	.00496	.00490	.00484	.00478	.00472
21	.00586	.00577	.00569	.00561	.00554	.00546	.00539	.00532	.00525	.00519	.00512	.00506	.00499	.00493	.00487
22	.00604	.00595	.00586	.00578	.00570	.00562	.00555	.00548	.00540	.00533	.00527	.00520	.00513	.00507	.00501
23	.00622	.00613	.00604	.00596	.00587	.00579	.00571	.00563	.00556	.00549	.00542	.00535	.00528	.00521	.00515
24	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00566	.00558	.00551	.00544	.00537	.00530
25	.00667	.00657	.00647	.00637	.00628	.00619	.00610	.00602	.00594	.00586	.00578	.00570	.00563	.00555	.00548
26	.00694	.00684	.00673	.00663	.00654	.00644	.00635	.00626	.00617	.00609	.00600	.00592	.00584	.00577	.00569
27	.00728	.00717	.00706	.00695	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596
28	.00766	.00754	.00742	.00731	.00720	.00709	.00699	.00689	.00679	.00670	.00660	.00651	.00643	.00634	.00626
29	.00807	.00795	.00782	.00770	.00759	.00747	.00736	.00726	.00715	.00705	.00695	.00686	.00677	.00668	.00659
30	.00852	.00838	.00825	.00812	.00800	.00788	.00776	.00765	.00754	.00743	.00733	.00723	.00713	.00703	.00694
31	.00899	.00884	.00870	.00857	.00844	.00831	.00819	.00806	.00795	.00783	.00772	.00762	.00751	.00741	.00731
32	.00949	.00933	.00918	.00904	.00890	.00876	.00863	.00850	.00838	.00826	.00814	.00802	.00791	.00780	.00770
33	.01003	.00987	.00971	.00956	.00941	.00926	.00912	.00898	.00885	.00872	.00860	.00847	.00836	.00824	.00813
34	.01062	.01044	.01027	.01011	.00995	.00979	.00964	.00949	.00935	.00921	.00908	.00895	.00882	.00870	.00858
35	.01127	.01108	.01090	.01072	.01055	.01038	.01022	.01007	.00991	.00977	.00962	.00948	.00935	.00922	.00909
36	.01197	.01177	.01157	.01138	.01120	.01102	.01085	.01068	.01052	.01036	.01020	.01005	.00991	.00977	.00963

Table U(1) - Based on Life Table 90CM

Section 1

	Adjusted Payout Rate														
Age	**19.2%**	**19.4%**	**19.6%**	**19.8%**	**20.0%**	**20.2%**	**20.4%**	**20.6%**	**20.8%**	**21.0%**	**21.2%**	**21.4%**	**21.6%**	**21.8%**	**22.0%**
37	.01274	.01252	.01231	.01210	.01190	.01171	.01153	.01135	.01117	.01100	.01083	.01067	.01052	.01036	.01022
38	.01358	.01335	.01312	.01290	.01269	.01248	.01228	.01209	.01190	.01172	.01154	.01136	.01120	.01103	.01087
39	.01452	.01427	.01402	.01378	.01355	.01333	.01311	.01290	.01270	.01250	.01231	.01212	.01194	.01176	.01159
40	.01557	.01529	.01503	.01477	.01453	.01428	.01405	.01382	.01360	.01339	.01318	.01298	.01278	.01259	.01241
41	.01676	.01646	.01618	.01590	.01563	.01537	.01512	.01487	.01464	.01440	.01418	.01396	.01375	.01354	.01334
42	.01810	.01779	.01748	.01718	.01689	.01660	.01633	.01607	.01581	.01556	.01531	.01508	.01484	.01462	.01440
43	.01962	.01927	.01894	.01861	.01830	.01799	.01770	.01741	.01713	.01686	.01659	.01634	.01609	.01584	.01561
44	.02131	.02094	.02058	.02023	.01989	.01955	.01923	.01892	.01862	.01833	.01804	.01776	.01749	.01723	.01697
45	.02316	.02276	.02237	.02199	.02162	.02126	.02092	.02058	.02025	.01993	.01962	.01932	.01903	.01874	.01846
46	.02519	.02476	.02433	.02392	.02353	.02314	.02277	.02240	.02205	.02170	.02137	.02104	.02072	.02041	.02011
47	.02737	.02690	.02645	.02601	.02558	.02516	.02476	.02436	.02398	.02361	.02324	.02289	.02255	.02221	.02188
48	.02974	.02924	.02875	.02827	.02781	.02736	.02692	.02649	.02608	.02568	.02529	.02490	.02453	.02417	.02382
49	.03231	.03177	.03124	.03072	.03022	.02974	.02927	.02881	.02836	.02793	.02750	.02709	.02669	.02630	.02591
50	.03512	.03453	.03396	.03341	.03287	.03235	.03184	.03135	.03086	.03039	.02994	.02949	.02906	.02864	.02822
51	.03817	.03755	.03693	.03634	.03576	.03520	.03465	.03412	.03360	.03309	.03260	.03212	.03165	.03120	.03075
52	.04146	.04078	.04012	.03949	.03886	.03826	.03767	.03710	.03654	.03599	.03546	.03495	.03444	.03395	.03347
53	.04498	.04425	.04355	.04286	.04220	.04155	.04091	.04030	.03970	.03911	.03854	.03799	.03744	.03692	.03640
54	.04874	.04796	.04721	.04648	.04576	.04507	.04439	.04373	.04308	.04246	.04184	.04125	.04066	.04009	.03954
55	.05278	.05195	.05114	.05036	.04959	.04885	.04812	.04741	.04672	.04605	.04539	.04475	.04413	.04352	.04292
56	.05711	.05623	.05537	.05453	.05371	.05291	.05214	.05138	.05064	.04992	.04922	.04853	.04786	.04721	.04657
57	.06176	.06082	.05990	.05900	.05813	.05728	.05645	.05564	.05485	.05408	.05333	.05260	.05188	.05118	.05049
58	.06669	.06569	.06471	.06376	.06283	.06192	.06104	.06017	.05933	.05851	.05771	.05692	.05616	.05541	.05468
59	.07186	.07080	.06976	.06875	.06776	.06679	.06585	.06493	.06403	.06316	.06230	.06146	.06065	.05985	.05907
60	.07727	.07614	.07504	.07396	.07291	.07188	.07088	.06991	.06895	.06802	.06710	.06621	.06534	.06449	.06366
61	.08296	.08176	.08059	.07944	.07833	.07724	.07617	.07513	.07412	.07312	.07215	.07121	.07028	.06937	.06848
62	.08900	.08772	.08648	.08527	.08409	.08293	.08180	.08070	.07962	.07856	.07753	.07652	.07554	.07457	.07363
63	.09542	.09408	.09276	.09148	.09022	.08900	.08780	.08663	.08548	.08436	.08327	.08220	.08115	.08012	.07912
64	.10224	.10082	.09942	.09807	.09674	.09544	.09417	.09293	.09172	.09053	.08937	.08823	.08712	.08603	.08496
65	.10946	.10796	.10649	.10505	.10365	.10228	.10093	.09962	.09833	.09707	.09584	.09464	.09346	.09230	.09117
66	.11717	.11559	.11403	.11252	.11103	.10958	.10816	.10677	.10541	.10408	.10277	.10150	.10025	.09902	.09782
67	.12548	.12381	.12218	.12058	.11901	.11748	.11598	.11451	.11307	.11166	.11028	.10893	.10761	.10631	.10504
68	.13441	.13265	.13093	.12925	.12760	.12599	.12440	.12285	.12134	.11985	.11839	.11696	.11556	.11419	.11285
69	.14395	.14211	.14030	.13853	.13680	.13510	.13343	.13180	.13020	.12864	.12710	.12559	.12412	.12267	.12125
70	.15405	.15211	.15022	.14836	.14654	.14476	.14301	.14129	.13961	.13797	.13635	.13476	.13321	.13168	.13018
71	.16463	.16261	.16062	.15868	.15677	.15490	.15307	.15127	.14950	.14777	.14607	.14441	.14277	.14117	.13959
72	.17567	.17355	.17148	.16944	.16745	.16549	.16357	.16169	.15984	.15802	.15624	.15449	.15277	.15109	.14943

Section 1 **Table U(1) - Based on Life Table 90CM**

	Adjusted Payout Rate														
Age	**19.2%**	**19.4%**	**19.6%**	**19.8%**	**20.0%**	**20.2%**	**20.4%**	**20.6%**	**20.8%**	**21.0%**	**21.2%**	**21.4%**	**21.6%**	**21.8%**	**22.0%**
73	.18711	.18490	.18274	.18062	.17853	.17649	.17448	.17251	.17057	.16867	.16681	.16497	.16317	.16140	.15966
74	.19907	.19678	.19452	.19231	.19014	.18800	.18591	.18385	.18182	.17984	.17788	.17597	.17408	.17223	.17040
75	.21170	.20931	.20696	.20466	.20240	.20017	.19799	.19584	.19373	.19165	.18962	.18761	.18564	.18370	.18179
76	.22513	.22265	.22022	.21782	.21547	.21316	.21088	.20865	.20645	.20429	.20216	.20007	.19801	.19599	.19400
77	.23945	.23688	.23436	.23188	.22944	.22704	.22468	.22236	.22007	.21782	.21561	.21343	.21129	.20918	.20710
78	.25470	.25205	.24944	.24688	.24435	.24187	.23942	.23702	.23465	.23232	.23002	.22776	.22553	.22334	.22118
79	.27080	.26807	.26538	.26274	.26013	.25757	.25505	.25256	.25011	.24770	.24532	.24298	.24067	.23840	.23616
80	.28756	.28476	.28200	.27928	.27660	.27396	.27136	.26880	.26628	.26379	.26134	.25892	.25654	.25419	.25187
81	.30480	.30193	.29910	.29632	.29357	.29086	.28819	.28556	.28297	.28041	.27788	.27539	.27294	.27052	.26813
82	.32240	.31947	.31658	.31373	.31092	.30815	.30541	.30272	.30005	.29743	.29484	.29228	.28976	.28727	.28481
83	.34034	.33735	.33440	.33150	.32863	.32580	.32300	.32024	.31752	.31483	.31218	.30956	.30697	.30442	.30190
84	.35884	.35581	.35281	.34985	.34693	.34405	.34120	.33839	.33561	.33287	.33016	.32748	.32484	.32222	.31964
85	.37815	.37508	.37204	.36904	.36608	.36315	.36026	.35740	.35458	.35178	.34903	.34630	.34361	.34094	.33831
86	.39806	.39496	.39190	.38887	.38587	.38291	.37998	.37709	.37423	.37140	.36860	.36584	.36310	.36040	.35772
87	.41819	.41507	.41198	.40893	.40591	.40292	.39997	.39705	.39416	.39130	.38847	.38568	.38291	.38017	.37746
88	.43848	.43535	.43225	.42919	.42616	.42316	.42019	.41725	.41434	.41146	.40861	.40579	.40300	.40024	.39750
89	.45894	.45582	.45272	.44966	.44662	.44362	.44064	.43770	.43478	.43189	.42903	.42620	.42339	.42061	.41786
90	.47956	.47644	.47336	.47031	.46728	.46428	.46131	.45837	.45546	.45257	.44971	.44687	.44406	.44128	.43852
91	.49982	.49673	.49367	.49064	.48763	.48465	.48170	.47877	.47587	.47299	.47014	.46731	.46451	.46173	.45898
92	.51910	.51604	.51300	.50999	.50701	.50405	.50112	.49821	.49533	.49247	.48963	.48682	.48403	.48126	.47852
93	.53728	.53426	.53125	.52827	.52532	.52239	.51948	.51659	.51373	.51089	.50807	.50528	.50251	.49976	.49703
94	.55462	.55162	.54865	.54571	.54278	.53988	.53700	.53414	.53131	.52849	.52570	.52293	.52018	.51744	.51473
95	.57153	.56857	.56564	.56274	.55985	.55698	.55414	.55131	.54851	.54572	.54296	.54021	.53749	.53478	.53209
96	.58781	.58491	.58202	.57915	.57631	.57348	.57067	.56788	.56511	.56236	.55963	.55692	.55422	.55155	.54889
97	.60313	.60026	.59742	.59459	.59179	.58900	.58623	.58348	.58075	.57803	.57533	.57265	.56999	.56735	.56472
98	.61771	.61489	.61209	.60931	.60654	.60379	.60106	.59835	.59565	.59297	.59031	.58766	.58503	.58242	.57982
99	.63226	.62949	.62674	.62400	.62128	.61858	.61589	.61322	.61057	.60793	.60530	.60269	.60010	.59752	.59496
100	.64670	.64398	.64128	.63860	.63593	.63327	.63063	.62800	.62539	.62280	.62021	.61764	.61509	.61255	.61002
101	.66123	.65857	.65593	.65330	.65068	.64808	.64549	.64291	.64035	.63780	.63526	.63274	.63023	.62773	.62525
102	.67573	.67313	.67054	.66797	.66541	.66286	.66032	.65780	.65529	.65279	.65030	.64783	.64537	.64292	.64048
103	.69026	.68772	.68520	.68268	.68018	.67768	.67520	.67273	.67028	.66783	.66539	.66297	.66055	.65815	.65576
104	.70619	.70372	.70127	.69882	.69639	.69396	.69154	.68914	.68674	.68436	.68198	.67962	.67726	.67492	.67258
105	.72151	.71911	.71671	.71433	.71195	.70958	.70723	.70488	.70253	.70020	.69788	.69556	.69326	.69096	.68867
106	.74240	.74009	.73780	.73551	.73323	.73096	.72870	.72644	.72419	.72194	.71971	.71748	.71525	.71304	.71083
107	.76880	.76664	.76449	.76234	.76020	.75806	.75593	.75380	.75168	.74956	.74744	.74534	.74323	.74113	.73904
108	.81459	.81275	.81093	.80910	.80727	.80545	.80363	.80181	.79999	.79818	.79636	.79455	.79274	.79094	.78913
109	.90400	.90300	.90200	.90100	.90000	.89900	.89800	.89700	.89600	.89500	.89400	.89300	.89200	.89100	.89000

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
0	0	.15702	.13283	.11240	.09513	.08054	.06821	.05779	.04898	.04153	.03523	.02990	.02539	.02157	.01834	.01561	.01329	.01133	.00966	.00825	.00705
1	0	.15830	.13400	.11345	.09607	.08137	.06894	.05843	.04953	.04201	.03564	.03024	.02568	.02181	.01853	.01576	.01341	.01141	.00972	.00829	.00707
1	1	.15968	.13525	.11458	.09709	.08229	.06976	.05915	.05017	.04256	.03612	.03067	.02604	.02212	.01880	.01599	.01360	.01157	.00985	.00840	.00716
2	0	.15997	.13554	.11486	.09736	.08255	.07001	.05939	.05040	.04278	.03633	.03086	.02623	.02230	.01897	.01614	.01375	.01171	.00999	.00852	.00727
2	1	.16140	.13685	.11605	.09843	.08351	.07086	.06015	.05106	.04336	.03684	.03130	.02661	.02263	.01925	.01638	.01395	.01188	.01013	.00864	.00737
2	2	.16321	.13852	.11758	.09983	.08478	.07202	.06119	.05200	.04420	.03759	.03197	.02721	.02316	.01972	.01680	.01432	.01221	.01042	.00889	.00759
3	0	.16160	.13705	.11626	.09864	.08371	.07107	.06035	.05126	.04355	.03702	.03148	.02678	.02279	.01941	.01653	.01409	.01202	.01026	.00876	.00749
3	1	.16309	.13842	.11749	.09975	.08471	.07195	.06113	.05195	.04416	.03755	.03194	.02718	.02314	.01970	.01678	.01430	.01220	.01041	.00888	.00759
3	2	.16498	.14016	.11910	.10122	.08605	.07316	.06222	.05293	.04504	.03834	.03264	.02780	.02369	.02019	.01722	.01469	.01254	.01071	.00915	.00782
3	3	.16683	.14188	.12068	.10267	.08737	.07436	.06331	.05391	.04592	.03913	.03335	.02843	.02425	.02069	.01766	.01508	.01289	.01102	.00942	.00806
4	0	.16320	.13854	.11763	.09990	.08486	.07211	.06129	.05211	.04432	.03771	.03210	.02733	.02328	.01985	.01692	.01444	.01233	.01053	.00900	.00770
4	1	.16475	.13995	.11891	.10105	.08590	.07303	.06211	.05283	.04495	.03826	.03258	.02775	.02364	.02015	.01718	.01466	.01251	.01069	.00913	.00781
4	2	.16671	.14177	.12058	.10258	.08729	.07429	.06325	.05386	.04587	.03909	.03331	.02840	.02422	.02067	.01764	.01507	.01287	.01100	.00941	.00805
4	3	.16865	.14357	.12224	.10410	.08867	.07555	.06438	.05488	.04679	.03991	.03405	.02906	.02481	.02119	.01811	.01548	.01324	.01133	.00970	.00831
4	4	.17055	.14534	.12387	.10560	.09004	.07679	.06551	.05590	.04771	.04074	.03479	.02972	.02540	.02172	.01858	.01590	.01361	.01166	.00999	.00857
5	0	.16476	.13999	.11897	.10113	.08599	.07313	.06222	.05295	.04508	.03839	.03271	.02788	.02378	.02028	.01732	.01479	.01264	.01081	.00925	.00792
5	1	.16636	.14145	.12029	.10232	.08706	.07409	.06307	.05370	.04573	.03896	.03321	.02831	.02415	.02060	.01759	.01502	.01283	.01097	.00938	.00803
5	2	.16840	.14335	.12204	.10392	.08851	.07540	.06425	.05477	.04670	.03983	.03398	.02900	.02476	.02114	.01807	.01544	.01321	.01130	.00968	.00829
5	3	.17043	.14522	.12377	.10551	.08996	.07672	.06544	.05584	.04766	.04069	.03475	.02969	.02537	.02169	.01856	.01588	.01359	.01164	.00998	.00856
5	4	.17241	.14707	.12548	.10707	.09139	.07802	.06663	.05691	.04862	.04156	.03553	.03038	.02599	.02225	.01905	.01632	.01398	.01199	.01028	.00883
5	5	.17436	.14888	.12715	.10862	.09280	.07931	.06779	.05797	.04958	.04242	.03630	.03108	.02661	.02280	.01954	.01676	.01438	.01234	.01060	.00910
6	0	.16627	.14140	.12027	.10233	.08709	.07414	.06313	.05378	.04583	.03907	.03332	.02843	.02427	.02072	.01771	.01514	.01295	.01109	.00950	.00814
6	1	.16792	.14291	.12164	.10356	.08819	.07512	.06401	.05455	.04650	.03966	.03383	.02887	.02465	.02105	.01799	.01538	.01315	.01125	.00963	.00825
6	2	.17005	.14488	.12346	.10523	.08971	.07650	.06525	.05567	.04751	.04056	.03463	.02959	.02529	.02162	.01849	.01582	.01354	.01160	.00994	.00853
6	3	.17216	.14684	.12526	.10688	.09122	.07787	.06649	.05679	.04852	.04146	.03545	.03031	.02593	.02219	.01900	.01628	.01395	.01196	.01026	.00881
6	4	.17423	.14876	.12705	.10852	.09271	.07923	.06772	.05790	.04952	.04237	.03626	.03104	.02658	.02277	.01952	.01674	.01436	.01232	.01058	.00909
6	5	.17627	.15066	.12880	.11013	.09419	.08058	.06895	.05901	.05052	.04327	.03707	.03177	.02723	.02335	.02004	.01720	.01477	.01269	.01091	.00938
6	6	.17826	.15252	.13053	.11172	.09565	.08191	.07016	.06011	.05152	.04417	.03788	.03249	.02788	.02394	.02056	.01766	.01518	.01306	.01124	.00968
7	0	.16774	.14277	.12155	.10350	.08817	.07512	.06403	.05460	.04657	.03973	.03392	.02897	.02475	.02116	.01810	.01549	.01326	.01137	.00975	.00837
7	1	.16944	.14432	.12296	.10478	.08931	.07614	.06493	.05539	.04726	.04034	.03445	.02943	.02514	.02150	.01838	.01573	.01347	.01154	.00989	.00848
7	2	.17165	.14637	.12484	.10650	.09088	.07757	.06622	.05655	.04831	.04128	.03529	.03017	.02581	.02209	.01891	.01620	.01388	.01190	.01021	.00876
7	3	.17384	.14841	.12672	.10823	.09245	.07900	.06752	.05772	.04936	.04222	.03613	.03093	.02649	.02269	.01945	.01667	.01430	.01228	.01054	.00906
7	4	.17600	.15042	.12858	.10993	.09401	.08042	.06881	.05889	.05041	.04317	.03698	.03169	.02717	.02330	.01999	.01716	.01473	.01266	.01088	.00936
7	5	.17812	.15240	.13041	.11162	.09556	.08183	.07009	.06005	.05146	.04412	.03783	.03245	.02785	.02391	.02053	.01764	.01517	.01304	.01122	.00966
7	6	.18021	.15434	.13222	.11329	.09709	.08322	.07136	.06120	.05250	.04506	.03868	.03321	.02853	.02452	.02108	.01813	.01560	.01343	.01157	.00997
7	7	.18225	.15625	.13399	.11492	.09859	.08460	.07261	.06234	.05354	.04599	.03952	.03397	.02921	.02513	.02163	.01862	.01604	.01382	.01192	.01028
8	0	.16916	.14410	.12278	.10465	.08922	.07609	.06491	.05539	.04729	.04039	.03451	.02950	.02523	.02159	.01849	.01584	.01358	.01165	.01000	.00859
8	1	.17091	.14570	.12423	.10595	.09039	.07713	.06583	.05621	.04801	.04102	.03506	.02997	.02564	.02194	.01878	.01608	.01378	.01182	.01014	.00870
8	2	.17320	.14782	.12619	.10775	.09202	.07861	.06718	.05742	.04909	.04199	.03593	.03075	.02633	.02255	.01933	.01657	.01421	.01220	.01048	.00900
8	3	.17547	.14993	.12814	.10954	.09366	.08010	.06852	.05864	.05019	.04298	.03681	.03154	.02703	.02318	.01989	.01707	.01466	.01259	.01082	.00931
8	4	.17772	.15203	.13008	.11132	.09529	.08158	.06987	.05985	.05129	.04396	.03770	.03234	.02775	.02382	.02045	.01757	.01511	.01299	.01118	.00962
8	5	.17993	.15409	.13199	.11308	.09690	.08306	.07121	.06107	.05239	.04495	.03859	.03313	.02846	.02446	.02103	.01808	.01556	.01340	.01154	.00995
8	6	.18211	.15612	.13387	.11482	.09849	.08451	.07254	.06227	.05348	.04594	.03947	.03393	.02918	.02510	.02160	.01860	.01602	.01381	.01190	.01027
8	7	.18424	.15812	.13572	.11653	.10007	.08596	.07385	.06347	.05456	.04692	.04036	.03473	.02990	.02574	.02218	.01912	.01648	.01422	.01227	.01060
8	8	.18632	.16007	.13754	.11821	.10162	.08738	.07515	.06465	.05564	.04789	.04124	.03552	.03061	.02639	.02276	.01963	.01695	.01464	.01265	.01093
9	0	.17054	.14539	.12398	.10576	.09024	.07703	.06577	.05618	.04801	.04104	.03510	.03003	.02571	.02202	.01887	.01619	.01389	.01193	.01025	.00882
9	1	.17233	.14703	.12547	.10710	.09144	.07810	.06672	.05701	.04874	.04168	.03565	.03051	.02612	.02237	.01917	.01644	.01410	.01210	.01039	.00893
9	2	.17470	.14923	.12750	.10896	.09314	.07964	.06811	.05827	.04987	.04269	.03656	.03132	.02684	.02302	.01974	.01694	.01455	.01250	.01074	.00924
9	3	.17705	.15142	.12952	.11082	.09484	.08118	.06951	.05954	.05101	.04372	.03748	.03214	.02758	.02367	.02033	.01746	.01501	.01291	.01111	.00956
9	4	.17939	.15359	.13153	.11267	.09653	.08272	.07091	.06080	.05215	.04475	.03841	.03297	.02832	.02434	.02092	.01799	.01548	.01333	.01148	.00989

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
9	5	.18169	.15574	.13352	.11450	.09821	.08426	.07231	.06207	.05330	.04578	.03933	.03381	.02907	.02501	.02152	.01853	.01596	.01375	.01186	.01023
9	6	.18396	.15786	.13549	.11631	.09988	.08578	.07370	.06333	.05444	.04681	.04026	.03464	.02982	.02568	.02212	.01907	.01644	.01418	.01224	.01057
9	7	.18618	.15994	.13742	.11810	.10152	.08729	.07507	.06458	.05557	.04784	.04119	.03548	.03057	.02635	.02273	.01961	.01692	.01462	.01263	.01092
9	8	.18836	.16198	.13933	.11987	.10315	.08878	.07643	.06582	.05670	.04886	.04212	.03631	.03132	.02703	.02333	.02015	.01741	.01505	.01302	.01127
9	9	.19049	.16399	.14120	.12160	.10475	.09025	.07778	.06705	.05782	.04987	.04303	.03715	.03208	.02771	.02394	.02070	.01791	.01549	.01342	.01162
10	0	.17187	.14664	.12515	.10684	.09124	.07795	.06661	.05695	.04871	.04168	.03568	.03056	.02618	.02245	.01926	.01653	.01420	.01221	.01050	.00904
10	1	.17370	.14832	.12667	.10821	.09247	.07904	.06758	.05780	.04946	.04233	.03624	.03104	.02660	.02281	.01956	.01679	.01441	.01238	.01064	.00915
10	2	.17615	.15059	.12877	.11014	.09422	.08063	.06902	.05910	.05063	.04338	.03718	.03188	.02735	.02347	.02016	.01731	.01488	.01280	.01101	.00948
10	3	.17859	.15286	.13087	.11206	.09599	.08224	.07048	.06042	.05181	.04445	.03814	.03274	.02812	.02416	.02076	.01786	.01536	.01322	.01139	.00982
10	4	.18101	.15511	.13295	.11398	.09774	.08384	.07194	.06174	.05300	.04552	.03910	.03361	.02889	.02485	.02138	.01841	.01585	.01366	.01178	.01016
10	5	.18340	.15734	.13502	.11589	.09949	.08544	.07339	.06306	.05420	.04659	.04007	.03448	.02967	.02555	.02201	.01897	.01635	.01411	.01218	.01051
10	6	.18575	.15955	.13707	.11778	.10123	.08703	.07484	.06437	.05539	.04767	.04104	.03535	.03046	.02625	.02264	.01953	.01686	.01456	.01258	.01087
10	7	.18807	.16172	.13908	.11965	.10295	.08860	.07627	.06568	.05657	.04875	.04201	.03623	.03125	.02696	.02327	.02010	.01737	.01501	.01299	.01124
10	8	.19035	.16385	.14107	.12149	.10464	.09016	.07770	.06698	.05775	.04982	.04298	.03710	.03204	.02767	.02391	.02067	.01788	.01547	.01340	.01161
10	9	.19258	.16595	.14303	.12330	.10632	.09170	.07911	.06827	.05893	.05088	.04395	.03797	.03282	.02838	.02455	.02125	.01840	.01594	.01381	.01198
10	10	.19476	.16800	.14495	.12509	.10797	.09322	.08050	.06954	.06009	.05194	.04491	.03885	.03361	.02909	.02519	.02183	.01892	.01641	.01423	.01236
11	0	.17316	.14785	.12628	.10790	.09222	.07884	.06744	.05770	.04940	.04230	.03625	.03107	.02665	.02287	.01964	.01688	.01451	.01249	.01076	.00927
11	1	.17502	.14956	.12783	.10929	.09347	.07996	.06842	.05857	.05016	.04297	.03682	.03157	.02708	.02323	.01995	.01713	.01473	.01266	.01090	.00938
11	2	.17755	.15191	.13000	.11128	.09528	.08161	.06992	.05992	.05137	.04406	.03780	.03244	.02785	.02393	.02056	.01768	.01521	.01309	.01128	.00972
11	3	.18007	.15425	.13217	.11327	.09711	.08327	.07142	.06128	.05260	.04516	.03879	.03333	.02865	.02464	.02120	.01825	.01571	.01354	.01167	.01007
11	4	.18258	.15659	.13433	.11526	.09893	.08493	.07294	.06265	.05384	.04628	.03979	.03423	.02946	.02536	.02184	.01882	.01623	.01400	.01208	.01043
11	5	.18505	.15890	.13648	.11724	.10075	.08659	.07445	.06402	.05508	.04740	.04080	.03514	.03027	.02609	.02250	.01941	.01675	.01446	.01249	.01080
11	6	.18750	.16119	.13860	.11921	.10255	.08824	.07595	.06539	.05632	.04852	.04182	.03605	.03109	.02683	.02316	.02000	.01728	.01493	.01292	.01118
11	7	.18991	.16345	.14071	.12115	.10434	.08989	.07745	.06676	.05756	.04964	.04283	.03696	.03192	.02757	.02382	.02059	.01781	.01541	.01334	.01156
11	8	.19228	.16567	.14278	.12307	.10611	.09151	.07894	.06812	.05879	.05076	.04384	.03788	.03274	.02831	.02449	.02119	.01835	.01590	.01378	.01195
11	9	.19461	.16786	.14482	.12497	.10786	.09312	.08042	.06947	.06002	.05188	.04486	.03880	.03357	.02906	.02516	.02180	.01889	.01638	.01422	.01234
11	10	.19689	.17001	.14683	.12684	.10959	.09472	.08188	.07080	.06124	.05299	.04586	.03971	.03440	.02980	.02584	.02241	.01944	.01688	.01466	.01274
11	11	.19913	.17212	.14880	.12867	.11129	.09629	.08332	.07213	.06245	.05409	.04687	.04062	.03522	.03055	.02651	.02302	.01999	.01737	.01510	.01314
12	0	.17440	.14902	.12738	.10892	.09316	.07972	.06824	.05844	.05007	.04292	.03681	.03158	.02711	.02329	.02002	.01722	.01482	.01277	.01101	.00950
12	1	.17630	.15076	.12896	.11034	.09444	.08085	.06924	.05932	.05084	.04359	.03739	.03208	.02754	.02366	.02033	.01748	.01504	.01294	.01115	.00961
12	2	.17890	.15318	.13119	.11239	.09631	.08255	.07079	.06072	.05210	.04472	.03840	.03299	.02835	.02438	.02097	.01805	.01554	.01339	.01154	.00996
12	3	.18150	.15560	.13343	.11445	.09819	.08427	.07235	.06213	.05337	.04586	.03943	.03391	.02918	.02511	.02163	.01863	.01606	.01385	.01196	.01032
12	4	.18409	.15802	.13567	.11651	.10008	.08599	.07391	.06355	.05465	.04702	.04047	.03484	.03001	.02586	.02230	.01923	.01660	.01433	.01238	.01070
12	5	.18666	.16041	.13789	.11856	.10197	.08772	.07548	.06497	.05594	.04819	.04152	.03579	.03086	.02662	.02298	.01984	.01714	.01482	.01281	.01109
12	6	.18919	.16279	.14010	.12060	.10384	.08943	.07705	.06640	.05724	.04936	.04258	.03674	.03172	.02739	.02367	.02046	.01769	.01531	.01325	.01148
12	7	.19170	.16513	.14228	.12262	.10570	.09114	.07861	.06782	.05853	.05053	.04363	.03770	.03258	.02817	.02436	.02108	.01825	.01581	.01370	.01188
12	8	.19416	.16745	.14444	.12462	.10755	.09284	.08016	.06924	.05982	.05170	.04469	.03865	.03344	.02894	.02506	.02171	.01882	.01632	.01416	.01229
12	9	.19659	.16973	.14657	.12660	.10938	.09452	.08170	.07065	.06110	.05286	.04575	.03961	.03431	.02973	.02577	.02235	.01939	.01683	.01462	.01270
12	10	.19897	.17197	.14867	.12855	.11118	.09619	.08323	.07205	.06238	.05403	.04681	.04057	.03518	.03051	.02648	.02299	.01996	.01735	.01508	.01312
12	11	.20131	.17418	.15073	.13048	.11297	.09783	.08475	.07343	.06365	.05519	.04786	.04153	.03604	.03130	.02719	.02363	.02054	.01787	.01555	.01354
12	12	.20359	.17633	.15276	.13236	.11472	.09945	.08624	.07481	.06491	.05633	.04891	.04248	.03691	.03208	.02790	.02427	.02112	.01839	.01603	.01397
13	0	.17559	.15015	.12844	.10990	.09408	.08057	.06902	.05916	.05073	.04352	.03736	.03208	.02757	.02371	.02040	.01756	.01513	.01305	.01126	.00973
13	1	.17752	.15192	.13004	.11135	.09537	.08172	.07004	.06005	.05151	.04420	.03795	.03259	.02800	.02407	.02070	.01782	.01534	.01322	.01140	.00983
13	2	.18020	.15441	.13234	.11346	.09730	.08347	.07163	.06149	.05281	.04537	.03899	.03352	.02884	.02482	.02137	.01841	.01587	.01368	.01181	.01020
13	3	.18288	.15690	.13465	.11559	.09925	.08525	.07324	.06295	.05412	.04655	.04005	.03448	.02969	.02558	.02205	.01902	.01641	.01417	.01224	.01058
13	4	.18555	.15939	.13696	.11771	.10120	.08703	.07486	.06442	.05545	.04775	.04114	.03545	.03056	.02636	.02275	.01964	.01696	.01466	.01268	.01097
13	5	.18820	.16187	.13926	.11984	.10315	.08881	.07649	.06590	.05679	.04896	.04223	.03643	.03144	.02715	.02346	.02027	.01753	.01517	.01313	.01137
13	6	.19083	.16433	.14155	.12195	.10510	.09059	.07812	.06738	.05814	.05018	.04332	.03742	.03233	.02795	.02417	.02092	.01811	.01568	.01359	.01179
13	7	.19342	.16677	.14381	.12405	.10703	.09237	.07974	.06886	.05948	.05140	.04443	.03842	.03323	.02876	.02490	.02157	.01869	.01621	.01406	.01220
13	8	.19599	.16917	.14606	.12613	.10895	.09414	.08136	.07033	.06082	.05262	.04553	.03942	.03413	.02957	.02563	.02223	.01928	.01674	.01454	.01263

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
13	9	.19851	.17155	.14828	.12819	.11086	.09589	.08297	.07181	.06216	.05384	.04664	.04042	.03504	.03039	.02637	.02289	.01988	.01728	.01502	.01306
13	10	.20099	.17388	.15047	.13023	.11274	.09763	.08456	.07327	.06350	.05505	.04775	.04142	.03595	.03121	.02711	.02356	.02048	.01782	.01551	.01350
13	11	.20343	.17618	.15262	.13224	.11461	.09935	.08615	.07472	.06483	.05627	.04885	.04243	.03686	.03204	.02786	.02424	.02109	.01837	.01600	.01395
13	12	.20581	.17844	.15474	.13422	.11644	.10105	.08771	.07616	.06615	.05747	.04995	.04343	.03777	.03286	.02861	.02491	.02170	.01892	.01650	.01440
13	13	.20814	.18065	.15681	.13616	.11825	.10272	.08926	.07758	.06745	.05867	.05104	.04442	.03868	.03369	.02935	.02559	.02232	.01947	.01700	.01485
14	0	.17673	.15123	.12946	.11086	.09497	.08139	.06978	.05986	.05137	.04411	.03789	.03257	.02802	.02411	.02077	.01790	.01544	.01333	.01151	.00995
14	1	.17870	.15303	.13109	.11232	.09628	.08256	.07081	.06076	.05216	.04480	.03849	.03308	.02845	.02448	.02107	.01815	.01564	.01349	.01164	.01005
14	2	.18145	.15559	.13345	.11449	.09826	.08436	.07245	.06225	.05350	.04600	.03956	.03405	.02931	.02525	.02176	.01876	.01619	.01397	.01207	.01043
14	3	.18420	.15815	.13583	.11668	.10027	.08619	.07411	.06375	.05486	.04722	.04067	.03504	.03020	.02604	.02247	.01939	.01675	.01447	.01252	.01083
14	4	.18695	.16072	.13821	.11888	.10228	.08803	.07579	.06527	.05623	.04846	.04179	.03604	.03110	.02685	.02319	.02004	.01733	.01499	.01297	.01124
14	5	.18969	.16328	.14058	.12107	.10430	.08988	.07747	.06680	.05762	.04972	.04292	.03706	.03202	.02767	.02393	.02070	.01792	.01552	.01345	.01166
14	6	.19240	.16582	.14295	.12326	.10631	.09172	.07916	.06834	.05901	.05098	.04406	.03809	.03294	.02850	.02467	.02137	.01852	.01605	.01393	.01209
14	7	.19509	.16834	.14530	.12544	.10832	.09357	.08084	.06987	.06041	.05225	.04520	.03912	.03388	.02935	.02543	.02205	.01913	.01660	.01442	.01253
14	8	.19775	.17084	.14763	.12760	.11032	.09540	.08252	.07141	.06181	.05352	.04636	.04017	.03482	.03019	.02620	.02274	.01974	.01715	.01491	.01297
14	9	.20037	.17331	.14993	.12974	.11230	.09723	.08420	.07294	.06321	.05479	.04751	.04121	.03576	.03105	.02697	.02343	.02037	.01772	.01542	.01343
14	10	.20295	.17574	.15221	.13186	.11426	.09904	.08587	.07447	.06460	.05606	.04867	.04226	.03672	.03191	.02774	.02413	.02100	.01829	.01593	.01389
14	11	.20549	.17814	.15446	.13396	.11621	.10084	.08752	.07599	.06599	.05733	.04982	.04331	.03767	.03277	.02853	.02484	.02164	.01886	.01645	.01436
14	12	.20798	.18049	.15667	.13602	.11813	.10261	.08916	.07749	.06737	.05859	.05097	.04436	.03862	.03364	.02931	.02555	.02228	.01944	.01698	.01483
14	13	.21041	.18280	.15884	.13806	.12002	.10437	.09078	.07898	.06874	.05984	.05212	.04541	.03957	.03450	.03010	.02626	.02293	.02003	.01750	.01531
14	14	.21279	.18505	.16097	.14005	.12187	.10609	.09237	.08045	.07009	.06108	.05325	.04644	.04052	.03536	.03088	.02697	.02357	.02061	.01803	.01578
15	0	.17783	.15228	.13044	.11178	.09582	.08218	.07052	.06054	.05199	.04468	.03842	.03305	.02845	.02451	.02113	.01823	.01574	.01360	.01176	.01018
15	1	.17982	.15410	.13209	.11326	.09715	.08337	.07156	.06145	.05279	.04538	.03902	.03357	.02889	.02488	.02144	.01848	.01594	.01376	.01189	.01027
15	2	.18264	.15672	.13451	.11549	.09919	.08522	.07325	.06298	.05417	.04661	.04013	.03456	.02978	.02567	.02214	.01911	.01650	.01426	.01233	.01067
15	3	.18547	.15936	.13696	.11774	.10126	.08711	.07496	.06453	.05557	.04788	.04126	.03558	.03069	.02649	.02288	.01976	.01709	.01478	.01279	.01108
15	4	.18830	.16200	.13941	.12001	.10333	.08900	.07669	.06610	.05699	.04916	.04242	.03662	.03163	.02733	.02363	.02044	.01768	.01531	.01327	.01150
15	5	.19112	.16464	.14186	.12227	.10541	.09091	.07843	.06768	.05843	.05046	.04359	.03768	.03258	.02818	.02439	.02112	.01830	.01586	.01376	.01194
15	6	.19392	.16726	.14430	.12453	.10750	.09282	.08017	.06927	.05987	.05177	.04477	.03874	.03354	.02905	.02517	.02182	.01892	.01642	.01426	.01239
15	7	.19670	.16987	.14673	.12678	.10957	.09473	.08192	.07086	.06132	.05308	.04597	.03982	.03451	.02992	.02595	.02252	.01956	.01699	.01477	.01284
15	8	.19945	.17245	.14914	.12902	.11164	.09663	.08366	.07246	.06277	.05440	.04716	.04090	.03549	.03081	.02675	.02324	.02020	.01757	.01529	.01331
15	9	.20216	.17501	.15154	.13124	.11370	.09853	.08540	.07405	.06423	.05572	.04837	.04199	.03648	.03170	.02756	.02397	.02086	.01816	.01582	.01379
15	10	.20484	.17754	.15391	.13345	.11574	.10041	.08714	.07564	.06568	.05705	.04957	.04309	.03747	.03260	.02837	.02470	.02152	.01875	.01635	.01427
15	11	.20748	.18003	.15624	.13563	.11777	.10229	.08886	.07722	.06713	.05837	.05078	.04419	.03847	.03350	.02919	.02544	.02219	.01936	.01690	.01476
15	12	.21008	.18249	.15855	.13779	.11977	.10414	.09057	.07880	.06857	.05969	.05198	.04529	.03947	.03441	.03001	.02619	.02286	.01997	.01745	.01526
15	13	.21262	.18489	.16082	.13991	.12175	.10597	.09227	.08036	.07001	.06101	.05318	.04638	.04046	.03531	.03083	.02693	.02354	.02058	.01800	.01576
15	14	.21510	.18725	.16304	.14199	.12369	.10778	.09394	.08190	.07142	.06231	.05437	.04747	.04145	.03622	.03165	.02768	.02421	.02119	.01856	.01626
15	15	.21753	.18955	.16521	.14403	.12560	.10955	.09558	.08341	.07282	.06359	.05555	.04854	.04244	.03711	.03247	.02842	.02489	.02181	.01912	.01677
16	0	.17889	.15328	.13138	.11266	.09665	.08295	.07123	.06120	.05260	.04524	.03893	.03352	.02888	.02490	.02149	.01855	.01603	.01387	.01200	.01040
16	1	.18090	.15512	.13305	.11417	.09799	.08415	.07228	.06212	.05341	.04594	.03953	.03404	.02932	.02527	.02179	.01880	.01624	.01403	.01213	.01049
16	2	.18379	.15780	.13554	.11645	.10009	.08605	.07401	.06369	.05482	.04721	.04067	.03506	.03024	.02609	.02252	.01945	.01681	.01454	.01258	.01090
16	3	.18669	.16051	.13805	.11876	.10221	.08799	.07578	.06528	.05627	.04851	.04185	.03611	.03118	.02693	.02328	.02013	.01742	.01508	.01306	.01132
16	4	.18960	.16323	.14057	.12109	.10434	.08994	.07756	.06690	.05773	.04984	.04304	.03719	.03215	.02780	.02405	.02082	.01804	.01563	.01356	.01176
16	5	.19249	.16594	.14309	.12342	.10649	.09191	.07935	.06853	.05921	.05118	.04425	.03828	.03313	.02868	.02485	.02153	.01867	.01620	.01407	.01222
16	6	.19538	.16865	.14561	.12575	.10864	.09388	.08115	.07018	.06070	.05253	.04548	.03938	.03412	.02958	.02565	.02226	.01932	.01678	.01459	.01268
16	7	.19824	.17134	.14812	.12808	.11078	.09585	.08296	.07182	.06221	.05389	.04671	.04050	.03513	.03049	.02647	.02299	.01998	.01738	.01512	.01316
16	8	.20108	.17401	.15061	.13040	.11293	.09782	.08477	.07348	.06371	.05526	.04795	.04163	.03615	.03141	.02730	.02374	.02065	.01798	.01566	.01365
16	9	.20390	.17665	.15309	.13270	.11506	.09979	.08657	.07513	.06522	.05664	.04920	.04276	.03718	.03234	.02814	.02450	.02134	.01859	.01621	.01414
16	10	.20667	.17928	.15555	.13499	.11718	.10175	.08838	.07679	.06674	.05802	.05046	.04390	.03821	.03327	.02899	.02526	.02203	.01922	.01677	.01465
16	11	.20941	.18187	.15798	.13726	.11929	.10370	.09017	.07843	.06825	.05940	.05172	.04505	.03925	.03422	.02984	.02603	.02273	.01985	.01734	.01516
16	12	.21211	.18442	.16038	.13950	.12138	.10563	.09196	.08008	.06975	.06078	.05298	.04619	.04030	.03517	.03070	.02681	.02343	.02049	.01792	.01568
16	13	.21476	.18693	.16274	.14172	.12344	.10755	.09373	.08171	.07125	.06215	.05423	.04734	.04134	.03611	.03156	.02760	.02414	.02113	.01850	.01621

Section 2 **Table U(2) - Based on Life Table 90CM**

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
16	14	.21735	.18939	.16506	.14389	.12547	.10943	.09547	.08332	.07273	.06351	.05548	.04848	.04238	.03706	.03242	.02838	.02485	.02177	.01909	.01674
16	15	.21988	.19180	.16733	.14603	.12746	.11129	.09719	.08490	.07419	.06486	.05671	.04961	.04341	.03800	.03328	.02916	.02556	.02242	.01967	.01727
16	16	.22235	.19414	.16955	.14811	.12942	.11311	.09888	.08647	.07564	.06619	.05793	.05073	.04444	.03894	.03414	.02994	.02627	.02306	.02026	.01780
17	0	.17990	.15424	.13229	.11352	.09745	.08370	.07192	.06183	.05319	.04578	.03943	.03398	.02930	.02529	.02184	.01887	.01632	.01413	.01224	.01062
17	1	.18193	.15610	.13398	.11503	.09881	.08490	.07298	.06277	.05400	.04649	.04003	.03450	.02974	.02565	.02214	.01912	.01652	.01429	.01236	.01071
17	2	.18488	.15884	.13652	.11737	.10095	.08685	.07476	.06437	.05545	.04779	.04121	.03555	.03068	.02650	.02289	.01979	.01712	.01482	.01284	.01113
17	3	.18786	.16162	.13909	.11975	.10312	.08884	.07657	.06601	.05694	.04913	.04242	.03663	.03166	.02737	.02367	.02049	.01774	.01538	.01333	.01157
17	4	.19084	.16441	.14168	.12213	.10532	.09085	.07840	.06768	.05845	.05050	.04365	.03774	.03265	.02826	.02447	.02121	.01839	.01595	.01384	.01202
17	5	.19381	.16719	.14427	.12453	.10753	.09288	.08025	.06936	.05998	.05188	.04490	.03887	.03367	.02917	.02529	.02194	.01904	.01654	.01437	.01250
17	6	.19678	.16998	.14687	.12694	.10974	.09491	.08211	.07106	.06152	.05328	.04616	.04001	.03470	.03010	.02613	.02269	.01972	.01714	.01491	.01298
17	7	.19973	.17275	.14945	.12934	.11196	.09695	.08397	.07276	.06307	.05469	.04744	.04117	.03574	.03104	.02698	.02345	.02040	.01776	.01546	.01347
17	8	.20266	.17551	.15203	.13173	.11417	.09898	.08584	.07447	.06463	.05611	.04873	.04234	.03680	.03200	.02784	.02423	.02110	.01838	.01603	.01398
17	9	.20556	.17824	.15459	.13411	.11638	.10102	.08772	.07619	.06620	.05754	.05003	.04351	.03787	.03296	.02871	.02502	.02181	.01902	.01660	.01450
17	10	.20844	.18096	.15714	.13649	.11858	.10305	.08959	.07790	.06777	.05897	.05133	.04470	.03894	.03394	.02959	.02582	.02253	.01967	.01719	.01503
17	11	.21128	.18364	.15966	.13884	.12077	.10508	.09145	.07962	.06934	.06041	.05264	.04589	.04003	.03492	.03049	.02662	.02326	.02033	.01779	.01556
17	12	.21408	.18630	.16215	.14117	.12294	.10709	.09331	.08133	.07091	.06184	.05395	.04709	.04112	.03591	.03138	.02744	.02400	.02100	.01839	.01611
17	13	.21684	.18891	.16461	.14348	.12509	.10908	.09515	.08303	.07247	.06327	.05526	.04829	.04221	.03691	.03229	.02826	.02474	.02168	.01900	.01666
17	14	.21953	.19147	.16703	.14574	.12720	.11105	.09697	.08471	.07402	.06470	.05657	.04948	.04329	.03790	.03319	.02908	.02549	.02235	.01961	.01722
17	15	.22217	.19398	.16940	.14797	.12929	.11299	.09877	.08637	.07555	.06610	.05786	.05066	.04438	.03889	.03409	.02990	.02623	.02303	.02023	.01778
17	16	.22475	.19643	.17172	.15016	.13133	.11489	.10054	.08801	.07706	.06750	.05914	.05184	.04545	.03987	.03499	.03071	.02698	.02371	.02084	.01833
17	17	.22726	.19883	.17399	.15230	.13334	.11677	.10229	.08963	.07856	.06888	.06041	.05300	.04652	.04085	.03588	.03153	.02772	.02438	.02146	.01889
18	0	.18086	.15516	.13316	.11434	.09822	.08442	.07259	.06246	.05377	.04631	.03992	.03443	.02971	.02566	.02218	.01919	.01661	.01439	.01248	.01084
18	1	.18292	.15703	.13486	.11587	.09959	.08563	.07366	.06339	.05458	.04702	.04052	.03494	.03015	.02603	.02248	.01943	.01681	.01455	.01260	.01092
18	2	.18593	.15984	.13746	.11826	.10178	.08763	.07548	.06504	.05607	.04836	.04173	.03602	.03112	.02689	.02326	.02012	.01742	.01509	.01309	.01135
18	3	.18897	.16268	.14010	.12069	.10401	.08967	.07733	.06672	.05759	.04974	.04297	.03714	.03212	.02779	.02406	.02084	.01807	.01567	.01360	.01181
18	4	.19202	.16554	.14275	.12314	.10626	.09173	.07922	.06843	.05915	.05114	.04424	.03828	.03315	.02871	.02489	.02158	.01873	.01626	.01413	.01228
18	5	.19508	.16840	.14541	.12561	.10853	.09381	.08112	.07017	.06072	.05256	.04552	.03945	.03419	.02966	.02573	.02234	.01941	.01687	.01467	.01277
18	6	.19812	.17126	.14808	.12808	.11081	.09590	.08303	.07191	.06231	.05401	.04683	.04063	.03526	.03062	.02660	.02312	.02011	.01750	.01523	.01327
18	7	.20116	.17411	.15074	.13055	.11309	.09800	.08496	.07367	.06391	.05546	.04815	.04182	.03634	.03159	.02748	.02391	.02082	.01813	.01581	.01379
18	8	.20418	.17695	.15340	.13302	.11538	.10011	.08689	.07544	.06552	.05693	.04949	.04303	.03743	.03258	.02837	.02471	.02154	.01879	.01639	.01431
18	9	.20717	.17978	.15604	.13548	.11766	.10222	.08883	.07722	.06715	.05841	.05083	.04425	.03854	.03358	.02928	.02553	.02228	.01945	.01699	.01485
18	10	.21014	.18258	.15867	.13793	.11994	.10432	.09076	.07900	.06878	.05990	.05219	.04549	.03966	.03460	.03019	.02636	.02303	.02013	.01760	.01540
18	11	.21308	.18536	.16129	.14037	.12221	.10642	.09270	.08078	.07041	.06139	.05355	.04673	.04079	.03562	.03112	.02721	.02379	.02082	.01822	.01596
18	12	.21599	.18811	.16387	.14279	.12446	.10851	.09463	.08255	.07204	.06289	.05492	.04797	.04192	.03665	.03206	.02806	.02456	.02151	.01886	.01653
18	13	.21884	.19082	.16643	.14519	.12669	.11058	.09655	.08432	.07367	.06438	.05628	.04922	.04306	.03769	.03300	.02891	.02534	.02222	.01949	.01711
18	14	.22165	.19349	.16895	.14755	.12890	.11263	.09845	.08607	.07528	.06586	.05764	.05047	.04420	.03873	.03395	.02977	.02612	.02293	.02014	.01769
18	15	.22440	.19610	.17142	.14987	.13107	.11465	.10032	.08781	.07688	.06733	.05899	.05170	.04533	.03976	.03489	.03063	.02690	.02364	.02078	.01828
18	16	.22708	.19866	.17384	.15215	.13320	.11665	.10217	.08952	.07846	.06879	.06033	.05293	.04646	.04079	.03583	.03149	.02768	.02435	.02143	.01887
18	17	.22971	.20117	.17621	.15439	.13530	.11861	.10400	.09122	.08003	.07024	.06166	.05415	.04758	.04182	.03677	.03234	.02846	.02506	.02207	.01946
18	18	.23227	.20362	.17854	.15658	.13736	.12053	.10580	.09288	.08157	.07166	.06298	.05536	.04869	.04284	.03770	.03320	.02924	.02577	.02272	.02005
19	0	.18179	.15604	.13400	.11513	.09897	.08511	.07324	.06306	.05432	.04683	.04039	.03487	.03012	.02603	.02252	.01950	.01689	.01465	.01272	.01105
19	1	.18386	.15793	.13572	.11667	.10034	.08633	.07431	.06400	.05514	.04753	.04100	.03538	.03055	.02639	.02282	.01974	.01709	.01480	.01283	.01113
19	2	.18693	.16080	.13837	.11912	.10258	.08838	.07617	.06568	.05667	.04891	.04223	.03649	.03154	.02728	.02361	.02045	.01772	.01537	.01333	.01158
19	3	.19004	.16370	.14106	.12160	.10486	.09047	.07808	.06741	.05823	.05032	.04351	.03764	.03258	.02821	.02444	.02119	.01838	.01596	.01386	.01205
19	4	.19316	.16662	.14378	.12411	.10717	.09258	.08001	.06917	.05982	.05176	.04481	.03881	.03363	.02916	.02529	.02195	.01907	.01657	.01441	.01254
19	5	.19629	.16956	.14651	.12664	.10950	.09472	.08196	.07095	.06144	.05323	.04614	.04001	.03471	.03013	.02617	.02274	.01977	.01720	.01497	.01304
19	6	.19941	.17249	.14925	.12918	.11184	.09687	.08393	.07275	.06308	.05472	.04748	.04123	.03581	.03112	.02706	.02354	.02049	.01785	.01555	.01356
19	7	.20253	.17542	.15198	.13172	.11419	.09903	.08591	.07456	.06473	.05622	.04885	.04246	.03693	.03213	.02797	.02436	.02123	.01851	.01615	.01410
19	8	.20563	.17834	.15472	.13426	.11655	.10120	.08791	.07638	.06640	.05774	.05023	.04371	.03806	.03315	.02889	.02519	.02198	.01919	.01676	.01464
19	9	.20872	.18125	.15745	.13680	.11890	.10338	.08991	.07822	.06807	.05927	.05162	.04498	.03921	.03419	.02983	.02604	.02275	.01988	.01738	.01520

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
19	10	.21179	.18415	.16016	.13934	.12126	.10555	.09191	.08006	.06976	.06081	.05303	.04626	.04037	.03525	.03079	.02691	.02353	.02058	.01801	.01578
19	11	.21482	.18702	.16286	.14186	.12360	.10773	.09392	.08191	.07145	.06236	.05444	.04755	.04154	.03631	.03175	.02778	.02432	.02130	.01866	.01636
19	12	.21783	.18987	.16554	.14437	.12594	.10989	.09592	.08375	.07315	.06391	.05586	.04884	.04272	.03739	.03273	.02867	.02512	.02203	.01932	.01696
19	13	.22079	.19268	.16819	.14686	.12826	.11205	.09791	.08559	.07484	.06546	.05728	.05014	.04391	.03847	.03371	.02956	.02593	.02276	.01999	.01756
19	14	.22370	.19545	.17081	.14931	.13055	.11418	.09989	.08742	.07652	.06701	.05870	.05144	.04509	.03955	.03470	.03046	.02675	.02350	.02066	.01817
19	15	.22656	.19817	.17338	.15173	.13281	.11629	.10185	.08922	.07819	.06855	.06011	.05273	.04628	.04063	.03568	.03136	.02757	.02424	.02133	.01878
19	16	.22936	.20084	.17591	.15410	.13504	.11836	.10378	.09101	.07985	.07007	.06151	.05402	.04746	.04171	.03667	.03225	.02838	.02499	.02201	.01940
19	17	.23209	.20345	.17838	.15644	.13723	.12041	.10568	.09278	.08148	.07158	.06290	.05530	.04863	.04278	.03765	.03315	.02920	.02574	.02269	.02002
19	18	.23477	.20601	.18081	.15874	.13939	.12243	.10756	.09453	.08310	.07308	.06428	.05657	.04980	.04385	.03863	.03405	.03002	.02648	.02338	.02064
19	19	.23738	.20851	.18319	.16099	.14151	.12442	.10942	.09626	.08470	.07456	.06565	.05783	.05096	.04492	.03961	.03495	.03084	.02724	.02406	.02127
20	0	.18268	.15690	.13482	.11590	.09969	.08579	.07387	.06365	.05487	.04733	.04086	.03530	.03051	.02640	.02285	.01980	.01718	.01491	.01296	.01127
20	1	.18476	.15879	.13653	.11744	.10107	.08701	.07495	.06459	.05569	.04804	.04146	.03581	.03094	.02676	.02315	.02004	.01736	.01506	.01306	.01134
20	2	.18789	.16172	.13924	.11994	.10335	.08910	.07685	.06631	.05725	.04944	.04273	.03695	.03196	.02767	.02397	.02077	.01802	.01563	.01358	.01180
20	3	.19106	.16468	.14199	.12248	.10569	.09124	.07879	.06808	.05885	.05089	.04404	.03812	.03302	.02862	.02482	.02153	.01870	.01624	.01412	.01229
20	4	.19425	.16767	.14477	.12505	.10805	.09340	.08077	.06988	.06048	.05237	.04537	.03933	.03411	.02960	.02569	.02232	.01940	.01687	.01469	.01279
20	5	.19745	.17067	.14757	.12764	.11044	.09559	.08278	.07171	.06215	.05388	.04674	.04056	.03522	.03060	.02659	.02313	.02013	.01753	.01527	.01331
20	6	.20065	.17367	.15037	.13024	.11284	.09780	.08480	.07356	.06383	.05541	.04812	.04182	.03635	.03162	.02751	.02396	.02087	.01819	.01587	.01385
20	7	.20385	.17668	.15318	.13285	.11526	.10003	.08684	.07542	.06553	.05696	.04953	.04309	.03750	.03266	.02845	.02480	.02163	.01888	.01649	.01440
20	8	.20704	.17969	.15599	.13547	.11768	.10226	.08889	.07730	.06725	.05853	.05095	.04438	.03868	.03372	.02941	.02567	.02241	.01958	.01712	.01497
20	9	.21021	.18268	.15880	.13808	.12011	.10450	.09096	.07920	.06898	.06011	.05239	.04569	.03986	.03479	.03038	.02655	.02321	.02030	.01776	.01555
20	10	.21337	.18567	.16160	.14070	.12254	.10675	.09303	.08110	.07073	.06170	.05385	.04702	.04107	.03589	.03137	.02744	.02402	.02103	.01842	.01615
20	11	.21650	.18863	.16439	.14331	.12496	.10900	.09511	.08301	.07248	.06331	.05531	.04835	.04228	.03699	.03238	.02835	.02484	.02178	.01910	.01676
20	12	.21961	.19157	.16716	.14590	.12738	.11124	.09718	.08492	.07424	.06492	.05679	.04970	.04351	.03811	.03339	.02928	.02568	.02253	.01979	.01738
20	13	.22267	.19448	.16991	.14848	.12978	.11348	.09925	.08683	.07599	.06653	.05827	.05105	.04474	.03923	.03442	.03021	.02652	.02330	.02048	.01801
20	14	.22569	.19735	.17262	.15102	.13216	.11569	.10130	.08873	.07774	.06814	.05974	.05240	.04598	.04036	.03545	.03114	.02737	.02407	.02118	.01865
20	15	.22865	.20018	.17529	.15354	.13451	.11788	.10334	.09061	.07948	.06974	.06121	.05375	.04721	.04149	.03648	.03208	.02823	.02485	.02189	.01929
20	16	.23156	.20295	.17792	.15601	.13683	.12005	.10535	.09248	.08121	.07133	.06268	.05509	.04845	.04262	.03750	.03302	.02909	.02563	.02260	.01994
20	17	.23441	.20567	.18050	.15845	.13912	.12218	.10734	.09433	.08292	.07291	.06413	.05643	.04967	.04374	.03853	.03396	.02994	.02641	.02331	.02059
20	18	.23720	.20834	.18304	.16084	.14137	.12429	.10931	.09615	.08461	.07447	.06558	.05776	.05090	.04486	.03956	.03490	.03080	.02720	.02403	.02124
20	19	.23993	.21096	.18552	.16320	.14359	.12637	.11125	.09796	.08629	.07603	.06701	.05908	.05211	.04598	.04059	.03584	.03167	.02799	.02475	.02190
20	20	.24260	.21352	.18797	.16551	.14577	.12842	.11316	.09975	.08795	.07757	.06844	.06040	.05333	.04710	.04162	.03679	.03253	.02878	.02548	.02256
21	0	.18354	.15772	.13560	.11664	.10039	.08645	.07449	.06422	.05540	.04783	.04132	.03572	.03090	.02676	.02319	.02011	.01746	.01517	.01319	.01149
21	1	.18562	.15962	.13732	.11819	.10177	.08767	.07556	.06516	.05622	.04853	.04192	.03623	.03133	.02711	.02347	.02034	.01764	.01531	.01329	.01155
21	2	.18881	.16260	.14008	.12073	.10410	.08980	.07750	.06692	.05781	.04997	.04321	.03739	.03237	.02805	.02431	.02109	.01831	.01590	.01382	.01202
21	3	.19204	.16562	.14289	.12332	.10648	.09198	.07949	.06873	.05945	.05145	.04455	.03860	.03346	.02902	.02519	.02187	.01901	.01653	.01438	.01252
21	4	.19530	.16867	.14572	.12595	.10890	.09420	.08152	.07057	.06113	.05297	.04592	.03984	.03457	.03002	.02609	.02268	.01973	.01718	.01496	.01304
21	5	.19857	.17173	.14858	.12860	.11134	.09644	.08357	.07245	.06283	.05452	.04732	.04110	.03572	.03105	.02701	.02351	.02048	.01785	.01556	.01358
21	6	.20184	.17481	.15145	.13126	.11381	.09871	.08565	.07434	.06456	.05609	.04875	.04239	.03688	.03211	.02796	.02437	.02125	.01854	.01618	.01414
21	7	.20512	.17789	.15434	.13394	.11629	.10099	.08774	.07626	.06631	.05768	.05020	.04371	.03807	.03318	.02893	.02524	.02204	.01925	.01682	.01471
21	8	.20838	.18098	.15722	.13663	.11877	.10329	.08985	.07820	.06808	.05929	.05167	.04504	.03928	.03427	.02992	.02614	.02284	.01997	.01748	.01530
21	9	.21165	.18406	.16011	.13932	.12127	.10560	.09198	.08015	.06987	.06093	.05315	.04639	.04051	.03539	.03093	.02705	.02366	.02072	.01815	.01590
21	10	.21489	.18713	.16299	.14202	.12378	.10792	.09412	.08211	.07167	.06257	.05466	.04776	.04175	.03652	.03195	.02798	.02450	.02148	.01883	.01652
21	11	.21812	.19018	.16587	.14471	.12628	.11024	.09626	.08409	.07348	.06423	.05617	.04914	.04301	.03766	.03300	.02892	.02536	.02225	.01953	.01716
21	12	.22132	.19322	.16873	.14739	.12878	.11256	.09841	.08607	.07530	.06590	.05770	.05054	.04429	.03882	.03405	.02988	.02623	.02304	.02025	.01780
21	13	.22449	.19623	.17157	.15005	.13127	.11487	.10055	.08805	.07712	.06758	.05924	.05194	.04557	.03999	.03512	.03085	.02711	.02384	.02097	.01846
21	14	.22761	.19920	.17438	.15269	.13373	.11717	.10268	.09002	.07894	.06925	.06077	.05335	.04685	.04117	.03619	.03182	.02800	.02464	.02171	.01913
21	15	.23069	.20213	.17715	.15530	.13618	.11944	.10480	.09197	.08075	.07092	.06230	.05476	.04814	.04234	.03726	.03280	.02889	.02546	.02244	.01980
21	16	.23370	.20501	.17988	.15787	.13859	.12169	.10689	.09392	.08254	.07257	.06383	.05616	.04943	.04352	.03833	.03378	.02978	.02627	.02319	.02047
21	17	.23667	.20784	.18257	.16040	.14097	.12392	.10897	.09584	.08433	.07422	.06534	.05755	.05071	.04469	.03941	.03477	.03068	.02709	.02393	.02115
21	18	.23957	.21062	.18521	.16290	.14332	.12612	.11102	.09775	.08610	.07586	.06686	.05894	.05199	.04587	.04049	.03575	.03158	.02792	.02469	.02184

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
21	19	.24242	.21335	.18781	.16536	.14563	.12829	.11305	.09964	.08785	.07748	.06836	.06033	.05326	.04704	.04157	.03674	.03249	.02874	.02544	.02253
21	20	.24521	.21602	.19036	.16778	.14791	.13044	.11505	.10151	.08959	.07910	.06986	.06171	.05454	.04822	.04265	.03773	.03340	.02958	.02621	.02323
21	21	.24793	.21865	.19286	.17016	.15016	.13255	.11704	.10337	.09132	.08070	.07134	.06309	.05581	.04939	.04372	.03873	.03431	.03042	.02697	.02393
22	0	.18436	.15851	.13635	.11735	.10106	.08708	.07508	.06478	.05592	.04831	.04177	.03613	.03129	.02711	.02351	.02041	.01773	.01542	.01343	.01170
22	1	.18644	.16041	.13807	.11890	.10244	.08830	.07615	.06571	.05673	.04901	.04236	.03664	.03171	.02746	.02379	.02063	.01791	.01555	.01352	.01176
22	2	.18969	.16344	.14088	.12149	.10482	.09047	.07813	.06751	.05836	.05048	.04368	.03783	.03277	.02842	.02465	.02140	.01859	.01616	.01406	.01224
22	3	.19298	.16652	.14374	.12413	.10725	.09270	.08016	.06936	.06003	.05199	.04505	.03906	.03389	.02941	.02555	.02220	.01931	.01681	.01464	.01276
22	4	.19630	.16963	.14664	.12681	.10972	.09497	.08223	.07124	.06175	.05355	.04646	.04033	.03503	.03044	.02647	.02304	.02006	.01748	.01524	.01329
22	5	.19963	.17276	.14956	.12952	.11222	.09726	.08434	.07316	.06350	.05513	.04790	.04163	.03620	.03150	.02743	.02389	.02083	.01817	.01586	.01385
22	6	.20298	.17590	.15250	.13225	.11474	.09958	.08646	.07511	.06527	.05675	.04936	.04296	.03740	.03259	.02840	.02477	.02162	.01888	.01650	.01442
22	7	.20633	.17906	.15545	.13500	.11728	.10192	.08862	.07708	.06707	.05839	.05085	.04431	.03863	.03369	.02940	.02567	.02243	.01961	.01716	.01502
22	8	.20968	.18222	.15841	.13775	.11983	.10428	.09079	.07907	.06889	.06005	.05236	.04568	.03987	.03482	.03042	.02660	.02326	.02036	.01783	.01563
22	9	.21302	.18538	.16137	.14052	.12240	.10666	.09297	.08108	.07073	.06173	.05389	.04708	.04114	.03597	.03147	.02754	.02412	.02113	.01853	.01625
22	10	.21636	.18853	.16434	.14329	.12498	.10905	.09518	.08310	.07259	.06343	.05545	.04849	.04243	.03714	.03253	.02850	.02499	.02192	.01924	.01689
22	11	.21968	.19168	.16730	.14606	.12756	.11144	.09739	.08514	.07446	.06514	.05702	.04992	.04373	.03833	.03360	.02948	.02587	.02272	.01997	.01755
22	12	.22298	.19481	.17025	.14883	.13014	.11384	.09961	.08719	.07634	.06687	.05860	.05137	.04505	.03953	.03470	.03047	.02678	.02354	.02071	.01823
22	13	.22624	.19791	.17318	.15158	.13271	.11623	.10182	.08923	.07823	.06860	.06019	.05283	.04638	.04074	.03581	.03148	.02769	.02437	.02146	.01891
22	14	.22947	.20099	.17608	.15431	.13526	.11860	.10403	.09128	.08011	.07034	.06178	.05429	.04772	.04196	.03692	.03250	.02862	.02521	.02223	.01960
22	15	.23265	.20402	.17895	.15701	.13779	.12097	.10622	.09331	.08199	.07207	.06337	.05575	.04906	.04319	.03804	.03352	.02955	.02606	.02300	.02030
22	16	.23578	.20700	.18178	.15968	.14030	.12330	.10840	.09533	.08386	.07379	.06496	.05720	.05039	.04441	.03916	.03454	.03048	.02691	.02377	.02101
22	17	.23885	.20994	.18457	.16231	.14277	.12562	.11056	.09733	.08572	.07551	.06654	.05866	.05173	.04564	.04028	.03557	.03142	.02777	.02455	.02172
22	18	.24187	.21283	.18732	.16491	.14522	.12791	.11270	.09932	.08756	.07722	.06812	.06011	.05307	.04687	.04141	.03660	.03236	.02863	.02534	.02244
22	19	.24484	.21568	.19003	.16747	.14763	.13018	.11482	.10130	.08940	.07892	.06969	.06156	.05441	.04810	.04254	.03763	.03331	.02950	.02614	.02317
22	20	.24774	.21847	.19269	.17000	.15002	.13242	.11691	.10325	.09122	.08061	.07126	.06301	.05574	.04933	.04367	.03868	.03427	.03037	.02694	.02390
22	21	.25059	.22121	.19531	.17249	.15237	.13463	.11899	.10519	.09302	.08229	.07282	.06446	.05708	.05056	.04480	.03972	.03523	.03126	.02775	.02464
22	22	.25338	.22389	.19788	.17493	.15468	.13681	.12103	.10711	.09481	.08396	.07436	.06589	.05840	.05179	.04594	.04076	.03619	.03214	.02856	.02539
23	0	.18514	.15926	.13708	.11805	.10172	.08770	.07566	.06532	.05643	.04878	.04221	.03654	.03167	.02746	.02384	.02071	.01801	.01568	.01366	.01192
23	1	.18723	.16117	.13880	.11959	.10309	.08891	.07673	.06625	.05723	.04947	.04279	.03704	.03208	.02780	.02411	.02092	.01817	.01580	.01374	.01197
23	2	.19052	.16424	.14165	.12222	.10551	.09112	.07874	.06808	.05889	.05097	.04414	.03825	.03317	.02878	.02499	.02171	.01887	.01642	.01430	.01246
23	3	.19387	.16738	.14456	.12492	.10799	.09340	.08081	.06996	.06060	.05252	.04554	.03951	.03430	.02980	.02590	.02253	.01961	.01708	.01489	.01299
23	4	.19725	.17055	.14752	.12765	.11051	.09571	.08293	.07189	.06236	.05411	.04698	.04082	.03548	.03086	.02685	.02339	.02038	.01777	.01551	.01354
23	5	.20065	.17374	.15050	.13041	.11306	.09805	.08508	.07386	.06414	.05574	.04846	.04215	.03668	.03194	.02783	.02427	.02117	.01848	.01615	.01412
23	6	.20407	.17695	.15350	.13320	.11564	.10043	.08726	.07585	.06596	.05739	.04996	.04351	.03791	.03306	.02884	.02517	.02199	.01922	.01681	.01471
23	7	.20749	.18018	.15652	.13601	.11824	.10283	.08946	.07787	.06781	.05907	.05149	.04490	.03917	.03420	.02987	.02610	.02282	.01997	.01749	.01532
23	8	.21092	.18341	.15955	.13884	.12086	.10525	.09169	.07991	.06968	.06078	.05304	.04631	.04045	.03536	.03092	.02705	.02368	.02075	.01818	.01595
23	9	.21434	.18665	.16259	.14167	.12349	.10769	.09394	.08198	.07157	.06251	.05462	.04775	.04176	.03654	.03199	.02803	.02456	.02154	.01890	.01660
23	10	.21777	.18989	.16563	.14452	.12614	.11014	.09620	.08406	.07348	.06426	.05622	.04921	.04309	.03775	.03309	.02902	.02546	.02236	.01964	.01726
23	11	.22118	.19312	.16868	.14737	.12880	.11261	.09848	.08616	.07541	.06603	.05784	.05069	.04444	.03898	.03421	.03003	.02638	.02319	.02040	.01795
23	12	.22457	.19634	.17171	.15022	.13146	.11508	.10077	.08828	.07736	.06782	.05948	.05218	.04580	.04022	.03534	.03106	.02732	.02404	.02117	.01865
23	13	.22793	.19954	.17474	.15306	.13411	.11755	.10306	.09039	.07931	.06961	.06112	.05369	.04718	.04148	.03649	.03211	.02827	.02490	.02195	.01936
23	14	.23126	.20271	.17773	.15588	.13675	.12001	.10534	.09251	.08126	.07141	.06277	.05521	.04857	.04275	.03764	.03316	.02923	.02578	.02275	.02008
23	15	.23455	.20585	.18070	.15867	.13937	.12245	.10762	.09461	.08321	.07320	.06443	.05672	.04996	.04402	.03881	.03423	.03020	.02666	.02355	.02081
23	16	.23778	.20894	.18363	.16144	.14196	.12487	.10988	.09671	.08515	.07499	.06608	.05824	.05135	.04530	.03997	.03529	.03117	.02755	.02436	.02155
23	17	.24097	.21198	.18653	.16417	.14453	.12728	.11212	.09879	.08708	.07678	.06772	.05976	.05275	.04658	.04115	.03637	.03215	.02844	.02517	.02229
23	18	.24411	.21499	.18938	.16687	.14708	.12966	.11434	.10086	.08900	.07856	.06937	.06127	.05414	.04786	.04232	.03744	.03314	.02935	.02600	.02304
23	19	.24719	.21794	.19220	.16954	.14959	.13202	.11655	.10292	.09091	.08033	.07101	.06279	.05554	.04914	.04350	.03853	.03413	.03026	.02683	.02381
23	20	.25022	.22085	.19498	.17217	.15208	.13436	.11874	.10497	.09282	.08210	.07265	.06430	.05693	.05043	.04469	.03962	.03513	.03117	.02767	.02457
23	21	.25319	.22371	.19771	.17477	.15453	.13667	.12091	.10699	.09471	.08386	.07428	.06581	.05833	.05172	.04588	.04071	.03614	.03210	.02852	.02535
23	22	.25609	.22651	.20039	.17732	.15695	.13895	.12305	.10900	.09658	.08561	.07590	.06732	.05973	.05301	.04707	.04181	.03715	.03303	.02937	.02614
23	23	.25894	.22926	.20302	.17983	.15933	.14120	.12517	.11099	.09844	.08734	.07751	.06882	.06112	.05430	.04826	.04291	.03816	.03396	.03023	.02693

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
24	0	.18590	.15999	.13778	.11871	.10235	.08830	.07623	.06585	.05693	.04925	.04264	.03694	.03204	.02781	.02416	.02101	.01828	.01593	.01390	.01213
24	1	.18798	.16189	.13949	.12025	.10372	.08950	.07728	.06677	.05772	.04992	.04321	.03743	.03244	.02813	.02442	.02121	.01844	.01604	.01397	.01217
24	2	.19133	.16502	.14239	.12293	.10617	.09175	.07933	.06863	.05941	.05145	.04459	.03867	.03355	.02913	.02531	.02201	.01915	.01668	.01454	.01268
24	3	.19473	.16820	.14535	.12567	.10870	.09407	.08144	.07055	.06115	.05303	.04602	.03996	.03472	.03018	.02625	.02286	.01991	.01736	.01514	.01322
24	4	.19816	.17143	.14836	.12845	.11126	.09642	.08360	.07252	.06294	.05466	.04749	.04129	.03592	.03126	.02723	.02373	.02070	.01806	.01578	.01379
24	5	.20163	.17468	.15140	.13127	.11387	.09882	.08580	.07453	.06477	.05632	.04900	.04265	.03715	.03238	.02823	.02464	.02151	.01880	.01643	.01438
24	6	.20511	.17796	.15446	.13412	.11650	.10125	.08803	.07657	.06663	.05802	.05054	.04405	.03841	.03352	.02926	.02557	.02235	.01955	.01711	.01499
24	7	.20860	.18125	.15754	.13699	.11916	.10370	.09028	.07864	.06852	.05974	.05211	.04547	.03971	.03469	.03032	.02652	.02321	.02033	.01781	.01562
24	8	.21211	.18456	.16064	.13988	.12185	.10618	.09257	.08073	.07044	.06149	.05371	.04693	.04103	.03589	.03141	.02750	.02410	.02113	.01853	.01627
24	9	.21561	.18787	.16376	.14279	.12455	.10868	.09487	.08285	.07239	.06327	.05533	.04841	.04237	.03711	.03251	.02851	.02501	.02195	.01928	.01694
24	10	.21912	.19119	.16688	.14571	.12727	.11120	.09720	.08500	.07436	.06507	.05698	.04991	.04374	.03835	.03365	.02953	.02594	.02279	.02004	.01763
24	11	.22261	.19451	.17000	.14864	.13000	.11374	.09955	.08716	.07634	.06690	.05865	.05144	.04513	.03962	.03480	.03058	.02689	.02365	.02082	.01834
24	12	.22610	.19782	.17313	.15157	.13273	.11628	.10190	.08934	.07835	.06874	.06034	.05298	.04654	.04091	.03597	.03165	.02786	.02454	.02162	.01907
24	13	.22956	.20111	.17624	.15449	.13547	.11883	.10427	.09152	.08037	.07060	.06204	.05454	.04797	.04221	.03716	.03273	.02884	.02543	.02244	.01981
24	14	.23299	.20438	.17933	.15740	.13819	.12137	.10663	.09371	.08238	.07246	.06375	.05611	.04941	.04353	.03836	.03383	.02984	.02634	.02326	.02056
24	15	.23638	.20761	.18240	.16029	.14090	.12390	.10898	.09589	.08440	.07432	.06546	.05768	.05085	.04485	.03957	.03493	.03085	.02726	.02410	.02132
24	16	.23972	.21081	.18543	.16315	.14359	.12641	.11132	.09806	.08641	.07617	.06717	.05926	.05230	.04617	.04078	.03604	.03186	.02818	.02494	.02209
24	17	.24302	.21396	.18843	.16598	.14625	.12890	.11364	.10022	.08842	.07803	.06889	.06084	.05375	.04750	.04200	.03716	.03289	.02912	.02579	.02286
24	18	.24627	.21707	.19139	.16878	.14889	.13137	.11595	.10238	.09042	.07988	.07060	.06241	.05520	.04884	.04323	.03828	.03391	.03006	.02666	.02365
24	19	.24947	.22014	.19431	.17156	.15150	.13383	.11825	.10452	.09241	.08173	.07231	.06399	.05666	.05018	.04446	.03941	.03495	.03101	.02753	.02445
24	20	.25262	.22317	.19720	.17430	.15409	.13627	.12053	.10665	.09439	.08357	.07402	.06558	.05812	.05153	.04570	.04055	.03600	.03197	.02841	.02525
24	21	.25571	.22615	.20005	.17700	.15665	.13868	.12280	.10877	.09637	.08541	.07572	.06716	.05958	.05288	.04695	.04170	.03705	.03294	.02930	.02607
24	22	.25874	.22907	.20285	.17967	.15918	.14106	.12504	.11087	.09833	.08724	.07742	.06873	.06104	.05423	.04820	.04285	.03812	.03392	.03019	.02689
24	23	.26171	.23194	.20560	.18230	.16167	.14342	.12726	.11295	.10028	.08906	.07912	.07031	.06250	.05558	.04945	.04401	.03918	.03490	.03110	.02772
24	24	.26462	.23475	.20830	.18487	.16412	.14574	.12944	.11500	.10221	.09086	.08080	.07187	.06396	.05693	.05070	.04516	.04025	.03589	.03201	.02856
25	0	.18663	.16070	.13845	.11936	.10296	.08888	.07677	.06637	.05741	.04970	.04306	.03734	.03241	.02815	.02448	.02130	.01856	.01618	.01413	.01235
25	1	.18870	.16259	.14016	.12088	.10432	.09007	.07782	.06727	.05819	.05037	.04362	.03781	.03279	.02846	.02472	.02149	.01870	.01628	.01419	.01237
25	2	.19209	.16576	.14310	.12360	.10682	.09236	.07990	.06917	.05991	.05192	.04503	.03907	.03393	.02948	.02564	.02231	.01943	.01693	.01477	.01290
25	3	.19555	.16899	.14611	.12639	.10938	.09471	.08205	.07113	.06169	.05353	.04649	.04039	.03512	.03055	.02660	.02317	.02020	.01763	.01539	.01345
25	4	.19904	.17227	.14917	.12922	.11200	.09712	.08425	.07313	.06352	.05519	.04799	.04175	.03634	.03166	.02760	.02407	.02101	.01835	.01604	.01404
25	5	.20256	.17558	.15226	.13209	.11465	.09956	.08649	.07518	.06538	.05689	.04953	.04315	.03761	.03280	.02863	.02500	.02185	.01910	.01672	.01464
25	6	.20611	.17892	.15538	.13500	.11734	.10204	.08877	.07727	.06729	.05863	.05111	.04458	.03890	.03397	.02968	.02595	.02271	.01988	.01742	.01527
25	7	.20967	.18228	.15853	.13793	.12006	.10455	.09108	.07938	.06922	.06039	.05272	.04604	.04023	.03517	.03077	.02694	.02359	.02068	.01814	.01592
25	8	.21324	.18566	.16170	.14088	.12280	.10708	.09342	.08153	.07119	.06219	.05435	.04753	.04159	.03640	.03189	.02795	.02451	.02150	.01888	.01659
25	9	.21683	.18904	.16488	.14386	.12557	.10964	.09578	.08370	.07318	.06402	.05602	.04905	.04297	.03766	.03303	.02898	.02544	.02235	.01965	.01728
25	10	.22041	.19244	.16808	.14685	.12836	.11223	.09817	.08591	.07521	.06587	.05772	.05060	.04438	.03894	.03419	.03004	.02640	.02322	.02044	.01800
25	11	.22400	.19584	.17129	.14986	.13116	.11483	.10058	.08813	.07725	.06775	.05944	.05217	.04581	.04025	.03538	.03112	.02739	.02412	.02125	.01873
25	12	.22757	.19924	.17449	.15287	.13397	.11745	.10301	.09037	.07932	.06965	.06118	.05377	.04727	.04158	.03660	.03223	.02839	.02503	.02208	.01948
25	13	.23113	.20263	.17769	.15588	.13679	.12007	.10544	.09262	.08140	.07156	.06294	.05538	.04875	.04293	.03783	.03335	.02941	.02596	.02292	.02025
25	14	.23466	.20599	.18088	.15887	.13959	.12269	.10787	.09488	.08348	.07348	.06470	.05700	.05023	.04429	.03907	.03448	.03045	.02690	.02378	.02103
25	15	.23815	.20932	.18404	.16185	.14239	.12530	.11030	.09713	.08557	.07541	.06648	.05863	.05173	.04566	.04032	.03563	.03149	.02785	.02465	.02182
25	16	.24160	.21262	.18717	.16481	.14516	.12790	.11272	.09938	.08765	.07733	.06825	.06026	.05323	.04704	.04159	.03678	.03255	.02882	.02553	.02262
25	17	.24500	.21588	.19027	.16774	.14792	.13048	.11513	.10162	.08973	.07926	.07003	.06190	.05474	.04842	.04285	.03794	.03361	.02979	.02641	.02343
25	18	.24836	.21910	.19333	.17064	.15065	.13305	.11753	.10386	.09181	.08118	.07181	.06354	.05625	.04981	.04413	.03912	.03468	.03077	.02731	.02425
25	19	.25168	.22228	.19637	.17352	.15337	.13560	.11992	.10609	.09388	.08310	.07359	.06519	.05777	.05121	.04542	.04030	.03577	.03176	.02822	.02509
25	20	.25495	.22542	.19937	.17637	.15606	.13813	.12229	.10830	.09595	.08502	.07537	.06684	.05929	.05262	.04671	.04149	.03686	.03277	.02914	.02593
25	21	.25816	.22852	.20233	.17919	.15873	.14064	.12465	.11051	.09801	.08694	.07715	.06849	.06082	.05403	.04801	.04269	.03797	.03378	.03008	.02679
25	22	.26132	.23157	.20525	.18197	.16136	.14313	.12699	.11271	.10006	.08885	.07893	.07014	.06235	.05544	.04932	.04389	.03908	.03481	.03102	.02765
25	23	.26442	.23456	.20812	.18471	.16397	.14559	.12931	.11488	.10209	.09075	.08070	.07179	.06388	.05686	.05063	.04511	.04020	.03584	.03197	.02853
25	24	.26746	.23750	.21095	.18740	.16653	.14802	.13160	.11704	.10411	.09264	.08247	.07343	.06540	.05828	.05195	.04632	.04132	.03688	.03293	.02941

Section 2 **Table U(2) - Based on Life Table 90CM**

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
25	25	.27043	.24038	.21372	.19006	.16906	.15042	.13386	.11917	.10612	.09452	.08422	.07506	.06693	.05969	.05326	.04754	.04245	.03792	.03389	.03030
26	0	.18732	.16137	.13910	.11998	.10356	.08945	.07731	.06687	.05788	.05015	.04348	.03773	.03277	.02849	.02479	.02159	.01883	.01644	.01436	.01257
26	1	.18939	.16325	.14080	.12150	.10490	.09062	.07834	.06776	.05865	.05079	.04402	.03818	.03314	.02878	.02502	.02177	.01895	.01652	.01441	.01258
26	2	.19282	.16646	.14378	.12425	.10743	.09295	.08046	.06969	.06040	.05238	.04545	.03947	.03430	.02983	.02596	.02260	.01970	.01719	.01500	.01311
26	3	.19633	.16975	.14684	.12708	.11004	.09534	.08264	.07168	.06221	.05402	.04694	.04081	.03551	.03092	.02694	.02349	.02049	.01790	.01564	.01368
26	4	.19987	.17308	.14994	.12996	.11270	.09778	.08488	.07373	.06407	.05571	.04847	.04220	.03676	.03205	.02796	.02441	.02132	.01864	.01631	.01428
26	5	.20345	.17645	.15309	.13289	.11540	.10027	.08717	.07581	.06598	.05745	.05005	.04363	.03806	.03322	.02901	.02536	.02218	.01941	.01700	.01490
26	6	.20706	.17984	.15627	.13585	.11814	.10280	.08949	.07794	.06792	.05922	.05166	.04509	.03938	.03442	.03010	.02634	.02306	.02021	.01772	.01555
26	7	.21069	.18327	.15948	.13884	.12092	.10536	.09185	.08011	.06990	.06103	.05331	.04659	.04074	.03565	.03121	.02735	.02397	.02103	.01846	.01622
26	8	.21433	.18671	.16271	.14185	.12372	.10795	.09424	.08230	.07191	.06287	.05499	.04812	.04213	.03691	.03236	.02838	.02491	.02188	.01923	.01691
26	9	.21799	.19017	.16596	.14489	.12655	.11058	.09666	.08453	.07396	.06474	.05670	.04968	.04355	.03821	.03353	.02945	.02588	.02275	.02002	.01762
26	10	.22166	.19365	.16924	.14796	.12941	.11323	.09911	.08679	.07604	.06664	.05844	.05127	.04501	.03953	.03473	.03054	.02687	.02365	.02083	.01836
26	11	.22532	.19713	.17252	.15104	.13228	.11590	.10158	.08907	.07814	.06857	.06021	.05289	.04648	.04087	.03596	.03166	.02788	.02457	.02167	.01912
26	12	.22899	.20061	.17581	.15413	.13517	.11858	.10407	.09138	.08026	.07053	.06200	.05453	.04799	.04225	.03721	.03280	.02892	.02552	.02253	.01990
26	13	.23263	.20408	.17910	.15722	.13806	.12128	.10658	.09370	.08240	.07250	.06382	.05620	.04951	.04364	.03848	.03396	.02998	.02648	.02340	.02069
26	14	.23626	.20754	.18237	.16030	.14095	.12398	.10909	.09602	.08455	.07448	.06564	.05787	.05105	.04505	.03977	.03513	.03105	.02746	.02429	.02150
26	15	.23985	.21097	.18562	.16337	.14383	.12667	.11159	.09835	.08671	.07647	.06747	.05956	.05259	.04647	.04107	.03632	.03213	.02844	.02519	.02233
26	16	.24340	.21437	.18885	.16642	.14669	.12935	.11409	.10067	.08886	.07846	.06931	.06125	.05415	.04789	.04238	.03752	.03323	.02944	.02611	.02316
26	17	.24691	.21773	.19205	.16944	.14954	.13202	.11659	.10299	.09101	.08046	.07115	.06295	.05571	.04933	.04370	.03872	.03433	.03046	.02703	.02400
26	18	.25039	.22106	.19522	.17245	.15237	.13468	.11907	.10531	.09317	.08245	.07300	.06465	.05728	.05077	.04502	.03994	.03545	.03148	.02797	.02486
26	19	.25382	.22435	.19836	.17543	.15519	.13732	.12155	.10762	.09532	.08445	.07485	.06636	.05886	.05223	.04636	.04117	.03658	.03252	.02892	.02573
26	20	.25720	.22761	.20147	.17838	.15798	.13995	.12402	.10993	.09747	.08645	.07671	.06808	.06045	.05370	.04771	.04242	.03772	.03356	.02988	.02661
26	21	.26054	.23083	.20455	.18131	.16076	.14257	.12647	.11223	.09962	.08845	.07856	.06981	.06205	.05517	.04907	.04367	.03888	.03463	.03085	.02751
26	22	.26383	.23400	.20759	.18421	.16350	.14516	.12891	.11451	.10175	.09045	.08042	.07153	.06364	.05665	.05044	.04493	.04004	.03570	.03184	.02841
26	23	.26705	.23712	.21058	.18707	.16621	.14773	.13133	.11678	.10388	.09243	.08227	.07325	.06524	.05813	.05182	.04620	.04121	.03678	.03284	.02933
26	24	.27022	.24018	.21353	.18988	.16889	.15026	.13373	.11904	.10600	.09441	.08412	.07497	.06684	.05962	.05319	.04748	.04239	.03787	.03384	.03026
26	25	.27332	.24319	.21643	.19266	.17154	.15277	.13610	.12127	.10810	.09638	.08596	.07669	.06844	.06111	.05457	.04876	.04358	.03897	.03486	.03120
26	26	.27636	.24614	.21927	.19538	.17414	.15524	.13844	.12348	.11017	.09833	.08779	.07840	.07004	.06259	.05595	.05004	.04477	.04007	.03588	.03214
27	0	.18800	.16203	.13973	.12059	.10414	.08999	.07783	.06736	.05835	.05058	.04389	.03811	.03313	.02882	.02510	.02188	.01910	.01669	.01460	.01278
27	1	.19005	.16389	.14141	.12208	.10546	.09115	.07884	.06823	.05909	.05121	.04441	.03855	.03348	.02910	.02532	.02204	.01921	.01675	.01462	.01278
27	2	.19352	.16714	.14443	.12488	.10803	.09351	.08099	.07019	.06087	.05282	.04587	.03986	.03466	.03016	.02627	.02289	.01997	.01744	.01523	.01332
27	3	.19707	.17047	.14753	.12775	.11068	.09594	.08321	.07222	.06271	.05449	.04738	.04123	.03589	.03128	.02727	.02380	.02078	.01816	.01589	.01391
27	4	.20067	.17385	.15069	.13068	.11338	.09843	.08549	.07430	.06461	.05622	.04895	.04264	.03718	.03243	.02831	.02473	.02163	.01892	.01657	.01452
27	5	.20431	.17727	.15389	.13365	.11613	.10096	.08782	.07643	.06655	.05799	.05055	.04410	.03850	.03363	.02939	.02571	.02250	.01971	.01728	.01516
27	6	.20797	.18073	.15712	.13666	.11892	.10353	.09019	.07860	.06854	.05980	.05220	.04560	.03985	.03485	.03050	.02671	.02341	.02053	.01802	.01582
27	7	.21166	.18421	.16039	.13971	.12175	.10615	.09259	.08081	.07056	.06164	.05389	.04713	.04125	.03612	.03165	.02775	.02435	.02138	.01878	.01651
27	8	.21538	.18772	.16368	.14278	.12461	.10880	.09503	.08305	.07262	.06353	.05560	.04870	.04267	.03741	.03282	.02881	.02531	.02225	.01957	.01723
27	9	.21910	.19125	.16700	.14589	.12750	.11148	.09751	.08533	.07471	.06545	.05736	.05030	.04413	.03874	.03403	.02991	.02630	.02315	.02038	.01796
27	10	.22285	.19480	.17035	.14902	.13042	.11419	.10002	.08765	.07684	.06740	.05915	.05193	.04562	.04010	.03526	.03103	.02732	.02407	.02122	.01872
27	11	.22659	.19836	.17371	.15217	.13336	.11692	.10255	.08999	.07900	.06938	.06096	.05360	.04714	.04149	.03653	.03218	.02837	.02502	.02209	.01951
27	12	.23034	.20193	.17708	.15534	.13632	.11968	.10511	.09236	.08118	.07139	.06281	.05529	.04869	.04290	.03782	.03336	.02944	.02600	.02297	.02031
27	13	.23408	.20549	.18045	.15851	.13929	.12245	.10769	.09474	.08338	.07342	.06468	.05700	.05026	.04434	.03913	.03456	.03053	.02699	.02388	.02114
27	14	.23780	.20903	.18381	.16168	.14226	.12522	.11027	.09713	.08560	.07546	.06656	.05873	.05185	.04579	.04046	.03577	.03164	.02801	.02480	.02198
27	15	.24149	.21256	.18715	.16483	.14523	.12800	.11285	.09953	.08782	.07752	.06845	.06047	.05344	.04726	.04181	.03700	.03277	.02903	.02574	.02283
27	16	.24514	.21605	.19047	.16797	.14818	.13076	.11543	.10193	.09004	.07957	.07035	.06222	.05505	.04874	.04316	.03824	.03390	.03007	.02669	.02369
27	17	.24876	.21952	.19377	.17110	.15112	.13352	.11800	.10433	.09227	.08164	.07226	.06398	.05667	.05022	.04453	.03950	.03505	.03112	.02765	.02457
27	18	.25234	.22296	.19705	.17420	.15404	.13626	.12057	.10673	.09450	.08370	.07417	.06575	.05830	.05172	.04591	.04076	.03621	.03218	.02862	.02546
27	19	.25588	.22636	.20030	.17728	.15696	.13900	.12314	.10912	.09673	.08578	.07609	.06752	.05994	.05324	.04730	.04204	.03739	.03326	.02961	.02637
27	20	.25939	.22973	.20352	.18035	.15985	.14173	.12570	.11152	.09896	.08786	.07802	.06931	.06160	.05476	.04871	.04334	.03858	.03436	.03061	.02729
27	21	.26285	.23307	.20671	.18339	.16273	.14445	.12825	.11391	.10120	.08994	.07995	.07111	.06326	.05630	.05013	.04465	.03979	.03547	.03163	.02823

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
27	22	.26626	.23636	.20987	.18639	.16559	.14714	.13079	.11629	.10343	.09201	.08189	.07290	.06493	.05784	.05155	.04597	.04100	.03659	.03267	.02918
27	23	.26961	.23960	.21299	.18937	.16841	.14982	.13331	.11866	.10565	.09409	.08382	.07470	.06660	.05940	.05299	.04730	.04223	.03772	.03371	.03014
27	24	.27291	.24280	.21606	.19231	.17121	.15247	.13581	.12101	.10785	.09616	.08576	.07650	.06828	.06095	.05444	.04863	.04347	.03887	.03477	.03111
27	25	.27615	.24594	.21908	.19521	.17397	.15509	.13829	.12335	.11005	.09822	.08768	.07830	.06995	.06251	.05588	.04998	.04471	.04002	.03583	.03210
27	26	.27932	.24902	.22206	.19806	.17670	.15768	.14074	.12566	.11223	.10026	.08960	.08010	.07162	.06407	.05733	.05133	.04596	.04118	.03691	.03310
27	27	.28242	.25204	.22497	.20086	.17938	.16023	.14316	.12795	.11439	.10229	.09151	.08188	.07329	.06563	.05879	.05268	.04722	.04235	.03799	.03410
28	0	.18864	.16265	.14034	.12117	.10470	.09053	.07834	.06784	.05880	.05101	.04429	.03849	.03348	.02915	.02541	.02217	.01937	.01694	.01483	.01300
28	1	.19067	.16450	.14200	.12265	.10600	.09167	.07933	.06869	.05952	.05162	.04479	.03890	.03381	.02941	.02560	.02231	.01946	.01698	.01484	.01298
28	2	.19419	.16779	.14506	.12548	.10860	.09405	.08151	.07068	.06133	.05325	.04627	.04023	.03501	.03049	.02657	.02318	.02024	.01768	.01546	.01354
28	3	.19778	.17116	.14820	.12839	.11129	.09652	.08376	.07274	.06320	.05495	.04781	.04163	.03627	.03163	.02760	.02410	.02106	.01842	.01613	.01413
28	4	.20143	.17459	.15140	.13136	.11403	.09905	.08608	.07485	.06513	.05671	.04941	.04307	.03758	.03281	.02866	.02506	.02193	.01920	.01683	.01476
28	5	.20512	.17806	.15465	.13438	.11683	.10162	.08845	.07702	.06711	.05851	.05105	.04456	.03893	.03403	.02976	.02605	.02282	.02001	.01756	.01542
28	6	.20884	.18157	.15794	.13744	.11967	.10424	.09086	.07923	.06913	.06036	.05273	.04609	.04031	.03528	.03090	.02708	.02375	.02085	.01831	.01610
28	7	.21260	.18512	.16126	.14054	.12255	.10691	.09331	.08149	.07120	.06224	.05445	.04766	.04174	.03658	.03207	.02814	.02471	.02172	.01910	.01681
28	8	.21637	.18869	.16462	.14368	.12546	.10961	.09580	.08378	.07330	.06417	.05621	.04926	.04320	.03790	.03328	.02924	.02570	.02261	.01991	.01754
28	9	.22017	.19229	.16800	.14685	.12841	.11235	.09833	.08611	.07544	.06613	.05800	.05090	.04469	.03926	.03452	.03036	.02672	.02354	.02075	.01830
28	10	.22398	.19591	.17141	.15005	.13140	.11512	.10090	.08848	.07762	.06813	.05984	.05258	.04622	.04066	.03579	.03152	.02777	.02449	.02161	.01908
28	11	.22781	.19954	.17485	.15327	.13441	.11792	.10350	.09088	.07983	.07017	.06170	.05428	.04778	.04209	.03709	.03270	.02885	.02547	.02250	.01989
28	12	.23164	.20319	.17829	.15651	.13744	.12074	.10612	.09331	.08208	.07223	.06360	.05602	.04938	.04354	.03842	.03391	.02996	.02648	.02342	.02072
28	13	.23547	.20683	.18175	.15976	.14049	.12358	.10876	.09575	.08434	.07432	.06552	.05779	.05099	.04502	.03977	.03515	.03109	.02751	.02435	.02158
28	14	.23927	.21047	.18519	.16301	.14353	.12643	.11141	.09822	.08662	.07642	.06746	.05957	.05263	.04652	.04114	.03641	.03223	.02855	.02531	.02245
28	15	.24306	.21408	.18863	.16625	.14658	.12928	.11407	.10068	.08890	.07854	.06941	.06137	.05428	.04804	.04253	.03768	.03339	.02961	.02628	.02333
28	16	.24681	.21768	.19204	.16948	.14962	.13213	.11673	.10316	.09120	.08066	.07137	.06317	.05594	.04956	.04393	.03896	.03457	.03069	.02726	.02423
28	17	.25053	.22124	.19544	.17270	.15265	.13497	.11938	.10563	.09350	.08279	.07334	.06499	.05762	.05111	.04535	.04026	.03576	.03178	.02826	.02514
28	18	.25422	.22478	.19881	.17589	.15567	.13781	.12204	.10811	.09580	.08493	.07532	.06682	.05931	.05266	.04678	.04158	.03697	.03289	.02927	.02607
28	19	.25788	.22830	.20217	.17908	.15868	.14064	.12469	.11059	.09811	.08708	.07731	.06866	.06101	.05423	.04823	.04291	.03819	.03401	.03030	.02701
28	20	.26150	.23178	.20550	.18225	.16167	.14346	.12734	.11307	.10043	.08923	.07931	.07052	.06273	.05582	.04969	.04425	.03943	.03515	.03135	.02797
28	21	.26508	.23524	.20881	.18540	.16466	.14628	.12999	.11555	.10275	.09139	.08132	.07239	.06446	.05742	.05117	.04562	.04069	.03631	.03241	.02895
28	22	.26861	.23865	.21208	.18852	.16762	.14908	.13263	.11803	.10506	.09356	.08334	.07426	.06620	.05903	.05266	.04699	.04196	.03748	.03349	.02994
28	23	.27209	.24202	.21532	.19161	.17056	.15186	.13525	.12049	.10738	.09572	.08535	.07614	.06794	.06065	.05416	.04838	.04324	.03866	.03458	.03095
28	24	.27552	.24534	.21852	.19467	.17348	.15463	.13786	.12295	.10968	.09788	.08737	.07802	.06969	.06228	.05567	.04978	.04454	.03986	.03569	.03197
28	25	.27890	.24862	.22167	.19770	.17636	.15736	.14045	.12539	.11198	.10003	.08939	.07990	.07145	.06391	.05719	.05119	.04584	.04107	.03681	.03301
28	26	.28220	.25183	.22478	.20067	.17920	.16007	.14301	.12781	.11426	.10217	.09140	.08178	.07320	.06554	.05871	.05261	.04716	.04229	.03794	.03405
28	27	.28545	.25499	.22783	.20361	.18201	.16274	.14555	.13021	.11652	.10430	.09339	.08365	.07495	.06718	.06024	.05403	.04848	.04352	.03908	.03511
28	28	.28861	.25807	.23082	.20649	.18477	.16537	.14805	.13258	.11876	.10641	.09538	.08552	.07670	.06881	.06176	.05545	.04980	.04475	.04023	.03617
29	0	.18926	.16326	.14093	.12174	.10524	.09105	.07883	.06831	.05925	.05143	.04468	.03886	.03383	.02948	.02572	.02246	.01964	.01719	.01507	.01322
29	1	.19127	.16508	.14256	.12319	.10652	.09216	.07979	.06914	.05994	.05201	.04517	.03925	.03414	.02972	.02589	.02258	.01970	.01721	.01505	.01317
29	2	.19483	.16841	.14566	.12605	.10915	.09458	.08200	.07115	.06177	.05367	.04666	.04060	.03536	.03081	.02688	.02346	.02050	.01792	.01569	.01375
29	3	.19846	.17182	.14884	.12900	.11188	.09708	.08430	.07324	.06368	.05540	.04823	.04202	.03664	.03197	.02792	.02440	.02134	.01868	.01637	.01436
29	4	.20216	.17529	.15208	.13202	.11466	.09964	.08665	.07539	.06564	.05719	.04985	.04349	.03797	.03317	.02900	.02538	.02222	.01948	.01708	.01500
29	5	.20590	.17882	.15538	.13508	.11750	.10226	.08905	.07760	.06765	.05902	.05152	.04501	.03935	.03442	.03013	.02640	.02314	.02031	.01783	.01567
29	6	.20967	.18238	.15872	.13819	.12039	.10493	.09151	.07985	.06971	.06090	.05324	.04657	.04076	.03570	.03129	.02745	.02409	.02116	.01861	.01637
29	7	.21348	.18598	.16210	.14135	.12332	.10764	.09401	.08214	.07182	.06283	.05500	.04817	.04222	.03702	.03249	.02853	.02508	.02205	.01941	.01710
29	8	.21732	.18961	.16551	.14454	.12629	.11039	.09655	.08448	.07397	.06479	.05679	.04981	.04371	.03838	.03373	.02965	.02609	.02297	.02024	.01785
29	9	.22119	.19328	.16896	.14777	.12929	.11318	.09913	.08686	.07615	.06680	.05863	.05149	.04524	.03978	.03499	.03081	.02714	.02392	.02110	.01863
29	10	.22507	.19696	.17244	.15103	.13234	.11601	.10175	.08928	.07838	.06885	.06051	.05320	.04681	.04121	.03630	.03199	.02822	.02490	.02199	.01944
29	11	.22897	.20067	.17594	.15432	.13542	.11888	.10441	.09174	.08065	.07093	.06242	.05496	.04841	.04267	.03764	.03321	.02933	.02591	.02291	.02027
29	12	.23288	.20440	.17946	.15763	.13852	.12177	.10709	.09423	.08295	.07305	.06437	.05674	.05005	.04417	.03900	.03446	.03047	.02695	.02386	.02113
29	13	.23679	.20813	.18300	.16096	.14164	.12468	.10980	.09674	.08527	.07519	.06634	.05856	.05171	.04569	.04040	.03574	.03163	.02801	.02482	.02201
29	14	.24069	.21185	.18653	.16429	.14476	.12760	.11252	.09927	.08761	.07735	.06833	.06039	.05340	.04724	.04181	.03703	.03281	.02909	.02581	.02291

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
29	15	.24457	.21555	.19005	.16762	.14789	.13053	.11525	.10180	.08996	.07953	.07034	.06224	.05510	.04880	.04325	.03834	.03401	.03019	.02681	.02383
29	16	.24842	.21924	.19355	.17093	.15101	.13345	.11798	.10435	.09232	.08172	.07236	.06411	.05682	.05038	.04469	.03967	.03523	.03130	.02783	.02476
29	17	.25224	.22291	.19705	.17424	.15413	.13638	.12072	.10690	.09469	.08392	.07440	.06598	.05855	.05197	.04616	.04102	.03646	.03243	.02886	.02570
29	18	.25603	.22655	.20052	.17754	.15724	.13930	.12346	.10945	.09707	.08613	.07644	.06788	.06030	.05358	.04764	.04238	.03771	.03358	.02992	.02667
29	19	.25979	.23017	.20398	.18082	.16034	.14223	.12620	.11202	.09946	.08835	.07850	.06978	.06206	.05521	.04914	.04376	.03898	.03475	.03099	.02765
29	20	.26353	.23377	.20742	.18410	.16344	.14515	.12894	.11459	.10186	.09058	.08058	.07171	.06384	.05686	.05066	.04516	.04027	.03593	.03208	.02865
29	21	.26723	.23733	.21084	.18735	.16653	.14806	.13169	.11716	.10427	.09282	.08267	.07365	.06564	.05852	.05220	.04658	.04158	.03714	.03318	.02967
29	22	.27088	.24087	.21423	.19059	.16960	.15097	.13442	.11973	.10667	.09507	.08476	.07560	.06745	.06020	.05375	.04801	.04291	.03836	.03431	.03070
29	23	.27450	.24436	.21759	.19380	.17266	.15386	.13715	.12229	.10908	.09732	.08686	.07755	.06927	.06189	.05532	.04946	.04425	.03960	.03545	.03176
29	24	.27806	.24781	.22091	.19698	.17568	.15673	.13987	.12485	.11148	.09957	.08897	.07952	.07109	.06359	.05689	.05093	.04560	.04085	.03661	.03283
29	25	.28156	.25122	.22419	.20013	.17869	.15959	.14257	.12740	.11387	.10182	.09107	.08148	.07293	.06529	.05848	.05240	.04697	.04212	.03779	.03391
29	26	.28501	.25457	.22743	.20323	.18165	.16241	.14524	.12993	.11626	.10406	.09317	.08345	.07476	.06701	.06008	.05388	.04835	.04340	.03897	.03501
29	27	.28839	.25786	.23062	.20630	.18459	.16520	.14790	.13244	.11863	.10629	.09526	.08541	.07660	.06872	.06168	.05538	.04974	.04469	.04017	.03612
29	28	.29170	.26109	.23374	.20931	.18747	.16796	.15052	.13492	.12098	.10850	.09735	.08737	.07843	.07044	.06328	.05687	.05113	.04599	.04138	.03725
29	29	.29494	.26425	.23681	.21227	.19031	.17068	.15310	.13738	.12330	.11070	.09942	.08931	.08026	.07215	.06488	.05837	.05253	.04729	.04259	.03837
30	0	.18986	.16384	.14149	.12229	.10577	.09155	.07931	.06877	.05968	.05184	.04507	.03923	.03418	.02981	.02602	.02275	.01991	.01744	.01530	.01344
30	1	.19184	.16564	.14310	.12371	.10702	.09264	.08025	.06957	.06035	.05240	.04553	.03959	.03446	.03001	.02617	.02284	.01995	.01744	.01526	.01337
30	2	.19543	.16900	.14623	.12661	.10968	.09509	.08249	.07161	.06220	.05408	.04705	.04096	.03569	.03113	.02717	.02374	.02075	.01816	.01591	.01395
30	3	.19911	.17245	.14945	.12959	.11244	.09762	.08481	.07373	.06414	.05583	.04864	.04241	.03700	.03231	.02823	.02469	.02161	.01894	.01661	.01458
30	4	.20285	.17597	.15274	.13265	.11526	.10022	.08719	.07591	.06613	.05765	.05029	.04390	.03835	.03353	.02934	.02569	.02252	.01975	.01734	.01523
30	5	.20664	.17954	.15608	.13575	.11814	.10288	.08964	.07815	.06818	.05952	.05199	.04545	.03976	.03480	.03049	.02673	.02345	.02060	.01810	.01592
30	6	.21047	.18315	.15946	.13891	.12108	.10559	.09213	.08044	.07027	.06143	.05374	.04704	.04120	.03611	.03168	.02781	.02443	.02148	.01890	.01664
30	7	.21433	.18681	.16290	.14212	.12405	.10834	.09468	.08278	.07242	.06339	.05553	.04867	.04269	.03746	.03290	.02892	.02543	.02239	.01972	.01739
30	8	.21823	.19050	.16637	.14536	.12708	.11115	.09726	.08516	.07461	.06540	.05736	.05034	.04421	.03885	.03416	.03006	.02647	.02333	.02057	.01816
30	9	.22216	.19422	.16988	.14865	.13014	.11399	.09990	.08759	.07684	.06745	.05924	.05206	.04578	.04028	.03546	.03125	.02755	.02430	.02146	.01896
30	10	.22611	.19798	.17342	.15198	.13325	.11688	.10257	.09006	.07912	.06954	.06116	.05382	.04739	.04175	.03680	.03246	.02866	.02531	.02237	.01979
30	11	.23009	.20176	.17699	.15533	.13638	.11980	.10529	.09257	.08144	.07168	.06312	.05561	.04903	.04325	.03817	.03372	.02980	.02635	.02332	.02065
30	12	.23407	.20556	.18059	.15872	.13955	.12276	.10803	.09512	.08379	.07384	.06511	.05745	.05071	.04479	.03958	.03500	.03097	.02742	.02429	.02154
30	13	.23806	.20937	.18420	.16212	.14274	.12574	.11081	.09769	.08617	.07604	.06714	.05931	.05242	.04635	.04101	.03631	.03217	.02851	.02529	.02245
30	14	.24205	.21317	.18781	.16553	.14594	.12873	.11360	.10028	.08857	.07826	.06919	.06119	.05415	.04794	.04247	.03764	.03339	.02963	.02631	.02337
30	15	.24601	.21696	.19141	.16893	.14915	.13173	.11640	.10289	.09099	.08050	.07125	.06310	.05590	.04955	.04395	.03900	.03463	.03076	.02734	.02432
30	16	.24995	.22074	.19501	.17234	.15235	.13474	.11921	.10551	.09342	.08275	.07333	.06502	.05767	.05118	.04544	.04037	.03588	.03191	.02840	.02528
30	17	.25387	.22450	.19859	.17573	.15556	.13775	.12202	.10813	.09586	.08502	.07543	.06696	.05946	.05283	.04696	.04176	.03716	.03308	.02947	.02626
30	18	.25777	.22824	.20216	.17912	.15876	.14076	.12484	.11076	.09831	.08729	.07754	.06891	.06126	.05449	.04849	.04317	.03845	.03427	.03056	.02726
30	19	.26164	.23197	.20572	.18250	.16196	.14377	.12767	.11341	.10078	.08959	.07967	.07088	.06309	.05618	.05004	.04460	.03977	.03548	.03167	.02828
30	20	.26549	.23568	.20927	.18588	.16515	.14679	.13050	.11606	.10326	.09190	.08182	.07288	.06494	.05788	.05162	.04605	.04111	.03671	.03280	.02932
30	21	.26930	.23936	.21280	.18925	.16835	.14980	.13334	.11873	.10575	.09422	.08398	.07489	.06680	.05961	.05322	.04753	.04247	.03796	.03395	.03038
30	22	.27308	.24301	.21631	.19259	.17153	.15281	.13617	.12139	.10824	.09656	.08616	.07691	.06868	.06135	.05483	.04902	.04385	.03924	.03513	.03146
30	23	.27682	.24663	.21979	.19592	.17469	.15581	.13900	.12405	.11074	.09889	.08834	.07894	.07057	.06311	.05646	.05053	.04525	.04053	.03632	.03257
30	24	.28051	.25021	.22323	.19922	.17784	.15879	.14183	.12671	.11324	.10124	.09053	.08099	.07248	.06488	.05811	.05206	.04666	.04184	.03753	.03368
30	25	.28415	.25374	.22665	.20249	.18096	.16176	.14464	.12936	.11574	.10358	.09273	.08304	.07439	.06667	.05977	.05360	.04809	.04317	.03876	.03482
30	26	.28773	.25723	.23001	.20573	.18405	.16470	.14743	.13200	.11822	.10592	.09492	.08509	.07631	.06846	.06144	.05515	.04954	.04451	.04000	.03597
30	27	.29126	.26066	.23333	.20892	.18711	.16762	.15020	.13462	.12070	.10825	.09711	.08715	.07823	.07026	.06311	.05672	.05099	.04586	.04126	.03714
30	28	.29471	.26403	.23660	.21207	.19013	.17050	.15294	.13722	.12316	.11057	.09929	.08920	.08016	.07205	.06479	.05829	.05245	.04722	.04253	.03832
30	29	.29809	.26734	.23981	.21517	.19310	.17334	.15565	.13980	.12560	.11287	.10146	.09124	.08207	.07385	.06648	.05986	.05392	.04859	.04381	.03951
30	30	.30139	.27057	.24295	.21820	.19602	.17614	.15832	.14234	.12801	.11515	.10362	.09327	.08398	.07564	.06816	.06143	.05539	.04997	.04509	.04070
31	0	.19043	.16441	.14204	.12282	.10628	.09204	.07978	.06922	.06010	.05224	.04545	.03959	.03452	.03013	.02632	.02303	.02017	.01769	.01553	.01366
31	1	.19239	.16617	.14362	.12421	.10750	.09310	.08069	.06998	.06075	.05277	.04588	.03992	.03477	.03031	.02644	.02309	.02019	.01766	.01547	.01357
31	2	.19601	.16957	.14678	.12714	.11019	.09557	.08295	.07205	.06262	.05447	.04742	.04131	.03602	.03144	.02746	.02401	.02101	.01840	.01613	.01416
31	3	.19973	.17306	.15004	.13016	.11298	.09814	.08530	.07420	.06458	.05625	.04904	.04278	.03735	.03264	.02854	.02498	.02188	.01919	.01684	.01480

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
31	4	.20351	.17661	.15336	.13325	.11584	.10078	.08772	.07641	.06661	.05810	.05071	.04430	.03873	.03388	.02967	.02600	.02280	.02002	.01759	.01547
31	5	.20734	.18023	.15675	.13640	.11877	.10347	.09020	.07869	.06869	.06000	.05244	.04587	.04016	.03518	.03084	.02706	.02376	.02088	.01837	.01617
31	6	.21122	.18389	.16018	.13960	.12174	.10622	.09274	.08101	.07082	.06195	.05422	.04749	.04163	.03651	.03205	.02816	.02476	.02178	.01918	.01691
31	7	.21514	.18760	.16366	.14286	.12476	.10902	.09532	.08339	.07300	.06394	.05605	.04916	.04314	.03789	.03330	.02929	.02579	.02271	.02003	.01767
31	8	.21909	.19134	.16719	.14616	.12784	.11187	.09796	.08582	.07523	.06599	.05792	.05087	.04470	.03931	.03459	.03047	.02685	.02368	.02090	.01846
31	9	.22308	.19513	.17075	.14950	.13095	.11477	.10064	.08830	.07751	.06808	.05983	.05262	.04630	.04077	.03593	.03168	.02795	.02468	.02181	.01929
31	10	.22710	.19895	.17436	.15288	.13412	.11771	.10337	.09082	.07983	.07022	.06180	.05442	.04795	.04227	.03730	.03293	.02909	.02571	.02275	.02014
31	11	.23115	.20280	.17800	.15630	.13732	.12069	.10614	.09338	.08220	.07240	.06380	.05626	.04963	.04381	.03870	.03421	.03026	.02678	.02372	.02102
31	12	.23521	.20667	.18167	.15976	.14055	.12371	.10894	.09598	.08461	.07462	.06584	.05813	.05135	.04539	.04015	.03553	.03146	.02788	.02472	.02194
31	13	.23928	.21055	.18535	.16323	.14381	.12676	.11178	.09862	.08705	.07687	.06792	.06004	.05311	.04700	.04162	.03688	.03269	.02901	.02575	.02287
31	14	.24334	.21444	.18904	.16671	.14709	.12982	.11464	.10127	.08951	.07915	.07002	.06198	.05489	.04863	.04312	.03825	.03395	.03015	.02680	.02383
31	15	.24739	.21832	.19273	.17020	.15037	.13290	.11751	.10394	.09199	.08144	.07214	.06393	.05669	.05029	.04464	.03964	.03523	.03132	.02787	.02481
31	16	.25143	.22218	.19641	.17369	.15365	.13598	.12039	.10663	.09448	.08376	.07428	.06591	.05851	.05197	.04618	.04106	.03653	.03251	.02896	.02580
31	17	.25544	.22604	.20008	.17717	.15694	.13907	.12328	.10933	.09699	.08609	.07644	.06791	.06035	.05366	.04774	.04249	.03784	.03372	.03006	.02682
31	18	.25944	.22988	.20375	.18065	.16023	.14216	.12618	.11204	.09952	.08843	.07862	.06992	.06221	.05538	.04933	.04395	.03918	.03495	.03119	.02785
31	19	.26341	.23370	.20741	.18413	.16352	.14526	.12909	.11476	.10206	.09080	.08082	.07196	.06410	.05713	.05093	.04543	.04055	.03620	.03234	.02891
31	20	.26737	.23752	.21106	.18761	.16681	.14837	.13201	.11750	.10462	.09319	.08304	.07402	.06601	.05889	.05256	.04694	.04193	.03748	.03352	.02999
31	21	.27130	.24131	.21470	.19108	.17011	.15149	.13495	.12025	.10720	.09559	.08528	.07610	.06794	.06068	.05422	.04847	.04335	.03878	.03472	.03110
31	22	.27519	.24508	.21832	.19454	.17339	.15460	.13788	.12301	.10978	.09801	.08753	.07820	.06989	.06249	.05590	.05002	.04478	.04011	.03594	.03222
31	23	.27905	.24882	.22192	.19798	.17667	.15770	.14081	.12577	.11237	.10043	.08980	.08031	.07186	.06432	.05759	.05159	.04624	.04145	.03718	.03337
31	24	.28287	.25252	.22549	.20140	.17993	.16080	.14374	.12853	.11497	.10287	.09207	.08244	.07384	.06616	.05931	.05318	.04771	.04282	.03845	.03454
31	25	.28665	.25619	.22902	.20479	.18317	.16388	.14666	.13129	.11756	.10531	.09436	.08458	.07584	.06802	.06104	.05479	.04921	.04421	.03973	.03573
31	26	.29037	.25981	.23252	.20815	.18639	.16694	.14956	.13403	.12015	.10774	.09665	.08672	.07784	.06989	.06278	.05642	.05071	.04561	.04103	.03693
31	27	.29403	.26338	.23598	.21148	.18957	.16998	.15245	.13677	.12274	.11018	.09893	.08887	.07985	.07177	.06454	.05805	.05224	.04703	.04235	.03816
31	28	.29763	.26689	.23939	.21476	.19272	.17299	.15532	.13949	.12531	.11260	.10122	.09101	.08186	.07366	.06630	.05970	.05377	.04846	.04368	.03940
31	29	.30116	.27034	.24274	.21800	.19583	.17596	.15815	.14218	.12786	.11501	.10349	.09315	.08387	.07554	.06806	.06135	.05532	.04990	.04503	.04065
31	30	.30461	.27372	.24602	.22118	.19889	.17889	.16095	.14484	.13039	.11740	.10575	.09528	.08587	.07742	.06983	.06300	.05686	.05134	.04638	.04191
31	31	.30798	.27703	.24924	.22430	.20190	.18178	.16371	.14747	.13288	.11977	.10799	.09739	.08787	.07930	.07159	.06465	.05841	.05279	.04773	.04317
32	0	.19098	.16495	.14257	.12333	.10677	.09252	.08024	.06965	.06052	.05264	.04583	.03994	.03485	.03044	.02662	.02331	.02044	.01794	.01577	.01388
32	1	.19291	.16668	.14412	.12469	.10796	.09354	.08111	.07039	.06113	.05313	.04622	.04025	.03507	.03059	.02671	.02335	.02042	.01789	.01568	.01376
32	2	.19657	.17011	.14731	.12765	.11068	.09604	.08340	.07247	.06303	.05486	.04778	.04166	.03635	.03174	.02775	.02428	.02126	.01864	.01635	.01436
32	3	.20032	.17363	.15060	.13070	.11351	.09864	.08578	.07465	.06501	.05666	.04942	.04314	.03769	.03296	.02884	.02527	.02215	.01944	.01707	.01501
32	4	.20414	.17723	.15396	.13383	.11640	.10131	.08823	.07690	.06707	.05853	.05113	.04469	.03909	.03423	.02999	.02630	.02309	.02028	.01784	.01570
32	5	.20801	.18089	.15739	.13702	.11936	.10404	.09075	.07921	.06918	.06046	.05288	.04629	.04055	.03554	.03118	.02738	.02406	.02117	.01863	.01642
32	6	.21194	.18459	.16087	.14027	.12238	.10683	.09332	.08157	.07135	.06244	.05469	.04794	.04205	.03691	.03242	.02850	.02508	.02208	.01946	.01717
32	7	.21591	.18835	.16440	.14357	.12545	.10968	.09595	.08399	.07357	.06448	.05655	.04963	.04359	.03831	.03370	.02966	.02613	.02304	.02033	.01795
32	8	.21992	.19215	.16797	.14691	.12857	.11257	.09862	.08646	.07583	.06656	.05846	.05137	.04518	.03976	.03502	.03086	.02722	.02403	.02122	.01876
32	9	.22397	.19599	.17160	.15031	.13174	.11552	.10135	.08898	.07816	.06869	.06041	.05316	.04682	.04125	.03638	.03210	.02835	.02505	.02216	.01961
32	10	.22805	.19987	.17526	.15375	.13495	.11851	.10413	.09155	.08053	.07087	.06242	.05500	.04850	.04279	.03778	.03338	.02951	.02611	.02312	.02049
32	11	.23216	.20379	.17896	.15724	.13821	.12155	.10696	.09416	.08294	.07310	.06446	.05688	.05022	.04437	.03922	.03470	.03071	.02721	.02412	.02140
32	12	.23629	.20773	.18270	.16076	.14151	.12463	.10982	.09682	.08540	.07537	.06655	.05880	.05198	.04598	.04070	.03605	.03195	.02833	.02515	.02233
32	13	.24044	.21169	.18645	.16430	.14484	.12774	.11272	.09951	.08789	.07767	.06868	.06076	.05378	.04763	.04221	.03743	.03322	.02949	.02620	.02330
32	14	.24458	.21565	.19022	.16785	.14818	.13088	.11564	.10223	.09042	.08001	.07083	.06274	.05561	.04931	.04375	.03885	.03451	.03068	.02729	.02429
32	15	.24872	.21961	.19399	.17142	.15154	.13402	.11858	.10497	.09296	.08236	.07301	.06475	.05746	.05101	.04532	.04028	.03582	.03188	.02839	.02530
32	16	.25284	.22356	.19775	.17499	.15490	.13718	.12153	.10772	.09552	.08474	.07521	.06678	.05933	.05274	.04690	.04174	.03716	.03311	.02951	.02632
32	17	.25695	.22751	.20151	.17855	.15827	.14034	.12450	.11049	.09810	.08713	.07743	.06884	.06123	.05449	.04851	.04322	.03852	.03435	.03065	.02737
32	18	.26104	.23144	.20527	.18212	.16164	.14352	.12748	.11327	.10069	.08955	.07967	.07091	.06315	.05626	.05015	.04472	.03990	.03562	.03182	.02844
32	19	.26511	.23537	.20903	.18570	.16503	.14671	.13047	.11608	.10331	.09198	.08193	.07301	.06509	.05806	.05181	.04625	.04131	.03692	.03301	.02954
32	20	.26917	.23929	.21278	.18927	.16842	.14991	.13348	.11890	.10595	.09445	.08422	.07514	.06706	.05988	.05349	.04781	.04275	.03825	.03423	.03066
32	21	.27322	.24319	.21653	.19285	.17181	.15312	.13651	.12174	.10861	.09693	.08654	.07729	.06906	.06174	.05521	.04940	.04421	.03960	.03548	.03180

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
32	22	.27723	.24707	.22026	.19641	.17520	.15633	.13954	.12459	.11128	.09943	.08887	.07947	.07108	.06361	.05695	.05101	.04570	.04097	.03675	.03298
32	23	.28121	.25093	.22397	.19997	.17859	.15954	.14257	.12744	.11396	.10194	.09122	.08166	.07312	.06551	.05871	.05264	.04722	.04237	.03804	.03417
32	24	.28516	.25476	.22767	.20351	.18196	.16275	.14560	.13030	.11665	.10447	.09358	.08387	.07518	.06743	.06049	.05430	.04875	.04380	.03936	.03539
32	25	.28906	.25856	.23133	.20702	.18532	.16594	.14863	.13317	.11935	.10700	.09596	.08609	.07726	.06936	.06230	.05597	.05031	.04524	.04070	.03663
32	26	.29292	.26231	.23496	.21051	.18866	.16912	.15165	.13602	.12204	.10954	.09834	.08832	.07935	.07131	.06412	.05767	.05189	.04671	.04206	.03789
32	27	.29672	.26602	.23855	.21397	.19198	.17229	.15466	.13887	.12474	.11207	.10073	.09056	.08145	.07328	.06595	.05938	.05348	.04819	.04344	.03918
32	28	.30047	.26968	.24210	.21739	.19526	.17542	.15764	.14171	.12742	.11460	.10311	.09280	.08355	.07525	.06779	.06110	.05509	.04969	.04484	.04047
32	29	.30414	.27327	.24559	.22077	.19850	.17853	.16060	.14452	.13008	.11713	.10549	.09504	.08565	.07722	.06964	.06283	.05671	.05120	.04624	.04179
32	30	.30774	.27680	.24902	.22409	.20170	.18159	.16353	.14731	.13273	.11963	.10786	.09727	.08775	.07919	.07149	.06457	.05833	.05272	.04766	.04311
32	31	.31127	.28026	.25239	.22735	.20484	.18461	.16642	.15006	.13535	.12212	.11021	.09949	.08985	.08116	.07335	.06630	.05996	.05424	.04909	.04444
32	32	.31471	.28364	.25569	.23055	.20793	.18758	.16927	.15278	.13794	.12458	.11254	.10170	.09193	.08313	.07519	.06804	.06159	.05577	.05052	.04579
33	0	.19152	.16547	.14308	.12383	.10725	.09298	.08068	.07008	.06093	.05303	.04620	.04029	.03518	.03076	.02692	.02359	.02070	.01819	.01600	.01410
33	1	.19341	.16717	.14459	.12515	.10840	.09397	.08152	.07078	.06150	.05349	.04656	.04056	.03537	.03088	.02698	.02359	.02066	.01811	.01589	.01395
33	2	.19709	.17063	.14781	.12814	.11116	.09650	.08383	.07289	.06342	.05523	.04814	.04199	.03666	.03204	.02803	.02454	.02151	.01887	.01657	.01457
33	3	.20088	.17419	.15113	.13122	.11401	.09912	.08624	.07509	.06543	.05706	.04980	.04350	.03803	.03327	.02914	.02554	.02241	.01968	.01731	.01523
33	4	.20474	.17782	.15453	.13438	.11694	.10182	.08873	.07737	.06751	.05896	.05153	.04507	.03945	.03456	.03031	.02660	.02337	.02054	.01808	.01593
33	5	.20866	.18152	.15800	.13761	.11993	.10459	.09128	.07971	.06966	.06092	.05331	.04669	.04093	.03590	.03152	.02770	.02436	.02145	.01889	.01666
33	6	.21263	.18527	.16152	.14090	.12299	.10742	.09388	.08211	.07186	.06293	.05515	.04837	.04245	.03729	.03278	.02884	.02540	.02238	.01974	.01743
33	7	.21664	.18907	.16510	.14425	.12610	.11031	.09655	.08456	.07411	.06500	.05704	.05010	.04403	.03872	.03408	.03003	.02647	.02336	.02063	.01823
33	8	.22071	.19292	.16872	.14764	.12927	.11325	.09927	.08707	.07642	.06711	.05898	.05187	.04565	.04020	.03543	.03125	.02758	.02437	.02154	.01906
33	9	.22481	.19682	.17240	.15109	.13249	.11624	.10204	.08963	.07878	.06929	.06097	.05369	.04732	.04172	.03682	.03252	.02874	.02542	.02250	.01993
33	10	.22895	.20076	.17612	.15459	.13576	.11929	.10487	.09225	.08120	.07151	.06302	.05557	.04903	.04329	.03825	.03382	.02993	.02650	.02349	.02083
33	11	.23313	.20474	.17989	.15813	.13908	.12238	.10775	.09492	.08366	.07378	.06511	.05749	.05079	.04491	.03973	.03517	.03116	.02763	.02451	.02176
33	12	.23733	.20874	.18369	.16171	.14244	.12552	.11067	.09763	.08617	.07610	.06724	.05945	.05260	.04656	.04125	.03656	.03243	.02878	.02557	.02273
33	13	.24155	.21277	.18751	.16532	.14583	.12869	.11363	.10038	.08872	.07846	.06942	.06146	.05444	.04825	.04280	.03798	.03373	.02997	.02665	.02372
33	14	.24577	.21681	.19135	.16895	.14924	.13189	.11661	.10316	.09130	.08084	.07162	.06349	.05631	.04997	.04438	.03943	.03506	.03119	.02777	.02474
33	15	.24998	.22085	.19520	.17259	.15267	.13511	.11962	.10596	.09390	.08325	.07385	.06555	.05821	.05172	.04598	.04091	.03641	.03243	.02890	.02578
33	16	.25419	.22489	.19904	.17624	.15611	.13834	.12264	.10877	.09652	.08569	.07611	.06763	.06013	.05349	.04761	.04240	.03779	.03369	.03006	.02684
33	17	.25838	.22892	.20289	.17989	.15955	.14158	.12568	.11161	.09917	.08815	.07839	.06974	.06208	.05529	.04927	.04393	.03919	.03498	.03124	.02792
33	18	.26257	.23294	.20674	.18354	.16301	.14483	.12874	.11447	.10183	.09063	.08069	.07188	.06406	.05712	.05095	.04548	.04061	.03629	.03244	.02902
33	19	.26674	.23697	.21059	.18721	.16648	.14811	.13181	.11735	.10452	.09314	.08302	.07404	.06606	.05897	.05267	.04706	.04207	.03763	.03368	.03016
33	20	.27091	.24099	.21444	.19088	.16997	.15140	.13491	.12026	.10724	.09567	.08538	.07624	.06810	.06086	.05441	.04867	.04356	.03900	.03494	.03132
33	21	.27506	.24500	.21829	.19456	.17346	.15470	.13802	.12318	.10998	.09823	.08777	.07846	.07016	.06277	.05618	.05031	.04507	.04040	.03623	.03251
33	22	.27918	.24899	.22213	.19823	.17695	.15801	.14115	.12612	.11274	.10081	.09018	.08071	.07225	.06471	.05798	.05198	.04662	.04183	.03755	.03372
33	23	.28329	.25297	.22596	.20189	.18045	.16133	.14428	.12907	.11551	.10341	.09261	.08297	.07437	.06668	.05981	.05367	.04819	.04328	.03889	.03497
33	24	.28736	.25692	.22977	.20555	.18393	.16464	.14742	.13204	.11830	.10603	.09506	.08526	.07650	.06867	.06166	.05539	.04978	.04476	.04026	.03624
33	25	.29139	.26084	.23356	.20919	.18741	.16795	.15055	.13500	.12110	.10866	.09753	.08757	.07866	.07068	.06354	.05714	.05141	.04627	.04166	.03753
33	26	.29538	.26473	.23732	.21281	.19087	.17125	.15369	.13797	.12390	.11129	.10001	.08990	.08083	.07271	.06543	.05891	.05305	.04780	.04308	.03885
33	27	.29933	.26858	.24105	.21640	.19432	.17454	.15681	.14093	.12670	.11394	.10249	.09223	.08302	.07476	.06735	.06069	.05471	.04935	.04452	.04019
33	28	.30321	.27237	.24473	.21995	.19773	.17780	.15992	.14388	.12949	.11657	.10498	.09457	.08522	.07682	.06927	.06249	.05640	.05091	.04598	.04155
33	29	.30703	.27612	.24837	.22346	.20111	.18103	.16301	.14682	.13227	.11921	.10746	.09691	.08742	.07888	.07121	.06430	.05809	.05250	.04746	.04293
33	30	.31079	.27979	.25195	.22693	.20444	.18423	.16606	.14973	.13504	.12183	.10994	.09924	.08962	.08095	.07315	.06612	.05979	.05409	.04895	.04432
33	31	.31446	.28340	.25547	.23034	.20773	.18739	.16909	.15261	.13778	.12443	.11240	.10157	.09181	.08302	.07509	.06795	.06150	.05569	.05045	.04572
33	32	.31806	.28694	.25892	.23369	.21097	.19051	.17207	.15546	.14050	.12701	.11485	.10389	.09400	.08508	.07703	.06977	.06322	.05730	.05196	.04713
33	33	.32157	.29039	.26230	.23697	.21415	.19357	.17501	.15828	.14318	.12957	.11728	.10619	.09617	.08714	.07897	.07160	.06494	.05892	.05347	.04855
34	0	.19203	.16598	.14358	.12431	.10772	.09343	.08112	.07050	.06133	.05341	.04656	.04064	.03551	.03107	.02722	.02387	.02096	.01844	.01624	.01432
34	1	.19388	.16764	.14505	.12559	.10883	.09438	.08192	.07116	.06186	.05383	.04688	.04087	.03566	.03115	.02724	.02384	.02089	.01832	.01609	.01415
34	2	.19760	.17112	.14830	.12860	.11161	.09693	.08425	.07329	.06380	.05559	.04848	.04232	.03697	.03233	.02830	.02480	.02175	.01910	.01678	.01477
34	3	.20141	.17471	.15165	.13172	.11449	.09959	.08669	.07552	.06584	.05745	.05017	.04385	.03836	.03358	.02943	.02582	.02267	.01993	.01753	.01544
34	4	.20531	.17838	.15508	.13492	.11745	.10232	.08920	.07782	.06795	.05937	.05192	.04544	.03980	.03489	.03062	.02689	.02364	.02080	.01832	.01616

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
34	5	.20927	.18212	.15859	.13818	.12048	.10512	.09178	.08019	.07012	.06135	.05373	.04709	.04130	.03626	.03185	.02801	.02465	.02172	.01915	.01691
34	6	.21328	.18591	.16215	.14151	.12358	.10799	.09443	.08262	.07235	.06340	.05560	.04879	.04285	.03767	.03314	.02918	.02571	.02268	.02002	.01769
34	7	.21734	.18976	.16577	.14490	.12673	.11091	.09713	.08512	.07464	.06550	.05752	.05055	.04445	.03913	.03446	.03038	.02681	.02367	.02092	.01851
34	8	.22145	.19366	.16944	.14834	.12994	.11389	.09989	.08766	.07698	.06765	.05949	.05235	.04610	.04063	.03584	.03163	.02794	.02470	.02186	.01936
34	9	.22561	.19761	.17317	.15184	.13321	.11694	.10271	.09027	.07939	.06986	.06152	.05421	.04780	.04219	.03725	.03292	.02912	.02578	.02284	.02025
34	10	.22981	.20160	.17695	.15539	.13653	.12003	.10559	.09293	.08185	.07213	.06360	.05612	.04956	.04379	.03872	.03426	.03034	.02689	.02385	.02117
34	11	.23405	.20564	.18077	.15899	.13991	.12318	.10851	.09565	.08436	.07444	.06573	.05808	.05135	.04544	.04023	.03564	.03160	.02804	.02490	.02213
34	12	.23832	.20972	.18463	.16263	.14333	.12638	.11149	.09841	.08692	.07681	.06792	.06009	.05320	.04713	.04178	.03706	.03290	.02923	.02598	.02312
34	13	.24260	.21381	.18853	.16631	.14678	.12961	.11451	.10122	.08952	.07921	.07014	.06214	.05508	.04886	.04337	.03852	.03423	.03045	.02710	.02414
34	14	.24690	.21792	.19244	.17000	.15026	.13287	.11755	.10405	.09215	.08165	.07239	.06422	.05700	.05062	.04499	.04001	.03560	.03170	.02824	.02518
34	15	.25119	.22204	.19635	.17372	.15376	.13615	.12062	.10691	.09481	.08412	.07468	.06633	.05895	.05242	.04664	.04152	.03699	.03297	.02941	.02625
34	16	.25548	.22615	.20028	.17744	.15727	.13945	.12371	.10980	.09749	.08661	.07699	.06846	.06092	.05423	.04831	.04306	.03840	.03427	.03060	.02734
34	17	.25976	.23027	.20421	.18117	.16079	.14277	.12682	.11270	.10020	.08913	.07932	.07063	.06292	.05608	.05001	.04463	.03984	.03560	.03182	.02846
34	18	.26403	.23438	.20814	.18491	.16433	.14610	.12995	.11563	.10294	.09168	.08169	.07282	.06495	.05796	.05175	.04622	.04131	.03695	.03306	.02960
34	19	.26830	.23850	.21208	.18866	.16789	.14946	.13311	.11859	.10570	.09426	.08409	.07505	.06701	.05987	.05351	.04785	.04282	.03833	.03433	.03077
34	20	.27257	.24262	.21603	.19243	.17146	.15284	.13629	.12158	.10850	.09686	.08652	.07731	.06911	.06181	.05531	.04952	.04435	.03975	.03564	.03197
34	21	.27682	.24673	.21999	.19620	.17505	.15623	.13949	.12459	.11132	.09950	.08898	.07960	.07124	.06379	.05714	.05121	.04592	.04119	.03698	.03321
34	22	.28106	.25084	.22393	.19998	.17864	.15964	.14271	.12761	.11416	.10216	.09147	.08192	.07340	.06579	.05900	.05294	.04752	.04267	.03834	.03447
34	23	.28528	.25493	.22788	.20375	.18224	.16306	.14594	.13066	.11703	.10485	.09398	.08427	.07559	.06783	.06090	.05469	.04915	.04418	.03974	.03576
34	24	.28947	.25900	.23180	.20752	.18584	.16648	.14918	.13372	.11991	.10756	.09651	.08664	.07780	.06989	.06282	.05648	.05080	.04572	.04116	.03708
34	25	.29363	.26305	.23572	.21128	.18944	.16990	.15243	.13679	.12280	.11028	.09907	.08903	.08004	.07198	.06476	.05829	.05249	.04729	.04262	.03843
34	26	.29776	.26707	.23961	.21503	.19302	.17332	.15567	.13987	.12571	.11301	.10164	.09144	.08230	.07409	.06674	.06013	.05420	.04888	.04410	.03980
34	27	.30184	.27105	.24347	.21875	.19659	.17673	.15892	.14294	.12861	.11576	.10422	.09387	.08457	.07623	.06873	.06199	.05594	.05050	.04560	.04120
34	28	.30587	.27499	.24729	.22244	.20013	.18012	.16215	.14601	.13152	.11851	.10681	.09631	.08686	.07837	.07074	.06387	.05769	.05213	.04713	.04262
34	29	.30984	.27887	.25107	.22609	.20365	.18348	.16536	.14907	.13442	.12125	.10940	.09875	.08916	.08053	.07276	.06577	.05947	.05379	.04868	.04407
34	30	.31374	.28270	.25479	.22970	.20712	.18682	.16855	.15211	.13731	.12399	.11199	.10119	.09146	.08269	.07479	.06767	.06125	.05546	.05024	.04553
34	31	.31757	.28646	.25846	.23325	.21055	.19011	.17170	.15512	.14017	.12671	.11457	.10362	.09376	.08486	.07683	.06958	.06304	.05714	.05181	.04700
34	32	.32132	.29015	.26206	.23675	.21394	.19337	.17483	.15810	.14302	.12941	.11713	.10605	.09605	.08702	.07887	.07150	.06485	.05883	.05340	.04848
34	33	.32499	.29377	.26560	.24019	.21727	.19658	.17791	.16105	.14583	.13209	.11968	.10847	.09833	.08918	.08090	.07342	.06665	.06053	.05499	.04998
34	34	.32857	.29730	.26906	.24357	.22054	.19974	.18095	.16396	.14862	.13475	.12220	.11086	.10061	.09133	.08293	.07534	.06846	.06223	.05659	.05149
35	0	.19252	.16647	.14406	.12478	.10818	.09388	.08154	.07091	.06172	.05378	.04692	.04098	.03584	.03138	.02751	.02415	.02123	.01869	.01647	.01454
35	1	.19434	.16808	.14549	.12602	.10925	.09478	.08230	.07152	.06221	.05417	.04720	.04117	.03595	.03142	.02749	.02408	.02112	.01854	.01629	.01434
35	2	.19808	.17159	.14876	.12906	.11205	.09736	.08466	.07368	.06418	.05595	.04882	.04264	.03727	.03262	.02857	.02505	.02199	.01932	.01700	.01497
35	3	.20193	.17522	.15214	.13220	.11496	.10004	.08712	.07593	.06623	.05782	.05052	.04418	.03868	.03389	.02972	.02609	.02293	.02017	.01776	.01565
35	4	.20585	.17892	.15561	.13543	.11795	.10280	.08966	.07826	.06837	.05977	.05230	.04580	.04014	.03522	.03092	.02718	.02391	.02106	.01856	.01638
35	5	.20985	.18269	.15915	.13873	.12101	.10563	.09227	.08066	.07057	.06178	.05413	.04747	.04167	.03660	.03218	.02832	.02494	.02199	.01941	.01715
35	6	.21390	.18652	.16275	.14209	.12414	.10853	.09495	.08313	.07283	.06385	.05603	.04920	.04324	.03803	.03348	.02950	.02602	.02297	.02029	.01795
35	7	.21801	.19042	.16641	.14552	.12734	.11150	.09769	.08565	.07515	.06599	.05798	.05099	.04487	.03952	.03484	.03073	.02714	.02398	.02121	.01878
35	8	.22217	.19436	.17013	.14901	.13059	.11452	.10049	.08824	.07753	.06817	.05999	.05282	.04655	.04105	.03623	.03201	.02830	.02504	.02217	.01965
35	9	.22638	.19836	.17391	.15256	.13390	.11760	.10335	.09088	.07997	.07042	.06205	.05471	.04828	.04264	.03768	.03333	.02950	.02613	.02317	.02056
35	10	.23063	.20241	.17774	.15616	.13728	.12075	.10627	.09359	.08247	.07273	.06417	.05666	.05007	.04427	.03917	.03469	.03074	.02727	.02421	.02151
35	11	.23493	.20651	.18162	.15981	.14070	.12395	.10925	.09635	.08503	.07508	.06634	.05866	.05190	.04595	.04072	.03610	.03203	.02845	.02528	.02249
35	12	.23926	.21064	.18554	.16352	.14418	.12720	.11228	.09917	.08764	.07750	.06857	.06071	.05379	.04768	.04230	.03756	.03336	.02966	.02639	.02350
35	13	.24361	.21481	.18950	.16725	.14769	.13049	.11535	.10203	.09029	.07995	.07084	.06280	.05571	.04945	.04393	.03905	.03473	.03092	.02754	.02455
35	14	.24798	.21899	.19347	.17102	.15124	.13381	.11846	.10492	.09298	.08244	.07314	.06493	.05767	.05126	.04559	.04057	.03613	.03220	.02871	.02563
35	15	.25234	.22318	.19747	.17480	.15480	.13716	.12159	.10784	.09570	.08496	.07548	.06709	.05966	.05310	.04728	.04212	.03756	.03351	.02991	.02673
35	16	.25671	.22737	.20147	.17859	.15838	.14053	.12474	.11079	.09844	.08751	.07784	.06928	.06169	.05496	.04900	.04371	.03901	.03484	.03114	.02785
35	17	.26107	.23156	.20547	.18240	.16198	.14392	.12792	.11376	.10121	.09009	.08024	.07149	.06374	.05685	.05074	.04532	.04049	.03620	.03239	.02900
35	18	.26543	.23576	.20949	.18622	.16560	.14733	.13113	.11676	.10401	.09270	.08266	.07374	.06582	.05878	.05252	.04696	.04200	.03760	.03367	.03017
35	19	.26979	.23997	.21352	.19006	.16924	.15076	.13436	.11979	.10685	.09535	.08512	.07603	.06794	.06075	.05434	.04863	.04355	.03902	.03498	.03138

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
35	20	.27416	.24418	.21756	.19392	.17290	.15423	.13762	.12285	.10972	.09803	.08762	.07835	.07010	.06275	.05619	.05035	.04513	.04048	.03633	.03262
35	21	.27851	.24840	.22162	.19779	.17659	.15771	.14091	.12595	.11262	.10074	.09015	.08071	.07230	.06478	.05808	.05210	.04675	.04198	.03771	.03390
35	22	.28286	.25261	.22567	.20167	.18028	.16122	.14422	.12906	.11554	.10348	.09272	.08311	.07452	.06686	.06001	.05388	.04841	.04351	.03913	.03520
35	23	.28719	.25681	.22972	.20555	.18398	.16473	.14755	.13220	.11850	.10625	.09531	.08553	.07678	.06896	.06196	.05570	.05009	.04507	.04057	.03654
35	24	.29150	.26100	.23376	.20943	.18769	.16826	.15089	.13536	.12147	.10905	.09793	.08798	.07907	.07110	.06395	.05755	.05181	.04667	.04205	.03791
35	25	.29579	.26518	.23780	.21331	.19140	.17179	.15424	.13853	.12447	.11186	.10058	.09046	.08139	.07326	.06597	.05943	.05356	.04830	.04357	.03932
35	26	.30004	.26932	.24181	.21717	.19510	.17533	.15760	.14172	.12747	.11470	.10324	.09296	.08374	.07546	.06802	.06134	.05534	.04995	.04511	.04075
35	27	.30426	.27344	.24581	.22102	.19880	.17886	.16096	.14490	.13049	.11755	.10592	.09548	.08610	.07767	.07009	.06328	.05715	.05164	.04668	.04221
35	28	.30843	.27752	.24977	.22485	.20247	.18237	.16432	.14809	.13351	.12040	.10862	.09802	.08848	.07991	.07219	.06524	.05898	.05335	.04827	.04369
35	29	.31254	.28155	.25369	.22864	.20612	.18587	.16765	.15127	.13653	.12326	.11131	.10056	.09088	.08216	.07430	.06721	.06083	.05508	.04989	.04520
35	30	.31660	.28552	.25756	.23239	.20974	.18934	.17097	.15443	.13953	.12611	.11401	.10311	.09328	.08441	.07642	.06921	.06270	.05682	.05152	.04673
35	31	.32058	.28943	.26138	.23609	.21331	.19278	.17427	.15758	.14253	.12895	.11670	.10565	.09568	.08668	.07855	.07121	.06458	.05859	.05317	.04828
35	32	.32449	.29328	.26513	.23975	.21684	.19618	.17753	.16069	.14550	.13178	.11939	.10819	.09808	.08894	.08069	.07322	.06647	.06036	.05484	.04984
35	33	.32832	.29705	.26883	.24334	.22032	.19953	.18075	.16378	.14845	.13459	.12206	.11073	.10048	.09121	.08282	.07523	.06837	.06215	.05651	.05141
35	34	.33207	.30075	.27245	.24687	.22375	.20284	.18393	.16683	.15137	.13737	.12471	.11324	.10287	.09347	.08496	.07725	.07027	.06394	.05820	.05300
35	35	.33572	.30437	.27600	.25034	.22711	.20610	.18707	.16985	.15425	.14013	.12733	.11574	.10524	.09572	.08709	.07927	.07217	.06573	.05989	.05459
36	0	.19300	.16694	.14453	.12523	.10862	.09431	.08196	.07131	.06211	.05415	.04727	.04132	.03616	.03168	.02780	.02443	.02149	.01894	.01671	.01477
36	1	.19477	.16851	.14591	.12643	.10964	.09517	.08267	.07188	.06256	.05449	.04751	.04147	.03623	.03169	.02775	.02432	.02134	.01875	.01649	.01452
36	2	.19853	.17205	.14920	.12949	.11247	.09776	.08505	.07405	.06453	.05629	.04915	.04295	.03757	.03290	.02884	.02530	.02223	.01955	.01721	.01517
36	3	.20241	.17570	.15261	.13266	.11540	.10047	.08753	.07633	.06661	.05819	.05087	.04451	.03899	.03418	.03000	.02635	.02318	.02040	.01798	.01586
36	4	.20637	.17943	.15611	.13592	.11842	.10326	.09010	.07869	.06877	.06016	.05267	.04615	.04048	.03553	.03122	.02746	.02418	.02131	.01880	.01660
36	5	.21040	.18324	.15968	.13925	.12152	.10612	.09274	.08112	.07100	.06220	.05453	.04785	.04202	.03694	.03250	.02862	.02523	.02226	.01966	.01738
36	6	.21450	.18711	.16332	.14265	.12469	.10906	.09545	.08361	.07329	.06430	.05645	.04960	.04362	.03839	.03382	.02982	.02632	.02325	.02056	.01820
36	7	.21865	.19104	.16703	.14612	.12792	.11206	.09823	.08617	.07565	.06646	.05843	.05141	.04528	.03990	.03520	.03108	.02746	.02429	.02150	.01905
36	8	.22285	.19503	.17079	.14965	.13121	.11512	.10107	.08879	.07806	.06868	.06047	.05328	.04698	.04146	.03662	.03237	.02864	.02536	.02248	.01994
36	9	.22711	.19908	.17461	.15324	.13457	.11825	.10397	.09148	.08054	.07096	.06257	.05521	.04875	.04308	.03810	.03372	.02987	.02648	.02350	.02087
36	10	.23141	.20318	.17849	.15690	.13799	.12144	.10694	.09423	.08308	.07331	.06472	.05719	.05056	.04474	.03962	.03511	.03114	.02764	.02456	.02184
36	11	.23576	.20733	.18243	.16060	.14147	.12469	.10996	.09704	.08568	.07571	.06694	.05922	.05244	.04646	.04119	.03655	.03246	.02885	.02566	.02284
36	12	.24016	.21153	.18641	.16436	.14500	.12799	.11304	.09990	.08834	.07816	.06920	.06131	.05436	.04823	.04282	.03804	.03382	.03009	.02680	.02388
36	13	.24457	.21576	.19043	.16816	.14857	.13134	.11617	.10281	.09104	.08067	.07152	.06345	.05632	.05003	.04448	.03957	.03522	.03138	.02797	.02496
36	14	.24901	.22000	.19447	.17199	.15218	.13472	.11933	.10576	.09378	.08321	.07387	.06562	.05833	.05188	.04618	.04113	.03665	.03269	.02918	.02606
36	15	.25344	.22426	.19853	.17583	.15581	.13813	.12252	.10874	.09655	.08578	.07626	.06783	.06037	.05376	.04791	.04272	.03812	.03403	.03041	.02719
36	16	.25788	.22853	.20260	.17970	.15946	.14156	.12574	.11174	.09935	.08839	.07867	.07006	.06243	.05567	.04967	.04434	.03961	.03540	.03167	.02835
36	17	.26233	.23280	.20669	.18358	.16313	.14502	.12899	.11478	.10219	.09102	.08112	.07234	.06454	.05761	.05146	.04599	.04113	.03680	.03296	.02953
36	18	.26677	.23708	.21078	.18748	.16682	.14851	.13226	.11785	.10505	.09370	.08361	.07464	.06667	.05959	.05329	.04768	.04268	.03824	.03427	.03074
36	19	.27122	.24138	.21490	.19140	.17054	.15202	.13557	.12095	.10796	.09641	.08613	.07699	.06885	.06160	.05515	.04940	.04427	.03970	.03563	.03199
36	20	.27568	.24568	.21903	.19535	.17429	.15557	.13891	.12409	.11090	.09915	.08869	.07937	.07107	.06366	.05706	.05117	.04591	.04121	.03701	.03327
36	21	.28013	.25000	.22318	.19931	.17806	.15914	.14229	.12727	.11388	.10194	.09130	.08180	.07333	.06576	.05901	.05297	.04758	.04275	.03844	.03458
36	22	.28458	.25431	.22734	.20329	.18185	.16274	.14568	.13047	.11689	.10476	.09394	.08426	.07562	.06790	.06099	.05481	.04928	.04433	.03990	.03594
36	23	.28902	.25862	.23149	.20728	.18566	.16635	.14911	.13370	.11993	.10762	.09661	.08676	.07795	.07007	.06301	.05669	.05103	.04595	.04140	.03732
36	24	.29345	.26293	.23565	.21127	.18947	.16998	.15255	.13695	.12299	.11050	.09931	.08930	.08032	.07228	.06507	.05860	.05281	.04760	.04294	.03874
36	25	.29786	.26722	.23980	.21526	.19330	.17363	.15601	.14023	.12608	.11341	.10205	.09186	.08272	.07452	.06716	.06055	.05462	.04929	.04450	.04020
36	26	.30224	.27149	.24394	.21925	.19712	.17727	.15948	.14352	.12919	.11634	.10481	.09445	.08515	.07679	.06928	.06254	.05647	.05101	.04611	.04169
36	27	.30659	.27574	.24807	.22323	.20094	.18092	.16295	.14682	.13232	.11929	.10759	.09706	.08760	.07909	.07144	.06455	.05835	.05277	.04774	.04321
36	28	.31090	.27996	.25216	.22718	.20474	.18457	.16643	.15012	.13545	.12226	.11038	.09970	.09008	.08142	.07362	.06659	.06026	.05455	.04940	.04476
36	29	.31516	.28413	.25622	.23111	.20852	.18819	.16989	.15342	.13858	.12522	.11319	.10234	.09257	.08376	.07581	.06865	.06219	.05635	.05109	.04634
36	30	.31936	.28825	.26024	.23501	.21228	.19180	.17334	.15671	.14171	.12819	.11600	.10500	.09507	.08611	.07803	.07073	.06414	.05818	.05280	.04793
36	31	.32350	.29232	.26421	.23886	.21600	.19538	.17677	.15998	.14483	.13115	.11880	.10765	.09758	.08848	.08025	.07282	.06610	.06002	.05453	.04955
36	32	.32756	.29632	.26812	.24266	.21968	.19892	.18017	.16324	.14793	.13411	.12161	.11031	.10009	.09085	.08249	.07493	.06808	.06188	.05627	.05119
36	33	.33155	.30025	.27197	.24641	.22331	.20242	.18354	.16646	.15102	.13704	.12440	.11296	.10260	.09322	.08473	.07704	.07007	.06376	.05803	.05284

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
36	34	.33546	.30411	.27576	.25010	.22689	.20588	.18687	.16966	.15407	.13996	.12718	.11560	.10510	.09559	.08697	.07916	.07207	.06564	.05980	.05451
36	35	.33929	.30789	.27947	.25373	.23041	.20929	.19016	.17282	.15710	.14285	.12994	.11822	.10760	.09796	.08921	.08128	.07407	.06753	.06159	.05619
36	36	.34302	.31159	.28310	.25728	.23387	.21264	.19339	.17593	.16009	.14572	.13267	.12083	.11008	.10032	.09145	.08339	.07607	.06942	.06337	.05788
37	0	.19346	.16740	.14498	.12568	.10905	.09473	.08237	.07170	.06248	.05452	.04762	.04165	.03648	.03199	.02809	.02470	.02175	.01919	.01695	.01499
37	1	.19518	.16892	.14631	.12683	.11003	.09554	.08303	.07223	.06289	.05481	.04782	.04176	.03651	.03195	.02799	.02455	.02156	.01896	.01669	.01471
37	2	.19897	.17248	.14963	.12991	.11287	.09815	.08543	.07442	.06488	.05662	.04946	.04325	.03786	.03317	.02910	.02555	.02246	.01977	.01742	.01536
37	3	.20288	.17616	.15307	.13310	.11583	.10088	.08794	.07672	.06698	.05854	.05121	.04484	.03930	.03447	.03028	.02662	.02342	.02064	.01820	.01607
37	4	.20687	.17992	.15659	.13639	.11888	.10370	.09053	.07910	.06917	.06053	.05303	.04649	.04080	.03584	.03152	.02774	.02444	.02156	.01903	.01682
37	5	.21093	.18376	.16020	.13975	.12201	.10660	.09320	.08155	.07142	.06260	.05491	.04821	.04237	.03727	.03281	.02892	.02551	.02252	.01991	.01762
37	6	.21506	.18767	.16387	.14319	.12521	.10956	.09594	.08408	.07374	.06473	.05686	.04999	.04399	.03875	.03416	.03014	.02662	.02353	.02083	.01845
37	7	.21925	.19164	.16761	.14670	.12848	.11260	.09875	.08667	.07613	.06692	.05887	.05183	.04567	.04028	.03556	.03141	.02778	.02459	.02179	.01932
37	8	.22350	.19567	.17142	.15027	.13181	.11570	.10163	.08933	.07858	.06917	.06094	.05373	.04741	.04187	.03700	.03273	.02898	.02569	.02278	.02023
37	9	.22780	.19977	.17529	.15390	.13521	.11887	.10457	.09205	.08109	.07149	.06307	.05568	.04920	.04351	.03850	.03411	.03023	.02683	.02382	.02118
37	10	.23216	.20392	.17922	.15760	.13868	.12210	.10758	.09484	.08367	.07387	.06526	.05770	.05105	.04520	.04006	.03553	.03153	.02801	.02491	.02217
37	11	.23656	.20812	.18320	.16136	.14220	.12540	.11065	.09769	.08631	.07631	.06751	.05977	.05296	.04695	.04166	.03700	.03288	.02924	.02603	.02319
37	12	.24101	.21237	.18724	.16517	.14579	.12875	.11378	.10060	.08901	.07881	.06982	.06190	.05492	.04876	.04332	.03851	.03427	.03052	.02720	.02426
37	13	.24549	.21666	.19132	.16903	.14942	.13216	.11696	.10357	.09176	.08136	.07218	.06408	.05692	.05060	.04502	.04007	.03570	.03183	.02840	.02536
37	14	.24999	.22097	.19542	.17291	.15308	.13560	.12017	.10657	.09456	.08395	.07458	.06629	.05897	.05249	.04675	.04167	.03717	.03318	.02964	.02650
37	15	.25449	.22530	.19955	.17683	.15677	.13907	.12342	.10960	.09738	.08657	.07701	.06855	.06105	.05441	.04852	.04330	.03867	.03455	.03090	.02765
37	16	.25900	.22963	.20369	.18076	.16049	.14256	.12670	.11267	.10024	.08923	.07948	.07083	.06317	.05636	.05032	.04496	.04019	.03596	.03219	.02884
37	17	.26352	.23398	.20785	.18471	.16423	.14609	.13001	.11577	.10313	.09193	.08198	.07316	.06532	.05835	.05216	.04665	.04176	.03740	.03351	.03005
37	18	.26805	.23834	.21202	.18869	.16800	.14964	.13336	.11890	.10606	.09466	.08453	.07552	.06751	.06038	.05403	.04838	.04335	.03887	.03487	.03130
37	19	.27258	.24272	.21622	.19269	.17180	.15323	.13674	.12207	.10903	.09743	.08711	.07792	.06974	.06245	.05595	.05015	.04499	.04038	.03626	.03258
37	20	.27713	.24712	.22044	.19672	.17563	.15686	.14016	.12529	.11205	.10025	.08974	.08037	.07201	.06456	.05791	.05197	.04666	.04193	.03769	.03390
37	21	.28168	.25153	.22468	.20078	.17949	.16052	.14361	.12854	.11510	.10311	.09241	.08286	.07433	.06672	.05991	.05383	.04838	.04352	.03916	.03526
37	22	.28623	.25594	.22894	.20485	.18337	.16421	.14710	.13183	.11819	.10601	.09512	.08540	.07670	.06892	.06195	.05572	.05015	.04515	.04067	.03666
37	23	.29078	.26036	.23320	.20894	.18728	.16792	.15061	.13515	.12132	.10894	.09788	.08797	.07910	.07116	.06404	.05766	.05195	.04682	.04222	.03809
37	24	.29532	.26477	.23747	.21304	.19120	.17165	.15416	.13850	.12447	.11191	.10066	.09058	.08154	.07344	.06616	.05964	.05379	.04853	.04381	.03957
37	25	.29985	.26919	.24173	.21715	.19513	.17540	.15772	.14187	.12766	.11492	.10348	.09323	.08402	.07575	.06833	.06166	.05567	.05028	.04543	.04108
37	26	.30435	.27358	.24599	.22126	.19907	.17916	.16130	.14526	.13087	.11795	.10634	.09591	.08653	.07811	.07053	.06371	.05758	.05206	.04710	.04262
37	27	.30883	.27796	.25024	.22536	.20301	.18293	.16489	.14868	.13410	.12100	.10921	.09861	.08908	.08049	.07276	.06580	.05953	.05389	.04880	.04421
37	28	.31328	.28231	.25447	.22944	.20694	.18669	.16848	.15209	.13734	.12407	.11211	.10134	.09164	.08290	.07502	.06792	.06152	.05574	.05052	.04582
37	29	.31768	.28662	.25867	.23351	.21085	.19045	.17207	.15551	.14059	.12715	.11502	.10409	.09423	.08534	.07731	.07007	.06353	.05762	.05228	.04746
37	30	.32202	.29089	.26283	.23754	.21475	.19419	.17565	.15893	.14384	.13023	.11794	.10685	.09684	.08779	.07962	.07223	.06556	.05952	.05407	.04913
37	31	.32631	.29511	.26695	.24154	.21861	.19791	.17921	.16234	.14709	.13331	.12087	.10962	.09945	.09026	.08194	.07442	.06761	.06145	.05587	.05082
37	32	.33054	.29926	.27102	.24550	.22244	.20159	.18275	.16572	.15032	.13639	.12379	.11239	.10207	.09273	.08428	.07662	.06968	.06340	.05770	.05254
37	33	.33469	.30336	.27503	.24940	.22622	.20525	.18627	.16909	.15354	.13946	.12671	.11516	.10470	.09522	.08662	.07883	.07177	.06536	.05955	.05427
37	34	.33876	.30738	.27897	.25325	.22996	.20886	.18975	.17243	.15673	.14251	.12961	.11792	.10732	.09770	.08897	.08105	.07386	.06734	.06141	.05602
37	35	.34275	.31133	.28285	.25704	.23364	.21242	.19318	.17573	.15990	.14554	.13251	.12068	.10993	.10018	.09132	.08328	.07597	.06932	.06328	.05779
37	36	.34665	.31519	.28666	.26076	.23726	.21594	.19658	.17900	.16304	.14854	.13538	.12341	.11254	.10266	.09367	.08550	.07807	.07132	.06516	.05957
37	37	.35046	.31897	.29038	.26441	.24082	.21939	.19992	.18222	.16614	.15152	.13822	.12613	.11513	.10512	.09602	.08773	.08018	.07331	.06705	.06135
38	0	.19391	.16784	.14542	.12611	.10948	.09514	.08277	.07209	.06286	.05488	.04797	.04198	.03680	.03229	.02838	.02498	.02202	.01944	.01718	.01522
38	1	.19558	.16932	.14670	.12721	.11040	.09590	.08338	.07256	.06321	.05512	.04811	.04204	.03678	.03221	.02824	.02479	.02178	.01917	.01689	.01490
38	2	.19939	.17290	.15004	.13031	.11326	.09853	.08579	.07477	.06522	.05695	.04978	.04355	.03814	.03344	.02935	.02579	.02269	.01998	.01762	.01556
38	3	.20332	.17660	.15350	.13353	.11625	.10128	.08832	.07709	.06734	.05888	.05154	.04515	.03960	.03476	.03055	.02687	.02367	.02087	.01842	.01628
38	4	.20734	.18039	.15705	.13684	.11932	.10413	.09094	.07949	.06955	.06090	.05338	.04683	.04112	.03614	.03180	.02801	.02470	.02180	.01927	.01704
38	5	.21144	.18426	.16069	.14024	.12248	.10705	.09364	.08198	.07183	.06299	.05528	.04857	.04271	.03759	.03312	.02921	.02578	.02279	.02016	.01785
38	6	.21560	.18820	.16440	.14371	.12571	.11005	.09641	.08453	.07417	.06514	.05726	.05037	.04435	.03909	.03448	.03045	.02691	.02381	.02109	.01870
38	7	.21983	.19221	.16818	.14725	.12901	.11312	.09925	.08716	.07659	.06736	.05929	.05224	.04606	.04065	.03590	.03174	.02809	.02489	.02207	.01959
38	8	.22411	.19628	.17202	.15085	.13238	.11625	.10216	.08985	.07907	.06965	.06139	.05416	.04782	.04226	.03738	.03309	.02932	.02600	.02308	.02051

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
38	9	.22846	.20042	.17593	.15453	.13582	.11946	.10514	.09261	.08162	.07200	.06356	.05615	.04964	.04393	.03890	.03448	.03059	.02717	.02415	.02148
38	10	.23286	.20462	.17991	.15828	.13933	.12274	.10819	.09544	.08424	.07442	.06578	.05820	.05153	.04565	.04049	.03593	.03192	.02838	.02525	.02249
38	11	.23732	.20887	.18394	.16208	.14291	.12608	.11131	.09833	.08692	.07690	.06807	.06031	.05347	.04744	.04212	.03743	.03329	.02963	.02640	.02354
38	12	.24182	.21318	.18803	.16595	.14654	.12949	.11448	.10129	.08967	.07944	.07042	.06247	.05546	.04927	.04381	.03898	.03471	.03094	.02760	.02464
38	13	.24636	.21752	.19217	.16986	.15023	.13294	.11771	.10430	.09247	.08203	.07282	.06469	.05751	.05116	.04554	.04057	.03618	.03228	.02883	.02576
38	14	.25092	.22190	.19633	.17381	.15395	.13644	.12099	.10735	.09531	.08467	.07526	.06695	.05959	.05308	.04732	.04221	.03768	.03366	.03009	.02692
38	15	.25549	.22629	.20052	.17778	.15770	.13997	.12429	.11044	.09819	.08734	.07775	.06925	.06172	.05504	.04912	.04387	.03921	.03507	.03138	.02811
38	16	.26007	.23069	.20473	.18178	.16148	.14352	.12763	.11356	.10110	.09006	.08027	.07158	.06388	.05704	.05097	.04557	.04077	.03651	.03271	.02933
38	17	.26466	.23511	.20896	.18580	.16529	.14711	.13101	.11672	.10405	.09280	.08282	.07396	.06608	.05907	.05285	.04730	.04237	.03798	.03406	.03057
38	18	.26926	.23955	.21321	.18985	.16913	.15074	.13442	.11992	.10704	.09559	.08542	.07637	.06832	.06115	.05476	.04908	.04401	.03949	.03545	.03185
38	19	.27388	.24401	.21749	.19393	.17300	.15440	.13787	.12316	.11008	.09843	.08806	.07883	.07060	.06327	.05673	.05089	.04569	.04104	.03688	.03317
38	20	.27851	.24849	.22179	.19804	.17691	.15811	.14136	.12645	.11316	.10132	.09076	.08134	.07294	.06544	.05874	.05276	.04741	.04263	.03836	.03453
38	21	.28316	.25299	.22612	.20219	.18086	.16185	.14490	.12978	.11629	.10425	.09350	.08390	.07532	.06765	.06080	.05467	.04918	.04427	.03987	.03593
38	22	.28781	.25750	.23047	.20635	.18483	.16562	.14847	.13315	.11946	.10722	.09628	.08650	.07775	.06991	.06290	.05662	.05099	.04595	.04143	.03737
38	23	.29246	.26202	.23483	.21054	.18883	.16943	.15207	.13655	.12266	.11024	.09911	.08914	.08022	.07222	.06505	.05862	.05285	.04768	.04303	.03886
38	24	.29711	.26655	.23921	.21475	.19286	.17326	.15571	.13999	.12591	.11329	.10198	.09183	.08273	.07457	.06724	.06066	.05475	.04944	.04467	.04038
38	25	.30175	.27107	.24359	.21896	.19690	.17711	.15937	.14346	.12919	.11638	.10489	.09456	.08529	.07696	.06948	.06275	.05670	.05125	.04635	.04194
38	26	.30638	.27559	.24797	.22319	.20095	.18098	.16306	.14696	.13250	.11951	.10783	.09733	.08789	.07939	.07175	.06487	.05868	.05310	.04808	.04355
38	27	.31099	.28009	.25234	.22741	.20501	.18487	.16676	.15048	.13584	.12266	.11080	.10013	.09052	.08186	.07406	.06704	.06070	.05499	.04984	.04519
38	28	.31556	.28458	.25670	.23163	.20906	.18876	.17048	.15402	.13919	.12584	.11380	.10296	.09318	.08436	.07641	.06924	.06276	.05692	.05164	.04687
38	29	.32010	.28903	.26104	.23583	.21311	.19264	.17419	.15756	.14256	.12903	.11682	.10581	.09587	.08689	.07879	.07147	.06485	.05887	.05347	.04858
38	30	.32459	.29344	.26534	.24000	.21714	.19652	.17790	.16110	.14593	.13223	.11985	.10867	.09857	.08944	.08119	.07372	.06697	.06086	.05533	.05032
38	31	.32903	.29780	.26961	.24415	.22115	.20037	.18160	.16463	.14930	.13543	.12289	.11155	.10129	.09201	.08361	.07600	.06911	.06287	.05722	.05209
38	32	.33341	.30212	.27383	.24825	.22512	.20420	.18528	.16815	.15266	.13863	.12594	.11444	.10403	.09459	.08604	.07830	.07127	.06490	.05913	.05388
38	33	.33772	.30637	.27799	.25231	.22906	.20800	.18893	.17166	.15601	.14183	.12898	.11733	.10677	.09718	.08849	.08061	.07345	.06696	.06106	.05570
38	34	.34196	.31055	.28210	.25632	.23295	.21177	.19256	.17514	.15935	.14502	.13202	.12022	.10951	.09978	.09095	.08293	.07565	.06903	.06301	.05754
38	35	.34611	.31467	.28615	.26027	.23680	.21549	.19615	.17860	.16266	.14819	.13504	.12310	.11225	.10238	.09342	.08527	.07786	.07111	.06498	.05939
38	36	.35019	.31871	.29012	.26416	.24058	.21916	.19970	.18202	.16595	.15133	.13805	.12597	.11498	.10498	.09589	.08761	.08007	.07321	.06696	.06126
38	37	.35417	.32266	.29402	.26798	.24431	.22278	.20321	.18540	.16920	.15445	.14103	.12882	.11770	.10757	.09835	.08994	.08229	.07531	.06894	.06314
38	38	.35805	.32652	.29783	.27172	.24797	.22634	.20666	.18873	.17241	.15754	.14399	.13165	.12040	.11015	.10080	.09228	.08451	.07741	.07094	.06503
39	0	.19434	.16827	.14584	.12653	.10989	.09554	.08316	.07247	.06322	.05523	.04831	.04231	.03711	.03259	.02867	.02525	.02228	.01969	.01742	.01545
39	1	.19596	.16969	.14707	.12757	.11076	.09625	.08371	.07289	.06352	.05542	.04840	.04232	.03704	.03246	.02848	.02501	.02200	.01937	.01708	.01508
39	2	.19979	.17329	.15043	.13069	.11364	.09890	.08615	.07511	.06555	.05727	.05008	.04384	.03842	.03370	.02960	.02603	.02292	.02020	.01783	.01575
39	3	.20375	.17702	.15392	.13393	.11664	.10167	.08870	.07745	.06769	.05922	.05186	.04546	.03989	.03504	.03081	.02713	.02391	.02109	.01863	.01648
39	4	.20779	.18084	.15750	.13727	.11974	.10454	.09134	.07988	.06992	.06126	.05372	.04715	.04143	.03644	.03209	.02828	.02495	.02204	.01949	.01726
39	5	.21192	.18474	.16116	.14070	.12293	.10749	.09407	.08239	.07222	.06337	.05565	.04892	.04304	.03791	.03342	.02949	.02605	.02304	.02040	.01808
39	6	.21611	.18871	.16490	.14420	.12619	.11052	.09686	.08497	.07460	.06555	.05764	.05074	.04471	.03943	.03480	.03075	.02720	.02409	.02135	.01895
39	7	.22038	.19276	.16871	.14777	.12953	.11362	.09974	.08762	.07704	.06779	.05971	.05263	.04644	.04101	.03625	.03207	.02840	.02518	.02234	.01985
39	8	.22470	.19687	.17259	.15142	.13293	.11679	.10268	.09035	.07955	.07011	.06183	.05458	.04822	.04264	.03774	.03344	.02965	.02632	.02338	.02079
39	9	.22909	.20104	.17655	.15514	.13641	.12003	.10570	.09314	.08214	.07249	.06403	.05660	.05007	.04434	.03930	.03486	.03095	.02750	.02446	.02178
39	10	.23354	.20529	.18057	.15892	.13997	.12335	.10879	.09601	.08479	.07494	.06629	.05868	.05199	.04610	.04091	.03633	.03230	.02874	.02559	.02281
39	11	.23804	.20959	.18465	.16278	.14359	.12674	.11194	.09894	.08752	.07746	.06862	.06082	.05396	.04791	.04257	.03786	.03370	.03002	.02677	.02389
39	12	.24260	.21395	.18879	.16669	.14727	.13019	.11517	.10195	.09030	.08004	.07100	.06303	.05599	.04978	.04429	.03944	.03515	.03135	.02799	.02500
39	13	.24719	.21835	.19298	.17066	.15100	.13370	.11845	.10500	.09314	.08268	.07345	.06529	.05808	.05170	.04606	.04106	.03664	.03272	.02924	.02616
39	14	.25181	.22278	.19720	.17466	.15478	.13725	.12177	.10810	.09603	.08537	.07593	.06759	.06020	.05366	.04787	.04273	.03817	.03413	.03054	.02735
39	15	.25644	.22723	.20145	.17869	.15859	.14083	.12513	.11125	.09896	.08809	.07846	.06993	.06237	.05566	.04971	.04443	.03974	.03557	.03186	.02856
39	16	.26109	.23170	.20572	.18275	.16243	.14445	.12853	.11442	.10193	.09085	.08103	.07231	.06457	.05770	.05160	.04617	.04134	.03704	.03322	.02981
39	17	.26575	.23619	.21002	.18684	.16630	.14810	.13196	.11764	.10494	.09365	.08364	.07473	.06682	.05978	.05352	.04794	.04298	.03855	.03461	.03109
39	18	.27042	.24070	.21434	.19096	.17021	.15179	.13543	.12090	.10799	.09650	.08629	.07720	.06911	.06190	.05548	.04976	.04465	.04010	.03603	.03240
39	19	.27512	.24524	.21870	.19512	.17416	.15553	.13895	.12421	.11108	.09940	.08899	.07971	.07145	.06407	.05749	.05162	.04637	.04169	.03750	.03376

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
39	20	.27983	.24980	.22308	.19931	.17815	.15930	.14252	.12756	.11423	.10235	.09174	.08228	.07384	.06629	.05955	.05353	.04814	.04333	.03901	.03515
39	21	.28456	.25439	.22750	.20354	.18218	.16313	.14613	.13097	.11743	.10535	.09455	.08490	.07628	.06857	.06167	.05549	.04996	.04501	.04057	.03660
39	22	.28931	.25899	.23194	.20779	.18624	.16699	.14979	.13442	.12068	.10839	.09741	.08757	.07877	.07089	.06383	.05750	.05183	.04674	.04218	.03808
39	23	.29406	.26361	.23640	.21208	.19033	.17088	.15348	.13791	.12397	.11149	.10031	.09029	.08131	.07326	.06604	.05956	.05374	.04852	.04383	.03961
39	24	.29882	.26824	.24088	.21638	.19445	.17481	.15721	.14144	.12730	.11463	.10326	.09305	.08390	.07568	.06830	.06166	.05570	.05034	.04552	.04118
39	25	.30357	.27288	.24537	.22071	.19860	.17877	.16097	.14501	.13068	.11781	.10625	.09587	.08653	.07814	.07060	.06381	.05771	.05221	.04726	.04280
39	26	.30831	.27751	.24987	.22505	.20276	.18275	.16477	.14861	.13408	.12103	.10928	.09872	.08921	.08066	.07295	.06601	.05976	.05413	.04905	.04447
39	27	.31305	.28214	.25436	.22939	.20694	.18675	.16858	.15223	.13752	.12428	.11235	.10161	.09193	.08321	.07534	.06825	.06186	.05608	.05087	.04617
39	28	.31775	.28675	.25885	.23373	.21112	.19075	.17241	.15588	.14099	.12756	.11545	.10453	.09468	.08580	.07777	.07053	.06399	.05808	.05274	.04791
39	29	.32243	.29134	.26332	.23807	.21530	.19477	.17625	.15954	.14447	.13086	.11858	.10749	.09747	.08842	.08024	.07285	.06616	.06011	.05464	.04969
39	30	.32706	.29589	.26777	.24238	.21946	.19877	.18008	.16321	.14796	.13418	.12172	.11046	.10028	.09107	.08273	.07519	.06836	.06218	.05658	.05151
39	31	.33165	.30041	.27218	.24667	.22361	.20276	.18392	.16687	.15145	.13750	.12488	.11345	.10310	.09374	.08525	.07756	.07059	.06427	.05855	.05335
39	32	.33618	.30487	.27655	.25092	.22773	.20674	.18773	.17053	.15495	.14083	.12804	.11645	.10595	.09642	.08779	.07995	.07285	.06640	.06054	.05522
39	33	.34065	.30928	.28087	.25513	.23182	.21069	.19154	.17417	.15843	.14416	.13121	.11946	.10880	.09913	.09034	.08237	.07512	.06854	.06256	.05712
39	34	.34505	.31363	.28514	.25930	.23587	.21460	.19531	.17780	.16191	.14748	.13438	.12248	.11167	.10184	.09291	.08480	.07742	.07071	.06460	.05905
39	35	.34937	.31791	.28935	.26342	.23987	.21849	.19906	.18141	.16537	.15079	.13754	.12549	.11453	.10456	.09550	.08724	.07973	.07289	.06667	.06099
39	36	.35362	.32212	.29349	.26748	.24383	.22232	.20277	.18498	.16880	.15408	.14069	.12849	.11739	.10729	.09808	.08970	.08206	.07509	.06874	.06296
39	37	.35777	.32624	.29756	.27147	.24772	.22611	.20643	.18852	.17221	.15735	.14381	.13148	.12025	.11000	.10067	.09215	.08439	.07730	.07084	.06494
39	38	.36183	.33028	.30155	.27539	.25155	.22983	.21005	.19201	.17557	.16059	.14692	.13446	.12309	.11271	.10325	.09461	.08672	.07952	.07294	.06693
39	39	.36579	.33423	.30546	.27923	.25531	.23350	.21361	.19546	.17890	.16379	.15000	.13741	.12591	.11541	.10582	.09706	.08905	.08173	.07504	.06892
40	0	.19476	.16869	.14626	.12694	.11029	.09593	.08354	.07284	.06359	.05558	.04865	.04264	.03742	.03289	.02896	.02553	.02254	.01994	.01766	.01568
40	1	.19633	.17006	.14743	.12792	.11110	.09658	.08404	.07320	.06383	.05571	.04868	.04259	.03730	.03271	.02871	.02524	.02221	.01958	.01728	.01527
40	2	.20017	.17367	.15081	.13106	.11400	.09925	.08649	.07544	.06587	.05757	.05037	.04412	.03869	.03396	.02985	.02627	.02314	.02041	.01803	.01594
40	3	.20415	.17742	.15431	.13433	.11703	.10204	.08906	.07780	.06803	.05955	.05217	.04576	.04018	.03531	.03107	.02737	.02414	.02132	.01885	.01668
40	4	.20822	.18127	.15792	.13769	.12015	.10493	.09173	.08025	.07028	.06160	.05405	.04747	.04173	.03673	.03236	.02854	.02521	.02228	.01972	.01748
40	5	.21238	.18520	.16161	.14114	.12336	.10791	.09448	.08278	.07260	.06373	.05600	.04925	.04336	.03821	.03371	.02977	.02632	.02330	.02064	.01831
40	6	.21660	.18920	.16538	.14467	.12665	.11097	.09730	.08539	.07500	.06594	.05802	.05110	.04505	.03976	.03512	.03105	.02749	.02436	.02161	.01919
40	7	.22090	.19328	.16923	.14828	.13002	.11410	.10020	.08807	.07748	.06821	.06011	.05302	.04680	.04136	.03658	.03239	.02871	.02547	.02262	.02011
40	8	.22526	.19742	.17315	.15196	.13346	.11730	.10318	.09083	.08002	.07056	.06226	.05500	.04862	.04302	.03810	.03378	.02997	.02662	.02367	.02107
40	9	.22969	.20164	.17714	.15571	.13698	.12059	.10623	.09366	.08264	.07297	.06449	.05704	.05050	.04474	.03968	.03522	.03129	.02783	.02478	.02208
40	10	.23418	.20593	.18120	.15954	.14057	.12394	.10936	.09656	.08533	.07546	.06678	.05915	.05244	.04653	.04132	.03672	.03267	.02909	.02593	.02313
40	11	.23873	.21028	.18533	.16344	.14424	.12737	.11256	.09954	.08809	.07801	.06914	.06133	.05444	.04837	.04301	.03828	.03410	.03040	.02713	.02423
40	12	.24334	.21468	.18952	.16740	.14797	.13087	.11583	.10258	.09092	.08063	.07157	.06357	.05651	.05027	.04476	.03989	.03557	.03175	.02837	.02537
40	13	.24798	.21914	.19376	.17142	.15175	.13442	.11915	.10568	.09380	.08331	.07405	.06587	.05863	.05223	.04656	.04155	.03710	.03316	.02966	.02655
40	14	.25266	.22362	.19804	.17548	.15558	.13802	.12252	.10883	.09674	.08604	.07658	.06821	.06080	.05423	.04841	.04324	.03866	.03459	.03098	.02776
40	15	.25735	.22813	.20234	.17957	.15945	.14166	.12594	.11203	.09971	.08881	.07915	.07059	.06300	.05627	.05029	.04498	.04026	.03607	.03233	.02901
40	16	.26206	.23267	.20668	.18369	.16335	.14534	.12939	.11526	.10273	.09162	.08177	.07302	.06525	.05835	.05221	.04675	.04190	.03757	.03372	.03029
40	17	.26678	.23722	.21104	.18784	.16728	.14905	.13288	.11853	.10579	.09448	.08443	.07549	.06754	.06047	.05417	.04857	.04357	.03912	.03514	.03160
40	18	.27153	.24180	.21543	.19203	.17125	.15280	.13642	.12185	.10890	.09738	.08713	.07801	.06988	.06264	.05618	.05042	.04529	.04070	.03660	.03294
40	19	.27630	.24641	.21985	.19625	.17527	.15661	.14000	.12522	.11206	.10034	.08989	.08057	.07227	.06485	.05824	.05233	.04705	.04233	.03811	.03433
40	20	.28109	.25105	.22432	.20052	.17933	.16046	.14364	.12864	.11527	.10335	.09270	.08320	.07471	.06713	.06035	.05429	.04886	.04401	.03966	.03577
40	21	.28591	.25572	.22882	.20483	.18344	.16436	.14733	.13212	.11854	.10641	.09557	.08588	.07721	.06946	.06252	.05630	.05073	.04574	.04127	.03725
40	22	.29074	.26042	.23335	.20918	.18759	.16830	.15106	.13565	.12187	.10953	.09850	.08862	.07977	.07184	.06473	.05836	.05265	.04752	.04292	.03878
40	23	.29559	.26513	.23790	.21355	.19177	.17228	.15484	.13922	.12523	.11270	.10147	.09141	.08238	.07427	.06700	.06048	.05462	.04935	.04461	.04036
40	24	.30045	.26986	.24248	.21796	.19599	.17630	.15866	.14284	.12865	.11592	.10450	.09425	.08504	.07676	.06933	.06264	.05663	.05123	.04636	.04198
40	25	.30531	.27461	.24708	.22239	.20024	.18036	.16252	.14650	.13212	.11919	.10758	.09714	.08775	.07930	.07170	.06486	.05870	.05316	.04816	.04365
40	26	.31017	.27936	.25169	.22684	.20451	.18445	.16641	.15020	.13562	.12250	.11070	.10007	.09051	.08189	.07413	.06713	.06082	.05513	.05000	.04537
40	27	.31502	.28410	.25630	.23130	.20880	.18856	.17034	.15393	.13916	.12585	.11386	.10306	.09331	.08453	.07660	.06945	.06299	.05716	.05190	.04714
40	28	.31986	.28884	.26092	.23576	.21310	.19269	.17428	.15769	.14273	.12924	.11706	.10608	.09616	.08720	.07911	.07181	.06520	.05923	.05383	.04895
40	29	.32466	.29356	.26552	.24022	.21741	.19682	.17824	.16147	.14632	.13265	.12029	.10913	.09904	.08992	.08167	.07420	.06745	.06134	.05581	.05079

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
40	30	.32944	.29826	.27010	.24467	.22171	.20096	.18220	.16526	.14993	.13608	.12355	.11221	.10195	.09266	.08425	.07664	.06974	.06349	.05782	.05268
40	31	.33417	.30291	.27465	.24910	.22599	.20508	.18617	.16905	.15355	.13952	.12682	.11531	.10488	.09543	.08687	.07910	.07206	.06566	.05987	.05460
40	32	.33885	.30753	.27917	.25350	.23026	.20920	.19013	.17284	.15718	.14298	.13010	.11843	.10784	.09823	.08951	.08159	.07440	.06788	.06194	.05656
40	33	.34348	.31210	.28365	.25787	.23450	.21330	.19407	.17663	.16080	.14644	.13340	.12156	.11081	.10104	.09217	.08411	.07678	.07011	.06405	.05854
40	34	.34804	.31661	.28809	.26220	.23870	.21737	.19800	.18040	.16442	.14989	.13670	.12470	.11379	.10387	.09485	.08665	.07918	.07238	.06619	.06055
40	35	.35253	.32106	.29246	.26648	.24287	.22141	.20190	.18416	.16802	.15335	.13999	.12784	.11678	.10672	.09755	.08920	.08160	.07467	.06835	.06259
40	36	.35694	.32543	.29678	.27071	.24699	.22541	.20576	.18788	.17161	.15678	.14328	.13098	.11978	.10956	.10026	.09177	.08403	.07697	.07053	.06465
40	37	.36127	.32973	.30102	.27487	.25105	.22936	.20959	.19158	.17516	.16020	.14656	.13411	.12277	.11241	.10297	.09434	.08647	.07929	.07272	.06673
40	38	.36551	.33395	.30519	.27897	.25506	.23326	.21337	.19524	.17869	.16359	.14981	.13723	.12575	.11526	.10568	.09692	.08893	.08162	.07493	.06882
40	39	.36965	.33808	.30927	.28299	.25900	.23710	.21711	.19885	.18218	.16695	.15304	.14033	.12871	.11809	.10838	.09950	.09138	.08395	.07715	.07093
40	40	.37369	.34211	.31327	.28693	.26286	.24087	.22078	.20241	.18563	.17028	.15624	.14340	.13166	.12091	.11108	.10208	.09384	.08629	.07938	.07304
41	0	.19516	.16910	.14666	.12734	.11068	.09632	.08392	.07320	.06394	.05592	.04898	.04296	.03773	.03319	.02924	.02580	.02281	.02019	.01791	.01591
41	1	.19667	.17040	.14777	.12826	.11143	.09691	.08436	.07351	.06412	.05600	.04896	.04285	.03755	.03295	.02895	.02546	.02243	.01978	.01747	.01545
41	2	.20054	.17404	.15117	.13142	.11435	.09959	.08682	.07576	.06618	.05787	.05066	.04440	.03895	.03422	.03009	.02650	.02336	.02062	.01823	.01613
41	3	.20454	.17781	.15470	.13470	.11740	.10240	.08941	.07814	.06836	.05986	.05248	.04605	.04046	.03558	.03133	.02762	.02438	.02154	.01906	.01689
41	4	.20863	.18168	.15833	.13809	.12054	.10532	.09210	.08061	.07063	.06194	.05437	.04778	.04203	.03702	.03263	.02880	.02545	.02252	.01995	.01769
41	5	.21282	.18563	.16205	.14157	.12378	.10832	.09487	.08317	.07297	.06409	.05634	.04958	.04368	.03852	.03400	.03005	.02658	.02355	.02088	.01854
41	6	.21707	.18967	.16584	.14513	.12710	.11140	.09772	.08580	.07540	.06632	.05839	.05145	.04539	.04008	.03543	.03135	.02777	.02463	.02186	.01943
41	7	.22140	.19378	.16972	.14876	.13050	.11456	.10066	.08851	.07790	.06862	.06050	.05339	.04716	.04170	.03691	.03270	.02901	.02575	.02289	.02037
41	8	.22580	.19796	.17367	.15248	.13397	.11780	.10366	.09130	.08047	.07099	.06268	.05540	.04900	.04339	.03845	.03411	.03029	.02693	.02396	.02135
41	9	.23026	.20221	.17770	.15627	.13752	.12112	.10675	.09416	.08312	.07344	.06494	.05747	.05091	.04514	.04005	.03558	.03164	.02816	.02509	.02237
41	10	.23479	.20654	.18180	.16014	.14115	.12451	.10991	.09710	.08584	.07596	.06726	.05961	.05288	.04695	.04172	.03711	.03303	.02944	.02626	.02345
41	11	.23939	.21093	.18597	.16408	.14486	.12798	.11315	.10011	.08864	.07855	.06966	.06182	.05492	.04882	.04344	.03869	.03449	.03077	.02748	.02457
41	12	.24404	.21538	.19021	.16809	.14863	.13152	.11646	.10320	.09151	.08121	.07212	.06410	.05702	.05076	.04522	.04033	.03599	.03215	.02875	.02573
41	13	.24874	.21989	.19450	.17215	.15247	.13512	.11983	.10634	.09444	.08393	.07464	.06643	.05917	.05275	.04706	.04202	.03755	.03358	.03006	.02694
41	14	.25346	.22443	.19883	.17626	.15635	.13877	.12325	.10954	.09742	.08670	.07721	.06881	.06138	.05478	.04894	.04375	.03914	.03505	.03141	.02818
41	15	.25821	.22899	.20319	.18041	.16027	.14246	.12671	.11278	.10044	.08951	.07983	.07124	.06362	.05686	.05086	.04552	.04078	.03656	.03280	.02945
41	16	.26298	.23358	.20759	.18458	.16422	.14619	.13022	.11606	.10351	.09237	.08249	.07371	.06591	.05898	.05282	.04733	.04245	.03809	.03422	.03076
41	17	.26777	.23820	.21201	.18880	.16822	.14996	.13377	.11939	.10662	.09528	.08519	.07623	.06825	.06114	.05482	.04918	.04416	.03967	.03567	.03210
41	18	.27258	.24285	.21646	.19305	.17225	.15378	.13736	.12276	.10978	.09823	.08795	.07879	.07063	.06335	.05687	.05108	.04591	.04129	.03717	.03348
41	19	.27742	.24753	.22096	.19734	.17633	.15764	.14101	.12620	.11300	.10124	.09076	.08141	.07307	.06562	.05897	.05303	.04771	.04296	.03871	.03490
41	20	.28229	.25224	.22550	.20168	.18047	.16157	.14471	.12969	.11628	.10432	.09363	.08409	.07557	.06795	.06113	.05503	.04957	.04468	.04030	.03637
41	21	.28719	.25700	.23008	.20607	.18466	.16554	.14848	.13324	.11962	.10745	.09657	.08683	.07813	.07033	.06335	.05709	.05149	.04646	.04195	.03790
41	22	.29211	.26178	.23469	.21050	.18888	.16956	.15229	.13684	.12301	.11064	.09956	.08963	.08074	.07277	.06562	.05921	.05345	.04828	.04364	.03947
41	23	.29705	.26658	.23934	.21497	.19316	.17363	.15615	.14049	.12646	.11388	.10261	.09249	.08341	.07527	.06795	.06138	.05547	.05016	.04539	.04109
41	24	.30200	.27141	.24401	.21947	.19747	.17774	.16006	.14419	.12996	.11718	.10571	.09540	.08614	.07782	.07034	.06361	.05755	.05210	.04719	.04277
41	25	.30697	.27626	.24871	.22400	.20181	.18190	.16401	.14795	.13351	.12053	.10887	.09837	.08893	.08043	.07278	.06589	.05968	.05409	.04904	.04449
41	26	.31194	.28112	.25343	.22855	.20619	.18609	.16801	.15174	.13711	.12394	.11208	.10139	.09177	.08310	.07528	.06823	.06187	.05613	.05095	.04627
41	27	.31691	.28599	.25817	.23313	.21060	.19031	.17204	.15558	.14075	.12738	.11533	.10447	.09466	.08582	.07783	.07062	.06411	.05822	.05290	.04809
41	28	.32187	.29085	.26290	.23772	.21502	.19455	.17609	.15945	.14443	.13087	.11863	.10758	.09760	.08858	.08043	.07306	.06639	.06036	.05491	.04997
41	29	.32681	.29570	.26763	.24230	.21944	.19881	.18017	.16334	.14813	.13439	.12196	.11073	.10057	.09138	.08307	.07554	.06872	.06255	.05696	.05189
41	30	.33172	.30053	.27235	.24689	.22387	.20307	.18426	.16725	.15186	.13793	.12533	.11392	.10358	.09422	.08575	.07806	.07109	.06478	.05904	.05384
41	31	.33659	.30533	.27704	.25145	.22830	.20733	.18835	.17117	.15560	.14150	.12871	.11713	.10662	.09710	.08846	.08062	.07350	.06704	.06117	.05584
41	32	.34142	.31009	.28171	.25600	.23270	.21159	.19245	.17509	.15935	.14507	.13212	.12036	.10969	.10000	.09120	.08321	.07594	.06934	.06334	.05788
41	33	.34620	.31481	.28634	.26052	.23709	.21583	.19654	.17902	.16311	.14866	.13554	.12362	.11278	.10293	.09397	.08583	.07842	.07167	.06554	.05995
41	34	.35092	.31948	.29093	.26501	.24145	.22006	.20061	.18293	.16687	.15226	.13897	.12688	.11589	.10588	.09677	.08847	.08092	.07404	.06776	.06205
41	35	.35558	.32410	.29548	.26945	.24578	.22425	.20466	.18684	.17062	.15585	.14240	.13016	.11900	.10884	.09958	.09114	.08344	.07643	.07002	.06418
41	36	.36016	.32864	.29996	.27384	.25007	.22841	.20869	.19072	.17435	.15943	.14583	.13343	.12213	.11182	.10241	.09382	.08599	.07884	.07231	.06634
41	37	.36466	.33312	.30438	.27818	.25430	.23253	.21268	.19458	.17807	.16300	.14925	.13671	.12525	.11480	.10524	.09652	.08855	.08127	.07461	.06852
41	38	.36908	.33752	.30872	.28246	.25848	.23661	.21664	.19840	.18176	.16655	.15266	.13997	.12837	.11778	.10809	.09923	.09112	.08371	.07693	.07072

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
41	39	.37340	.34183	.31299	.28666	.26260	.24062	.22054	.20219	.18541	.17007	.15605	.14322	.13149	.12075	.11093	.10194	.09370	.08617	.07926	.07294
41	40	.37763	.34605	.31718	.29078	.26665	.24458	.22439	.20592	.18902	.17356	.15941	.14645	.13458	.12372	.11376	.10464	.09629	.08863	.08160	.07516
41	41	.38175	.35017	.32127	.29483	.27062	.24847	.22818	.20961	.19260	.17701	.16273	.14965	.13766	.12667	.11659	.10735	.09887	.09109	.08395	.07740
42	0	.19556	.16949	.14705	.12773	.11107	.09670	.08429	.07357	.06429	.05627	.04931	.04328	.03804	.03349	.02953	.02608	.02307	.02045	.01815	.01614
42	1	.19701	.17074	.14810	.12859	.11175	.09722	.08466	.07381	.06441	.05628	.04923	.04311	.03780	.03319	.02917	.02568	.02263	.01998	.01766	.01563
42	2	.20089	.17439	.15151	.13176	.11469	.09992	.08714	.07608	.06648	.05816	.05094	.04467	.03921	.03447	.03033	.02673	.02358	.02083	.01843	.01632
42	3	.20491	.17818	.15506	.13506	.11775	.10275	.08975	.07847	.06868	.06017	.05277	.04634	.04073	.03584	.03158	.02786	.02461	.02176	.01927	.01708
42	4	.20903	.18207	.15872	.13847	.12092	.10569	.09246	.08096	.07096	.06226	.05469	.04808	.04232	.03729	.03290	.02906	.02570	.02275	.02017	.01790
42	5	.21323	.18605	.16246	.14198	.12418	.10871	.09525	.08354	.07333	.06444	.05668	.04991	.04399	.03881	.03429	.03032	.02684	.02379	.02112	.01876
42	6	.21752	.19011	.16629	.14556	.12753	.11182	.09813	.08620	.07578	.06669	.05874	.05180	.04572	.04040	.03573	.03164	.02804	.02489	.02211	.01967
42	7	.22188	.19425	.17019	.14923	.13095	.11501	.10109	.08893	.07831	.06902	.06088	.05376	.04752	.04204	.03723	.03301	.02930	.02603	.02316	.02062
42	8	.22630	.19846	.17418	.15297	.13446	.11828	.10413	.09175	.08091	.07141	.06309	.05579	.04938	.04375	.03880	.03444	.03061	.02723	.02425	.02162
42	9	.23080	.20275	.17824	.15680	.13804	.12163	.10724	.09464	.08359	.07389	.06537	.05789	.05131	.04552	.04042	.03593	.03197	.02848	.02539	.02266
42	10	.23538	.20712	.18238	.16071	.14171	.12506	.11044	.09761	.08634	.07644	.06773	.06006	.05331	.04736	.04211	.03748	.03339	.02978	.02659	.02376
42	11	.24001	.21155	.18659	.16469	.14546	.12857	.11372	.10066	.08918	.07906	.07016	.06230	.05538	.04926	.04386	.03909	.03487	.03114	.02783	.02490
42	12	.24471	.21605	.19087	.16874	.14928	.13215	.11707	.10379	.09208	.08176	.07265	.06461	.05751	.05123	.04568	.04076	.03641	.03255	.02913	.02609
42	13	.24945	.22060	.19521	.17285	.15316	.13579	.12048	.10698	.09505	.08452	.07521	.06698	.05970	.05325	.04754	.04248	.03799	.03401	.03047	.02732
42	14	.25423	.22519	.19959	.17701	.15708	.13949	.12395	.11022	.09807	.08733	.07782	.06940	.06194	.05532	.04945	.04424	.03962	.03550	.03184	.02859
42	15	.25904	.22981	.20401	.18121	.16105	.14323	.12746	.11351	.10114	.09019	.08048	.07187	.06423	.05744	.05141	.04605	.04128	.03704	.03326	.02989
42	16	.26386	.23446	.20845	.18544	.16506	.14701	.13102	.11684	.10426	.09310	.08319	.07438	.06656	.05960	.05341	.04789	.04298	.03861	.03471	.03122
42	17	.26871	.23914	.21294	.18971	.16911	.15084	.13462	.12022	.10742	.09605	.08594	.07694	.06893	.06180	.05545	.04978	.04473	.04022	.03619	.03259
42	18	.27358	.24384	.21745	.19402	.17321	.15471	.13827	.12365	.11064	.09906	.08874	.07955	.07136	.06405	.05754	.05172	.04652	.04187	.03772	.03400
42	19	.27849	.24859	.22202	.19838	.17736	.15864	.14198	.12714	.11391	.10212	.09161	.08222	.07385	.06637	.05968	.05371	.04836	.04358	.03930	.03546
42	20	.28343	.25338	.22663	.20280	.18156	.16263	.14575	.13069	.11725	.10525	.09454	.08496	.07640	.06874	.06189	.05576	.05026	.04534	.04093	.03697
42	21	.28840	.25821	.23128	.20726	.18582	.16668	.14958	.13431	.12066	.10845	.09753	.08776	.07901	.07118	.06416	.05787	.05222	.04716	.04262	.03854
42	22	.29341	.26307	.23598	.21177	.19013	.17078	.15347	.13798	.12412	.11171	.10059	.09062	.08169	.07368	.06649	.06004	.05424	.04904	.04436	.04015
42	23	.29844	.26797	.24071	.21632	.19448	.17493	.15741	.14171	.12764	.11502	.10370	.09354	.08443	.07624	.06888	.06226	.05632	.05097	.04615	.04182
42	24	.30349	.27289	.24548	.22091	.19888	.17913	.16141	.14550	.13122	.11840	.10688	.09653	.08722	.07886	.07133	.06455	.05845	.05296	.04800	.04354
42	25	.30855	.27784	.25028	.22554	.20333	.18338	.16545	.14934	.13486	.12184	.11012	.09958	.09008	.08154	.07384	.06690	.06064	.05500	.04991	.04532
42	26	.31363	.28281	.25510	.23020	.20781	.18767	.16954	.15323	.13855	.12533	.11341	.10268	.09300	.08428	.07641	.06931	.06290	.05711	.05188	.04715
42	27	.31871	.28779	.25995	.23489	.21232	.19199	.17368	.15717	.14229	.12887	.11676	.10584	.09598	.08708	.07903	.07177	.06520	.05927	.05390	.04904
42	28	.32379	.29277	.26480	.23959	.21686	.19635	.17784	.16114	.14607	.13245	.12016	.10904	.09900	.08992	.08171	.07429	.06756	.06148	.05597	.05098
42	29	.32886	.29774	.26966	.24430	.22141	.20072	.18204	.16515	.14988	.13608	.12359	.11230	.10207	.09282	.08444	.07685	.06997	.06374	.05809	.05296
42	30	.33390	.30270	.27451	.24902	.22596	.20511	.18625	.16918	.15372	.13973	.12706	.11558	.10518	.09576	.08721	.07946	.07243	.06605	.06026	.05500
42	31	.33891	.30764	.27934	.25372	.23052	.20951	.19047	.17322	.15759	.14342	.13056	.11891	.10833	.09873	.09002	.08211	.07492	.06840	.06246	.05707
42	32	.34388	.31255	.28415	.25841	.23507	.21390	.19470	.17728	.16147	.14712	.13409	.12226	.11151	.10174	.09287	.08480	.07746	.07079	.06471	.05919
42	33	.34881	.31743	.28894	.26308	.23961	.21829	.19893	.18134	.16536	.15084	.13764	.12563	.11471	.10478	.09574	.08752	.08003	.07321	.06700	.06134
42	34	.35369	.32225	.29369	.26772	.24412	.22266	.20315	.18540	.16926	.15457	.14120	.12902	.11794	.10785	.09865	.09027	.08264	.07568	.06933	.06354
42	35	.35851	.32703	.29839	.27233	.24861	.22702	.20736	.18946	.17315	.15830	.14477	.13243	.12119	.11093	.10158	.09305	.08527	.07817	.07168	.06576
42	36	.36326	.33175	.30304	.27689	.25306	.23134	.21155	.19350	.17704	.16203	.14834	.13584	.12444	.11404	.10453	.09586	.08793	.08069	.07407	.06802
42	37	.36794	.33640	.30764	.28140	.25747	.23563	.21570	.19751	.18091	.16575	.15191	.13926	.12771	.11715	.10750	.09868	.09061	.08323	.07648	.07030
42	38	.37254	.34098	.31216	.28585	.26182	.23988	.21982	.20150	.18476	.16946	.15547	.14267	.13097	.12027	.11047	.10151	.09331	.08579	.07891	.07261
42	39	.37704	.34547	.31661	.29024	.26612	.24407	.22390	.20546	.18858	.17314	.15901	.14607	.13423	.12338	.11345	.10435	.09601	.08837	.08136	.07494
42	40	.38145	.34988	.32099	.29455	.27035	.24821	.22793	.20937	.19237	.17680	.16253	.14946	.13748	.12650	.11643	.10720	.09873	.09096	.08383	.07729
42	41	.38577	.35419	.32527	.29878	.27452	.25228	.23191	.21323	.19611	.18042	.16602	.15282	.14071	.12960	.11940	.11004	.10145	.09355	.08630	.07964
42	42	.38997	.35840	.32946	.30293	.27860	.25629	.23582	.21704	.19981	.18400	.16948	.15616	.14392	.13269	.12236	.11288	.10416	.09615	.08878	.08201
43	0	.19594	.16988	.14744	.12811	.11144	.09707	.08465	.07392	.06464	.05660	.04964	.04359	.03835	.03379	.02981	.02635	.02334	.02070	.01840	.01638
43	1	.19733	.17106	.14842	.12890	.11206	.09752	.08496	.07409	.06469	.05655	.04949	.04336	.03804	.03342	.02940	.02590	.02284	.02018	.01785	.01581
43	2	.20122	.17472	.15185	.13209	.11501	.10024	.08745	.07638	.06678	.05845	.05122	.04493	.03947	.03471	.03057	.02695	.02379	.02104	.01862	.01651
43	3	.20526	.17853	.15541	.13541	.11809	.10309	.09008	.07879	.06899	.06047	.05306	.04661	.04100	.03610	.03183	.02810	.02483	.02198	.01948	.01728

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
43	4	.20940	.18244	.15909	.13884	.12128	.10604	.09280	.08130	.07129	.06258	.05499	.04838	.04261	.03757	.03316	.02931	.02594	.02298	.02039	.01811
43	5	.21363	.18645	.16286	.14237	.12457	.10909	.09562	.08390	.07368	.06478	.05701	.05022	.04429	.03910	.03456	.03059	.02710	.02404	.02135	.01898
43	6	.21794	.19054	.16671	.14598	.12794	.11222	.09852	.08658	.07615	.06705	.05909	.05213	.04604	.04070	.03603	.03192	.02832	.02515	.02236	.01991
43	7	.22233	.19470	.17064	.14968	.13139	.11544	.10151	.08934	.07870	.06940	.06125	.05412	.04786	.04237	.03755	.03331	.02959	.02631	.02342	.02087
43	8	.22679	.19895	.17466	.15345	.13493	.11873	.10457	.09218	.08133	.07182	.06348	.05617	.04974	.04410	.03913	.03477	.03092	.02752	.02453	.02189
43	9	.23132	.20327	.17875	.15731	.13855	.12212	.10772	.09511	.08404	.07432	.06579	.05829	.05170	.04590	.04078	.03628	.03230	.02879	.02569	.02295
43	10	.23593	.20767	.18293	.16125	.14225	.12558	.11096	.09811	.08683	.07691	.06818	.06050	.05373	.04776	.04250	.03785	.03375	.03012	.02691	.02407
43	11	.24061	.21215	.18718	.16527	.14603	.12913	.11427	.10120	.08970	.07957	.07064	.06277	.05582	.04969	.04428	.03949	.03525	.03150	.02818	.02523
43	12	.24535	.21669	.19151	.16937	.14989	.13275	.11766	.10436	.09264	.08230	.07317	.06511	.05799	.05169	.04612	.04118	.03681	.03294	.02950	.02644
43	13	.25014	.22129	.19589	.17352	.15381	.13644	.12111	.10759	.09565	.08510	.07577	.06752	.06021	.05375	.04802	.04293	.03842	.03442	.03086	.02770
43	14	.25496	.22592	.20032	.17773	.15779	.14018	.12462	.11087	.09871	.08795	.07842	.06997	.06249	.05585	.04996	.04473	.04008	.03595	.03227	.02899
43	15	.25982	.23060	.20478	.18197	.16181	.14397	.12818	.11421	.10182	.09085	.08112	.07248	.06481	.05800	.05195	.04657	.04178	.03751	.03371	.03032
43	16	.26469	.23530	.20928	.18626	.16587	.14780	.13179	.11758	.10498	.09380	.08386	.07503	.06718	.06020	.05398	.04845	.04351	.03911	.03519	.03168
43	17	.26960	.24003	.21382	.19058	.16997	.15168	.13544	.12101	.10819	.09680	.08666	.07764	.06960	.06244	.05606	.05037	.04529	.04076	.03670	.03308
43	18	.27453	.24479	.21840	.19495	.17412	.15561	.13915	.12450	.11146	.09985	.08951	.08029	.07207	.06474	.05819	.05234	.04712	.04245	.03827	.03452
43	19	.27950	.24961	.22302	.19938	.17833	.15960	.14291	.12804	.11479	.10297	.09243	.08301	.07461	.06709	.06038	.05437	.04900	.04419	.03988	.03602
43	20	.28451	.25446	.22770	.20386	.18260	.16365	.14675	.13166	.11819	.10616	.09541	.08580	.07721	.06952	.06263	.05647	.05094	.04599	.04155	.03756
43	21	.28956	.25937	.23243	.20839	.18693	.16777	.15064	.13534	.12166	.10942	.09846	.08866	.07988	.07201	.06495	.05863	.05295	.04785	.04328	.03916
43	22	.29464	.26431	.23721	.21298	.19132	.17194	.15460	.13908	.12519	.11274	.10158	.09158	.08261	.07456	.06733	.06084	.05501	.04977	.04506	.04082
43	23	.29976	.26929	.24202	.21761	.19575	.17617	.15862	.14289	.12878	.11613	.10477	.09457	.08541	.07718	.06978	.06313	.05714	.05175	.04690	.04253
43	24	.30490	.27430	.24688	.22229	.20024	.18046	.16270	.14676	.13244	.11958	.10802	.09762	.08827	.07986	.07229	.06547	.05933	.05380	.04881	.04430
43	25	.31006	.27935	.25178	.22702	.20478	.18480	.16684	.15069	.13616	.12310	.11133	.10074	.09121	.08261	.07487	.06789	.06159	.05590	.05077	.04614
43	26	.31524	.28442	.25670	.23178	.20936	.18918	.17102	.15467	.13994	.12667	.11471	.10393	.09420	.08543	.07751	.07036	.06390	.05807	.05279	.04802
43	27	.32043	.28951	.26166	.23658	.21398	.19361	.17526	.15871	.14378	.13031	.11815	.10717	.09726	.08831	.08021	.07290	.06628	.06029	.05488	.04997
43	28	.32563	.29460	.26663	.24139	.21863	.19808	.17953	.16278	.14766	.13399	.12164	.11047	.10037	.09124	.08297	.07549	.06871	.06258	.05702	.05197
43	29	.33081	.29970	.27160	.24623	.22329	.20257	.18384	.16690	.15158	.13772	.12517	.11382	.10354	.09422	.08578	.07814	.07120	.06491	.05921	.05403
43	30	.33598	.30479	.27658	.25106	.22798	.20708	.18817	.17105	.15554	.14148	.12875	.11721	.10675	.09726	.08865	.08083	.07374	.06730	.06145	.05613
43	31	.34113	.30987	.28155	.25590	.23267	.21161	.19252	.17521	.15952	.14528	.13236	.12064	.11000	.10033	.09155	.08357	.07632	.06973	.06374	.05829
43	32	.34625	.31492	.28650	.26073	.23735	.21614	.19688	.17940	.16353	.14911	.13601	.12410	.11328	.10345	.09450	.08636	.07895	.07221	.06607	.06048
43	33	.35132	.31994	.29144	.26555	.24204	.22067	.20125	.18360	.16755	.15295	.13968	.12760	.11661	.10660	.09749	.08919	.08162	.07473	.06845	.06273
43	34	.35636	.32492	.29634	.27035	.24670	.22519	.20562	.18780	.17158	.15682	.14337	.13112	.11995	.10978	.10050	.09205	.08433	.07730	.07087	.06501
43	35	.36134	.32986	.30120	.27511	.25135	.22970	.20998	.19201	.17563	.16069	.14708	.13466	.12333	.11299	.10355	.09494	.08708	.07989	.07333	.06733
43	36	.36626	.33475	.30602	.27984	.25596	.23419	.21432	.19620	.17966	.16457	.15079	.13821	.12672	.11622	.10663	.09786	.08985	.08252	.07582	.06969
43	37	.37110	.33957	.31079	.28452	.26054	.23864	.21864	.20038	.18369	.16844	.15451	.14177	.13012	.11947	.10972	.10081	.09265	.08518	.07834	.07208
43	38	.37588	.34432	.31549	.28915	.26507	.24306	.22294	.20453	.18770	.17231	.15822	.14533	.13353	.12272	.11283	.10377	.09547	.08786	.08089	.07450
43	39	.38057	.34900	.32013	.29372	.26955	.24743	.22719	.20866	.19169	.17615	.16192	.14888	.13694	.12599	.11595	.10674	.09830	.09056	.08346	.07694
43	40	.38516	.35360	.32469	.29822	.27397	.25175	.23140	.21275	.19565	.17998	.16561	.15243	.14034	.12925	.11907	.10973	.10115	.09328	.08605	.07940
43	41	.38967	.35810	.32917	.30264	.27832	.25602	.23556	.21679	.19957	.18377	.16927	.15596	.14373	.13250	.12219	.11272	.10401	.09601	.08865	.08189
43	42	.39406	.36251	.33356	.30699	.28260	.26021	.23966	.22079	.20345	.18753	.17290	.15946	.14711	.13575	.12531	.11570	.10687	.09874	.09126	.08438
43	43	.39835	.36681	.33785	.31124	.28679	.26433	.24369	.22472	.20728	.19124	.17650	.16293	.15045	.13897	.12841	.11868	.10972	.10148	.09388	.08688
44	0	.19631	.17025	.14781	.12848	.11181	.09743	.08501	.07427	.06498	.05694	.04996	.04391	.03865	.03408	.03010	.02663	.02360	.02096	.01864	.01661
44	1	.19763	.17136	.14873	.12921	.11236	.09782	.08525	.07437	.06496	.05681	.04974	.04361	.03828	.03365	.02962	.02611	.02304	.02037	.01803	.01599
44	2	.20154	.17504	.15217	.13240	.11532	.10054	.08775	.07667	.06706	.05872	.05148	.04519	.03972	.03495	.03080	.02717	.02401	.02124	.01882	.01670
44	3	.20560	.17887	.15575	.13575	.11842	.10341	.09039	.07910	.06929	.06076	.05334	.04689	.04126	.03635	.03207	.02833	.02506	.02219	.01968	.01748
44	4	.20976	.18280	.15945	.13920	.12163	.10638	.09314	.08162	.07161	.06289	.05529	.04867	.04288	.03783	.03342	.02956	.02617	.02321	.02060	.01831
44	5	.21401	.18683	.16324	.14275	.12494	.10945	.09598	.08424	.07402	.06510	.05732	.05053	.04458	.03939	.03484	.03085	.02735	.02428	.02158	.01920
44	6	.21835	.19094	.16711	.14638	.12833	.11261	.09890	.08695	.07651	.06740	.05943	.05246	.04635	.04101	.03632	.03220	.02858	.02540	.02260	.02014
44	7	.22276	.19514	.17108	.15010	.13181	.11585	.10191	.08974	.07909	.06977	.06161	.05446	.04819	.04269	.03786	.03361	.02987	.02658	.02368	.02112
44	8	.22725	.19941	.17512	.15391	.13538	.11918	.10501	.09260	.08174	.07222	.06387	.05654	.05010	.04444	.03946	.03508	.03122	.02781	.02481	.02215
44	9	.23182	.20377	.17925	.15780	.13903	.12259	.10818	.09556	.08448	.07475	.06620	.05869	.05208	.04626	.04114	.03662	.03263	.02910	.02599	.02324

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
44	10	.23646	.20820	.18346	.16177	.14276	.12609	.11145	.09859	.08730	.07736	.06862	.06092	.05414	.04815	.04288	.03821	.03410	.03045	.02723	.02437
44	11	.24117	.21272	.18775	.16583	.14658	.12967	.11480	.10171	.09020	.08005	.07111	.06322	.05626	.05011	.04468	.03988	.03562	.03186	.02852	.02555
44	12	.24595	.21730	.19211	.16997	.15048	.13333	.11823	.10491	.09317	.08282	.07367	.06560	.05846	.05214	.04655	.04160	.03721	.03332	.02986	.02679
44	13	.25079	.22194	.19654	.17417	.15445	.13706	.12172	.10818	.09622	.08565	.07631	.06804	.06072	.05423	.04848	.04338	.03885	.03483	.03125	.02807
44	14	.25566	.22662	.20101	.17842	.15847	.14085	.12527	.11151	.09933	.08854	.07899	.07053	.06303	.05637	.05046	.04520	.04054	.03638	.03268	.02939
44	15	.26056	.23134	.20553	.18271	.16253	.14468	.12888	.11488	.10248	.09149	.08173	.07307	.06539	.05855	.05248	.04707	.04226	.03798	.03415	.03074
44	16	.26549	.23609	.21008	.18704	.16664	.14856	.13253	.11831	.10568	.09448	.08452	.07567	.06779	.06079	.05455	.04899	.04403	.03961	.03566	.03213
44	17	.27044	.24088	.21467	.19142	.17079	.15249	.13623	.12178	.10894	.09752	.08736	.07831	.07025	.06307	.05666	.05094	.04584	.04128	.03721	.03356
44	18	.27543	.24570	.21930	.19585	.17500	.15647	.13999	.12532	.11226	.10062	.09025	.08101	.07276	.06540	.05883	.05296	.04770	.04301	.03880	.03504
44	19	.28046	.25057	.22399	.20033	.17927	.16052	.14381	.12892	.11564	.10379	.09322	.08378	.07534	.06780	.06106	.05503	.04962	.04479	.04045	.03656
44	20	.28554	.25550	.22873	.20487	.18360	.16463	.14770	.13259	.11909	.10704	.09626	.08662	.07799	.07027	.06336	.05716	.05161	.04663	.04216	.03814
44	21	.29066	.26047	.23353	.20948	.18800	.16881	.15167	.13634	.12262	.11035	.09937	.08953	.08071	.07281	.06572	.05937	.05366	.04853	.04392	.03978
44	22	.29582	.26549	.23838	.21414	.19246	.17306	.15569	.14015	.12622	.11374	.10255	.09251	.08350	.07542	.06816	.06163	.05577	.05050	.04575	.04148
44	23	.30101	.27055	.24327	.21885	.19697	.17736	.15979	.14403	.12988	.11719	.10580	.09556	.08636	.07810	.07066	.06397	.05795	.05253	.04764	.04324
44	24	.30624	.27565	.24822	.22362	.20154	.18173	.16395	.14797	.13362	.12072	.10912	.09868	.08930	.08084	.07323	.06637	.06019	.05462	.04959	.04506
44	25	.31149	.28078	.25321	.22843	.20617	.18616	.16817	.15198	.13742	.12431	.11251	.10188	.09230	.08366	.07587	.06885	.06251	.05678	.05161	.04694
44	26	.31677	.28595	.25823	.23329	.21085	.19064	.17245	.15605	.14129	.12797	.11597	.10514	.09537	.08655	.07858	.07139	.06489	.05901	.05369	.04888
44	27	.32207	.29115	.26329	.23819	.21557	.19517	.17678	.16019	.14521	.13170	.11949	.10847	.09851	.08950	.08136	.07400	.06733	.06130	.05584	.05089
44	28	.32737	.29635	.26837	.24312	.22032	.19974	.18116	.16437	.14919	.13548	.12307	.11186	.10171	.09252	.08420	.07667	.06984	.06365	.05804	.05296
44	29	.33268	.30157	.27347	.24807	.22511	.20435	.18558	.16859	.15322	.13931	.12671	.11530	.10496	.09559	.08710	.07940	.07241	.06606	.06031	.05508
44	30	.33798	.30679	.27857	.25303	.22991	.20898	.19002	.17285	.15729	.14318	.13039	.11879	.10827	.09872	.09005	.08218	.07503	.06853	.06263	.05726
44	31	.34325	.31199	.28367	.25800	.23473	.21363	.19450	.17714	.16139	.14709	.13411	.12233	.11162	.10189	.09305	.08501	.07770	.07105	.06500	.05949
44	32	.34851	.31718	.28876	.26297	.23955	.21830	.19899	.18145	.16552	.15104	.13787	.12591	.11502	.10511	.09610	.08789	.08042	.07362	.06742	.06177
44	33	.35373	.32235	.29384	.26793	.24438	.22297	.20350	.18579	.16968	.15501	.14167	.12952	.11845	.10838	.09919	.09082	.08319	.07623	.06989	.06409
44	34	.35891	.32748	.29889	.27287	.24919	.22764	.20801	.19013	.17385	.15901	.14549	.13316	.12192	.11167	.10232	.09379	.08600	.07889	.07240	.06647
44	35	.36405	.33258	.30392	.27780	.25399	.23230	.21252	.19448	.17803	.16302	.14933	.13683	.12542	.11501	.10549	.09680	.08886	.08160	.07496	.06889
44	36	.36913	.33763	.30890	.28269	.25877	.23694	.21702	.19883	.18222	.16705	.15319	.14052	.12895	.11837	.10869	.09984	.09174	.08434	.07756	.07135
44	37	.37415	.34263	.31384	.28754	.26352	.24157	.22150	.20317	.18640	.17107	.15705	.14422	.13249	.12175	.11191	.10291	.09466	.08711	.08019	.07384
44	38	.37910	.34756	.31872	.29235	.26822	.24616	.22597	.20749	.19058	.17510	.16092	.14793	.13604	.12514	.11516	.10600	.09761	.08991	.08285	.07637
44	39	.38397	.35242	.32354	.29710	.27288	.25071	.23040	.21179	.19473	.17911	.16478	.15164	.13960	.12855	.11841	.10911	.10058	.09274	.08554	.07893
44	40	.38875	.35720	.32829	.30178	.27749	.25521	.23479	.21605	.19887	.18310	.16863	.15535	.14316	.13196	.12168	.11224	.10356	.09559	.08826	.08152
44	41	.39344	.36190	.33296	.30640	.28203	.25967	.23913	.22028	.20297	.18707	.17246	.15904	.14671	.13538	.12495	.11537	.10656	.09845	.09099	.08412
44	42	.39803	.36650	.33754	.31094	.28651	.26405	.24342	.22446	.20703	.19101	.17627	.16272	.15025	.13878	.12822	.11851	.10956	.10132	.09374	.08675
44	43	.40252	.37100	.34203	.31539	.29090	.26837	.24765	.22859	.21105	.19491	.18005	.16637	.15377	.14217	.13148	.12164	.11257	.10420	.09649	.08938
44	44	.40688	.37539	.34642	.31975	.29521	.27261	.25181	.23265	.21501	.19875	.18378	.16998	.15726	.14554	.13473	.12476	.11556	.10708	.09925	.09202
45	0	.19667	.17061	.14817	.12884	.11217	.09779	.08536	.07461	.06532	.05726	.05028	.04422	.03895	.03437	.03038	.02691	.02387	.02121	.01889	.01685
45	1	.19792	.17166	.14902	.12950	.11265	.09810	.08552	.07465	.06523	.05707	.04999	.04385	.03852	.03388	.02984	.02632	.02324	.02056	.01822	.01616
45	2	.20185	.17535	.15247	.13271	.11562	.10084	.08804	.07695	.06734	.05899	.05174	.04544	.03996	.03518	.03102	.02739	.02421	.02144	.01901	.01688
45	3	.20592	.17919	.15608	.13607	.11874	.10372	.09070	.07940	.06958	.06104	.05362	.04715	.04152	.03660	.03231	.02856	.02527	.02240	.01988	.01767
45	4	.21010	.18315	.15979	.13954	.12197	.10671	.09346	.08194	.07192	.06319	.05558	.04895	.04315	.03809	.03367	.02980	.02640	.02343	.02081	.01852
45	5	.21438	.18719	.16360	.14311	.12530	.10980	.09632	.08458	.07435	.06542	.05763	.05082	.04487	.03966	.03510	.03110	.02760	.02451	.02180	.01942
45	6	.21873	.19133	.16750	.14677	.12871	.11298	.09927	.08731	.07686	.06773	.05976	.05277	.04666	.04130	.03660	.03247	.02884	.02565	.02285	.02037
45	7	.22317	.19555	.17149	.15051	.13222	.11625	.10230	.09012	.07946	.07013	.06196	.05480	.04852	.04301	.03816	.03390	.03015	.02685	.02394	.02137
45	8	.22769	.19985	.17556	.15434	.13581	.11960	.10542	.09301	.08214	.07260	.06424	.05690	.05045	.04478	.03979	.03539	.03152	.02810	.02508	.02242
45	9	.23229	.20424	.17972	.15827	.13949	.12304	.10863	.09599	.08490	.07516	.06660	.05908	.05245	.04662	.04148	.03695	.03295	.02941	.02628	.02352
45	10	.23696	.20871	.18396	.16227	.14326	.12657	.11193	.09906	.08775	.07780	.06904	.06133	.05453	.04854	.04324	.03857	.03444	.03078	.02754	.02467
45	11	.24171	.21326	.18829	.16637	.14711	.13019	.11531	.10221	.09068	.08052	.07156	.06366	.05669	.05052	.04508	.04026	.03599	.03221	.02885	.02588
45	12	.24653	.21788	.19269	.17054	.15105	.13389	.11877	.10545	.09369	.08332	.07416	.06607	.05891	.05258	.04697	.04201	.03760	.03369	.03022	.02713
45	13	.25140	.22256	.19716	.17478	.15505	.13766	.12230	.10875	.09678	.08619	.07683	.06854	.06120	.05470	.04893	.04381	.03927	.03523	.03164	.02844
45	14	.25632	.22728	.20167	.17907	.15911	.14148	.12590	.11211	.09992	.08912	.07955	.07107	.06355	.05687	.05094	.04567	.04098	.03681	.03309	.02978

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
45	15	.26127	.23205	.20623	.18341	.16322	.14536	.12954	.11553	.10311	.09210	.08233	.07365	.06594	.05909	.05300	.04757	.04274	.03843	.03459	.03116
45	16	.26624	.23685	.21083	.18779	.16738	.14928	.13324	.11900	.10636	.09513	.08515	.07628	.06838	.06136	.05510	.04951	.04454	.04009	.03613	.03258
45	17	.27125	.24168	.21547	.19222	.17158	.15326	.13699	.12252	.10966	.09822	.08803	.07896	.07088	.06367	.05725	.05151	.04638	.04180	.03770	.03404
45	18	.27629	.24656	.22016	.19670	.17584	.15729	.14079	.12610	.11302	.10137	.09098	.08171	.07344	.06605	.05945	.05355	.04828	.04356	.03933	.03554
45	19	.28138	.25149	.22490	.20124	.18016	.16140	.14467	.12976	.11646	.10459	.09399	.08452	.07606	.06849	.06172	.05566	.05023	.04537	.04101	.03710
45	20	.28652	.25648	.22971	.20584	.18456	.16557	.14862	.13349	.11996	.10788	.09707	.08741	.07875	.07101	.06406	.05784	.05226	.04725	.04275	.03871
45	21	.29170	.26152	.23457	.21051	.18902	.16981	.15265	.13729	.12355	.11125	.10024	.09037	.08153	.07359	.06648	.06009	.05435	.04919	.04456	.04039
45	22	.29693	.26660	.23949	.21524	.19355	.17413	.15674	.14117	.12721	.11470	.10348	.09341	.08437	.07625	.06896	.06241	.05651	.05120	.04643	.04213
45	23	.30220	.27174	.24446	.22003	.19814	.17851	.16091	.14512	.13094	.11822	.10679	.09652	.08729	.07899	.07152	.06479	.05874	.05328	.04836	.04393
45	24	.30751	.27692	.24949	.22488	.20279	.18295	.16514	.14914	.13475	.12182	.11018	.09971	.09029	.08180	.07415	.06725	.06104	.05543	.05036	.04579
45	25	.31285	.28215	.25457	.22978	.20750	.18747	.16944	.15323	.13863	.12549	.11365	.10298	.09336	.08468	.07685	.06979	.06341	.05764	.05244	.04773
45	26	.31823	.28741	.25969	.23473	.21227	.19204	.17381	.15739	.14258	.12923	.11718	.10631	.09650	.08764	.07963	.07239	.06585	.05993	.05457	.04972
45	27	.32363	.29271	.26485	.23973	.21709	.19667	.17824	.16161	.14660	.13304	.12079	.10972	.09972	.09067	.08248	.07507	.06836	.06229	.05678	.05179
45	28	.32904	.29802	.27003	.24477	.22195	.20134	.18272	.16589	.15067	.13691	.12447	.11320	.10300	.09376	.08540	.07782	.07094	.06471	.05905	.05392
45	29	.33446	.30335	.27524	.24983	.22685	.20606	.18725	.17022	.15480	.14084	.12820	.11674	.10635	.09693	.08838	.08062	.07359	.06719	.06139	.05611
45	30	.33987	.30869	.28047	.25491	.23177	.21080	.19181	.17459	.15898	.14482	.13198	.12033	.10975	.10014	.09142	.08349	.07629	.06974	.06378	.05836
45	31	.34528	.31402	.28569	.26001	.23671	.21558	.19640	.17900	.16320	.14885	.13581	.12397	.11320	.10342	.09451	.08642	.07905	.07234	.06623	.06067
45	32	.35066	.31935	.29092	.26511	.24167	.22037	.20102	.18344	.16745	.15291	.13969	.12766	.11671	.10674	.09766	.08940	.08186	.07500	.06874	.06303
45	33	.35603	.32466	.29614	.27021	.24663	.22518	.20566	.18790	.17173	.15701	.14360	.13139	.12026	.11011	.10086	.09243	.08473	.07771	.07130	.06544
45	34	.36136	.32994	.30134	.27530	.25159	.22999	.21032	.19238	.17604	.16114	.14755	.13516	.12385	.11353	.10410	.09550	.08764	.08047	.07391	.06791
45	35	.36665	.33519	.30652	.28038	.25655	.23481	.21498	.19688	.18037	.16529	.15153	.13896	.12747	.11698	.10739	.09862	.09061	.08327	.07656	.07042
45	36	.37189	.34041	.31167	.28544	.26148	.23961	.21963	.20138	.18470	.16946	.15552	.14278	.13113	.12047	.11071	.10178	.09361	.08612	.07927	.07299
45	37	.37708	.34557	.31677	.29046	.26640	.24440	.22428	.20588	.18904	.17364	.15954	.14663	.13481	.12398	.11406	.10498	.09665	.08901	.08201	.07559
45	38	.38220	.35068	.32183	.29544	.27128	.24916	.22891	.21037	.19338	.17782	.16356	.15049	.13851	.12752	.11744	.10820	.09972	.09194	.08479	.07823
45	39	.38725	.35572	.32683	.30037	.27612	.25389	.23351	.21483	.19770	.18199	.16758	.15435	.14221	.13107	.12084	.11145	.10282	.09489	.08760	.08091
45	40	.39222	.36068	.33177	.30524	.28091	.25858	.23809	.21928	.20201	.18616	.17159	.15822	.14593	.13464	.12426	.11472	.10594	.09787	.09045	.08361
45	41	.39710	.36557	.33663	.31005	.28564	.26322	.24262	.22369	.20629	.19030	.17560	.16208	.14965	.13821	.12768	.11800	.10908	.10087	.09331	.08635
45	42	.40188	.37037	.34141	.31479	.29031	.26780	.24710	.22806	.21054	.19442	.17958	.16593	.15335	.14178	.13111	.12129	.11223	.10389	.09620	.08911
45	43	.40656	.37507	.34610	.31944	.29491	.27232	.25153	.23238	.21475	.19850	.18354	.16975	.15705	.14533	.13453	.12457	.11539	.10692	.09910	.09188
45	44	.41113	.37967	.35069	.32400	.29942	.27676	.25588	.23664	.21890	.20254	.18746	.17355	.16071	.14887	.13794	.12786	.11854	.10994	.10200	.09466
45	45	.41557	.38415	.35518	.32846	.30383	.28112	.26016	.24083	.22299	.20653	.19133	.17730	.16435	.15238	.14133	.13112	.12169	.11296	.10490	.09745
46	0	.19702	.17096	.14853	.12920	.11252	.09813	.08570	.07495	.06565	.05759	.05060	.04453	.03926	.03467	.03067	.02718	.02413	.02147	.01914	.01709
46	1	.19820	.17194	.14930	.12978	.11293	.09837	.08579	.07491	.06549	.05732	.05024	.04409	.03874	.03410	.03005	.02652	.02344	.02075	.01840	.01634
46	2	.20214	.17564	.15277	.13300	.11591	.10113	.08832	.07723	.06760	.05925	.05200	.04569	.04020	.03541	.03124	.02760	.02442	.02164	.01920	.01706
46	3	.20623	.17950	.15639	.13638	.11904	.10402	.09099	.07968	.06986	.06132	.05388	.04741	.04176	.03684	.03254	.02878	.02549	.02261	.02008	.01786
46	4	.21043	.18347	.16012	.13986	.12229	.10703	.09377	.08225	.07221	.06348	.05586	.04922	.04342	.03835	.03392	.03003	.02663	.02365	.02102	.01872
46	5	.21472	.18754	.16395	.14345	.12564	.11014	.09665	.08490	.07466	.06573	.05793	.05111	.04515	.03993	.03536	.03136	.02784	.02475	.02203	.01963
46	6	.21910	.19170	.16787	.14713	.12908	.11334	.09962	.08765	.07720	.06806	.06007	.05308	.04696	.04159	.03688	.03274	.02910	.02590	.02308	.02060
46	7	.22357	.19595	.17188	.15091	.13261	.11663	.10268	.09048	.07982	.07048	.06230	.05513	.04884	.04331	.03846	.03419	.03043	.02711	.02419	.02161
46	8	.22811	.20027	.17598	.15476	.13622	.12001	.10582	.09340	.08252	.07297	.06460	.05725	.05079	.04510	.04010	.03570	.03181	.02838	.02535	.02267
46	9	.23273	.20469	.18017	.15871	.13993	.12348	.10906	.09641	.08531	.07556	.06699	.05945	.05281	.04697	.04182	.03727	.03326	.02971	.02657	.02379
46	10	.23744	.20919	.18444	.16275	.14373	.12704	.11238	.09951	.08818	.07822	.06946	.06173	.05492	.04891	.04361	.03892	.03477	.03110	.02785	.02497
46	11	.24222	.21377	.18880	.16688	.14762	.13069	.11580	.10269	.09115	.08098	.07201	.06409	.05710	.05092	.04546	.04063	.03635	.03255	.02918	.02619
46	12	.24708	.21843	.19324	.17109	.15159	.13442	.11929	.10596	.09419	.08381	.07464	.06653	.05936	.05301	.04739	.04240	.03798	.03406	.03057	.02747
46	13	.25199	.22315	.19775	.17537	.15563	.13823	.12287	.10930	.09731	.08671	.07733	.06903	.06168	.05516	.04937	.04424	.03968	.03562	.03201	.02880
46	14	.25695	.22792	.20231	.17970	.15973	.14209	.12650	.11270	.10049	.08968	.08009	.07159	.06405	.05736	.05141	.04612	.04142	.03723	.03350	.03017
46	15	.26194	.23272	.20691	.18408	.16389	.14601	.13018	.11616	.10372	.09269	.08290	.07421	.06648	.05961	.05350	.04805	.04320	.03888	.03502	.03158
46	16	.26696	.23757	.21155	.18851	.16808	.14998	.13392	.11967	.10701	.09576	.08577	.07688	.06896	.06191	.05563	.05003	.04503	.04057	.03658	.03302
46	17	.27201	.24245	.21624	.19298	.17234	.15400	.13771	.12323	.11035	.09889	.08869	.07960	.07149	.06427	.05782	.05206	.04691	.04231	.03819	.03450
46	18	.27710	.24738	.22097	.19751	.17664	.15808	.14157	.12686	.11376	.10208	.09167	.08238	.07409	.06668	.06006	.05414	.04884	.04409	.03985	.03604

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
46	19	.28225	.25236	.22577	.20210	.18102	.16224	.14549	.13056	.11724	.10535	.09473	.08524	.07675	.06916	.06237	.05628	.05083	.04594	.04156	.03762
46	20	.28744	.25741	.23063	.20676	.18547	.16647	.14950	.13435	.12080	.10869	.09786	.08817	.07949	.07172	.06475	.05850	.05289	.04786	.04334	.03927
46	21	.29269	.26251	.23556	.21150	.18999	.17077	.15358	.13821	.12445	.11212	.10108	.09119	.08231	.07435	.06721	.06079	.05503	.04984	.04518	.04099
46	22	.29799	.26767	.24055	.21629	.19459	.17515	.15774	.14215	.12816	.11563	.10438	.09428	.08521	.07706	.06974	.06316	.05723	.05190	.04709	.04276
46	23	.30333	.27288	.24560	.22116	.19925	.17960	.16198	.14616	.13196	.11921	.10775	.09745	.08819	.07985	.07235	.06559	.05951	.05402	.04907	.04461
46	24	.30872	.27814	.25070	.22608	.20398	.18412	.16629	.15025	.13584	.12287	.11121	.10070	.09124	.08272	.07504	.06811	.06186	.05622	.05112	.04652
46	25	.31415	.28345	.25586	.23107	.20877	.18872	.17067	.15442	.13980	.12662	.11474	.10404	.09438	.08567	.07780	.07070	.06429	.05849	.05324	.04850
46	26	.31961	.28880	.26107	.23611	.21363	.19337	.17512	.15867	.14383	.13044	.11836	.10745	.09760	.08869	.08065	.07337	.06679	.06083	.05544	.05055
46	27	.32510	.29419	.26633	.24120	.21854	.19810	.17964	.16298	.14793	.13434	.12205	.11094	.10089	.09180	.08357	.07612	.06937	.06325	.05771	.05268
46	28	.33062	.29961	.27162	.24634	.22351	.20287	.18422	.16736	.15210	.13830	.12581	.11450	.10426	.09498	.08656	.07894	.07202	.06574	.06004	.05487
46	29	.33615	.30505	.27694	.25151	.22851	.20769	.18885	.17179	.15633	.14233	.12964	.11813	.10769	.09822	.08963	.08182	.07474	.06830	.06245	.05713
46	30	.34168	.31051	.28228	.25671	.23355	.21256	.19352	.17627	.16061	.14641	.13352	.12182	.11119	.10153	.09275	.08478	.07752	.07092	.06491	.05945
46	31	.34721	.31596	.28763	.26193	.23861	.21745	.19824	.18079	.16494	.15054	.13746	.12556	.11474	.10490	.09594	.08779	.08037	.07360	.06744	.06183
46	32	.35272	.32142	.29299	.26716	.24370	.22237	.20298	.18535	.16931	.15472	.14145	.12936	.11835	.10832	.09919	.09086	.08327	.07635	.07003	.06427
46	33	.35822	.32686	.29834	.27240	.24880	.22731	.20775	.18994	.17372	.15895	.14548	.13320	.12201	.11180	.10249	.09399	.08624	.07915	.07268	.06677
46	34	.36370	.33229	.30369	.27764	.25390	.23226	.21254	.19456	.17816	.16320	.14955	.13709	.12572	.11533	.10585	.09718	.08925	.08201	.07539	.06933
46	35	.36914	.33770	.30902	.28287	.25900	.23723	.21735	.19920	.18263	.16749	.15366	.14102	.12947	.11891	.10925	.10041	.09232	.08492	.07815	.07194
46	36	.37454	.34307	.31433	.28808	.26410	.24219	.22216	.20385	.18711	.17180	.15780	.14499	.13326	.12252	.11269	.10369	.09544	.08788	.08095	.07460
46	37	.37989	.34839	.31960	.29326	.26918	.24714	.22697	.20851	.19161	.17613	.16196	.14897	.13708	.12617	.11617	.10701	.09860	.09089	.08381	.07731
46	38	.38518	.35367	.32483	.29842	.27423	.25207	.23176	.21316	.19610	.18047	.16613	.15298	.14092	.12985	.11969	.11036	.10180	.09393	.08671	.08007
46	39	.39040	.35889	.33001	.30353	.27924	.25697	.23654	.21780	.20060	.18481	.17031	.15700	.14478	.13355	.12323	.11375	.10503	.09701	.08964	.08286
46	40	.39555	.36404	.33513	.30859	.28422	.26184	.24129	.22242	.20508	.18914	.17449	.16103	.14865	.13727	.12679	.11716	.10829	.10013	.09261	.08569
46	41	.40062	.36912	.34018	.31359	.28914	.26667	.24601	.22701	.20954	.19346	.17867	.16506	.15253	.14099	.13037	.12059	.11158	.10327	.09562	.08856
46	42	.40560	.37412	.34516	.31852	.29401	.27145	.25069	.23157	.21397	.19776	.18284	.16908	.15641	.14473	.13396	.12403	.11488	.10643	.09864	.09145
46	43	.41047	.37902	.35005	.32338	.29881	.27617	.25531	.23609	.21837	.20204	.18698	.17309	.16027	.14845	.13755	.12748	.11819	.10961	.10168	.09437
46	44	.41524	.38382	.35485	.32815	.30352	.28081	.25987	.24055	.22272	.20627	.19108	.17706	.16412	.15217	.14113	.13093	.12150	.11279	.10474	.09729
46	45	.41989	.38850	.35954	.33282	.30815	.28538	.26435	.24494	.22701	.21045	.19515	.18101	.16794	.15586	.14469	.13436	.12481	.11597	.10779	.10023
46	46	.42441	.39307	.36412	.33738	.31268	.28985	.26875	.24926	.23123	.21457	.19916	.18490	.17172	.15952	.14823	.13778	.12810	.11914	.11085	.10316
47	0	.19736	.17131	.14887	.12954	.11287	.09847	.08604	.07528	.06598	.05791	.05091	.04484	.03955	.03496	.03095	.02745	.02440	.02173	.01939	.01733
47	1	.19847	.17221	.14957	.13005	.11320	.09864	.08605	.07516	.06574	.05756	.05047	.04432	.03897	.03431	.03026	.02672	.02364	.02094	.01858	.01651
47	2	.20242	.17593	.15305	.13328	.11619	.10140	.08859	.07749	.06786	.05951	.05224	.04593	.04043	.03564	.03146	.02781	.02462	.02183	.01938	.01724
47	3	.20652	.17980	.15668	.13667	.11934	.10431	.09128	.07996	.07013	.06158	.05414	.04766	.04201	.03708	.03277	.02900	.02570	.02281	.02028	.01805
47	4	.21074	.18379	.16043	.14018	.12260	.10734	.09407	.08254	.07250	.06376	.05614	.04948	.04368	.03860	.03416	.03027	.02685	.02386	.02123	.01892
47	5	.21505	.18788	.16428	.14378	.12597	.11047	.09697	.08522	.07497	.06603	.05822	.05139	.04542	.04020	.03562	.03160	.02807	.02497	.02225	.01985
47	6	.21945	.19205	.16823	.14749	.12943	.11369	.09996	.08798	.07752	.06838	.06038	.05338	.04725	.04187	.03715	.03300	.02935	.02614	.02332	.02082
47	7	.22394	.19632	.17226	.15128	.13298	.11700	.10304	.09084	.08016	.07082	.06263	.05545	.04915	.04361	.03875	.03447	.03070	.02737	.02444	.02185
47	8	.22851	.20068	.17638	.15516	.13662	.12040	.10621	.09378	.08289	.07333	.06495	.05759	.05112	.04542	.04041	.03599	.03210	.02866	.02562	.02293
47	9	.23316	.20512	.18060	.15914	.14035	.12390	.10947	.09681	.08570	.07594	.06736	.05981	.05317	.04731	.04215	.03759	.03356	.03000	.02685	.02406
47	10	.23790	.20965	.18490	.16321	.14418	.12749	.11282	.09994	.08861	.07864	.06986	.06212	.05530	.04928	.04396	.03926	.03510	.03141	.02815	.02526
47	11	.24271	.21426	.18929	.16737	.14810	.13117	.11627	.10315	.09160	.08142	.07243	.06451	.05750	.05131	.04584	.04099	.03670	.03289	.02951	.02650
47	12	.24760	.21895	.19377	.17161	.15211	.13493	.11980	.10645	.09468	.08428	.07509	.06697	.05979	.05343	.04779	.04279	.03836	.03442	.03092	.02781
47	13	.25255	.22371	.19831	.17593	.15619	.13878	.12341	.10983	.09783	.08722	.07782	.06951	.06214	.05560	.04981	.04466	.04008	.03601	.03239	.02916
47	14	.25754	.22852	.20291	.18030	.16033	.14268	.12707	.11327	.10104	.09021	.08062	.07210	.06455	.05784	.05187	.04657	.04185	.03764	.03389	.03055
47	15	.26257	.23337	.20755	.18472	.16452	.14664	.13080	.11676	.10431	.09327	.08346	.07475	.06701	.06012	.05399	.04853	.04366	.03932	.03544	.03198
47	16	.26763	.23825	.21223	.18919	.16876	.15065	.13457	.12031	.10764	.09638	.08636	.07745	.06952	.06245	.05615	.05053	.04552	.04104	.03703	.03345
47	17	.27273	.24318	.21697	.19371	.17305	.15471	.13841	.12392	.11102	.09954	.08932	.08021	.07209	.06484	.05837	.05259	.04742	.04280	.03867	.03496
47	18	.27787	.24816	.22175	.19828	.17741	.15884	.14231	.12759	.11447	.10278	.09234	.08303	.07472	.06729	.06065	.05470	.04939	.04462	.04035	.03652
47	19	.28307	.25319	.22660	.20292	.18184	.16304	.14629	.13134	.11800	.10609	.09544	.08593	.07742	.06981	.06299	.05689	.05141	.04650	.04210	.03814
47	20	.28832	.25829	.23152	.20764	.18634	.16732	.15034	.13517	.12161	.10948	.09863	.08891	.08021	.07241	.06542	.05914	.05351	.04845	.04391	.03982
47	21	.29363	.26345	.23651	.21243	.19092	.17169	.15448	.13909	.12530	.11296	.10189	.09197	.08308	.07509	.06792	.06148	.05569	.05048	.04579	.04157

Section 2 **Table U(2) - Based on Life Table 90CM**

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
47	22	.29899	.26867	.24156	.21730	.19558	.17613	.15870	.14309	.12908	.11652	.10524	.09512	.08602	.07785	.07050	.06389	.05793	.05257	.04774	.04338
47	23	.30440	.27395	.24667	.22223	.20031	.18064	.16300	.14716	.13294	.12016	.10868	.09835	.08906	.08069	.07316	.06637	.06026	.05474	.04976	.04527
47	24	.30986	.27929	.25185	.22722	.20511	.18524	.16738	.15133	.13689	.12389	.11220	.10166	.09217	.08362	.07590	.06894	.06266	.05699	.05186	.04723
47	25	.31537	.28468	.25709	.23229	.20998	.18991	.17184	.15557	.14092	.12771	.11580	.10506	.09537	.08663	.07873	.07159	.06514	.05931	.05403	.04926
47	26	.32092	.29012	.26239	.23742	.21492	.19465	.17638	.15989	.14503	.13161	.11949	.10855	.09866	.08972	.08164	.07432	.06770	.06171	.05628	.05136
47	27	.32650	.29560	.26774	.24261	.21993	.19946	.18098	.16429	.14921	.13559	.12326	.11211	.10203	.09290	.08463	.07714	.07035	.06419	.05861	.05354
47	28	.33212	.30112	.27313	.24784	.22499	.20434	.18566	.16876	.15347	.13964	.12711	.11576	.10547	.09615	.08770	.08003	.07307	.06675	.06101	.05580
47	29	.33775	.30667	.27856	.25312	.23010	.20926	.19039	.17329	.15780	.14376	.13102	.11947	.10899	.09948	.09084	.08299	.07586	.06938	.06348	.05812
47	30	.34339	.31223	.28401	.25843	.23525	.21423	.19517	.17788	.16219	.14794	.13501	.12326	.11258	.10288	.09405	.08603	.07872	.07208	.06602	.06051
47	31	.34904	.31781	.28948	.26377	.24043	.21924	.20000	.18251	.16662	.15218	.13905	.12710	.11623	.10634	.09733	.08913	.08165	.07484	.06863	.06297
47	32	.35468	.32339	.29496	.26913	.24564	.22428	.20486	.18719	.17111	.15647	.14315	.13101	.11995	.10987	.10068	.09229	.08465	.07767	.07130	.06549
47	33	.36031	.32897	.30045	.27450	.25087	.22936	.20976	.19191	.17564	.16082	.14730	.13497	.12372	.11345	.10408	.09552	.08771	.08057	.07404	.06807
47	34	.36592	.33454	.30594	.27987	.25611	.23445	.21469	.19666	.18021	.16520	.15149	.13898	.12754	.11709	.10754	.09881	.09083	.08352	.07684	.07072
47	35	.37151	.34009	.31142	.28525	.26137	.23956	.21964	.20144	.18482	.16962	.15573	.14303	.13142	.12079	.11106	.10216	.09401	.08654	.07970	.07343
47	36	.37706	.34561	.31688	.29062	.26661	.24467	.22460	.20624	.18945	.17408	.16001	.14713	.13533	.12453	.11463	.10556	.09724	.08961	.08261	.07620
47	37	.38257	.35110	.32231	.29597	.27185	.24978	.22956	.21105	.19409	.17855	.16431	.15126	.13929	.12831	.11824	.10900	.10052	.09273	.08558	.07901
47	38	.38803	.35655	.32771	.30129	.27707	.25487	.23452	.21586	.19875	.18304	.16864	.15541	.14327	.13213	.12189	.11248	.10384	.09590	.08860	.08188
47	39	.39343	.36194	.33307	.30657	.28226	.25995	.23947	.22067	.20340	.18755	.17298	.15959	.14728	.13597	.12557	.11601	.10721	.09911	.09166	.08479
47	40	.39876	.36728	.33837	.31182	.28742	.26501	.24441	.22547	.20806	.19205	.17732	.16378	.15131	.13984	.12928	.11956	.11060	.10236	.09476	.08775
47	41	.40401	.37255	.34361	.31701	.29254	.27002	.24931	.23025	.21270	.19655	.18167	.16798	.15536	.14373	.13302	.12314	.11403	.10564	.09789	.09075
47	42	.40918	.37773	.34879	.32214	.29760	.27500	.25418	.23500	.21732	.20103	.18602	.17217	.15940	.14763	.13676	.12674	.11749	.10895	.10106	.09378
47	43	.41425	.38283	.35388	.32720	.30259	.27991	.25900	.23971	.22191	.20549	.19034	.17636	.16345	.15153	.14052	.13035	.12096	.11228	.10425	.09683
47	44	.41922	.38784	.35888	.33217	.30752	.28476	.26376	.24437	.22646	.20992	.19464	.18052	.16748	.15542	.14427	.13397	.12443	.11562	.10746	.09991
47	45	.42407	.39273	.36378	.33705	.31235	.28954	.26845	.24896	.23095	.21430	.19890	.18465	.17148	.15929	.14801	.13757	.12791	.11896	.11067	.10299
47	46	.42880	.39750	.36857	.34183	.31709	.29422	.27306	.25349	.23538	.21862	.20311	.18875	.17545	.16314	.15173	.14116	.13137	.12230	.11388	.10608
47	47	.43340	.40215	.37324	.34649	.32173	.29881	.27759	.25794	.23974	.22288	.20726	.19279	.17938	.16694	.15542	.14473	.13482	.12562	.11709	.10917
48	0	.19768	.17164	.14921	.12988	.11320	.09881	.08637	.07561	.06630	.05822	.05122	.04514	.03985	.03524	.03123	.02773	.02466	.02199	.01964	.01758
48	1	.19873	.17247	.14983	.13031	.11345	.09889	.08630	.07541	.06598	.05780	.05070	.04454	.03918	.03452	.03046	.02692	.02383	.02112	.01876	.01668
48	2	.20269	.17620	.15332	.13355	.11646	.10166	.08885	.07775	.06811	.05975	.05248	.04616	.04065	.03586	.03167	.02801	.02482	.02202	.01957	.01742
48	3	.20680	.18008	.15697	.13695	.11962	.10459	.09155	.08023	.07039	.06184	.05439	.04790	.04224	.03731	.03299	.02921	.02591	.02301	.02047	.01823
48	4	.21103	.18409	.16073	.14048	.12290	.10763	.09436	.08283	.07278	.06403	.05640	.04974	.04393	.03884	.03439	.03049	.02707	.02407	.02144	.01911
48	5	.21537	.18819	.16460	.14410	.12628	.11078	.09728	.08552	.07526	.06632	.05850	.05167	.04569	.04046	.03587	.03184	.02831	.02520	.02246	.02005
48	6	.21979	.19239	.16856	.14782	.12976	.11402	.10029	.08830	.07784	.06869	.06068	.05367	.04753	.04214	.03741	.03326	.02960	.02638	.02355	.02104
48	7	.22429	.19668	.17262	.15164	.13334	.11735	.10339	.09118	.08050	.07114	.06295	.05576	.04945	.04390	.03903	.03474	.03096	.02763	.02468	.02209
48	8	.22889	.20106	.17677	.15555	.13700	.12078	.10658	.09414	.08324	.07368	.06529	.05792	.05144	.04573	.04071	.03628	.03238	.02893	.02588	.02318
48	9	.23356	.20553	.18101	.15955	.14076	.12430	.10986	.09720	.08608	.07631	.06772	.06017	.05351	.04764	.04247	.03790	.03386	.03029	.02713	.02433
48	10	.23833	.21009	.18534	.16365	.14462	.12792	.11325	.10035	.08901	.07903	.07024	.06250	.05566	.04963	.04430	.03959	.03542	.03172	.02845	.02554
48	11	.24317	.21473	.18976	.16784	.14857	.13163	.11672	.10360	.09203	.08184	.07285	.06491	.05790	.05169	.04621	.04135	.03704	.03322	.02983	.02681
48	12	.24809	.21945	.19427	.17211	.15261	.13543	.12028	.10693	.09514	.08473	.07554	.06740	.06021	.05383	.04818	.04317	.03873	.03477	.03126	.02814
48	13	.25308	.22425	.19885	.17646	.15672	.13930	.12392	.11034	.09833	.08770	.07830	.06997	.06259	.05604	.05023	.04506	.04047	.03639	.03275	.02951
48	14	.25811	.22909	.20348	.18087	.16090	.14324	.12763	.11381	.10157	.09073	.08112	.07260	.06503	.05830	.05232	.04700	.04227	.03805	.03428	.03093
48	15	.26318	.23398	.20816	.18533	.16513	.14724	.13139	.11734	.10488	.09382	.08400	.07528	.06752	.06061	.05447	.04899	.04411	.03975	.03586	.03238
48	16	.26828	.23890	.21289	.18984	.16941	.15128	.13520	.12093	.10824	.09697	.08694	.07801	.07006	.06298	.05666	.05103	.04599	.04150	.03747	.03388
48	17	.27342	.24387	.21766	.19440	.17374	.15539	.13908	.12457	.11166	.10017	.08993	.08080	.07266	.06540	.05891	.05311	.04793	.04329	.03913	.03541
48	18	.27860	.24889	.22249	.19902	.17814	.15956	.14302	.12829	.11515	.10344	.09299	.08366	.07533	.06788	.06122	.05526	.04992	.04514	.04085	.03700
48	19	.28385	.25398	.22739	.20371	.18261	.16381	.14704	.13208	.11872	.10679	.09613	.08660	.07807	.07044	.06360	.05748	.05198	.04705	.04262	.03865
48	20	.28915	.25913	.23236	.20848	.18717	.16814	.15115	.13596	.12238	.11023	.09936	.08962	.08090	.07308	.06607	.05977	.05412	.04904	.04447	.04036
48	21	.29452	.26435	.23740	.21333	.19181	.17256	.15534	.13993	.12613	.11376	.10268	.09274	.08381	.07580	.06861	.06214	.05633	.05110	.04639	.04214
48	22	.29994	.26963	.24251	.21825	.19652	.17706	.15962	.14399	.12996	.11738	.10608	.09593	.08681	.07861	.07124	.06460	.05862	.05323	.04837	.04399
48	23	.30541	.27497	.24770	.22324	.20132	.18164	.16398	.14813	.13388	.12108	.10957	.09921	.08990	.08150	.07394	.06713	.06099	.05544	.05044	.04592

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
48	24	.31094	.28038	.25295	.22831	.20619	.18630	.16843	.15236	.13789	.12487	.11315	.10259	.09307	.08448	.07674	.06975	.06344	.05774	.05258	.04792
48	25	.31653	.28585	.25826	.23346	.21114	.19105	.17296	.15667	.14199	.12876	.11682	.10605	.09633	.08756	.07963	.07246	.06598	.06011	.05480	.05000
48	26	.32216	.29137	.26364	.23867	.21616	.19587	.17758	.16107	.14618	.13273	.12058	.10961	.09968	.09071	.08260	.07525	.06860	.06257	.05711	.05215
48	27	.32783	.29694	.26908	.24394	.22125	.20077	.18227	.16555	.15045	.13679	.12443	.11325	.10313	.09396	.08566	.07813	.07130	.06511	.05949	.05439
48	28	.33354	.30255	.27457	.24927	.22641	.20573	.18703	.17011	.15479	.14092	.12836	.11697	.10665	.09729	.08880	.08109	.07409	.06773	.06196	.05670
48	29	.33927	.30820	.28009	.25465	.23162	.21076	.19186	.17474	.15921	.14514	.13236	.12077	.11025	.10070	.09202	.08413	.07696	.07043	.06450	.05909
48	30	.34502	.31388	.28565	.26007	.23687	.21584	.19675	.17943	.16370	.14942	.13644	.12465	.11393	.10418	.09531	.08724	.07990	.07321	.06711	.06155
48	31	.35078	.31957	.29124	.26552	.24217	.22096	.20169	.18417	.16824	.15376	.14058	.12859	.11768	.10774	.09868	.09043	.08291	.07605	.06979	.06408
48	32	.35654	.32527	.29684	.27100	.24750	.22612	.20667	.18896	.17284	.15816	.14479	.13260	.12149	.11136	.10212	.09369	.08599	.07897	.07255	.06668
48	33	.36230	.33097	.30246	.27650	.25286	.23132	.21169	.19381	.17750	.16262	.14905	.13667	.12537	.11505	.10563	.09702	.08915	.08195	.07537	.06936
48	34	.36805	.33668	.30809	.28201	.25824	.23654	.21675	.19869	.18219	.16713	.15337	.14080	.12931	.11881	.10920	.10041	.09237	.08501	.07827	.07209
48	35	.37377	.34237	.31371	.28754	.26363	.24179	.22184	.20360	.18693	.17169	.15774	.14498	.13331	.12262	.11283	.10387	.09565	.08813	.08123	.07490
48	36	.37948	.34805	.31932	.29305	.26903	.24705	.22695	.20855	.19170	.17628	.16215	.14921	.13735	.12648	.11652	.10738	.09900	.09130	.08424	.07776
48	37	.38514	.35370	.32491	.29856	.27443	.25232	.23207	.21351	.19649	.18090	.16660	.15348	.14144	.13040	.12026	.11095	.10240	.09454	.08732	.08069
48	38	.39076	.35931	.33048	.30405	.27981	.25758	.23719	.21848	.20131	.18554	.17107	.15778	.14557	.13435	.12404	.11456	.10585	.09783	.09045	.08367
48	39	.39633	.36487	.33601	.30951	.28518	.26283	.24231	.22346	.20613	.19021	.17557	.16211	.14973	.13834	.12786	.11822	.10934	.10117	.09364	.08670
48	40	.40183	.37039	.34149	.31493	.29051	.26806	.24742	.22843	.21096	.19488	.18008	.16646	.15392	.14236	.13172	.12192	.11288	.10455	.09687	.08978
48	41	.40727	.37584	.34692	.32031	.29582	.27327	.25251	.23339	.21578	.19955	.18460	.17082	.15812	.14641	.13561	.12565	.11646	.10797	.10014	.09291
48	42	.41263	.38122	.35229	.32563	.30107	.27843	.25757	.23833	.22058	.20422	.18912	.17520	.16234	.15048	.13952	.12941	.12006	.11143	.10345	.09608
48	43	.41789	.38652	.35758	.33089	.30627	.28355	.26258	.24323	.22536	.20887	.19363	.17956	.16656	.15455	.14344	.13318	.12369	.11491	.10679	.09928
48	44	.42306	.39172	.36279	.33607	.31140	.28861	.26755	.24809	.23011	.21349	.19812	.18391	.17077	.15862	.14737	.13696	.12733	.11841	.11015	.10251
48	45	.42812	.39682	.36790	.34116	.31644	.29359	.27245	.25290	.23481	.21807	.20258	.18824	.17496	.16267	.15129	.14074	.13097	.12192	.11353	.10575
48	46	.43305	.40181	.37290	.34616	.32140	.29849	.27727	.25763	.23944	.22260	.20699	.19253	.17913	.16671	.15519	.14451	.13461	.12543	.11690	.10900
48	47	.43786	.40667	.37779	.35104	.32625	.30329	.28201	.26229	.24401	.22706	.21135	.19677	.18325	.17071	.15907	.14826	.13824	.12892	.12028	.11224
48	48	.44253	.41140	.38255	.35580	.33100	.30800	.28666	.26687	.24850	.23146	.21565	.20096	.18733	.17467	.16291	.15199	.14184	.13241	.12364	.11549
49	0	.19800	.17196	.14954	.13021	.11353	.09914	.08669	.07593	.06661	.05854	.05153	.04544	.04014	.03553	.03151	.02800	.02493	.02224	.01989	.01782
49	1	.19897	.17272	.15008	.13056	.11370	.09914	.08655	.07565	.06621	.05803	.05093	.04476	.03940	.03473	.03066	.02711	.02401	.02130	.01893	.01685
49	2	.20294	.17645	.15358	.13381	.11672	.10192	.08910	.07800	.06836	.05999	.05271	.04639	.04087	.03607	.03188	.02821	.02501	.02221	.01975	.01759
49	3	.20707	.18035	.15724	.13723	.11989	.10486	.09182	.08049	.07065	.06209	.05464	.04814	.04248	.03753	.03321	.02942	.02611	.02321	.02066	.01842
49	4	.21132	.18437	.16102	.14076	.12318	.10792	.09464	.08310	.07305	.06429	.05666	.04999	.04417	.03908	.03462	.03071	.02729	.02428	.02164	.01931
49	5	.21567	.18850	.16491	.14441	.12659	.11108	.09758	.08581	.07555	.06660	.05877	.05193	.04595	.04071	.03611	.03208	.02853	.02542	.02268	.02026
49	6	.22010	.19271	.16889	.14815	.13008	.11434	.10060	.08861	.07814	.06898	.06097	.05395	.04780	.04241	.03767	.03351	.02984	.02662	.02377	.02126
49	7	.22463	.19703	.17297	.15199	.13368	.11769	.10372	.09151	.08082	.07146	.06326	.05606	.04974	.04419	.03930	.03501	.03122	.02788	.02493	.02232
49	8	.22925	.20142	.17713	.15591	.13737	.12114	.10694	.09449	.08359	.07402	.06562	.05824	.05175	.04604	.04101	.03657	.03265	.02919	.02614	.02343
49	9	.23395	.20592	.18140	.15994	.14115	.12468	.11025	.09758	.08645	.07667	.06808	.06051	.05384	.04797	.04278	.03820	.03416	.03058	.02741	.02460
49	10	.23874	.21050	.18576	.16407	.14504	.12833	.11365	.10075	.08941	.07942	.07062	.06286	.05602	.04998	.04464	.03991	.03573	.03203	.02874	.02583
49	11	.24361	.21517	.19021	.16828	.14901	.13207	.11716	.10402	.09245	.08225	.07325	.06530	.05828	.05206	.04656	.04169	.03737	.03354	.03014	.02711
49	12	.24857	.21993	.19475	.17259	.15308	.13590	.12075	.10739	.09559	.08517	.07597	.06782	.06061	.05423	.04857	.04355	.03909	.03512	.03160	.02846
49	13	.25358	.22476	.19936	.17697	.15723	.13981	.12442	.11083	.09881	.08817	.07876	.07042	.06302	.05646	.05064	.04546	.04086	.03676	.03311	.02986
49	14	.25865	.22963	.20403	.18142	.16144	.14378	.12816	.11433	.10209	.09124	.08161	.07307	.06549	.05875	.05276	.04743	.04268	.03844	.03467	.03130
49	15	.26375	.23456	.20875	.18591	.16571	.14781	.13196	.11790	.10543	.09436	.08452	.07579	.06801	.06109	.05493	.04944	.04454	.04017	.03627	.03277
49	16	.26889	.23952	.21351	.19046	.17002	.15190	.13581	.12152	.10882	.09753	.08749	.07855	.07059	.06349	.05716	.05150	.04646	.04194	.03791	.03429
49	17	.27407	.24453	.21832	.19506	.17440	.15604	.13972	.12520	.11228	.10077	.09052	.08138	.07322	.06594	.05944	.05362	.04842	.04376	.03959	.03585
49	18	.27930	.24959	.22319	.19972	.17884	.16025	.14370	.12896	.11581	.10408	.09362	.08427	.07592	.06846	.06178	.05580	.05044	.04564	.04133	.03747
49	19	.28458	.25472	.22814	.20446	.18336	.16455	.14777	.13279	.11942	.10748	.09680	.08725	.07870	.07105	.06420	.05805	.05253	.04758	.04314	.03914
49	20	.28994	.25992	.23316	.20928	.18796	.16893	.15192	.13672	.12313	.11096	.10007	.09031	.08157	.07373	.06669	.06038	.05470	.04960	.04502	.04089
49	21	.29535	.26519	.23825	.21418	.19265	.17340	.15617	.14074	.12692	.11454	.10343	.09347	.08453	.07650	.06928	.06279	.05695	.05170	.04697	.04270
49	22	.30083	.27053	.24342	.21916	.19742	.17795	.16050	.14485	.13081	.11820	.10688	.09671	.08757	.07935	.07195	.06529	.05928	.05387	.04899	.04459
49	23	.30637	.27594	.24867	.22421	.20228	.18259	.16492	.14905	.13478	.12196	.11043	.10005	.09071	.08229	.07471	.06787	.06170	.05613	.05110	.04655
49	24	.31196	.28141	.25398	.22935	.20722	.18732	.16943	.15334	.13886	.12581	.11407	.10348	.09394	.08532	.07755	.07054	.06420	.05847	.05329	.04860

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
49	25	.31762	.28695	.25937	.23456	.21224	.19214	.17403	.15772	.14302	.12976	.11780	.10701	.09726	.08845	.08049	.07330	.06679	.06089	.05556	.05072
49	26	.32333	.29255	.26483	.23985	.21734	.19704	.17872	.16220	.14728	.13380	.12163	.11063	.10068	.09167	.08353	.07615	.06946	.06341	.05791	.05293
49	27	.32909	.29821	.27035	.24521	.22252	.20202	.18350	.16676	.15163	.13794	.12555	.11434	.10419	.09499	.08665	.07909	.07223	.06601	.06036	.05522
49	28	.33488	.30391	.27593	.25063	.22776	.20707	.18835	.17140	.15606	.14216	.12956	.11814	.10779	.09839	.08986	.08212	.07509	.06869	.06288	.05759
49	29	.34071	.30966	.28155	.25611	.23307	.21219	.19327	.17612	.16057	.14646	.13365	.12203	.11147	.10188	.09316	.08523	.07802	.07146	.06549	.06005
49	30	.34656	.31543	.28722	.26163	.23843	.21737	.19826	.18091	.16515	.15083	.13782	.12599	.11524	.10545	.09654	.08843	.08104	.07431	.06817	.06257
49	31	.35243	.32123	.29291	.26719	.24383	.22260	.20330	.18576	.16980	.15528	.14206	.13003	.11908	.10909	.09999	.09170	.08413	.07723	.07093	.06518
49	32	.35831	.32705	.29863	.27279	.24928	.22788	.20840	.19066	.17451	.15979	.14637	.13414	.12299	.11281	.10353	.09505	.08730	.08023	.07377	.06786
49	33	.36419	.33288	.30438	.27841	.25476	.23320	.21355	.19563	.17928	.16436	.15075	.13832	.12698	.11661	.10713	.09847	.09055	.08331	.07668	.07061
49	34	.37006	.33872	.31013	.28406	.26027	.23855	.21873	.20063	.18410	.16899	.15519	.14257	.13103	.12047	.11081	.10197	.09387	.08646	.07966	.07344
49	35	.37593	.34455	.31590	.28972	.26580	.24394	.22396	.20568	.18897	.17368	.15968	.14687	.13514	.12440	.11455	.10553	.09726	.08968	.08272	.07634
49	36	.38177	.35037	.32165	.29538	.27135	.24935	.22921	.21077	.19388	.17840	.16423	.15123	.13931	.12839	.11836	.10916	.10072	.09296	.08584	.07930
49	37	.38759	.35617	.32740	.30105	.27690	.25477	.23448	.21588	.19882	.18317	.16881	.15563	.14354	.13243	.12222	.11285	.10423	.09631	.08903	.08233
49	38	.39337	.36195	.33313	.30670	.28244	.26019	.23976	.22101	.20379	.18797	.17344	.16008	.14781	.13652	.12614	.11659	.10781	.09972	.09228	.08543
49	39	.39910	.36768	.33883	.31233	.28798	.26561	.24505	.22615	.20877	.19279	.17809	.16456	.15211	.14066	.13010	.12039	.11144	.10319	.09559	.08858
49	40	.40478	.37337	.34449	.31793	.29349	.27102	.25033	.23129	.21377	.19763	.18276	.16907	.15646	.14483	.13411	.12423	.11511	.10671	.09895	.09179
49	41	.41039	.37900	.35010	.32349	.29898	.27640	.25560	.23643	.21876	.20248	.18746	.17360	.16083	.14904	.13815	.12811	.11884	.11027	.10236	.09505
49	42	.41594	.38457	.35566	.32901	.30443	.28176	.26085	.24156	.22376	.20732	.19216	.17815	.16521	.15327	.14223	.13202	.12259	.11388	.10581	.09836
49	43	.42140	.39007	.36115	.33446	.30983	.28707	.26606	.24666	.22873	.21216	.19685	.18270	.16961	.15751	.14632	.13596	.12638	.11751	.10930	.10170
49	44	.42676	.39547	.36656	.33985	.31516	.29234	.27123	.25172	.23367	.21698	.20153	.18724	.17401	.16176	.15042	.13992	.13019	.12117	.11282	.10508
49	45	.43202	.40078	.37188	.34515	.32042	.29753	.27634	.25673	.23857	.22176	.20618	.19176	.17839	.16600	.15452	.14387	.13400	.12485	.11636	.10848
49	46	.43716	.40598	.37710	.35036	.32559	.30264	.28138	.26168	.24342	.22649	.21080	.19625	.18275	.17023	.15861	.14783	.13782	.12853	.11990	.11189
49	47	.44218	.41105	.38220	.35546	.33066	.30767	.28634	.26656	.24820	.23117	.21536	.20069	.18707	.17442	.16268	.15176	.14163	.13220	.12345	.11531
49	48	.44706	.41600	.38719	.36045	.33563	.31259	.29121	.27135	.25291	.23578	.21987	.20509	.19135	.17859	.16672	.15568	.14542	.13587	.12699	.11872
49	49	.45180	.42082	.39204	.36531	.34048	.31742	.29598	.27606	.25754	.24033	.22432	.20943	.19559	.18271	.17072	.15956	.14918	.13952	.13051	.12213
50	0	.19831	.17228	.14985	.13053	.11385	.09946	.08701	.07625	.06692	.05884	.05183	.04573	.04043	.03581	.03179	.02827	.02519	.02250	.02014	.01806
50	1	.19921	.17295	.15032	.13080	.11394	.09938	.08678	.07588	.06644	.05825	.05115	.04497	.03960	.03493	.03086	.02730	.02420	.02148	.01910	.01702
50	2	.20318	.17670	.15383	.13406	.11696	.10216	.08935	.07823	.06859	.06022	.05294	.04661	.04109	.03628	.03208	.02841	.02520	.02239	.01993	.01776
50	3	.20732	.18061	.15750	.13749	.12015	.10512	.09207	.08074	.07090	.06233	.05487	.04837	.04270	.03775	.03342	.02963	.02631	.02340	.02084	.01860
50	4	.21159	.18464	.16129	.14104	.12346	.10819	.09491	.08337	.07331	.06455	.05691	.05024	.04441	.03931	.03484	.03093	.02750	.02448	.02183	.01950
50	5	.21595	.18879	.16520	.14470	.12688	.11137	.09786	.08609	.07583	.06687	.05904	.05219	.04620	.04095	.03635	.03231	.02876	.02563	.02288	.02046
50	6	.22041	.19302	.16920	.14846	.13039	.11464	.10091	.08891	.07843	.06927	.06125	.05423	.04807	.04267	.03792	.03375	.03008	.02685	.02399	.02147
50	7	.22496	.19735	.17330	.15232	.13401	.11802	.10405	.09183	.08113	.07177	.06355	.05635	.05002	.04446	.03957	.03527	.03147	.02812	.02516	.02255
50	8	.22959	.20177	.17749	.15627	.13772	.12149	.10728	.09483	.08392	.07435	.06594	.05855	.05205	.04633	.04129	.03685	.03292	.02945	.02639	.02367
50	9	.23431	.20629	.18177	.16032	.14152	.12506	.11061	.09794	.08681	.07702	.06842	.06084	.05417	.04828	.04309	.03850	.03444	.03086	.02768	.02486
50	10	.23913	.21090	.18616	.16447	.14544	.12873	.11405	.10114	.08979	.07979	.07098	.06322	.05637	.05031	.04496	.04023	.03604	.03233	.02903	.02610
50	11	.24403	.21560	.19064	.16871	.14944	.13249	.11757	.10444	.09286	.08265	.07364	.06568	.05865	.05242	.04691	.04203	.03770	.03386	.03045	.02741
50	12	.24901	.22039	.19521	.17305	.15354	.13635	.12120	.10783	.09603	.08560	.07638	.06823	.06101	.05461	.04894	.04391	.03944	.03546	.03193	.02878
50	13	.25406	.22524	.19985	.17746	.15772	.14029	.12490	.11130	.09927	.08863	.07920	.07085	.06345	.05687	.05104	.04585	.04123	.03712	.03346	.03020
50	14	.25916	.23015	.20455	.18194	.16196	.14430	.12867	.11484	.10258	.09172	.08209	.07354	.06594	.05919	.05319	.04784	.04308	.03883	.03504	.03166
50	15	.26429	.23511	.20930	.18647	.16626	.14836	.13250	.11843	.10595	.09487	.08503	.07628	.06849	.06156	.05539	.04988	.04497	.04059	.03667	.03316
50	16	.26947	.24011	.21410	.19105	.17061	.15248	.13639	.12209	.10938	.09808	.08803	.07908	.07110	.06399	.05764	.05197	.04691	.04238	.03833	.03470
50	17	.27469	.24515	.21895	.19569	.17503	.15666	.14034	.12581	.11288	.10136	.09109	.08194	.07376	.06647	.05995	.05412	.04890	.04423	.04004	.03629
50	18	.27995	.25026	.22386	.20039	.17951	.16091	.14436	.12960	.11644	.10470	.09422	.08486	.07650	.06902	.06232	.05632	.05095	.04613	.04181	.03793
50	19	.28528	.25543	.22885	.20517	.18407	.16525	.14846	.13348	.12009	.10813	.09744	.08788	.07931	.07164	.06477	.05861	.05307	.04811	.04364	.03963
50	20	.29068	.26067	.23391	.21003	.18872	.16967	.15266	.13745	.12384	.11166	.10075	.09098	.08222	.07436	.06731	.06097	.05528	.05016	.04555	.04140
50	21	.29615	.26600	.23906	.21498	.19346	.17419	.15695	.14151	.12768	.11528	.10416	.09418	.08522	.07717	.06993	.06342	.05756	.05229	.04754	.04325
50	22	.30168	.27139	.24428	.22002	.19828	.17880	.16134	.14567	.13162	.11900	.10766	.09747	.08831	.08006	.07264	.06596	.05993	.05450	.04960	.04518
50	23	.30727	.27685	.24959	.22513	.20319	.18350	.16582	.14993	.13565	.12281	.11125	.10086	.09149	.08305	.07544	.06858	.06239	.05680	.05174	.04718
50	24	.31293	.28239	.25497	.23033	.20819	.18829	.17039	.15428	.13978	.12672	.11495	.10434	.09477	.08614	.07834	.07130	.06494	.05918	.05397	.04926

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
50	25	.31865	.28800	.26043	.23562	.21329	.19318	.17506	.15873	.14401	.13073	.11875	.10793	.09815	.08932	.08134	.07411	.06758	.06166	.05629	.05143
50	26	.32444	.29367	.26596	.24098	.21846	.19815	.17982	.16328	.14834	.13484	.12264	.11161	.10163	.09260	.08443	.07702	.07031	.06422	.05870	.05369
50	27	.33027	.29941	.27156	.24642	.22372	.20321	.18467	.16792	.15276	.13905	.12664	.11540	.10521	.09598	.08762	.08002	.07314	.06688	.06120	.05603
50	28	.33615	.30520	.27722	.25193	.22905	.20835	.18961	.17264	.15727	.14335	.13072	.11927	.10889	.09946	.09090	.08312	.07605	.06963	.06378	.05846
50	29	.34207	.31104	.28294	.25750	.23445	.21356	.19462	.17745	.16187	.14773	.13490	.12324	.11265	.10302	.09427	.08631	.07906	.07246	.06645	.06098
50	30	.34802	.31691	.28870	.26312	.23990	.21883	.19970	.18233	.16655	.15220	.13916	.12729	.11650	.10667	.09773	.08958	.08215	.07538	.06921	.06357
50	31	.35399	.32282	.29450	.26879	.24541	.22417	.20485	.18728	.17129	.15674	.14349	.13142	.12043	.11041	.10127	.09293	.08532	.07838	.07204	.06625
50	32	.35998	.32875	.30034	.27449	.25097	.22956	.21006	.19230	.17611	.16136	.14790	.13563	.12444	.11422	.10489	.09637	.08858	.08146	.07496	.06900
50	33	.36598	.33470	.30620	.28024	.25657	.23500	.21532	.19737	.18099	.16604	.15239	.13992	.12853	.11811	.10859	.09989	.09192	.08463	.07795	.07184
50	34	.37198	.34066	.31208	.28601	.26221	.24048	.22063	.20250	.18593	.17079	.15694	.14428	.13269	.12208	.11237	.10348	.09534	.08787	.08103	.07475
50	35	.37798	.34663	.31798	.29181	.26788	.24600	.22599	.20768	.19093	.17560	.16156	.14870	.13692	.12613	.11623	.10715	.09883	.09119	.08418	.07775
50	36	.38396	.35259	.32388	.29761	.27357	.25155	.23138	.21291	.19598	.18046	.16623	.15319	.14122	.13023	.12015	.11090	.10240	.09459	.08741	.08081
50	37	.38992	.35854	.32978	.30342	.27927	.25711	.23680	.21816	.20106	.18537	.17096	.15772	.14557	.13440	.12414	.11471	.10603	.09805	.09071	.08395
50	38	.39585	.36447	.33567	.30923	.28497	.26270	.24224	.22345	.20618	.19031	.17573	.16231	.14998	.13863	.12819	.11858	.10973	.10158	.09407	.08716
50	39	.40175	.37036	.34153	.31503	.29067	.26828	.24769	.22875	.21132	.19529	.18053	.16695	.15443	.14291	.13229	.12251	.11349	.10517	.09750	.09043
50	40	.40759	.37622	.34736	.32081	.29636	.27386	.25314	.23406	.21649	.20029	.18537	.17161	.15893	.14723	.13645	.12649	.11731	.10883	.10100	.09376
50	41	.41339	.38204	.35316	.32655	.30203	.27943	.25859	.23938	.22166	.20531	.19023	.17631	.16346	.15160	.14064	.13052	.12117	.11253	.10454	.09716
50	42	.41911	.38779	.35891	.33226	.30767	.28498	.26403	.24469	.22684	.21034	.19511	.18103	.16802	.15600	.14488	.13460	.12508	.11628	.10814	.10060
50	43	.42476	.39348	.36459	.33791	.31326	.29049	.26944	.24998	.23200	.21537	.19999	.18576	.17260	.16041	.14914	.13870	.12903	.12008	.11178	.10409
50	44	.43032	.39909	.37021	.34350	.31880	.29595	.27481	.25525	.23714	.22038	.20486	.19049	.17718	.16484	.15341	.14282	.13300	.12390	.11546	.10762
50	45	.43578	.40460	.37573	.34901	.32427	.30135	.28013	.26046	.24224	.22536	.20971	.19520	.18175	.16927	.15770	.14696	.13699	.12774	.11916	.11118
50	46	.44113	.41000	.38116	.35443	.32965	.30668	.28538	.26563	.24730	.23030	.21453	.19989	.18630	.17369	.16197	.15109	.14099	.13160	.12287	.11476
50	47	.44635	.41529	.38648	.35975	.33495	.31193	.29056	.27072	.25230	.23519	.21931	.20454	.19083	.17808	.16624	.15522	.14498	.13545	.12659	.11835
50	48	.45145	.42046	.39169	.36496	.34014	.31708	.29565	.27574	.25723	.24003	.22403	.20915	.19532	.18245	.17047	.15933	.14896	.13930	.13031	.12194
50	49	.45641	.42550	.39677	.37006	.34522	.32213	.30065	.28067	.26208	.24479	.22869	.21371	.19976	.18678	.17468	.16342	.15292	.14314	.13402	.12553
50	50	.46123	.43040	.40172	.37503	.35019	.32707	.30555	.28551	.26685	.24948	.23329	.21821	.20416	.19106	.17885	.16747	.15686	.14696	.13772	.12911
51	0	.19861	.17258	.15017	.13084	.11417	.09977	.08732	.07656	.06723	.05915	.05213	.04603	.04072	.03610	.03206	.02854	.02546	.02276	.02039	.01831
51	1	.19943	.17318	.15055	.13103	.11417	.09960	.08701	.07610	.06666	.05847	.05136	.04518	.03981	.03513	.03105	.02749	.02438	.02166	.01927	.01718
51	2	.20341	.17693	.15406	.13430	.11720	.10240	.08958	.07847	.06882	.06044	.05316	.04682	.04130	.03648	.03228	.02860	.02539	.02257	.02010	.01793
51	3	.20757	.18086	.15775	.13774	.12040	.10536	.09232	.08098	.07113	.06256	.05510	.04859	.04292	.03796	.03363	.02983	.02651	.02359	.02103	.01877
51	4	.21184	.18490	.16156	.14130	.12372	.10845	.09517	.08362	.07356	.06480	.05715	.05047	.04464	.03953	.03506	.03114	.02770	.02468	.02202	.01968
51	5	.21622	.18906	.16548	.14498	.12716	.11164	.09814	.08636	.07609	.06713	.05929	.05244	.04645	.04119	.03658	.03253	.02898	.02585	.02309	.02066
51	6	.22070	.19332	.16949	.14876	.13069	.11494	.10120	.08920	.07872	.06955	.06153	.05450	.04833	.04292	.03817	.03399	.03031	.02707	.02421	.02169
51	7	.22526	.19767	.17361	.15263	.13432	.11833	.10436	.09213	.08144	.07206	.06385	.05663	.05030	.04473	.03984	.03552	.03172	.02836	.02539	.02277
51	8	.22992	.20211	.17782	.15660	.13805	.12182	.10761	.09516	.08424	.07466	.06625	.05885	.05235	.04662	.04157	.03712	.03319	.02971	.02664	.02391
51	9	.23466	.20664	.18213	.16068	.14188	.12541	.11097	.09829	.08715	.07736	.06875	.06116	.05448	.04859	.04339	.03879	.03473	.03113	.02794	.02511
51	10	.23950	.21128	.18654	.16485	.14582	.12911	.11442	.10151	.09015	.08015	.07134	.06356	.05670	.05064	.04528	.04054	.03634	.03262	.02931	.02638
51	11	.24443	.21600	.19105	.16912	.14985	.13290	.11798	.10484	.09325	.08304	.07402	.06605	.05901	.05277	.04726	.04237	.03803	.03417	.03075	.02770
51	12	.24944	.22082	.19564	.17349	.15398	.13679	.12163	.10825	.09645	.08601	.07679	.06862	.06140	.05499	.04931	.04426	.03978	.03580	.03225	.02909
51	13	.25452	.22570	.20032	.17793	.15819	.14076	.12536	.11175	.09972	.08907	.07963	.07127	.06386	.05727	.05143	.04623	.04160	.03748	.03381	.03053
51	14	.25964	.23064	.20505	.18244	.16246	.14479	.12916	.11532	.10306	.09219	.08255	.07399	.06638	.05962	.05360	.04825	.04347	.03921	.03541	.03202
51	15	.26481	.23563	.20983	.18700	.16679	.14889	.13302	.11895	.10646	.09537	.08552	.07676	.06896	.06202	.05583	.05031	.04539	.04099	.03706	.03354
51	16	.27002	.24067	.21466	.19162	.17118	.15304	.13694	.12264	.10992	.09861	.08855	.07958	.07159	.06447	.05811	.05243	.04735	.04281	.03875	.03510
51	17	.27527	.24575	.21955	.19629	.17562	.15726	.14092	.12639	.11345	.10192	.09164	.08247	.07429	.06698	.06045	.05460	.04937	.04468	.04048	.03672
51	18	.28057	.25089	.22450	.20103	.18014	.16155	.14498	.13022	.11705	.10530	.09481	.08543	.07705	.06956	.06285	.05684	.05145	.04661	.04228	.03838
51	19	.28594	.25610	.22952	.20585	.18474	.16592	.14913	.13413	.12074	.10877	.09806	.08848	.07990	.07222	.06533	.05915	.05360	.04862	.04414	.04011
51	20	.29138	.26139	.23463	.21075	.18943	.17039	.15337	.13814	.12452	.11233	.10141	.09162	.08285	.07497	.06790	.06155	.05584	.05070	.04607	.04191
51	21	.29689	.26676	.23983	.21575	.19422	.17495	.15771	.14226	.12841	.11600	.10486	.09486	.08588	.07782	.07056	.06403	.05816	.05286	.04809	.04379
51	22	.30248	.27220	.24510	.22084	.19910	.17961	.16214	.14646	.13239	.11976	.10840	.09820	.08902	.08075	.07331	.06661	.06056	.05511	.05019	.04575
51	23	.30812	.27772	.25046	.22601	.20406	.18436	.16667	.15077	.13648	.12362	.11205	.10163	.09225	.08379	.07616	.06928	.06306	.05745	.05237	.04778

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
51	24	.31384	.28332	.25590	.23127	.20913	.18922	.17130	.15518	.14066	.12759	.11580	.10517	.09558	.08692	.07910	.07204	.06565	.05987	.05465	.04991
51	25	.31963	.28899	.26142	.23662	.21428	.19416	.17604	.15969	.14496	.13166	.11965	.10881	.09902	.09016	.08215	.07490	.06834	.06240	.05701	.05212
51	26	.32548	.29473	.26703	.24205	.21953	.19921	.18087	.16431	.14935	.13583	.12361	.11256	.10256	.09350	.08530	.07787	.07113	.06501	.05946	.05443
51	27	.33139	.30055	.27271	.24757	.22486	.20434	.18579	.16902	.15385	.14011	.12768	.11641	.10620	.09695	.08855	.08093	.07401	.06773	.06202	.05682
51	28	.33736	.30642	.27845	.25316	.23027	.20956	.19081	.17383	.15844	.14449	.13184	.12036	.10995	.10049	.09190	.08409	.07699	.07054	.06466	.05931
51	29	.34336	.31234	.28426	.25881	.23576	.21486	.19591	.17872	.16312	.14896	.13609	.12441	.11378	.10413	.09534	.08735	.08007	.07344	.06739	.06188
51	30	.34940	.31831	.29011	.26453	.24131	.22023	.20109	.18369	.16788	.15351	.14044	.12854	.11772	.10786	.09888	.09069	.08323	.07642	.07021	.06455
51	31	.35547	.32432	.29602	.27030	.24692	.22567	.20633	.18874	.17273	.15815	.14487	.13276	.12173	.11168	.10250	.09413	.08648	.07950	.07312	.06729
51	32	.36156	.33035	.30196	.27611	.25259	.23116	.21164	.19386	.17765	.16286	.14938	.13707	.12584	.11558	.10621	.09765	.08982	.08266	.07612	.07012
51	33	.36767	.33642	.30794	.28198	.25831	.23672	.21702	.19905	.18264	.16766	.15397	.14146	.13003	.11957	.11001	.10126	.09325	.08592	.07920	.07304
51	34	.37379	.34250	.31394	.28787	.26406	.24232	.22245	.20430	.18770	.17252	.15863	.14593	.13430	.12365	.11389	.10495	.09676	.08925	.08236	.07604
51	35	.37992	.34860	.31997	.29380	.26986	.24797	.22794	.20960	.19282	.17745	.16337	.15047	.13864	.12780	.11786	.10873	.10036	.09267	.08561	.07913
51	36	.38604	.35469	.32601	.29974	.27569	.25365	.23346	.21496	.19800	.18244	.16817	.15508	.14306	.13203	.12190	.11259	.10403	.09617	.08894	.08229
51	37	.39214	.36079	.33205	.30570	.28153	.25937	.23903	.22036	.20322	.18748	.17303	.15975	.14754	.13632	.12601	.11651	.10778	.09975	.09235	.08553
51	38	.39822	.36687	.33809	.31166	.28739	.26510	.24462	.22579	.20849	.19258	.17794	.16448	.15209	.14068	.13018	.12051	.11161	.10340	.09583	.08885
51	39	.40427	.37293	.34411	.31762	.29326	.27085	.25023	.23125	.21379	.19771	.18290	.16926	.15669	.14510	.13443	.12458	.11550	.10712	.09938	.09224
51	40	.41028	.37895	.35012	.32357	.29912	.27660	.25585	.23674	.21912	.20287	.18790	.17408	.16134	.14958	.13872	.12870	.11945	.11090	.10300	.09570
51	41	.41625	.38494	.35609	.32949	.30497	.28235	.26148	.24223	.22446	.20807	.19293	.17894	.16603	.15410	.14307	.13288	.12346	.11475	.10669	.09923
51	42	.42215	.39088	.36202	.33538	.31079	.28808	.26710	.24772	.22982	.21327	.19798	.18384	.17076	.15866	.14747	.13711	.12753	.11865	.11043	.10282
51	43	.42799	.39676	.36790	.34123	.31658	.29378	.27270	.25321	.23517	.21848	.20304	.18874	.17551	.16325	.15190	.14138	.13163	.12260	.11422	.10646
51	44	.43374	.40256	.37371	.34702	.32232	.29945	.27827	.25867	.24051	.22369	.20810	.19366	.18027	.16786	.15635	.14568	.13577	.12658	.11806	.11014
51	45	.43939	.40827	.37944	.35274	.32799	.30506	.28380	.26409	.24582	.22887	.21315	.19857	.18504	.17248	.16082	.14999	.13994	.13060	.12192	.11386
51	46	.44495	.41389	.38509	.35837	.33359	.31060	.28927	.26947	.25109	.23402	.21818	.20346	.18979	.17709	.16528	.15431	.14411	.13463	.12581	.11760
51	47	.45038	.41939	.39062	.36391	.33910	.31606	.29466	.27478	.25630	.23913	.22316	.20832	.19452	.18168	.16974	.15863	.14829	.13866	.12970	.12136
51	48	.45569	.42477	.39605	.36934	.34452	.32144	.29998	.28002	.26145	.24418	.22810	.21314	.19922	.18625	.17418	.16294	.15246	.14270	.13361	.12513
51	49	.46086	.43003	.40135	.37466	.34983	.32672	.30521	.28518	.26653	.24916	.23299	.21792	.20388	.19079	.17859	.16722	.15662	.14673	.13751	.12890
51	50	.46590	.43516	.40653	.37987	.35503	.33190	.31034	.29025	.27153	.25408	.23781	.22264	.20849	.19529	.18297	.17148	.16076	.15075	.14140	.13267
51	51	.47079	.44014	.41157	.38494	.36011	.33696	.31537	.29523	.27644	.25891	.24256	.22729	.21304	.19974	.18731	.17571	.16487	.15474	.14528	.13643
52	0	.19890	.17288	.15047	.13115	.11447	.10008	.08763	.07686	.06753	.05944	.05242	.04632	.04101	.03638	.03234	.02881	.02572	.02301	.02064	.01855
52	1	.19964	.17340	.15077	.13125	.11439	.09982	.08722	.07632	.06687	.05867	.05156	.04538	.04000	.03532	.03123	.02767	.02455	.02183	.01944	.01734
52	2	.20363	.17716	.15429	.13452	.11743	.10263	.08981	.07869	.06904	.06066	.05337	.04703	.04150	.03668	.03247	.02879	.02557	.02275	.02027	.01810
52	3	.20780	.18109	.15798	.13798	.12064	.10560	.09255	.08122	.07136	.06279	.05532	.04881	.04313	.03817	.03383	.03003	.02670	.02377	.02121	.01895
52	4	.21209	.18515	.16181	.14155	.12397	.10870	.09542	.08387	.07381	.06504	.05738	.05070	.04486	.03975	.03528	.03135	.02791	.02488	.02221	.01987
52	5	.21648	.18933	.16574	.14525	.12742	.11191	.09840	.08662	.07635	.06738	.05954	.05269	.04668	.04142	.03681	.03275	.02919	.02605	.02329	.02085
52	6	.22097	.19359	.16978	.14904	.13097	.11522	.10148	.08948	.07899	.06982	.06179	.05475	.04859	.04317	.03841	.03423	.03054	.02729	.02442	.02189
52	7	.22556	.19796	.17391	.15293	.13462	.11863	.10466	.09243	.08173	.07235	.06413	.05691	.05057	.04500	.04009	.03577	.03196	.02859	.02562	.02299
52	8	.23023	.20242	.17814	.15692	.13837	.12214	.10793	.09547	.08455	.07497	.06655	.05915	.05264	.04690	.04184	.03738	.03344	.02996	.02688	.02415
52	9	.23500	.20698	.18247	.16102	.14223	.12575	.11130	.09862	.08748	.07768	.06907	.06148	.05479	.04889	.04368	.03907	.03500	.03140	.02820	.02536
52	10	.23986	.21164	.18691	.16522	.14618	.12947	.11478	.10187	.09051	.08050	.07168	.06390	.05703	.05096	.04559	.04084	.03664	.03290	.02959	.02665
52	11	.24481	.21639	.19144	.16951	.15024	.13329	.11836	.10522	.09363	.08341	.07438	.06641	.05936	.05312	.04759	.04269	.03834	.03448	.03105	.02799
52	12	.24984	.22123	.19606	.17391	.15440	.13720	.12204	.10866	.09685	.08641	.07718	.06901	.06177	.05535	.04966	.04461	.04012	.03612	.03257	.02940
52	13	.25495	.22614	.20076	.17838	.15863	.14120	.12580	.11219	.10015	.08949	.08005	.07168	.06426	.05766	.05181	.04660	.04196	.03783	.03415	.03086
52	14	.26010	.23111	.20552	.18292	.16294	.14527	.12963	.11579	.10352	.09264	.08299	.07442	.06681	.06003	.05401	.04864	.04385	.03959	.03577	.03237
52	15	.26530	.23613	.21034	.18751	.16730	.14939	.13352	.11945	.10695	.09585	.08599	.07722	.06941	.06246	.05626	.05073	.04580	.04139	.03744	.03391
52	16	.27054	.24120	.21520	.19215	.17172	.15358	.13747	.12316	.11044	.09912	.08905	.08007	.07207	.06494	.05857	.05287	.04778	.04323	.03915	.03550
52	17	.27582	.24631	.22012	.19686	.17620	.15783	.14149	.12695	.11400	.10246	.09217	.08299	.07480	.06748	.06093	.05507	.04983	.04513	.04091	.03713
52	18	.28116	.25148	.22510	.20163	.18075	.16215	.14558	.13081	.11763	.10587	.09537	.08599	.07759	.07008	.06336	.05733	.05193	.04708	.04273	.03882
52	19	.28656	.25673	.23016	.20649	.18538	.16656	.14976	.13476	.12136	.10937	.09866	.08907	.08047	.07278	.06587	.05968	.05411	.04911	.04462	.04057
52	20	.29204	.26206	.23531	.21144	.19012	.17107	.15404	.13881	.12518	.11298	.10204	.09224	.08345	.07556	.06847	.06211	.05638	.05123	.04658	.04240
52	21	.29760	.26748	.24055	.21648	.19495	.17568	.15842	.14297	.12911	.11668	.10553	.09552	.08653	.07844	.07117	.06463	.05873	.05342	.04863	.04431

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
52	22	.30323	.27297	.24587	.22161	.19987	.18038	.16290	.14722	.13314	.12049	.10912	.09890	.08970	.08142	.07396	.06724	.06118	.05571	.05077	.04630
52	23	.30893	.27854	.25128	.22684	.20489	.18519	.16749	.15158	.13727	.12440	.11281	.10238	.09297	.08450	.07685	.06995	.06371	.05808	.05299	.04838
52	24	.31470	.28419	.25678	.23215	.21001	.19009	.17217	.15604	.14151	.12842	.11661	.10597	.09636	.08768	.07984	.07276	.06635	.06055	.05530	.05054
52	25	.32055	.28992	.26237	.23756	.21523	.19510	.17697	.16061	.14586	.13255	.12052	.10966	.09985	.09097	.08294	.07567	.06908	.06312	.05771	.05280
52	26	.32647	.29573	.26804	.24306	.22054	.20021	.18186	.16529	.15032	.13678	.12454	.11347	.10344	.09437	.08614	.07868	.07192	.06578	.06021	.05515
52	27	.33245	.30162	.27379	.24865	.22594	.20542	.18686	.17008	.15488	.14113	.12867	.11739	.10715	.09787	.08945	.08181	.07486	.06855	.06281	.05760
52	28	.33849	.30757	.27961	.25432	.23144	.21072	.19195	.17496	.15955	.14558	.13291	.12141	.11097	.10148	.09286	.08503	.07790	.07142	.06551	.06014
52	29	.34458	.31358	.28550	.26006	.23701	.21610	.19714	.17993	.16431	.15013	.13724	.12553	.11488	.10519	.09638	.08835	.08104	.07438	.06831	.06277
52	30	.35071	.31964	.29145	.26587	.24265	.22156	.20240	.18499	.16916	.15477	.14167	.12974	.11889	.10900	.09999	.09177	.08428	.07744	.07120	.06549
52	31	.35687	.32574	.29745	.27174	.24836	.22709	.20774	.19013	.17410	.15949	.14618	.13405	.12299	.11290	.10369	.09528	.08760	.08059	.07417	.06831
52	32	.36306	.33188	.30349	.27765	.25413	.23269	.21316	.19535	.17912	.16431	.15079	.13845	.12719	.11689	.10749	.09889	.09103	.08383	.07724	.07121
52	33	.36928	.33805	.30958	.28363	.25995	.23836	.21864	.20065	.18422	.16920	.15548	.14294	.13147	.12098	.11138	.10259	.09454	.08717	.08041	.07421
52	34	.37551	.34425	.31570	.28964	.26583	.24408	.22419	.20601	.18939	.17418	.16026	.14752	.13585	.12516	.11536	.10638	.09815	.09059	.08366	.07730
52	35	.38176	.35047	.32186	.29569	.27175	.24985	.22980	.21144	.19463	.17923	.16511	.15217	.14031	.12942	.11943	.11026	.10184	.09411	.08701	.08047
52	36	.38800	.35670	.32803	.30177	.27771	.25567	.23546	.21693	.19994	.18435	.17004	.15690	.14484	.13376	.12358	.11423	.10563	.09771	.09043	.08374
52	37	.39424	.36293	.33421	.30787	.28370	.26152	.24116	.22247	.20530	.18952	.17503	.16170	.14945	.13818	.12781	.11827	.10949	.10140	.09395	.08708
52	38	.40047	.36915	.34040	.31398	.28971	.26740	.24690	.22805	.21071	.19476	.18008	.16657	.15413	.14267	.13212	.12240	.11343	.10517	.09754	.09051
52	39	.40667	.37537	.34658	.32010	.29573	.27331	.25267	.23366	.21616	.20004	.18519	.17149	.15887	.14723	.13650	.12659	.11745	.10901	.10122	.09402
52	40	.41284	.38156	.35275	.32621	.30176	.27922	.25846	.23931	.22165	.20537	.19034	.17647	.16367	.15185	.14094	.13086	.12154	.11293	.10497	.09761
52	41	.41897	.38772	.35889	.33231	.30778	.28515	.26426	.24497	.22717	.21072	.19553	.18150	.16852	.15653	.14544	.13519	.12570	.11692	.10879	.10126
52	42	.42505	.39383	.36500	.33838	.31379	.29106	.27006	.25065	.23270	.21611	.20076	.18656	.17342	.16126	.15000	.13957	.12991	.12097	.11268	.10499
52	43	.43107	.39989	.37107	.34442	.31976	.29696	.27585	.25632	.23824	.22150	.20600	.19165	.17834	.16602	.15459	.14400	.13418	.12507	.11662	.10878
52	44	.43701	.40589	.37708	.35041	.32570	.30282	.28162	.26198	.24378	.22690	.21126	.19675	.18329	.17081	.15922	.14847	.13849	.12922	.12061	.11262
52	45	.44286	.41180	.38301	.35633	.33158	.30864	.28735	.26761	.24929	.23228	.21650	.20185	.18824	.17561	.16387	.15296	.14282	.13340	.12464	.11649
52	46	.44861	.41762	.38886	.36217	.33740	.31439	.29303	.27319	.25476	.23764	.22173	.20694	.19319	.18041	.16853	.15747	.14718	.13761	.12870	.12041
52	47	.45425	.42334	.39462	.36793	.34313	.32008	.29865	.27872	.26019	.24296	.22693	.21201	.19813	.18521	.17318	.16198	.15155	.14183	.13278	.12434
52	48	.45977	.42894	.40026	.37358	.34877	.32568	.30419	.28419	.26557	.24823	.23208	.21705	.20304	.18999	.17782	.16648	.15591	.14606	.13687	.12829
52	49	.46516	.43441	.40579	.37913	.35431	.33119	.30964	.28957	.27087	.25344	.23719	.22204	.20791	.19474	.18244	.17097	.16027	.15028	.14096	.13225
52	50	.47042	.43976	.41119	.38456	.35974	.33659	.31501	.29488	.27610	.25859	.24224	.22698	.21275	.19945	.18704	.17545	.16462	.15450	.14505	.13621
52	51	.47553	.44497	.41647	.38987	.36505	.34189	.32028	.30009	.28125	.26366	.24722	.23187	.21753	.20412	.19160	.17989	.16894	.15870	.14913	.14017
52	52	.48049	.45003	.42160	.39504	.37024	.34707	.32543	.30520	.28630	.26863	.25212	.23668	.22224	.20873	.19610	.18428	.17322	.16287	.15318	.14410
53	0	.19918	.17317	.15076	.13144	.11477	.10038	.08793	.07716	.06783	.05974	.05271	.04660	.04129	.03665	.03261	.02908	.02598	.02327	.02089	.01880
53	1	.19984	.17360	.15098	.13146	.11460	.10003	.08743	.07653	.06707	.05888	.05176	.04557	.04019	.03550	.03142	.02785	.02473	.02200	.01960	.01750
53	2	.20384	.17737	.15451	.13474	.11765	.10285	.09002	.07890	.06925	.06087	.05357	.04723	.04170	.03687	.03266	.02897	.02575	.02292	.02044	.01826
53	3	.20802	.18132	.15821	.13820	.12087	.10583	.09278	.08144	.07159	.06301	.05554	.04902	.04334	.03837	.03402	.03022	.02688	.02395	.02138	.01912
53	4	.21232	.18539	.16205	.14180	.12421	.10894	.09566	.08410	.07404	.06527	.05761	.05092	.04508	.03996	.03548	.03155	.02810	.02507	.02240	.02005
53	5	.21673	.18958	.16600	.14550	.12768	.11217	.09865	.08688	.07660	.06763	.05978	.05292	.04691	.04165	.03703	.03297	.02940	.02626	.02349	.02104
53	6	.22123	.19386	.17005	.14931	.13124	.11549	.10175	.08974	.07925	.07008	.06204	.05500	.04883	.04341	.03864	.03445	.03076	.02751	.02463	.02210
53	7	.22583	.19825	.17420	.15322	.13491	.11892	.10494	.09271	.08201	.07263	.06440	.05718	.05083	.04525	.04034	.03601	.03219	.02882	.02584	.02321
53	8	.23052	.20272	.17845	.15723	.13868	.12245	.10823	.09578	.08485	.07526	.06684	.05943	.05291	.04717	.04211	.03764	.03370	.03021	.02712	.02438
53	9	.23531	.20730	.18280	.16135	.14256	.12608	.11163	.09894	.08780	.07800	.06937	.06178	.05508	.04918	.04396	.03935	.03527	.03166	.02845	.02561
53	10	.24019	.21198	.18725	.16557	.14654	.12982	.11513	.10222	.09085	.08083	.07201	.06422	.05735	.05127	.04590	.04114	.03692	.03318	.02986	.02691
53	11	.24517	.21676	.19181	.16989	.15062	.13366	.11874	.10559	.09399	.08377	.07473	.06675	.05970	.05345	.04791	.04301	.03865	.03478	.03134	.02827
53	12	.25023	.22162	.19646	.17431	.15480	.13760	.12244	.10906	.09724	.08679	.07755	.06938	.06213	.05571	.05001	.04495	.04045	.03645	.03288	.02970
53	13	.25536	.22656	.20118	.17881	.15906	.14163	.12623	.11261	.10057	.08990	.08045	.07208	.06464	.05804	.05218	.04696	.04231	.03817	.03448	.03118
53	14	.26054	.23156	.20597	.18337	.16339	.14572	.13009	.11624	.10396	.09308	.08342	.07484	.06722	.06044	.05440	.04902	.04423	.03995	.03613	.03271
53	15	.26577	.23661	.21082	.18799	.16778	.14988	.13400	.11992	.10742	.09632	.08645	.07767	.06985	.06289	.05668	.05114	.04619	.04177	.03782	.03428
53	16	.27103	.24170	.21571	.19267	.17223	.15409	.13798	.12367	.11094	.09962	.08953	.08055	.07254	.06539	.05901	.05331	.04821	.04364	.03955	.03589
53	17	.27635	.24684	.22066	.19740	.17674	.15837	.14203	.12748	.11453	.10298	.09269	.08350	.07529	.06796	.06140	.05553	.05027	.04556	.04134	.03754
53	18	.28172	.25205	.22567	.20221	.18132	.16273	.14615	.13137	.11819	.10642	.09591	.08652	.07811	.07059	.06386	.05782	.05240	.04754	.04318	.03925

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
53	19	.28715	.25733	.23077	.20710	.18600	.16717	.15037	.13536	.12195	.10996	.09923	.08963	.08102	.07331	.06640	.06019	.05461	.04960	.04509	.04103
53	20	.29267	.26270	.23596	.21209	.19077	.17172	.15468	.13945	.12581	.11360	.10265	.09284	.08403	.07613	.06903	.06265	.05691	.05174	.04708	.04289
53	21	.29827	.26816	.24124	.21717	.19564	.17637	.15911	.14364	.12978	.11734	.10618	.09615	.08715	.07905	.07176	.06520	.05929	.05397	.04916	.04483
53	22	.30394	.27369	.24661	.22235	.20061	.18112	.16363	.14794	.13385	.12119	.10981	.09957	.09036	.08206	.07459	.06785	.06177	.05628	.05133	.04685
53	23	.30969	.27931	.25207	.22762	.20568	.18597	.16826	.15235	.13803	.12514	.11354	.10310	.09368	.08518	.07752	.07060	.06435	.05869	.05358	.04895
53	24	.31552	.28502	.25762	.23299	.21085	.19093	.17300	.15686	.14232	.12921	.11739	.10673	.09710	.08841	.08055	.07345	.06702	.06120	.05593	.05116
53	25	.32142	.29081	.26326	.23846	.21612	.19600	.17785	.16149	.14673	.13340	.12136	.11048	.10065	.09175	.08370	.07641	.06980	.06381	.05838	.05345
53	26	.32740	.29668	.26899	.24402	.22150	.20117	.18281	.16623	.15124	.13769	.12544	.11434	.10430	.09520	.08695	.07947	.07269	.06653	.06093	.05585
53	27	.33345	.30263	.27481	.24968	.22697	.20644	.18788	.17108	.15588	.14211	.12963	.11832	.10807	.09877	.09032	.08265	.07568	.06935	.06359	.05835
53	28	.33956	.30866	.28071	.25542	.23254	.21182	.19304	.17603	.16061	.14662	.13393	.12241	.11195	.10244	.09380	.08594	.07878	.07227	.06634	.06094
53	29	.34572	.31474	.28668	.26125	.23819	.21728	.19831	.18109	.16545	.15125	.13834	.12660	.11593	.10622	.09738	.08932	.08199	.07530	.06920	.06363
53	30	.35193	.32089	.29271	.26714	.24392	.22282	.20366	.18623	.17038	.15597	.14285	.13090	.12002	.11010	.10106	.09281	.08529	.07842	.07215	.06642
53	31	.35819	.32708	.29880	.27310	.24972	.22845	.20909	.19146	.17541	.16078	.14745	.13529	.12420	.11408	.10484	.09640	.08869	.08164	.07520	.06930
53	32	.36447	.33331	.30495	.27912	.25559	.23415	.21460	.19678	.18052	.16569	.15215	.13978	.12849	.11816	.10872	.10009	.09219	.08496	.07834	.07228
53	33	.37079	.33959	.31114	.28519	.26152	.23992	.22019	.20218	.18572	.17069	.15694	.14437	.13287	.12234	.11271	.10388	.09579	.08838	.08159	.07535
53	34	.37714	.34590	.31737	.29132	.26751	.24575	.22585	.20765	.19101	.17577	.16182	.14905	.13734	.12662	.11678	.10776	.09949	.09190	.08492	.07852
53	35	.38350	.35224	.32365	.29749	.27355	.25164	.23158	.21320	.19637	.18094	.16679	.15381	.14191	.13098	.12096	.11175	.10329	.09551	.08836	.08179
53	36	.38987	.35859	.32994	.30370	.27964	.25759	.23737	.21882	.20180	.18618	.17183	.15866	.14656	.13544	.12522	.11582	.10717	.09921	.09189	.08515
53	37	.39624	.36496	.33626	.30993	.28577	.26358	.24320	.22449	.20729	.19148	.17695	.16359	.15129	.13998	.12957	.11998	.11115	.10301	.09551	.08859
53	38	.40260	.37133	.34259	.31619	.29192	.26961	.24909	.23021	.21284	.19686	.18214	.16859	.15610	.14460	.13400	.12422	.11521	.10689	.09922	.09213
53	39	.40895	.37769	.34892	.32246	.29809	.27566	.25501	.23598	.21845	.20229	.18739	.17366	.16099	.14930	.13851	.12855	.11935	.11086	.10301	.09576
53	40	.41527	.38403	.35525	.32873	.30428	.28174	.26095	.24178	.22409	.20777	.19270	.17878	.16593	.15406	.14309	.13295	.12358	.11491	.10689	.09947
53	41	.42157	.39036	.36157	.33500	.31047	.28783	.26693	.24762	.22978	.21329	.19805	.18397	.17094	.15889	.14774	.13743	.12788	.11904	.11085	.10326
53	42	.42782	.39665	.36786	.34125	.31666	.29393	.27291	.25347	.23549	.21885	.20345	.18920	.17600	.16378	.15246	.14197	.13224	.12323	.11487	.10712
53	43	.43401	.40289	.37411	.34747	.32282	.30001	.27889	.25933	.24121	.22443	.20887	.19446	.18110	.16871	.15722	.14656	.13667	.12749	.11897	.11106
53	44	.44014	.40908	.38031	.35366	.32896	.30607	.28485	.26518	.24693	.23001	.21431	.19975	.18623	.17368	.16202	.15120	.14115	.13180	.12312	.11505
53	45	.44618	.41519	.38644	.35978	.33504	.31209	.29078	.27101	.25264	.23559	.21976	.20504	.19137	.17866	.16685	.15587	.14566	.13616	.12732	.11909
53	46	.45213	.42121	.39250	.36583	.34106	.31805	.29667	.27680	.25833	.24116	.22519	.21033	.19652	.18366	.17170	.16056	.15019	.14054	.13155	.12317
53	47	.45797	.42713	.39846	.37180	.34701	.32395	.30250	.28255	.26397	.24669	.23059	.21561	.20166	.18866	.17655	.16526	.15475	.14494	.13580	.12728
53	48	.46370	.43294	.40432	.37768	.35287	.32978	.30827	.28823	.26957	.25218	.23597	.22086	.20678	.19364	.18139	.16997	.15931	.14936	.14008	.13141
53	49	.46930	.43864	.41007	.38345	.35864	.33552	.31395	.29385	.27510	.25761	.24130	.22607	.21187	.19861	.18623	.17467	.16387	.15379	.14436	.13556
53	50	.47477	.44421	.41571	.38912	.36431	.34116	.31956	.29939	.28057	.26299	.24658	.23124	.21692	.20354	.19104	.17935	.16842	.15821	.14865	.13972
53	51	.48011	.44965	.42121	.39466	.36986	.34670	.32506	.30484	.28595	.26829	.25179	.23636	.22193	.20844	.19582	.18401	.17296	.16262	.15294	.14387
53	52	.48529	.45494	.42657	.40007	.37528	.35212	.33045	.31019	.29124	.27351	.25693	.24141	.22688	.21328	.20055	.18862	.17746	.16700	.15720	.14801
53	53	.49031	.46007	.43179	.40533	.38057	.35741	.33572	.31543	.29643	.27864	.26198	.24637	.23175	.21806	.20522	.19319	.18192	.17135	.16143	.15213
54	0	.19946	.17345	.15105	.13173	.11506	.10067	.08822	.07745	.06812	.06003	.05300	.04689	.04157	.03693	.03288	.02934	.02624	.02353	.02114	.01904
54	1	.20004	.17380	.15118	.13166	.11480	.10024	.08763	.07673	.06727	.05907	.05195	.04576	.04038	.03569	.03159	.02802	.02490	.02216	.01976	.01766
54	2	.20404	.17758	.15471	.13495	.11785	.10305	.09023	.07911	.06945	.06107	.05377	.04742	.04189	.03706	.03284	.02915	.02592	.02309	.02060	.01842
54	3	.20823	.18153	.15843	.13842	.12109	.10605	.09300	.08166	.07180	.06322	.05574	.04923	.04354	.03856	.03421	.03040	.02706	.02413	.02155	.01928
54	4	.21254	.18562	.16227	.14203	.12445	.10917	.09589	.08433	.07426	.06549	.05783	.05114	.04529	.04017	.03568	.03175	.02829	.02526	.02258	.02022
54	5	.21696	.18982	.16624	.14575	.12792	.11241	.09890	.08712	.07684	.06786	.06001	.05315	.04714	.04187	.03724	.03318	.02960	.02645	.02368	.02123
54	6	.22148	.19412	.17030	.14957	.13150	.11575	.10201	.09000	.07951	.07033	.06229	.05525	.04907	.04364	.03887	.03467	.03098	.02772	.02484	.02229
54	7	.22610	.19852	.17447	.15350	.13519	.11920	.10522	.09299	.08228	.07289	.06466	.05743	.05108	.04550	.04058	.03625	.03243	.02905	.02606	.02342
54	8	.23081	.20301	.17874	.15753	.13898	.12274	.10853	.09607	.08514	.07555	.06712	.05971	.05318	.04744	.04237	.03789	.03394	.03044	.02735	.02460
54	9	.23561	.20761	.18311	.16166	.14287	.12640	.11194	.09925	.08811	.07830	.06967	.06207	.05537	.04946	.04424	.03962	.03553	.03191	.02870	.02585
54	10	.24052	.21231	.18759	.16590	.14687	.13016	.11547	.10255	.09118	.08116	.07233	.06453	.05765	.05157	.04619	.04143	.03720	.03346	.03013	.02717
54	11	.24551	.21711	.19216	.17025	.15098	.13402	.11909	.10594	.09435	.08411	.07508	.06709	.06002	.05377	.04823	.04331	.03895	.03507	.03162	.02855
54	12	.25059	.22199	.19684	.17469	.15518	.13799	.12282	.10944	.09761	.08716	.07792	.06974	.06248	.05605	.05035	.04528	.04077	.03676	.03319	.03000
54	13	.25575	.22696	.20159	.17921	.15947	.14204	.12664	.11302	.10097	.09030	.08084	.07246	.06502	.05841	.05254	.04731	.04266	.03851	.03481	.03150
54	14	.26096	.23198	.20640	.18381	.16383	.14616	.13052	.11667	.10439	.09350	.08384	.07525	.06762	.06083	.05479	.04940	.04460	.04031	.03648	.03305

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
54	15	.26621	.23706	.21127	.18845	.16825	.15034	.13447	.12038	.10788	.09677	.08689	.07810	.07028	.06330	.05709	.05154	.04658	.04215	.03819	.03464
54	16	.27150	.24218	.21619	.19316	.17272	.15458	.13847	.12415	.11142	.10009	.09000	.08101	.07299	.06583	.05944	.05373	.04862	.04404	.03994	.03627
54	17	.27684	.24735	.22117	.19792	.17726	.15889	.14255	.12800	.11504	.10348	.09318	.08398	.07577	.06842	.06185	.05598	.05071	.04599	.04175	.03794
54	18	.28224	.25259	.22622	.20276	.18188	.16328	.14670	.13192	.11873	.10695	.09643	.08703	.07862	.07108	.06434	.05829	.05286	.04799	.04361	.03967
54	19	.28771	.25790	.23135	.20768	.18658	.16775	.15095	.13593	.12252	.11052	.09978	.09017	.08156	.07383	.06691	.06068	.05510	.05007	.04555	.04148
54	20	.29326	.26330	.23657	.21270	.19139	.17233	.15530	.14006	.12641	.11419	.10324	.09341	.08460	.07668	.06957	.06317	.05742	.05224	.04757	.04336
54	21	.29890	.26880	.24189	.21783	.19630	.17702	.15976	.14429	.13042	.11797	.10680	.09676	.08774	.07963	.07233	.06576	.05984	.05450	.04968	.04533
54	22	.30461	.27437	.24730	.22305	.20131	.18182	.16433	.14863	.13453	.12186	.11047	.10022	.09099	.08268	.07519	.06844	.06235	.05684	.05187	.04738
54	23	.31040	.28004	.25280	.22836	.20642	.18671	.16900	.15308	.13875	.12586	.11425	.10378	.09435	.08584	.07816	.07123	.06496	.05929	.05416	.04952
54	24	.31628	.28579	.25840	.23378	.21164	.19172	.17379	.15764	.14309	.12997	.11814	.10747	.09782	.08911	.08124	.07412	.06767	.06184	.05655	.05175
54	25	.32224	.29164	.26410	.23931	.21697	.19685	.17870	.16233	.14755	.13421	.12216	.11127	.10141	.09250	.08443	.07712	.07050	.06449	.05904	.05409
54	26	.32827	.29757	.26989	.24493	.22241	.20208	.18371	.16712	.15213	.13856	.12629	.11518	.10512	.09600	.08774	.08024	.07343	.06725	.06164	.05653
54	27	.33438	.30359	.27578	.25066	.22795	.20742	.18885	.17204	.15682	.14304	.13055	.11922	.10895	.09963	.09116	.08347	.07648	.07012	.06434	.05908
54	28	.34056	.30968	.28175	.25647	.23358	.21286	.19408	.17706	.16162	.14762	.13491	.12337	.11289	.10336	.09469	.08681	.07964	.07310	.06715	.06172
54	29	.34680	.31584	.28779	.26237	.23931	.21840	.19942	.18219	.16654	.15232	.13939	.12764	.11694	.10721	.09834	.09026	.08290	.07619	.07006	.06447
54	30	.35309	.32206	.29391	.26834	.24512	.22402	.20485	.18741	.17155	.15712	.14398	.13201	.12110	.11116	.10209	.09382	.08627	.07937	.07307	.06732
54	31	.35943	.32834	.30008	.27439	.25101	.22974	.21037	.19273	.17666	.16202	.14866	.13648	.12537	.11522	.10595	.09748	.08974	.08267	.07619	.07026
54	32	.36581	.33467	.30632	.28050	.25697	.23553	.21597	.19814	.18187	.16701	.15345	.14106	.12973	.11938	.10991	.10125	.09332	.08606	.07941	.07331
54	33	.37222	.34105	.31262	.28668	.26301	.24140	.22167	.20364	.18717	.17211	.15834	.14574	.13421	.12365	.11398	.10512	.09701	.08956	.08273	.07646
54	34	.37867	.34746	.31896	.29291	.26911	.24734	.22743	.20922	.19255	.17729	.16332	.15051	.13878	.12802	.11815	.10910	.10079	.09316	.08615	.07971
54	35	.38514	.35391	.32534	.29920	.27527	.25335	.23328	.21488	.19803	.18257	.16840	.15539	.14345	.13249	.12243	.11318	.10468	.09687	.08968	.08307
54	36	.39163	.36039	.33176	.30553	.28148	.25942	.23919	.22062	.20358	.18793	.17356	.16035	.14822	.13706	.12680	.11736	.10867	.10067	.09331	.08652
54	37	.39812	.36688	.33821	.31189	.28773	.26554	.24515	.22642	.20920	.19336	.17880	.16540	.15307	.14172	.13126	.12163	.11275	.10457	.09703	.09007
54	38	.40462	.37338	.34468	.31829	.29403	.27171	.25118	.23228	.21489	.19887	.18412	.17053	.15801	.14646	.13582	.12600	.11693	.10857	.10085	.09372
54	39	.41111	.37989	.35116	.32471	.30035	.27791	.25724	.23819	.22064	.20445	.18951	.17574	.16303	.15129	.14046	.13045	.12120	.11266	.10476	.09745
54	40	.41758	.38639	.35764	.33113	.30669	.28415	.26335	.24415	.22644	.21008	.19497	.18101	.16812	.15620	.14518	.13499	.12556	.11684	.10876	.10129
54	41	.42403	.39287	.36412	.33757	.31305	.29040	.26948	.25015	.23228	.21576	.20049	.18635	.17328	.16118	.14998	.13961	.13000	.12110	.11285	.10521
54	42	.43045	.39933	.37058	.34399	.31941	.29667	.27564	.25618	.23816	.22149	.20605	.19175	.17850	.16623	.15485	.14430	.13452	.12544	.11702	.10921
54	43	.43681	.40575	.37701	.35040	.32576	.30294	.28180	.26222	.24407	.22725	.21165	.19719	.18377	.17132	.15977	.14905	.13910	.12985	.12127	.11329
54	44	.44312	.41212	.38340	.35677	.33208	.30919	.28796	.26826	.24998	.23302	.21728	.20266	.18908	.17647	.16475	.15386	.14374	.13433	.12558	.11744
54	45	.44935	.41842	.38972	.36309	.33836	.31541	.29409	.27429	.25589	.23880	.22291	.20814	.19441	.18164	.16976	.15871	.14842	.13885	.12994	.12164
54	46	.45549	.42464	.39598	.36935	.34459	.32158	.30019	.28029	.26178	.24456	.22854	.21363	.19975	.18683	.17480	.16359	.15314	.14341	.13434	.12589
54	47	.46153	.43077	.40215	.37553	.35076	.32770	.30623	.28625	.26764	.25030	.23416	.21911	.20509	.19203	.17984	.16848	.15789	.14800	.13878	.13017
54	48	.46746	.43680	.40823	.38163	.35684	.33374	.31222	.29215	.27345	.25601	.23975	.22458	.21042	.19722	.18489	.17339	.16264	.15261	.14324	.13449
54	49	.47328	.44271	.41420	.38762	.36283	.33971	.31813	.29800	.27921	.26167	.24530	.23001	.21573	.20239	.18993	.17829	.16741	.15723	.14772	.13883
54	50	.47897	.44850	.42006	.39352	.36873	.34558	.32397	.30377	.28491	.26728	.25081	.23541	.22101	.20755	.19496	.18319	.17217	.16186	.15221	.14318
54	51	.48452	.45416	.42580	.39929	.37452	.35136	.32971	.30947	.29053	.27282	.25626	.24076	.22625	.21267	.19996	.18806	.17692	.16648	.15670	.14754
54	52	.48992	.45968	.43140	.40494	.38018	.35702	.33535	.31506	.29607	.27828	.26163	.24604	.23143	.21775	.20492	.19291	.18164	.17108	.16118	.15189
54	53	.49517	.46505	.43685	.41044	.38572	.36256	.34086	.32054	.30150	.28365	.26693	.25125	.23655	.22276	.20983	.19770	.18633	.17565	.16563	.15622
54	54	.50026	.47026	.44214	.41580	.39111	.36796	.34626	.32591	.30682	.28892	.27213	.25637	.24158	.22771	.21468	.20245	.19096	.18018	.17004	.16052
55	0	.19972	.17372	.15132	.13201	.11535	.10096	.08851	.07774	.06841	.06031	.05328	.04717	.04184	.03720	.03315	.02961	.02650	.02378	.02139	.01929
55	1	.20022	.17399	.15137	.13185	.11500	.10043	.08783	.07692	.06746	.05926	.05214	.04595	.04056	.03586	.03177	.02819	.02506	.02232	.01992	.01781
55	2	.20423	.17777	.15491	.13515	.11805	.10325	.09043	.07931	.06965	.06126	.05396	.04761	.04207	.03724	.03302	.02932	.02609	.02325	.02076	.01857
55	3	.20843	.18173	.15863	.13863	.12129	.10626	.09321	.08187	.07200	.06342	.05594	.04942	.04373	.03875	.03440	.03059	.02724	.02430	.02172	.01945
55	4	.21275	.18583	.16249	.14225	.12467	.10939	.09611	.08455	.07448	.06570	.05804	.05135	.04549	.04037	.03588	.03194	.02848	.02544	.02276	.02040
55	5	.21718	.19004	.16647	.14598	.12816	.11265	.09913	.08735	.07707	.06809	.06024	.05337	.04735	.04208	.03745	.03338	.02980	.02665	.02387	.02141
55	6	.22172	.19436	.17055	.14982	.13175	.11600	.10225	.09025	.07975	.07057	.06253	.05548	.04930	.04387	.03909	.03489	.03119	.02792	.02504	.02249
55	7	.22635	.19877	.17473	.15376	.13546	.11946	.10548	.09325	.08254	.07315	.06491	.05768	.05133	.04574	.04082	.03648	.03265	.02927	.02628	.02363
55	8	.23107	.20328	.17902	.15781	.13926	.12303	.10881	.09635	.08542	.07582	.06739	.05997	.05344	.04769	.04262	.03814	.03418	.03068	.02758	.02483
55	9	.23590	.20790	.18341	.16196	.14317	.12670	.11224	.09955	.08840	.07859	.06996	.06236	.05565	.04973	.04450	.03988	.03579	.03216	.02895	.02609

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
55	10	.24082	.21262	.18790	.16622	.14719	.13048	.11579	.10287	.09149	.08147	.07264	.06484	.05795	.05186	.04648	.04171	.03748	.03372	.03039	.02742
55	11	.24584	.21744	.19250	.17059	.15132	.13436	.11944	.10628	.09468	.08445	.07541	.06741	.06034	.05408	.04854	.04361	.03924	.03536	.03190	.02882
55	12	.25094	.22235	.19720	.17505	.15555	.13835	.12319	.10980	.09798	.08752	.07827	.07008	.06283	.05639	.05068	.04560	.04108	.03707	.03348	.03029
55	13	.25612	.22734	.20197	.17960	.15986	.14243	.12703	.11341	.10135	.09068	.08122	.07283	.06539	.05877	.05289	.04765	.04299	.03884	.03513	.03181
55	14	.26135	.23239	.20681	.18422	.16425	.14658	.13094	.11708	.10480	.09391	.08424	.07565	.06801	.06121	.05516	.04977	.04495	.04066	.03682	.03338
55	15	.26663	.23749	.21171	.18889	.16869	.15078	.13491	.12082	.10831	.09720	.08731	.07852	.07069	.06371	.05748	.05193	.04696	.04252	.03855	.03499
55	16	.27195	.24263	.21666	.19362	.17319	.15505	.13894	.12462	.11188	.10055	.09045	.08145	.07343	.06626	.05986	.05414	.04902	.04443	.04032	.03664
55	17	.27731	.24783	.22166	.19842	.17776	.15939	.14304	.12849	.11552	.10397	.09365	.08445	.07623	.06887	.06230	.05641	.05113	.04640	.04215	.03833
55	18	.28274	.25310	.22674	.20328	.18240	.16380	.14722	.13244	.11924	.10746	.09694	.08752	.07910	.07156	.06480	.05875	.05331	.04842	.04404	.04009
55	19	.28824	.25844	.23190	.20824	.18714	.16831	.15150	.13648	.12306	.11106	.10031	.09069	.08207	.07434	.06740	.06117	.05557	.05053	.04600	.04191
55	20	.29382	.26388	.23715	.21329	.19198	.17292	.15589	.14064	.12699	.11476	.10380	.09397	.08514	.07721	.07009	.06368	.05792	.05272	.04804	.04382
55	21	.29949	.26940	.24251	.21845	.19692	.17765	.16038	.14491	.13103	.11858	.10740	.09735	.08832	.08020	.07288	.06630	.06036	.05501	.05018	.04581
55	22	.30524	.27502	.24796	.22371	.20197	.18248	.16499	.14928	.13518	.12250	.11110	.10084	.09160	.08328	.07578	.06901	.06291	.05739	.05240	.04789
55	23	.31108	.28073	.25350	.22907	.20713	.18742	.16971	.15378	.13944	.12654	.11492	.10445	.09500	.08648	.07878	.07183	.06555	.05987	.05472	.05006
55	24	.31700	.28653	.25915	.23454	.21240	.19248	.17454	.15839	.14383	.13070	.11886	.10817	.09852	.08979	.08190	.07477	.06830	.06245	.05715	.05234
55	25	.32300	.29242	.26490	.24011	.21778	.19765	.17950	.16312	.14834	.13499	.12292	.11202	.10215	.09322	.08514	.07781	.07117	.06515	.05968	.05471
55	26	.32909	.29841	.27075	.24579	.22327	.20294	.18457	.16797	.15297	.13939	.12711	.11599	.10591	.09678	.08849	.08098	.07415	.06795	.06232	.05719
55	27	.33526	.30449	.27669	.25158	.22887	.20834	.18976	.17295	.15772	.14393	.13142	.12008	.10979	.10045	.09197	.08426	.07725	.07087	.06507	.05978
55	28	.34151	.31064	.28272	.25745	.23457	.21385	.19507	.17804	.16259	.14858	.13585	.12430	.11379	.10425	.09556	.08766	.08046	.07390	.06793	.06248
55	29	.34781	.31688	.28884	.26342	.24037	.21946	.20047	.18323	.16757	.15334	.14040	.12863	.11791	.10816	.09927	.09117	.08378	.07705	.07090	.06528
55	30	.35418	.32318	.29503	.26948	.24626	.22516	.20598	.18854	.17266	.15821	.14506	.13307	.12214	.11218	.10309	.09479	.08722	.08030	.07397	.06819
55	31	.36060	.32953	.30129	.27561	.25223	.23096	.21158	.19394	.17786	.16319	.14982	.13762	.12648	.11631	.10702	.09853	.09076	.08366	.07715	.07120
55	32	.36706	.33595	.30762	.28181	.25829	.23684	.21728	.19944	.18315	.16828	.15469	.14228	.13093	.12056	.11106	.10237	.09441	.08712	.08044	.07431
55	33	.37357	.34242	.31401	.28808	.26442	.24281	.22307	.20503	.18854	.17347	.15967	.14705	.13549	.12491	.11521	.10633	.09818	.09070	.08384	.07754
55	34	.38011	.34894	.32045	.29442	.27062	.24885	.22894	.21071	.19403	.17875	.16475	.15192	.14016	.12937	.11948	.11039	.10205	.09439	.08734	.08087
55	35	.38669	.35550	.32695	.30082	.27689	.25497	.23489	.21649	.19961	.18414	.16994	.15690	.14494	.13395	.12385	.11457	.10603	.09818	.09096	.08431
55	36	.39329	.36209	.33349	.30727	.28322	.26116	.24092	.22234	.20528	.18961	.17521	.16198	.14981	.13862	.12832	.11885	.11012	.10208	.09468	.08785
55	37	.39991	.36870	.34006	.31376	.28960	.26741	.24701	.22827	.21103	.19517	.18058	.16715	.15478	.14339	.13290	.12323	.11431	.10609	.09850	.09150
55	38	.40653	.37534	.34666	.32029	.29603	.27371	.25317	.23426	.21685	.20081	.18603	.17240	.15984	.14826	.13757	.12771	.11861	.11020	.10243	.09526
55	39	.41315	.38198	.35328	.32684	.30249	.28006	.25938	.24032	.22274	.20652	.19156	.17775	.16500	.15322	.14234	.13229	.12300	.11441	.10646	.09911
55	40	.41977	.38862	.35991	.33342	.30899	.28645	.26564	.24643	.22869	.21230	.19716	.18317	.17023	.15827	.14720	.13696	.12749	.11871	.11059	.10306
55	41	.42637	.39526	.36654	.34002	.31551	.29286	.27193	.25258	.23469	.21814	.20283	.18866	.17554	.16339	.15215	.14172	.13206	.12311	.11481	.10711
55	42	.43294	.40189	.37317	.34661	.32204	.29930	.27826	.25878	.24074	.22403	.20856	.19421	.18092	.16860	.15717	.14656	.13673	.12760	.11912	.11125
55	43	.43948	.40848	.37977	.35319	.32856	.30575	.28460	.26500	.24682	.22997	.21433	.19982	.18636	.17386	.16226	.15148	.14147	.13216	.12351	.11547
55	44	.44596	.41503	.38635	.35975	.33507	.31218	.29094	.27123	.25292	.23592	.22014	.20547	.19184	.17918	.16740	.15645	.14627	.13680	.12798	.11977
55	45	.45237	.42151	.39286	.36626	.34155	.31860	.29727	.27745	.25902	.24189	.22596	.21115	.19736	.18453	.17259	.16148	.15113	.14149	.13251	.12414
55	46	.45870	.42793	.39932	.37272	.34799	.32498	.30357	.28365	.26512	.24786	.23179	.21683	.20290	.18991	.17782	.16654	.15603	.14623	.13708	.12856
55	47	.46494	.43426	.40570	.37911	.35436	.33130	.30983	.28982	.27118	.25381	.23762	.22252	.20844	.19531	.18306	.17163	.16096	.15100	.14170	.13302
55	48	.47107	.44049	.41199	.38542	.36066	.33757	.31603	.29595	.27722	.25973	.24342	.22819	.21398	.20071	.18831	.17673	.16591	.15580	.14635	.13752
55	49	.47709	.44662	.41818	.39164	.36688	.34376	.32218	.30202	.28320	.26562	.24920	.23385	.21950	.20610	.19356	.18184	.17088	.16062	.15103	.14204
55	50	.48300	.45263	.42426	.39776	.37300	.34987	.32824	.30803	.28913	.27146	.25493	.23947	.22501	.21147	.19881	.18695	.17585	.16545	.15572	.14660
55	51	.48877	.45851	.43023	.40377	.37903	.35588	.33423	.31396	.29499	.27724	.26062	.24505	.23048	.21683	.20403	.19205	.18082	.17029	.16042	.15116
55	52	.49439	.46426	.43606	.40965	.38493	.36179	.34010	.31980	.30077	.28294	.26624	.25058	.23590	.22213	.20922	.19712	.18576	.17511	.16511	.15572
55	53	.49986	.46986	.44175	.41540	.39071	.36757	.34587	.32553	.30645	.28856	.27177	.25603	.24125	.22739	.21437	.20215	.19068	.17990	.16978	.16027
55	54	.50518	.47530	.44728	.42100	.39635	.37322	.35151	.33114	.31202	.29408	.27722	.26140	.24654	.23257	.21946	.20713	.19555	.18466	.17442	.16479
55	55	.51032	.48058	.45266	.42645	.40184	.37873	.35703	.33664	.31748	.29949	.28257	.26668	.25174	.23769	.22448	.21205	.20037	.18937	.17903	.16929
56	0	.19998	.17399	.15159	.13229	.11563	.10124	.08879	.07802	.06869	.06059	.05356	.04744	.04212	.03747	.03342	.02987	.02676	.02404	.02164	.01953
56	1	.20039	.17417	.15155	.13204	.11518	.10061	.08801	.07710	.06765	.05944	.05232	.04612	.04073	.03603	.03193	.02835	.02522	.02248	.02007	.01796
56	2	.20441	.17795	.15510	.13534	.11825	.10345	.09062	.07950	.06984	.06145	.05415	.04779	.04225	.03741	.03319	.02949	.02625	.02341	.02092	.01873
56	3	.20862	.18193	.15883	.13883	.12149	.10646	.09341	.08206	.07220	.06362	.05614	.04961	.04392	.03894	.03458	.03076	.02741	.02447	.02188	.01961

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
56	4	.21295	.18603	.16270	.14246	.12488	.10960	.09632	.08476	.07469	.06591	.05824	.05155	.04569	.04056	.03607	.03213	.02866	.02561	.02293	.02056
56	5	.21739	.19026	.16669	.14620	.12838	.11287	.09936	.08757	.07729	.06831	.06045	.05358	.04756	.04228	.03765	.03358	.02999	.02683	.02405	.02159
56	6	.22194	.19459	.17078	.15005	.13199	.11624	.10249	.09048	.07999	.07080	.06276	.05571	.04952	.04409	.03931	.03510	.03139	.02812	.02523	.02268
56	7	.22659	.19902	.17498	.15401	.13571	.11972	.10574	.09350	.08279	.07340	.06516	.05792	.05157	.04597	.04105	.03670	.03287	.02948	.02648	.02383
56	8	.23133	.20355	.17928	.15807	.13953	.12330	.10908	.09662	.08568	.07608	.06765	.06023	.05370	.04794	.04286	.03838	.03441	.03091	.02780	.02504
56	9	.23617	.20818	.18369	.16225	.14346	.12699	.11253	.09984	.08869	.07888	.07024	.06263	.05592	.05000	.04477	.04014	.03604	.03241	.02918	.02632
56	10	.24111	.21292	.18820	.16653	.14750	.13079	.11610	.10317	.09180	.08177	.07293	.06513	.05824	.05215	.04676	.04198	.03774	.03399	.03064	.02767
56	11	.24614	.21775	.19282	.17091	.15165	.13469	.11977	.10661	.09501	.08477	.07572	.06773	.06065	.05439	.04883	.04391	.03953	.03564	.03218	.02909
56	12	.25127	.22269	.19754	.17540	.15590	.13871	.12354	.11015	.09832	.08787	.07861	.07042	.06316	.05671	.05100	.04591	.04139	.03736	.03378	.03058
56	13	.25647	.22770	.20234	.17998	.16024	.14281	.12740	.11378	.10172	.09105	.08158	.07319	.06574	.05912	.05323	.04799	.04332	.03916	.03544	.03212
56	14	.26173	.23277	.20721	.18462	.16464	.14698	.13134	.11748	.10520	.09430	.08462	.07603	.06838	.06158	.05552	.05012	.04530	.04100	.03715	.03371
56	15	.26703	.23789	.21212	.18931	.16911	.15121	.13533	.12124	.10873	.09761	.08773	.07893	.07109	.06410	.05787	.05230	.04733	.04288	.03890	.03533
56	16	.27237	.24306	.21709	.19407	.17364	.15550	.13939	.12507	.11233	.10099	.09088	.08188	.07385	.06668	.06027	.05454	.04941	.04482	.04070	.03700
56	17	.27776	.24829	.22213	.19889	.17823	.15986	.14352	.12896	.11599	.10443	.09411	.08490	.07667	.06931	.06273	.05683	.05154	.04680	.04254	.03872
56	18	.28321	.25358	.22723	.20378	.18290	.16430	.14772	.13294	.11974	.10795	.09742	.08800	.07957	.07202	.06526	.05919	.05374	.04885	.04445	.04049
56	19	.28874	.25895	.23241	.20876	.18766	.16884	.15203	.13701	.12359	.11158	.10083	.09120	.08257	.07482	.06788	.06163	.05602	.05098	.04643	.04234
56	20	.29435	.26442	.23770	.21385	.19253	.17348	.15644	.14120	.12754	.11531	.10434	.09450	.08566	.07773	.07059	.06418	.05840	.05319	.04850	.04427
56	21	.30005	.26998	.24309	.21904	.19752	.17824	.16098	.14550	.13162	.11916	.10797	.09791	.08887	.08074	.07342	.06682	.06087	.05551	.05066	.04629
56	22	.30584	.27563	.24857	.22433	.20260	.18311	.16562	.14991	.13580	.12312	.11171	.10144	.09219	.08386	.07635	.06957	.06345	.05792	.05292	.04839
56	23	.31171	.28138	.25416	.22974	.20780	.18809	.17038	.15444	.14011	.12720	.11556	.10508	.09563	.08709	.07938	.07242	.06612	.06043	.05527	.05060
56	24	.31767	.28722	.25985	.23525	.21311	.19319	.17526	.15910	.14453	.13140	.11955	.10885	.09918	.09044	.08254	.07539	.06891	.06305	.05773	.05290
56	25	.32373	.29316	.26565	.24087	.21854	.19841	.18026	.16388	.14909	.13573	.12366	.11274	.10286	.09392	.08582	.07848	.07182	.06578	.06030	.05532
56	26	.32986	.29920	.27155	.24660	.22409	.20375	.18539	.16878	.15377	.14019	.12789	.11676	.10667	.09752	.08922	.08169	.07485	.06863	.06298	.05784
56	27	.33609	.30534	.27755	.25245	.22975	.20921	.19064	.17382	.15858	.14478	.13226	.12091	.11060	.10125	.09275	.08502	.07799	.07160	.06578	.06047
56	28	.34239	.31155	.28365	.25839	.23551	.21479	.19600	.17897	.16351	.14949	.13675	.12518	.11466	.10510	.09639	.08847	.08126	.07468	.06868	.06322
56	29	.34877	.31785	.28983	.26442	.24138	.22046	.20148	.18423	.16856	.15432	.14136	.12957	.11884	.10907	.10016	.09204	.08464	.07788	.07171	.06607
56	30	.35520	.32422	.29610	.27055	.24734	.22624	.20706	.18961	.17372	.15926	.14609	.13408	.12314	.11316	.10405	.09573	.08813	.08119	.07484	.06903
56	31	.36169	.33066	.30243	.27676	.25339	.23212	.21274	.19509	.17899	.16432	.15093	.13871	.12755	.11736	.10805	.09953	.09174	.08461	.07809	.07211
56	32	.36824	.33716	.30884	.28305	.25953	.23808	.21852	.20067	.18437	.16948	.15588	.14345	.13208	.12168	.11216	.10345	.09547	.08815	.08144	.07529
56	33	.37484	.34372	.31532	.28941	.26575	.24414	.22440	.20636	.18985	.17476	.16095	.14831	.13673	.12612	.11640	.10749	.09931	.09180	.08491	.07859
56	34	.38147	.35033	.32187	.29585	.27205	.25029	.23037	.21214	.19544	.18014	.16613	.15328	.14149	.13068	.12075	.11164	.10326	.09557	.08850	.08199
56	35	.38815	.35699	.32847	.30235	.27843	.25652	.23643	.21802	.20113	.18563	.17141	.15835	.14636	.13534	.12522	.11590	.10734	.09946	.09220	.08552
56	36	.39486	.36369	.33511	.30891	.28487	.26282	.24257	.22398	.20691	.19122	.17680	.16354	.15134	.14012	.12979	.12028	.11152	.10345	.09601	.08915
56	37	.40159	.37042	.34180	.31552	.29138	.26919	.24879	.23003	.21277	.19689	.18228	.16882	.15643	.14500	.13448	.12477	.11582	.10756	.09994	.09290
56	38	.40833	.37718	.34853	.32218	.29793	.27562	.25507	.23615	.21872	.20266	.18785	.17420	.16161	.14999	.13927	.12937	.12023	.11178	.10397	.09675
56	39	.41509	.38396	.35529	.32887	.30454	.28210	.26142	.24234	.22475	.20851	.19352	.17967	.16689	.15508	.14416	.13407	.12474	.11610	.10811	.10072
56	40	.42184	.39074	.36206	.33560	.31118	.28864	.26782	.24860	.23084	.21443	.19926	.18524	.17226	.16026	.14915	.13887	.12935	.12053	.11236	.10479
56	41	.42858	.39753	.36885	.34234	.31785	.29521	.27428	.25491	.23700	.22043	.20508	.19088	.17772	.16553	.15424	.14377	.13407	.12507	.11672	.10897
56	42	.43531	.40431	.37563	.34910	.32454	.30181	.28077	.26127	.24321	.22648	.21097	.19659	.18326	.17089	.15941	.14876	.13888	.12969	.12117	.11324
56	43	.44201	.41107	.38241	.35585	.33124	.30843	.28728	.26766	.24947	.23258	.21691	.20237	.18886	.17632	.16466	.15383	.14377	.13441	.12570	.11761
56	44	.44866	.41779	.38916	.36259	.33794	.31505	.29381	.27408	.25575	.23872	.22290	.20819	.19452	.18181	.16998	.15898	.14873	.13920	.13033	.12206
56	45	.45524	.42446	.39586	.36929	.34461	.32166	.30033	.28049	.26204	.24488	.22891	.21405	.20022	.18734	.17535	.16417	.15376	.14406	.13502	.12658
56	46	.46176	.43106	.40251	.37595	.35124	.32824	.30683	.28689	.26833	.25105	.23494	.21993	.20595	.19291	.18075	.16942	.15884	.14897	.13977	.13117
56	47	.46819	.43759	.40909	.38255	.35781	.33477	.31329	.29327	.27461	.25720	.24097	.22582	.21169	.19850	.18619	.17469	.16396	.15393	.14456	.13581
56	48	.47452	.44403	.41559	.38907	.36433	.34125	.31971	.29962	.28086	.26334	.24698	.23171	.21744	.20410	.19164	.18000	.16911	.15892	.14940	.14049
56	49	.48075	.45036	.42199	.39551	.37077	.34766	.32608	.30591	.28706	.26945	.25298	.23758	.22318	.20971	.19711	.18531	.17428	.16394	.15427	.14521
56	50	.48686	.45659	.42830	.40185	.37713	.35400	.33238	.31215	.29323	.27552	.25894	.24343	.22891	.21531	.20257	.19064	.17946	.16898	.15917	.14996
56	51	.49284	.46270	.43449	.40809	.38338	.36025	.33860	.31832	.29933	.28153	.26487	.24925	.23461	.22089	.20802	.19596	.18464	.17403	.16407	.15473
56	52	.49869	.46867	.44055	.41421	.38953	.36640	.34472	.32440	.30535	.28748	.27072	.25501	.24026	.22643	.21344	.20126	.18981	.17907	.16898	.15950
56	53	.50439	.47450	.44648	.42020	.39555	.37243	.35074	.33038	.31128	.29334	.27651	.26070	.24586	.23192	.21883	.20652	.19496	.18409	.17388	.16427

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
56	54	.50992	.48018	.45225	.42604	.40144	.37833	.35663	.33625	.31710	.29911	.28221	.26633	.25139	.23736	.22416	.21174	.20007	.18908	.17875	.16902
56	55	.51530	.48569	.45788	.43174	.40718	.38410	.36240	.34200	.32282	.30478	.28782	.27186	.25685	.24272	.22942	.21691	.20513	.19404	.18359	.17375
56	56	.52050	.49104	.46333	.43728	.41277	.38972	.36803	.34762	.32842	.31034	.29332	.27730	.26221	.24801	.23462	.22202	.21014	.19894	.18839	.17844
57	0	.20023	.17424	.15186	.13255	.11590	.10151	.08907	.07830	.06896	.06087	.05383	.04771	.04238	.03774	.03368	.03013	.02702	.02429	.02189	.01977
57	1	.20056	.17434	.15172	.13221	.11536	.10079	.08819	.07728	.06782	.05962	.05249	.04629	.04090	.03620	.03210	.02851	.02538	.02263	.02022	.01810
57	2	.20458	.17813	.15528	.13552	.11843	.10363	.09080	.07968	.07002	.06163	.05432	.04797	.04242	.03758	.03335	.02965	.02641	.02357	.02107	.01888
57	3	.20879	.18211	.15902	.13902	.12169	.10665	.09360	.08226	.07239	.06381	.05632	.04980	.04410	.03911	.03475	.03093	.02758	.02463	.02204	.01976
57	4	.21314	.18623	.16290	.14266	.12508	.10981	.09652	.08496	.07489	.06611	.05844	.05174	.04588	.04075	.03625	.03231	.02884	.02579	.02310	.02073
57	5	.21759	.19046	.16690	.14641	.12860	.11308	.09957	.08779	.07750	.06852	.06066	.05379	.04776	.04248	.03784	.03377	.03018	.02702	.02423	.02177
57	6	.22215	.19480	.17100	.15028	.13222	.11647	.10272	.09071	.08021	.07103	.06298	.05593	.04974	.04430	.03951	.03530	.03159	.02832	.02542	.02286
57	7	.22681	.19925	.17522	.15425	.13595	.11996	.10598	.09374	.08303	.07364	.06539	.05816	.05180	.04620	.04127	.03692	.03308	.02969	.02669	.02403
57	8	.23157	.20379	.17953	.15833	.13979	.12356	.10934	.09688	.08594	.07634	.06790	.06048	.05394	.04818	.04310	.03861	.03464	.03113	.02802	.02525
57	9	.23642	.20844	.18396	.16252	.14373	.12726	.11281	.10012	.08896	.07915	.07051	.06290	.05618	.05026	.04502	.04039	.03628	.03265	.02942	.02655
57	10	.24138	.21320	.18849	.16682	.14779	.13108	.11639	.10347	.09209	.08206	.07322	.06542	.05852	.05242	.04703	.04225	.03801	.03424	.03089	.02792
57	11	.24644	.21806	.19313	.17122	.15196	.13501	.12008	.10693	.09532	.08508	.07603	.06803	.06095	.05468	.04912	.04419	.03981	.03591	.03244	.02935
57	12	.25158	.22301	.19787	.17573	.15623	.13904	.12388	.11049	.09866	.08820	.07894	.07074	.06348	.05703	.05131	.04622	.04169	.03766	.03406	.03086
57	13	.25681	.22804	.20269	.18033	.16060	.14317	.12776	.11414	.10208	.09140	.08194	.07354	.06608	.05946	.05356	.04831	.04364	.03947	.03574	.03242
57	14	.26208	.23314	.20758	.18499	.16503	.14736	.13172	.11786	.10558	.09468	.08500	.07640	.06875	.06194	.05588	.05047	.04564	.04133	.03747	.03402
57	15	.26740	.23828	.21252	.18972	.16952	.15162	.13574	.12165	.10913	.09801	.08812	.07932	.07147	.06448	.05824	.05267	.04769	.04324	.03925	.03567
57	16	.27277	.24347	.21751	.19449	.17407	.15593	.13982	.12550	.11275	.10141	.09130	.08229	.07426	.06708	.06066	.05493	.04979	.04519	.04106	.03736
57	17	.27818	.24872	.22257	.19933	.17868	.16031	.14397	.12941	.11644	.10488	.09456	.08534	.07710	.06974	.06314	.05724	.05194	.04719	.04293	.03909
57	18	.28365	.25403	.22769	.20425	.18338	.16478	.14820	.13341	.12021	.10842	.09789	.08846	.08003	.07247	.06570	.05962	.05416	.04926	.04485	.04089
57	19	.28921	.25943	.23291	.20926	.18817	.16934	.15253	.13751	.12409	.11207	.10132	.09168	.08304	.07529	.06834	.06209	.05647	.05141	.04686	.04275
57	20	.29485	.26493	.23822	.21437	.19307	.17402	.15698	.14173	.12807	.11583	.10486	.09501	.08617	.07822	.07108	.06465	.05887	.05365	.04895	.04470
57	21	.30058	.27052	.24364	.21960	.19808	.17881	.16154	.14606	.13218	.11971	.10852	.09846	.08941	.08127	.07393	.06733	.06137	.05599	.05114	.04675
57	22	.30640	.27620	.24916	.22493	.20320	.18371	.16622	.15051	.13639	.12370	.11229	.10201	.09276	.08441	.07689	.07010	.06397	.05843	.05342	.04888
57	23	.31231	.28199	.25478	.23037	.20844	.18873	.17101	.15508	.14074	.12782	.11618	.10569	.09622	.08768	.07996	.07299	.06668	.06097	.05580	.05111
57	24	.31831	.28787	.26052	.23592	.21379	.19387	.17593	.15977	.14520	.13206	.12020	.10949	.09982	.09107	.08316	.07599	.06950	.06362	.05829	.05345
57	25	.32441	.29386	.26636	.24159	.21926	.19914	.18098	.16460	.14981	.13644	.12436	.11343	.10354	.09459	.08647	.07912	.07245	.06640	.06090	.05590
57	26	.33059	.29994	.27231	.24737	.22486	.20453	.18616	.16955	.15453	.14094	.12864	.11749	.10739	.09823	.08992	.08237	.07552	.06928	.06362	.05846
57	27	.33687	.30613	.27836	.25327	.23057	.21004	.19146	.17464	.15940	.14559	.13306	.12170	.11138	.10201	.09349	.08575	.07871	.07230	.06646	.06114
57	28	.34323	.31241	.28452	.25927	.23640	.21567	.19689	.17985	.16439	.15035	.13761	.12602	.11549	.10591	.09719	.08926	.08202	.07543	.06942	.06393
57	29	.34966	.31877	.29076	.26537	.24233	.22142	.20243	.18518	.16950	.15525	.14228	.13048	.11973	.10994	.10102	.09288	.08546	.07868	.07249	.06683
57	30	.35616	.32521	.29710	.27156	.24836	.22726	.20808	.19062	.17473	.16026	.14707	.13506	.12410	.11410	.10497	.09663	.08901	.08205	.07568	.06985
57	31	.36273	.33171	.30351	.27785	.25449	.23321	.21384	.19618	.18008	.16539	.15199	.13975	.12858	.11837	.10904	.10050	.09269	.08554	.07899	.07298
57	32	.36935	.33829	.31000	.28421	.26071	.23926	.21970	.20184	.18553	.17064	.15702	.14457	.13319	.12277	.11323	.10449	.09648	.08914	.08241	.07623
57	33	.37603	.34494	.31657	.29067	.26702	.24541	.22567	.20761	.19110	.17600	.16217	.14951	.13791	.12729	.11754	.10860	.10040	.09287	.08595	.07960
57	34	.38275	.35164	.32320	.29719	.27341	.25165	.23173	.21349	.19678	.18147	.16744	.15457	.14276	.13192	.12197	.11284	.10444	.09672	.08962	.08308
57	35	.38952	.35840	.32990	.30380	.27989	.25798	.23789	.21947	.20257	.18706	.17282	.15974	.14773	.13669	.12653	.11719	.10860	.10069	.09340	.08669
57	36	.39633	.36520	.33665	.31047	.28644	.26439	.24414	.22554	.20846	.19275	.17831	.16503	.15281	.14156	.13121	.12167	.11288	.10478	.09730	.09041
57	37	.40317	.37204	.34346	.31719	.29306	.27087	.25047	.23170	.21444	.19854	.18391	.17043	.15800	.14656	.13600	.12626	.11728	.10898	.10132	.09425
57	38	.41003	.37892	.35031	.32397	.29974	.27743	.25688	.23795	.22051	.20443	.18960	.17593	.16331	.15166	.14090	.13097	.12179	.11331	.10546	.09821
57	39	.41691	.38582	.35719	.33080	.30648	.28405	.26336	.24428	.22667	.21041	.19539	.18153	.16871	.15687	.14592	.13579	.12642	.11775	.10972	.10228
57	40	.42379	.39275	.36410	.33766	.31326	.29072	.26991	.25068	.23290	.21647	.20128	.18722	.17422	.16218	.15104	.14072	.13116	.12230	.11409	.10647
57	41	.43068	.39968	.37103	.34456	.32008	.29745	.27651	.25714	.23921	.22262	.20725	.19301	.17982	.16760	.15627	.14576	.13601	.12696	.11857	.11077
57	42	.43755	.40661	.37798	.35147	.32693	.30421	.28316	.26366	.24558	.22883	.21329	.19888	.18551	.17310	.16159	.15089	.14096	.13173	.12315	.11518
57	43	.44440	.41353	.38491	.35839	.33380	.31100	.28984	.27022	.25200	.23510	.21940	.20482	.19128	.17869	.16699	.15612	.14600	.13659	.12784	.11969
57	44	.45122	.42042	.39183	.36530	.34067	.31780	.29655	.27681	.25846	.24141	.22556	.21082	.19711	.18435	.17247	.16142	.15113	.14154	.13261	.12429
57	45	.45798	.42726	.39872	.37219	.34752	.32459	.30326	.28341	.26494	.24776	.23176	.21686	.20299	.19006	.17802	.16679	.15633	.14657	.13746	.12897
57	46	.46467	.43405	.40556	.37904	.35435	.33136	.30995	.29001	.27143	.25412	.23798	.22293	.20890	.19582	.18361	.17222	.16158	.15166	.14239	.13373

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
57	47	.47129	.44077	.41233	.38583	.36113	.33810	.31662	.29659	.27791	.26048	.24421	.22902	.21484	.20160	.18923	.17768	.16689	.15679	.14736	.13854
57	48	.47781	.44740	.41903	.39256	.36785	.34479	.32326	.30315	.28437	.26683	.25043	.23511	.22080	.20741	.19489	.18318	.17223	.16198	.15239	.14341
57	49	.48424	.45395	.42565	.39921	.37451	.35142	.32984	.30967	.29080	.27315	.25665	.24120	.22675	.21322	.20056	.18870	.17760	.16720	.15745	.14832
57	50	.49056	.46039	.43217	.40578	.38109	.35799	.33637	.31613	.29719	.27945	.26284	.24728	.23270	.21904	.20624	.19424	.18299	.17244	.16255	.15327
57	51	.49675	.46672	.43859	.41225	.38758	.36447	.34282	.32254	.30352	.28570	.26899	.25333	.23863	.22485	.21192	.19978	.18840	.17771	.16767	.15824
57	52	.50282	.47291	.44488	.41860	.39397	.37086	.34919	.32886	.30979	.29189	.27509	.25933	.24453	.23063	.21757	.20531	.19379	.18297	.17280	.16323
57	53	.50873	.47897	.45104	.42483	.40023	.37714	.35545	.33509	.31597	.29800	.28113	.26527	.25037	.23636	.22319	.21081	.19917	.18822	.17791	.16822
57	54	.51450	.48488	.45706	.43092	.40636	.38329	.36160	.34121	.32205	.30403	.28708	.27114	.25615	.24204	.22877	.21627	.20452	.19344	.18302	.17320
57	55	.52010	.49063	.46292	.43686	.41236	.38931	.36762	.34722	.32802	.30995	.29295	.27693	.26186	.24766	.23429	.22169	.20982	.19864	.18810	.17816
57	56	.52553	.49621	.46862	.44265	.41821	.39519	.37352	.35311	.33388	.31577	.29871	.28264	.26748	.25320	.23974	.22705	.21508	.20379	.19314	.18309
57	57	.53079	.50163	.47416	.44828	.42390	.40092	.37926	.35885	.33961	.32147	.30437	.28823	.27302	.25866	.24512	.23234	.22027	.20889	.19813	.18798
58	0	.20047	.17449	.15211	.13281	.11616	.10178	.08934	.07857	.06923	.06114	.05410	.04798	.04265	.03800	.03394	.03039	.02727	.02454	.02213	.02002
58	1	.20072	.17450	.15189	.13238	.11553	.10096	.08836	.07745	.06799	.05978	.05266	.04646	.04106	.03636	.03225	.02867	.02553	.02278	.02037	.01825
58	2	.20475	.17829	.15545	.13569	.11860	.10380	.09098	.07985	.07019	.06180	.05449	.04813	.04259	.03775	.03352	.02981	.02657	.02372	.02122	.01902
58	3	.20896	.18228	.15920	.13920	.12187	.10683	.09378	.08244	.07257	.06399	.05650	.04997	.04427	.03929	.03492	.03110	.02774	.02479	.02220	.01991
58	4	.21332	.18641	.16308	.14285	.12527	.11000	.09672	.08516	.07508	.06630	.05863	.05193	.04606	.04093	.03643	.03248	.02901	.02595	.02326	.02089
58	5	.21778	.19066	.16710	.14662	.12880	.11329	.09977	.08799	.07770	.06872	.06086	.05399	.04796	.04267	.03803	.03395	.03036	.02720	.02440	.02194
58	6	.22236	.19501	.17122	.15049	.13244	.11669	.10294	.09093	.08043	.07124	.06319	.05614	.04994	.04450	.03972	.03550	.03179	.02851	.02561	.02305
58	7	.22703	.19947	.17544	.15448	.13618	.12019	.10621	.09398	.08326	.07386	.06562	.05838	.05202	.04642	.04148	.03713	.03329	.02989	.02689	.02422
58	8	.23180	.20403	.17977	.15857	.14003	.12380	.10959	.09712	.08619	.07658	.06814	.06072	.05418	.04841	.04333	.03884	.03486	.03135	.02823	.02546
58	9	.23667	.20869	.18421	.16278	.14400	.12753	.11307	.10038	.08922	.07941	.07077	.06315	.05644	.05051	.04526	.04063	.03652	.03288	.02964	.02677
58	10	.24164	.21347	.18876	.16710	.14807	.13136	.11667	.10375	.09237	.08234	.07350	.06569	.05879	.05269	.04729	.04250	.03826	.03449	.03114	.02815
58	11	.24672	.21834	.19342	.17152	.15226	.13531	.12038	.10723	.09562	.08538	.07633	.06833	.06124	.05497	.04941	.04447	.04008	.03618	.03270	.02961
58	12	.25188	.22332	.19818	.17605	.15655	.13937	.12420	.11081	.09898	.08852	.07926	.07106	.06379	.05734	.05161	.04651	.04198	.03794	.03434	.03113
58	13	.25712	.22837	.20302	.18067	.16094	.14351	.12811	.11448	.10243	.09174	.08228	.07387	.06641	.05978	.05388	.04863	.04395	.03977	.03604	.03271
58	14	.26242	.23348	.20793	.18535	.16539	.14773	.13209	.11823	.10594	.09504	.08536	.07675	.06910	.06229	.05622	.05080	.04597	.04165	.03779	.03434
58	15	.26776	.23865	.21290	.19010	.16990	.15200	.13613	.12204	.10952	.09840	.08850	.07970	.07185	.06485	.05861	.05303	.04804	.04358	.03958	.03600
58	16	.27314	.24386	.21791	.19489	.17447	.15634	.14023	.12591	.11316	.10182	.09171	.08269	.07465	.06747	.06105	.05530	.05016	.04555	.04142	.03771
58	17	.27858	.24913	.22299	.19976	.17911	.16075	.14440	.12985	.11687	.10531	.09498	.08576	.07752	.07015	.06355	.05763	.05233	.04758	.04330	.03946
58	18	.28408	.25447	.22813	.20470	.18383	.16523	.14866	.13387	.12067	.10888	.09833	.08890	.08046	.07290	.06612	.06004	.05457	.04966	.04525	.04127
58	19	.28965	.25989	.23337	.20973	.18864	.16982	.15302	.13800	.12456	.11255	.10179	.09215	.08350	.07575	.06878	.06253	.05690	.05183	.04727	.04316
58	20	.29532	.26541	.23871	.21487	.19357	.17452	.15749	.14224	.12858	.11633	.10536	.09550	.08665	.07870	.07155	.06512	.05932	.05410	.04938	.04513
58	21	.30108	.27103	.24416	.22013	.19861	.17935	.16208	.14660	.13271	.12024	.10904	.09897	.08992	.08177	.07443	.06781	.06185	.05646	.05160	.04720
58	22	.30693	.27675	.24971	.22549	.20377	.18428	.16679	.15108	.13696	.12427	.11284	.10256	.09330	.08495	.07742	.07062	.06448	.05892	.05390	.04936
58	23	.31287	.28256	.25537	.23096	.20904	.18933	.17162	.15568	.14134	.12842	.11677	.10627	.09680	.08825	.08052	.07354	.06722	.06150	.05631	.05162
58	24	.31891	.28849	.26114	.23655	.21443	.19451	.17658	.16042	.14584	.13270	.12083	.11011	.10043	.09167	.08375	.07657	.07007	.06418	.05884	.05398
58	25	.32504	.29451	.26703	.24226	.21995	.19982	.18167	.16528	.15049	.13711	.12503	.11409	.10419	.09523	.08710	.07974	.07306	.06699	.06148	.05647
58	26	.33127	.30064	.27302	.24809	.22559	.20526	.18689	.17028	.15526	.14167	.12935	.11820	.10809	.09891	.09059	.08303	.07616	.06992	.06424	.05906
58	27	.33760	.30688	.27913	.25404	.23135	.21083	.19225	.17542	.16018	.14636	.13382	.12245	.11212	.10274	.09421	.08646	.07940	.07297	.06712	.06178
58	28	.34401	.31321	.28533	.26010	.23723	.21651	.19773	.18069	.16522	.15118	.13842	.12683	.11629	.10669	.09796	.09001	.08276	.07615	.07012	.06462
58	29	.35050	.31963	.29164	.26626	.24323	.22232	.20333	.18608	.17039	.15613	.14316	.13134	.12058	.11078	.10184	.09369	.08625	.07946	.07325	.06757
58	30	.35706	.32613	.29804	.27252	.24932	.22823	.20905	.19159	.17569	.16121	.14801	.13598	.12501	.11499	.10585	.09750	.08986	.08288	.07649	.07064
58	31	.36369	.33271	.30452	.27887	.25552	.23425	.21487	.19721	.18110	.16641	.15300	.14075	.12956	.11933	.10998	.10143	.09360	.08643	.07986	.07383
58	32	.37039	.33936	.31109	.28532	.26182	.24038	.22081	.20295	.18664	.17173	.15810	.14564	.13424	.12380	.11424	.10549	.09746	.09010	.08334	.07714
58	33	.37714	.34608	.31773	.29185	.26821	.24661	.22686	.20881	.19229	.17718	.16334	.15066	.13905	.12840	.11863	.10967	.10145	.09390	.08696	.08058
58	34	.38395	.35287	.32445	.29847	.27469	.25294	.23302	.21477	.19806	.18274	.16869	.15580	.14398	.13312	.12315	.11399	.10557	.09782	.09069	.08414
58	35	.39081	.35972	.33125	.30517	.28127	.25936	.23928	.22085	.20394	.18842	.17417	.16107	.14904	.13797	.12780	.11843	.10981	.10187	.09456	.08782
58	36	.39772	.36662	.33810	.31194	.28792	.26588	.24563	.22703	.20993	.19421	.17976	.16646	.15422	.14295	.13257	.12300	.11418	.10605	.09855	.09163
58	37	.40466	.37357	.34501	.31877	.29465	.27247	.25207	.23330	.21602	.20011	.18546	.17196	.15952	.14804	.13746	.12770	.11868	.11036	.10267	.09556
58	38	.41163	.38056	.35198	.32567	.30145	.27915	.25860	.23967	.22221	.20612	.19128	.17758	.16493	.15326	.14248	.13251	.12330	.11479	.10691	.09962

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
58	39	.41863	.38759	.35899	.33262	.30831	.28589	.26521	.24612	.22850	.21222	.19719	.18330	.17046	.15859	.14761	.13745	.12804	.11934	.11127	.10380
58	40	.42564	.39464	.36603	.33962	.31523	.29270	.27189	.25265	.23487	.21842	.20321	.18913	.17610	.16403	.15286	.14250	.13291	.12401	.11576	.10810
58	41	.43265	.40171	.37310	.34666	.32220	.29957	.27864	.25926	.24132	.22471	.20932	.19506	.18184	.16958	.15822	.14767	.13788	.12880	.12036	.11252
58	42	.43967	.40878	.38019	.35372	.32920	.30649	.28544	.26594	.24785	.23108	.21552	.20108	.18768	.17524	.16368	.15295	.14297	.13370	.12508	.11706
58	43	.44667	.41585	.38729	.36080	.33623	.31344	.29229	.27266	.25443	.23751	.22179	.20718	.19360	.18098	.16924	.15832	.14817	.13871	.12991	.12171
58	44	.45364	.42291	.39438	.36788	.34327	.32041	.29917	.27942	.26107	.24400	.22812	.21335	.19960	.18680	.17489	.16379	.15345	.14382	.13484	.12646
58	45	.46057	.42992	.40144	.37494	.35031	.32738	.30606	.28621	.26773	.25052	.23449	.21956	.20565	.19269	.18060	.16933	.15881	.14900	.13985	.13130
58	46	.46744	.43689	.40846	.38198	.35732	.33435	.31295	.29300	.27441	.25707	.24090	.22583	.21176	.19863	.18637	.17493	.16424	.15426	.14494	.13622
58	47	.47423	.44379	.41542	.38897	.36430	.34128	.31982	.29978	.28108	.26363	.24733	.23211	.21789	.20460	.19219	.18058	.16973	.15958	.15009	.14121
58	48	.48094	.45062	.42232	.39590	.37123	.34818	.32666	.30655	.28775	.27019	.25376	.23841	.22405	.21061	.19804	.18628	.17527	.16496	.15530	.14626
58	49	.48757	.45737	.42914	.40276	.37810	.35503	.33346	.31328	.29440	.27673	.26019	.24471	.23021	.21664	.20392	.19200	.18084	.17037	.16056	.15136
58	50	.49408	.46402	.43588	.40955	.38490	.36182	.34021	.31997	.30101	.28325	.26661	.25101	.23638	.22267	.20982	.19776	.18644	.17583	.16586	.15651
58	51	.50049	.47056	.44252	.41624	.39162	.36854	.34690	.32661	.30758	.28974	.27300	.25729	.24254	.22871	.21572	.20352	.19206	.18130	.17119	.16169
58	52	.50677	.47698	.44904	.42283	.39824	.37516	.35350	.33317	.31409	.29617	.27934	.26353	.24867	.23472	.22160	.20927	.19768	.18679	.17654	.16689
58	53	.51290	.48326	.45543	.42929	.40474	.38168	.36001	.33965	.32051	.30253	.28561	.26971	.25476	.24069	.22746	.21501	.20329	.19226	.18188	.17211
58	54	.51889	.48940	.46168	.43562	.41112	.38808	.36641	.34603	.32685	.30880	.29182	.27584	.26079	.24662	.23328	.22072	.20888	.19773	.18722	.17731
58	55	.52471	.49538	.46779	.44181	.41737	.39436	.37269	.35229	.33308	.31499	.29794	.28189	.26676	.25249	.23905	.22638	.21443	.20316	.19253	.18251
58	56	.53038	.50121	.47373	.44785	.42347	.40049	.37884	.35844	.33921	.32107	.30397	.28785	.27264	.25830	.24476	.23199	.21994	.20856	.19782	.18768
58	57	.53587	.50686	.47951	.45373	.42942	.40649	.38486	.36445	.34520	.32704	.30990	.29372	.27844	.26402	.25040	.23754	.22539	.21391	.20307	.19282
58	58	.54118	.51234	.48512	.45944	.43520	.41232	.39072	.37032	.35106	.33288	.31570	.29947	.28413	.26965	.25595	.24301	.23077	.21920	.20826	.19791
59	0	.20070	.17473	.15236	.13307	.11642	.10203	.08960	.07883	.06950	.06140	.05436	.04824	.04291	.03826	.03420	.03064	.02752	.02479	.02238	.02026
59	1	.20087	.17465	.15205	.13254	.11569	.10112	.08852	.07761	.06815	.05995	.05282	.04662	.04122	.03651	.03241	.02882	.02568	.02292	.02051	.01838
59	2	.20490	.17845	.15561	.13585	.11877	.10397	.09114	.08002	.07036	.06196	.05466	.04830	.04275	.03790	.03367	.02996	.02672	.02387	.02136	.01916
59	3	.20912	.18245	.15936	.13937	.12204	.10701	.09395	.08261	.07275	.06416	.05667	.05014	.04444	.03945	.03508	.03126	.02790	.02495	.02235	.02006
59	4	.21348	.18658	.16326	.14303	.12545	.11018	.09690	.08534	.07526	.06648	.05881	.05211	.04624	.04111	.03660	.03265	.02917	.02612	.02342	.02104
59	5	.21796	.19084	.16728	.14681	.12899	.11348	.09997	.08819	.07790	.06891	.06105	.05418	.04815	.04286	.03821	.03413	.03054	.02737	.02457	.02210
59	6	.22255	.19521	.17142	.15070	.13264	.11689	.10315	.09114	.08064	.07145	.06340	.05634	.05014	.04470	.03991	.03569	.03197	.02869	.02579	.02322
59	7	.22723	.19968	.17566	.15470	.13640	.12041	.10643	.09420	.08348	.07408	.06584	.05860	.05223	.04663	.04169	.03733	.03349	.03009	.02708	.02441
59	8	.23201	.20425	.18000	.15881	.14027	.12404	.10982	.09736	.08642	.07682	.06838	.06095	.05441	.04864	.04355	.03905	.03508	.03156	.02843	.02566
59	9	.23690	.20893	.18446	.16303	.14425	.12778	.11333	.10063	.08948	.07966	.07102	.06340	.05668	.05075	.04550	.04086	.03675	.03310	.02986	.02699
59	10	.24189	.21372	.18902	.16736	.14834	.13163	.11694	.10402	.09264	.08261	.07377	.06596	.05905	.05295	.04754	.04275	.03850	.03473	.03137	.02839
59	11	.24698	.21861	.19370	.17180	.15255	.13560	.12067	.10752	.09591	.08567	.07661	.06861	.06152	.05525	.04968	.04474	.04034	.03644	.03296	.02986
59	12	.25216	.22361	.19848	.17635	.15686	.13967	.12451	.11112	.09929	.08883	.07957	.07136	.06409	.05763	.05190	.04680	.04226	.03822	.03461	.03140
59	13	.25742	.22868	.20334	.18099	.16126	.14384	.12844	.11482	.10276	.09207	.08260	.07420	.06673	.06010	.05420	.04894	.04425	.04007	.03634	.03300
59	14	.26274	.23381	.20827	.18570	.16574	.14808	.13244	.11858	.10629	.09539	.08571	.07710	.06944	.06263	.05655	.05113	.04629	.04197	.03810	.03464
59	15	.26810	.23900	.21325	.19046	.17027	.15237	.13650	.12241	.10989	.09877	.08887	.08006	.07221	.06521	.05896	.05338	.04838	.04392	.03991	.03632
59	16	.27350	.24423	.21829	.19528	.17486	.15673	.14062	.12630	.11356	.10221	.09210	.08308	.07503	.06784	.06142	.05567	.05052	.04590	.04176	.03805
59	17	.27896	.24952	.22338	.20016	.17952	.16116	.14482	.13026	.11729	.10572	.09539	.08617	.07792	.07054	.06394	.05802	.05271	.04795	.04367	.03982
59	18	.28447	.25488	.22855	.20512	.18426	.16567	.14909	.13431	.12110	.10931	.09876	.08933	.08088	.07332	.06653	.06044	.05497	.05005	.04563	.04165
59	19	.29007	.26032	.23381	.21018	.18910	.17028	.15347	.13845	.12502	.11300	.10224	.09260	.08395	.07619	.06922	.06295	.05732	.05224	.04767	.04355
59	20	.29576	.26586	.23918	.21535	.19405	.17501	.15797	.14272	.12906	.11681	.10583	.09597	.08712	.07916	.07201	.06556	.05976	.05453	.04981	.04554
59	21	.30155	.27151	.24466	.22063	.19912	.17985	.16259	.14711	.13322	.12075	.10955	.09947	.09041	.08226	.07491	.06829	.06231	.05692	.05204	.04763
59	22	.30742	.27726	.25023	.22602	.20430	.18482	.16733	.15162	.13750	.12480	.11338	.10309	.09382	.08546	.07792	.07112	.06496	.05940	.05437	.04982
59	23	.31339	.28311	.25593	.23152	.20961	.18991	.17219	.15626	.14191	.12898	.11734	.10683	.09735	.08879	.08106	.07406	.06773	.06200	.05681	.05210
59	24	.31947	.28906	.26173	.23715	.21503	.19512	.17719	.16103	.14645	.13330	.12143	.11071	.10101	.09225	.08432	.07713	.07062	.06472	.05936	.05450
59	25	.32564	.29513	.26765	.24290	.22059	.20047	.18232	.16593	.15113	.13776	.12566	.11472	.10481	.09584	.08771	.08033	.07364	.06756	.06204	.05702
59	26	.33191	.30130	.27369	.24877	.22627	.20595	.18759	.17098	.15595	.14235	.13003	.11887	.10875	.09957	.09123	.08366	.07678	.07053	.06483	.05965
59	27	.33828	.30758	.27984	.25477	.23209	.21157	.19299	.17616	.16092	.14709	.13455	.12317	.11283	.10344	.09490	.08713	.08006	.07362	.06776	.06241
59	28	.34474	.31396	.28610	.26088	.23802	.21731	.19852	.18148	.16601	.15196	.13920	.12760	.11705	.10744	.09870	.09073	.08347	.07685	.07080	.06528
59	29	.35128	.32044	.29247	.26709	.24407	.22317	.20418	.18693	.17124	.15697	.14399	.13217	.12140	.11158	.10263	.09447	.08701	.08020	.07398	.06829

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
59	30	.35791	.32700	.29892	.27342	.25023	.22914	.20996	.19250	.17660	.16211	.14891	.13687	.12588	.11585	.10670	.09833	.09068	.08368	.07727	.07141
59	31	.36460	.33364	.30547	.27984	.25649	.23523	.21586	.19819	.18208	.16738	.15396	.14170	.13050	.12026	.11089	.10232	.09447	.08728	.08070	.07465
59	32	.37136	.34036	.31211	.28635	.26286	.24143	.22187	.20400	.18769	.17277	.15913	.14666	.13524	.12479	.11522	.10644	.09840	.09102	.08424	.07802
59	33	.37819	.34716	.31883	.29296	.26933	.24774	.22800	.20994	.19342	.17829	.16444	.15176	.14013	.12946	.11968	.11070	.10246	.09489	.08792	.08152
59	34	.38508	.35402	.32563	.29966	.27590	.25415	.23423	.21599	.19927	.18394	.16988	.15698	.14514	.13427	.12428	.11509	.10665	.09888	.09173	.08515
59	35	.39202	.36096	.33252	.30645	.28257	.26067	.24059	.22216	.20524	.18971	.17545	.16234	.15029	.13921	.12901	.11962	.11098	.10302	.09568	.08891
59	36	.39902	.36796	.33947	.31332	.28932	.26728	.24704	.22843	.21133	.19560	.18114	.16782	.15556	.14427	.13387	.12428	.11544	.10728	.09975	.09280
59	37	.40606	.37501	.34648	.32026	.29615	.27398	.25359	.23481	.21753	.20161	.18694	.17343	.16096	.14947	.13886	.12907	.12003	.11168	.10396	.09683
59	38	.41313	.38211	.35356	.32727	.30307	.28077	.26023	.24129	.22383	.20773	.19287	.17915	.16649	.15479	.14398	.13399	.12475	.11621	.10830	.10098
59	39	.42024	.38925	.36068	.33434	.31005	.28764	.26696	.24787	.23024	.21395	.19891	.18500	.17214	.16024	.14923	.13904	.12961	.12087	.11277	.10526
59	40	.42737	.39642	.36785	.34147	.31710	.29458	.27377	.25453	.23674	.22028	.20505	.19095	.17790	.16581	.15460	.14422	.13459	.12566	.11737	.10968
59	41	.43451	.40362	.37506	.34864	.32420	.30159	.28066	.26128	.24334	.22671	.21130	.19702	.18378	.17149	.16009	.14952	.13969	.13057	.12210	.11422
59	42	.44166	.41084	.38229	.35585	.33135	.30866	.28761	.26810	.25001	.23322	.21764	.20318	.18976	.17729	.16570	.15493	.14492	.13561	.12695	.11889
59	43	.44881	.41805	.38954	.36308	.33854	.31576	.29462	.27499	.25675	.23981	.22407	.20944	.19583	.18318	.17141	.16045	.15026	.14076	.13192	.12368
59	44	.45593	.42526	.39678	.37033	.34575	.32290	.30166	.28192	.26355	.24647	.23057	.21577	.20199	.18916	.17721	.16607	.15569	.14602	.13699	.12857
59	45	.46302	.43244	.40401	.37756	.35295	.33005	.30873	.28888	.27039	.25317	.23712	.22216	.20822	.19522	.18309	.17178	.16122	.15136	.14216	.13356
59	46	.47005	.43958	.41121	.38478	.36015	.33720	.31580	.29586	.27726	.25990	.24372	.22861	.21451	.20134	.18904	.17756	.16682	.15679	.14742	.13865
59	47	.47702	.44667	.41836	.39195	.36732	.34433	.32287	.30283	.28413	.26666	.25033	.23508	.22083	.20750	.19504	.18339	.17249	.16229	.15274	.14381
59	48	.48392	.45369	.42545	.39908	.37445	.35143	.32991	.30980	.29100	.27342	.25697	.24158	.22719	.21371	.20109	.18928	.17822	.16785	.15814	.14903
59	49	.49073	.46062	.43248	.40615	.38153	.35849	.33693	.31675	.29786	.28017	.26361	.24810	.23356	.21994	.20718	.19521	.18399	.17346	.16359	.15433
59	50	.49744	.46748	.43942	.41315	.38854	.36549	.34390	.32366	.30470	.28692	.27025	.25461	.23995	.22619	.21329	.20117	.18980	.17912	.16909	.15967
59	51	.50405	.47423	.44627	.42006	.39549	.37244	.35082	.33053	.31150	.29363	.27686	.26112	.24634	.23245	.21941	.20715	.19564	.18481	.17463	.16506
59	52	.51054	.48086	.45302	.42688	.40234	.37929	.35766	.33733	.31824	.30030	.28344	.26760	.25270	.23869	.22552	.21314	.20148	.19052	.18020	.17048
59	53	.51689	.48737	.45964	.43357	.40908	.38605	.36441	.34405	.32491	.30690	.28996	.27403	.25903	.24491	.23162	.21911	.20732	.19622	.18577	.17591
59	54	.52309	.49373	.46612	.44014	.41570	.39270	.37106	.35068	.33150	.31343	.29642	.28040	.26531	.25109	.23769	.22505	.21315	.20192	.19134	.18135
59	55	.52914	.49995	.47246	.44658	.42220	.39923	.37759	.35720	.33799	.31988	.30280	.28671	.27153	.25721	.24371	.23097	.21895	.20760	.19689	.18678
59	56	.53503	.50601	.47865	.45287	.42855	.40563	.38400	.36361	.34437	.32622	.30910	.29293	.27768	.26328	.24968	.23684	.22471	.21325	.20243	.19220
59	57	.54076	.51190	.48468	.45900	.43476	.41188	.39028	.36989	.35064	.33246	.31529	.29907	.28374	.26926	.25558	.24265	.23042	.21886	.20793	.19759
59	58	.54630	.51762	.49054	.46496	.44080	.41797	.39641	.37603	.35677	.33857	.32136	.30509	.28971	.27516	.26140	.24838	.23606	.22440	.21337	.20293
59	59	.55165	.52314	.49620	.47073	.44666	.42389	.40237	.38201	.36275	.34454	.32730	.31099	.29555	.28094	.26711	.25402	.24162	.22987	.21875	.20821
60	0	.20092	.17496	.15260	.13331	.11667	.10229	.08985	.07909	.06975	.06166	.05462	.04850	.04317	.03851	.03445	.03089	.02777	.02503	.02262	.02050
60	1	.20101	.17480	.15219	.13269	.11584	.10128	.08868	.07777	.06831	.06010	.05297	.04677	.04137	.03666	.03255	.02896	.02582	.02306	.02064	.01852
60	2	.20504	.17860	.15576	.13601	.11892	.10413	.09130	.08018	.07052	.06212	.05482	.04845	.04290	.03806	.03382	.03011	.02686	.02401	.02150	.01930
60	3	.20927	.18260	.15952	.13953	.12220	.10717	.09412	.08278	.07291	.06432	.05684	.05030	.04460	.03961	.03524	.03141	.02805	.02509	.02249	.02020
60	4	.21364	.18675	.16343	.14320	.12563	.11036	.09708	.08551	.07544	.06665	.05898	.05228	.04641	.04127	.03677	.03281	.02933	.02627	.02357	.02119
60	5	.21813	.19102	.16746	.14699	.12918	.11367	.10016	.08837	.07809	.06910	.06124	.05436	.04833	.04304	.03839	.03430	.03071	.02753	.02474	.02226
60	6	.22273	.19539	.17161	.15089	.13284	.11709	.10335	.09134	.08084	.07165	.06359	.05653	.05034	.04489	.04010	.03588	.03215	.02887	.02596	.02339
60	7	.22742	.19988	.17586	.15491	.13661	.12062	.10664	.09441	.08369	.07430	.06605	.05881	.05244	.04683	.04189	.03753	.03368	.03028	.02727	.02459
60	8	.23222	.20446	.18022	.15903	.14049	.12426	.11005	.09759	.08665	.07704	.06860	.06117	.05463	.04886	.04376	.03926	.03528	.03176	.02863	.02586
60	9	.23712	.20916	.18469	.16326	.14448	.12802	.11357	.10088	.08972	.07990	.07126	.06364	.05692	.05098	.04573	.04109	.03697	.03332	.03008	.02720
60	10	.24212	.21396	.18927	.16761	.14860	.13189	.11720	.10428	.09290	.08287	.07402	.06621	.05931	.05320	.04779	.04300	.03874	.03496	.03160	.02861
60	11	.24723	.21887	.19396	.17207	.15282	.13588	.12095	.10780	.09619	.08594	.07689	.06888	.06179	.05551	.04994	.04500	.04060	.03669	.03320	.03010
60	12	.25243	.22388	.19876	.17664	.15715	.13997	.12481	.11142	.09959	.08912	.07986	.07165	.06438	.05792	.05218	.04708	.04254	.03849	.03488	.03166
60	13	.25771	.22897	.20364	.18130	.16158	.14415	.12875	.11513	.10307	.09239	.08292	.07451	.06704	.06040	.05450	.04924	.04455	.04036	.03662	.03327
60	14	.26304	.23413	.20859	.18602	.16607	.14841	.13277	.11892	.10663	.09573	.08604	.07743	.06977	.06295	.05687	.05145	.04661	.04228	.03841	.03494
60	15	.26842	.23933	.21359	.19081	.17062	.15273	.13686	.12277	.11025	.09913	.08923	.08041	.07256	.06555	.05930	.05371	.04871	.04424	.04023	.03664
60	16	.27384	.24458	.21864	.19564	.17523	.15711	.14100	.12668	.11393	.10258	.09247	.08345	.07540	.06821	.06178	.05602	.05087	.04625	.04210	.03838
60	17	.27931	.24989	.22376	.20055	.17991	.16155	.14521	.13066	.11768	.10611	.09578	.08656	.07831	.07092	.06432	.05839	.05308	.04831	.04402	.04017
60	18	.28485	.25526	.22895	.20553	.18467	.16608	.14951	.13472	.12152	.10972	.09918	.08974	.08129	.07372	.06693	.06083	.05536	.05043	.04600	.04201
60	19	.29047	.26073	.23423	.21060	.18953	.17072	.15391	.13889	.12546	.11344	.10267	.09303	.08437	.07661	.06963	.06336	.05772	.05264	.04806	.04393

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
60	20	.29618	.26629	.23962	.21579	.19450	.17547	.15843	.14318	.12952	.11727	.10629	.09643	.08757	.07961	.07244	.06599	.06018	.05494	.05022	.04595
60	21	.30199	.27197	.24512	.22110	.19960	.18034	.16308	.14760	.13371	.12123	.11003	.09995	.09089	.08272	.07537	.06874	.06276	.05735	.05247	.04806
60	22	.30789	.27774	.25073	.22652	.20481	.18533	.16784	.15213	.13801	.12531	.11389	.10359	.09432	.08596	.07841	.07159	.06544	.05987	.05483	.05026
60	23	.31389	.28361	.25645	.23205	.21014	.19045	.17274	.15680	.14245	.12953	.11787	.10737	.09788	.08931	.08157	.07457	.06823	.06249	.05729	.05258
60	24	.31999	.28960	.26228	.23771	.21560	.19570	.17777	.16160	.14703	.13388	.12200	.11127	.10157	.09280	.08486	.07767	.07115	.06524	.05987	.05500
60	25	.32620	.29571	.26824	.24350	.22120	.20109	.18294	.16655	.15175	.13837	.12627	.11532	.10541	.09643	.08829	.08090	.07420	.06811	.06258	.05754
60	26	.33251	.30192	.27432	.24941	.22692	.20661	.18824	.17163	.15661	.14300	.13068	.11951	.10938	.10020	.09185	.08427	.07738	.07111	.06541	.06021
60	27	.33892	.30824	.28052	.25545	.23278	.21227	.19369	.17687	.16162	.14779	.13524	.12385	.11351	.10411	.09556	.08778	.08070	.07425	.06837	.06301
60	28	.34543	.31467	.28682	.26161	.23876	.21805	.19927	.18223	.16676	.15271	.13994	.12833	.11777	.10816	.09940	.09143	.08415	.07752	.07146	.06593
60	29	.35202	.32119	.29324	.26788	.24487	.22397	.20499	.18773	.17204	.15777	.14478	.13295	.12217	.11235	.10339	.09521	.08774	.08092	.07468	.06897
60	30	.35869	.32781	.29975	.27426	.25108	.23000	.21082	.19336	.17746	.16297	.14976	.13771	.12671	.11668	.10751	.09912	.09146	.08445	.07803	.07215
60	31	.36544	.33451	.30636	.28074	.25741	.23615	.21678	.19912	.18300	.16830	.15487	.14260	.13139	.12114	.11176	.10317	.09531	.08811	.08150	.07544
60	32	.37227	.34129	.31306	.28732	.26385	.24242	.22286	.20500	.18868	.17376	.16011	.14763	.13620	.12574	.11615	.10736	.09930	.09190	.08511	.07887
60	33	.37917	.34816	.31986	.29401	.27039	.24881	.22907	.21101	.19448	.17936	.16550	.15280	.14116	.13048	.12068	.11169	.10343	.09583	.08886	.08244
60	34	.38613	.35511	.32674	.30079	.27704	.25530	.23539	.21714	.20042	.18508	.17101	.15810	.14625	.13536	.12535	.11615	.10769	.09990	.09273	.08613
60	35	.39315	.36213	.33371	.30766	.28379	.26190	.24182	.22340	.20648	.19094	.17667	.16355	.15148	.14038	.13017	.12076	.11210	.10412	.09676	.08997
60	36	.40024	.36921	.34075	.31462	.29064	.26861	.24837	.22977	.21266	.19693	.18245	.16912	.15685	.14554	.13512	.12551	.11664	.10846	.10091	.09394
60	37	.40737	.37636	.34786	.32166	.29757	.27541	.25502	.23625	.21896	.20303	.18835	.17482	.16234	.15083	.14020	.13039	.12133	.11295	.10521	.09805
60	38	.41454	.38356	.35504	.32878	.30459	.28231	.26177	.24284	.22537	.20926	.19439	.18066	.16798	.15626	.14543	.13541	.12615	.11758	.10964	.10229
60	39	.42175	.39080	.36227	.33596	.31169	.28929	.26862	.24953	.23189	.21560	.20054	.18662	.17373	.16182	.15079	.14057	.13111	.12234	.11422	.10668
60	40	.42900	.39810	.36956	.34321	.31886	.29636	.27556	.25632	.23852	.22205	.20681	.19269	.17962	.16750	.15628	.14586	.13620	.12724	.11893	.11120
60	41	.43626	.40542	.37690	.35051	.32610	.30350	.28258	.26320	.24525	.22861	.21319	.19889	.18563	.17332	.16189	.15129	.14144	.13228	.12377	.11586
60	42	.44354	.41277	.38427	.35786	.33339	.31071	.28968	.27017	.25207	.23527	.21968	.20520	.19175	.17925	.16764	.15684	.14679	.13745	.12875	.12066
60	43	.45082	.42013	.39166	.36524	.34073	.31797	.29683	.27720	.25896	.24201	.22626	.21160	.19797	.18529	.17349	.16250	.15227	.14274	.13386	.12558
60	44	.45809	.42749	.39906	.37264	.34809	.32527	.30404	.28430	.26593	.24883	.23292	.21810	.20429	.19143	.17945	.16828	.15786	.14814	.13908	.13062
60	45	.46533	.43483	.40645	.38004	.35547	.33258	.31128	.29143	.27294	.25570	.23964	.22466	.21069	.19766	.18549	.17414	.16355	.15365	.14440	.13576
60	46	.47252	.44213	.41382	.38743	.36284	.33991	.31853	.29859	.27998	.26262	.24641	.23128	.21715	.20395	.19162	.18009	.16932	.15924	.14982	.14100
60	47	.47966	.44939	.42115	.39479	.37019	.34723	.32578	.30575	.28704	.26956	.25322	.23794	.22366	.21030	.19780	.18611	.17516	.16492	.15532	.14633
60	48	.48673	.45659	.42843	.40211	.37752	.35452	.33303	.31292	.29411	.27652	.26005	.24464	.23021	.21670	.20404	.19219	.18107	.17066	.16090	.15174
60	49	.49373	.46372	.43565	.40938	.38480	.36179	.34025	.32007	.30118	.28348	.26690	.25136	.23679	.22313	.21033	.19831	.18704	.17646	.16654	.15722
60	50	.50063	.47077	.44279	.41659	.39203	.36901	.34743	.32721	.30824	.29044	.27375	.25809	.24340	.22960	.21665	.20448	.19306	.18233	.17224	.16276
60	51	.50744	.47773	.44986	.42372	.39919	.37617	.35457	.33430	.31526	.29739	.28060	.26482	.25000	.23608	.22299	.21068	.19911	.18823	.17799	.16836
60	52	.51413	.48457	.45682	.43075	.40626	.38326	.36165	.34133	.32224	.30429	.28741	.27153	.25660	.24255	.22933	.21689	.20518	.19415	.18377	.17399
60	53	.52069	.49129	.46366	.43768	.41324	.39026	.36864	.34829	.32915	.31113	.29417	.27820	.26317	.24901	.23567	.22310	.21125	.20009	.18957	.17964
60	54	.52711	.49788	.47038	.44448	.42010	.39715	.37553	.35517	.33599	.31791	.30088	.28483	.26969	.25543	.24197	.22929	.21732	.20602	.19537	.18531
60	55	.53338	.50433	.47696	.45116	.42685	.40393	.38232	.36195	.34273	.32461	.30752	.29139	.27617	.26181	.24825	.23545	.22336	.21195	.20117	.19098
60	56	.53950	.51062	.48339	.45769	.43345	.41058	.38899	.36862	.34938	.33122	.31407	.29788	.28258	.26813	.25448	.24157	.22938	.21785	.20695	.19664
60	57	.54545	.51675	.48966	.46408	.43991	.41709	.39553	.37516	.35592	.33773	.32053	.30428	.28891	.27438	.26064	.24764	.23535	.22371	.21270	.20228
60	58	.55122	.52271	.49576	.47029	.44621	.42345	.40192	.38157	.36232	.34411	.32688	.31058	.29515	.28055	.26673	.25364	.24125	.22952	.21841	.20788
60	59	.55680	.52847	.50167	.47632	.45234	.42964	.40816	.38782	.36857	.35035	.33309	.31675	.30127	.28661	.27272	.25956	.24708	.23526	.22405	.21342
60	60	.56219	.53404	.50740	.48217	.45828	.43565	.41421	.39391	.37467	.35644	.33917	.32279	.30727	.29256	.27860	.26537	.25282	.24091	.22962	.21890
61	0	.20114	.17518	.15283	.13355	.11691	.10253	.09010	.07934	.07001	.06191	.05487	.04875	.04342	.03877	.03470	.03114	.02802	.02528	.02286	.02074
61	1	.20114	.17493	.15233	.13283	.11599	.10142	.08883	.07791	.06846	.06025	.05312	.04691	.04151	.03680	.03269	.02910	.02595	.02320	.02078	.01865
61	2	.20518	.17874	.15590	.13616	.11907	.10428	.09145	.08033	.07067	.06227	.05496	.04860	.04305	.03820	.03396	.03025	.02700	.02415	.02164	.01943
61	3	.20942	.18275	.15967	.13968	.12236	.10733	.09428	.08294	.07307	.06448	.05699	.05046	.04475	.03976	.03539	.03156	.02819	.02524	.02263	.02034
61	4	.21379	.18690	.16359	.14336	.12579	.11052	.09724	.08568	.07561	.06682	.05915	.05244	.04657	.04143	.03693	.03297	.02949	.02642	.02372	.02134
61	5	.21829	.19118	.16763	.14716	.12935	.11385	.10033	.08855	.07826	.06928	.06141	.05453	.04850	.04321	.03856	.03447	.03087	.02770	.02489	.02242
61	6	.22290	.19557	.17179	.15107	.13302	.11728	.10353	.09153	.08103	.07183	.06378	.05672	.05052	.04507	.04028	.03605	.03233	.02904	.02613	.02356
61	7	.22760	.20006	.17605	.15510	.13681	.12082	.10685	.09461	.08389	.07450	.06625	.05901	.05263	.04703	.04208	.03772	.03387	.03046	.02745	.02477
61	8	.23241	.20466	.18042	.15923	.14070	.12448	.11026	.09780	.08687	.07726	.06882	.06138	.05484	.04907	.04397	.03947	.03549	.03196	.02883	.02605

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
61	9	.23732	.20937	.18491	.16348	.14471	.12825	.11380	.10111	.08995	.08013	.07149	.06387	.05714	.05120	.04595	.04130	.03719	.03353	.03029	.02740
61	10	.24234	.21419	.18951	.16785	.14884	.13214	.11745	.10453	.09315	.08312	.07427	.06646	.05955	.05344	.04803	.04323	.03898	.03519	.03183	.02883
61	11	.24747	.21912	.19421	.17233	.15308	.13614	.12122	.10806	.09646	.08621	.07715	.06915	.06205	.05577	.05020	.04525	.04085	.03693	.03345	.03033
61	12	.25268	.22414	.19903	.17692	.15743	.14025	.12509	.11170	.09987	.08941	.08014	.07194	.06466	.05820	.05246	.04735	.04280	.03875	.03514	.03191
61	13	.25798	.22925	.20393	.18159	.16187	.14445	.12906	.11544	.10338	.09269	.08322	.07481	.06734	.06070	.05479	.04953	.04483	.04064	.03690	.03355
61	14	.26333	.23442	.20889	.18633	.16638	.14873	.13310	.11924	.10696	.09605	.08636	.07775	.07009	.06327	.05718	.05176	.04691	.04258	.03870	.03523
61	15	.26872	.23964	.21391	.19114	.17096	.15307	.13720	.12311	.11059	.09947	.08957	.08075	.07289	.06589	.05963	.05404	.04904	.04456	.04055	.03695
61	16	.27416	.24491	.21898	.19599	.17558	.15746	.14136	.12704	.11429	.10294	.09283	.08381	.07575	.06856	.06212	.05637	.05121	.04658	.04243	.03870
61	17	.27965	.25024	.22412	.20091	.18028	.16193	.14559	.13104	.11806	.10649	.09616	.08693	.07868	.07129	.06468	.05875	.05343	.04866	.04437	.04051
61	18	.28520	.25563	.22932	.20591	.18506	.16648	.14991	.13512	.12192	.11012	.09957	.09013	.08168	.07410	.06731	.06121	.05573	.05080	.04636	.04237
61	19	.29084	.26111	.23463	.21101	.18994	.17113	.15433	.13931	.12588	.11386	.10309	.09344	.08478	.07701	.07003	.06376	.05811	.05302	.04844	.04431
61	20	.29657	.26670	.24004	.21622	.19493	.17590	.15887	.14362	.12996	.11771	.10673	.09686	.08800	.08003	.07287	.06641	.06059	.05535	.05061	.04634
61	21	.30240	.27239	.24556	.22155	.20005	.18080	.16354	.14806	.13417	.12170	.11049	.10041	.09134	.08317	.07581	.06918	.06319	.05778	.05289	.04847
61	22	.30833	.27819	.25119	.22699	.20529	.18581	.16833	.15262	.13850	.12580	.11437	.10408	.09480	.08643	.07888	.07206	.06589	.06032	.05527	.05070
61	23	.31435	.28409	.25694	.23256	.21065	.19096	.17325	.15732	.14297	.13004	.11839	.10788	.09839	.08981	.08207	.07506	.06871	.06297	.05776	.05303
61	24	.32049	.29011	.26281	.23825	.21614	.19624	.17831	.16215	.14758	.13442	.12255	.11181	.10211	.09333	.08539	.07819	.07166	.06574	.06037	.05548
61	25	.32672	.29625	.26880	.24407	.22177	.20166	.18352	.16713	.15233	.13895	.12685	.11590	.10598	.09699	.08884	.08145	.07474	.06864	.06310	.05806
61	26	.33307	.30249	.27491	.25002	.22753	.20722	.18886	.17226	.15723	.14362	.13130	.12012	.10999	.10079	.09244	.08485	.07795	.07168	.06596	.06076
61	27	.33952	.30886	.28115	.25610	.23344	.21293	.19435	.17753	.16228	.14845	.13590	.12451	.11416	.10475	.09619	.08840	.08131	.07485	.06896	.06359
61	28	.34607	.31533	.28750	.26230	.23946	.21876	.19998	.18294	.16747	.15342	.14065	.12903	.11846	.10884	.10008	.09209	.08481	.07816	.07209	.06655
61	29	.35271	.32190	.29397	.26862	.24562	.22472	.20575	.18849	.17281	.15853	.14554	.13370	.12291	.11308	.10411	.09592	.08844	.08161	.07536	.06964
61	30	.35943	.32857	.30053	.27505	.25189	.23081	.21164	.19418	.17828	.16378	.15057	.13851	.12751	.11746	.10828	.09989	.09221	.08518	.07875	.07286
61	31	.36624	.33533	.30720	.28159	.25827	.23703	.21766	.19999	.18388	.16917	.15574	.14346	.13224	.12198	.11259	.10399	.09612	.08890	.08228	.07621
61	32	.37312	.34217	.31396	.28824	.26477	.24336	.22380	.20594	.18962	.17470	.16105	.14855	.13712	.12664	.11704	.10824	.10016	.09275	.08594	.07969
61	33	.38008	.34911	.32083	.29499	.27139	.24981	.23008	.21202	.19550	.18036	.16650	.15379	.14214	.13145	.12164	.11263	.10435	.09675	.08975	.08331
61	34	.38711	.35612	.32778	.30185	.27811	.25638	.23647	.21823	.20150	.18616	.17209	.15917	.14730	.13640	.12638	.11717	.10869	.10088	.09370	.08707
61	35	.39421	.36322	.33482	.30880	.28495	.26307	.24299	.22457	.20765	.19211	.17782	.16469	.15262	.14150	.13127	.12185	.11317	.10517	.09779	.09098
61	36	.40137	.37039	.34195	.31585	.29188	.26986	.24963	.23103	.21392	.19818	.18369	.17036	.15807	.14675	.13631	.12668	.11780	.10960	.10203	.09503
61	37	.40859	.37762	.34915	.32298	.29891	.27676	.25637	.23760	.22031	.20438	.18970	.17615	.16366	.15213	.14149	.13166	.12257	.11417	.10641	.09922
61	38	.41586	.38492	.35643	.33020	.30603	.28376	.26323	.24430	.22683	.21071	.19583	.18209	.16939	.15766	.14681	.13678	.12749	.11890	.11094	.10356
61	39	.42317	.39227	.36377	.33749	.31324	.29086	.27019	.25110	.23347	.21717	.20210	.18816	.17526	.16333	.15227	.14204	.13255	.12376	.11561	.10804
61	40	.43052	.39967	.37118	.34485	.32053	.29804	.27725	.25801	.24021	.22374	.20848	.19436	.18126	.16913	.15788	.14744	.13776	.12877	.12043	.11267
61	41	.43790	.40711	.37863	.35228	.32789	.30531	.28440	.26502	.24707	.23043	.21500	.20068	.18740	.17507	.16362	.15299	.14311	.13393	.12539	.11745
61	42	.44531	.41459	.38613	.35976	.33532	.31265	.29163	.27213	.25403	.23722	.22162	.20712	.19366	.18114	.16950	.15867	.14860	.13922	.13049	.12237
61	43	.45272	.42209	.39366	.36729	.34280	.32006	.29894	.27931	.26107	.24411	.22834	.21367	.20003	.18732	.17549	.16448	.15421	.14465	.13573	.12742
61	44	.46012	.42959	.40121	.37484	.35032	.32751	.30630	.28656	.26819	.25109	.23516	.22032	.20650	.19361	.18160	.17040	.15995	.15020	.14110	.13260
61	45	.46751	.43708	.40876	.38240	.35785	.33499	.31370	.29386	.27536	.25812	.24205	.22705	.21306	.20000	.18781	.17642	.16579	.15586	.14657	.13789
61	46	.47486	.44454	.41629	.38995	.36540	.34249	.32113	.30119	.28258	.26521	.24899	.23384	.21969	.20646	.19410	.18254	.17173	.16161	.15215	.14329
61	47	.48216	.45197	.42379	.39749	.37293	.34999	.32856	.30854	.28983	.27234	.25599	.24069	.22638	.21299	.20046	.18873	.17775	.16746	.15782	.14879
61	48	.48940	.45934	.43125	.40499	.38044	.35748	.33600	.31590	.29710	.27949	.26301	.24758	.23313	.21958	.20689	.19500	.18384	.17338	.16357	.15437
61	49	.49657	.46665	.43866	.41245	.38792	.36494	.34342	.32326	.30437	.28666	.27006	.25450	.23991	.22622	.21337	.20132	.19000	.17938	.16940	.16003
61	50	.50366	.47390	.44600	.41986	.39535	.37237	.35082	.33060	.31163	.29383	.27713	.26145	.24672	.23289	.21990	.20769	.19622	.18544	.17530	.16577
61	51	.51066	.48105	.45327	.42720	.40273	.37975	.35818	.33791	.31888	.30100	.28419	.26840	.25355	.23959	.22646	.21411	.20249	.19155	.18126	.17157
61	52	.51755	.48811	.46044	.43445	.41002	.38706	.36548	.34518	.32609	.30813	.29123	.27534	.26037	.24629	.23303	.22054	.20878	.19770	.18725	.17741
61	53	.52431	.49504	.46751	.44160	.41723	.39429	.37270	.35237	.33324	.31521	.29824	.28225	.26718	.25298	.23959	.22698	.21508	.20386	.19327	.18329
61	54	.53094	.50185	.47445	.44864	.42433	.40142	.37984	.35949	.34032	.32224	.30519	.28912	.27395	.25964	.24615	.23341	.22138	.21003	.19931	.18919
61	55	.53743	.50852	.48126	.45556	.43131	.40845	.38688	.36652	.34732	.32919	.31208	.29593	.28068	.26628	.25267	.23982	.22767	.21620	.20535	.19509
61	56	.54377	.51504	.48793	.46233	.43817	.41535	.39380	.37345	.35423	.33606	.31890	.30268	.28735	.27286	.25916	.24620	.23394	.22235	.21138	.20100
61	57	.54995	.52141	.49444	.46896	.44488	.42212	.40061	.38026	.36103	.34284	.32563	.30935	.29395	.27938	.26559	.25253	.24017	.22847	.21739	.20689
61	58	.55595	.52760	.50079	.47543	.45144	.42874	.40727	.38694	.36770	.34949	.33225	.31592	.30046	.28582	.27194	.25880	.24635	.23454	.22336	.21275

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
61	59	.56176	.53361	.50695	.48172	.45783	.43520	.41377	.39347	.37423	.35601	.33874	.32238	.30686	.29216	.27821	.26499	.25245	.24055	.22926	.21856
61	60	.56738	.53942	.51293	.48782	.46403	.44148	.42010	.39983	.38061	.36238	.34510	.32870	.31314	.29838	.28437	.27108	.25846	.24648	.23510	.22430
61	61	.57280	.54504	.51871	.49374	.47005	.44758	.42626	.40603	.38683	.36861	.35131	.33489	.31930	.30449	.29043	.27707	.26438	.25232	.24087	.22998
62	0	.20135	.17540	.15305	.13378	.11714	.10277	.09034	.07958	.07025	.06216	.05512	.04900	.04367	.03901	.03495	.03138	.02826	.02552	.02310	.02097
62	1	.20126	.17506	.15247	.13297	.11612	.10156	.08897	.07806	.06860	.06039	.05326	.04705	.04165	.03694	.03283	.02923	.02609	.02333	.02091	.01877
62	2	.20531	.17887	.15604	.13629	.11921	.10442	.09160	.08047	.07081	.06242	.05511	.04874	.04319	.03834	.03410	.03039	.02714	.02428	.02177	.01956
62	3	.20955	.18289	.15981	.13983	.12251	.10748	.09443	.08309	.07322	.06463	.05714	.05061	.04490	.03991	.03553	.03170	.02833	.02538	.02277	.02047
62	4	.21393	.18705	.16374	.14351	.12595	.11068	.09740	.08584	.07577	.06698	.05931	.05260	.04673	.04159	.03708	.03312	.02964	.02657	.02387	.02148
62	5	.21844	.19134	.16779	.14732	.12952	.11401	.10050	.08872	.07843	.06944	.06158	.05470	.04867	.04337	.03872	.03463	.03103	.02785	.02505	.02257
62	6	.22306	.19573	.17196	.15125	.13320	.11746	.10371	.09171	.08121	.07201	.06396	.05690	.05070	.04525	.04045	.03623	.03250	.02921	.02630	.02372
62	7	.22778	.20024	.17623	.15529	.13700	.12102	.10704	.09481	.08409	.07469	.06644	.05920	.05282	.04721	.04227	.03791	.03405	.03064	.02762	.02494
62	8	.23259	.20485	.18062	.15943	.14090	.12468	.11047	.09801	.08707	.07747	.06902	.06159	.05504	.04927	.04417	.03967	.03568	.03215	.02902	.02624
62	9	.23752	.20957	.18511	.16370	.14493	.12847	.11402	.10133	.09017	.08035	.07171	.06409	.05736	.05142	.04617	.04152	.03739	.03374	.03049	.02760
62	10	.24255	.21441	.18973	.16808	.14907	.13237	.11769	.10477	.09339	.08336	.07451	.06669	.05978	.05367	.04826	.04346	.03920	.03541	.03205	.02905
62	11	.24769	.21935	.19445	.17257	.15333	.13639	.12147	.10832	.09671	.08646	.07741	.06940	.06231	.05602	.05044	.04549	.04109	.03717	.03368	.03057
62	12	.25292	.22439	.19928	.17718	.15770	.14052	.12536	.11198	.10015	.08968	.08042	.07221	.06493	.05846	.05272	.04761	.04306	.03901	.03539	.03216
62	13	.25823	.22952	.20420	.18187	.16216	.14474	.12935	.11573	.10367	.09299	.08351	.07510	.06763	.06099	.05507	.04981	.04511	.04091	.03717	.03381
62	14	.26360	.23470	.20918	.18663	.16669	.14904	.13340	.11955	.10727	.09636	.08667	.07806	.07040	.06357	.05749	.05206	.04721	.04287	.03899	.03551
62	15	.26901	.23994	.21422	.19145	.17127	.15339	.13752	.12344	.11092	.09980	.08990	.08108	.07322	.06621	.05995	.05435	.04935	.04487	.04085	.03725
62	16	.27446	.24523	.21931	.19632	.17592	.15780	.14170	.12738	.11464	.10329	.09318	.08415	.07610	.06890	.06246	.05670	.05154	.04691	.04275	.03902
62	17	.27997	.25057	.22446	.20126	.18063	.16229	.14595	.13140	.11843	.10686	.09652	.08729	.07904	.07165	.06503	.05910	.05378	.04900	.04470	.04084
62	18	.28554	.25598	.22968	.20627	.18543	.16685	.15028	.13550	.12230	.11050	.09995	.09051	.08206	.07448	.06768	.06158	.05609	.05116	.04672	.04271
62	19	.29119	.26148	.23500	.21139	.19033	.17152	.15473	.13971	.12628	.11426	.10349	.09384	.08518	.07741	.07042	.06414	.05849	.05340	.04881	.04467
62	20	.29694	.26708	.24043	.21662	.19534	.17631	.15929	.14404	.13038	.11813	.10715	.09728	.08842	.08044	.07327	.06681	.06099	.05574	.05100	.04672
62	21	.30279	.27280	.24597	.22197	.20048	.18123	.16398	.14850	.13461	.12214	.11093	.10085	.09178	.08361	.07624	.06960	.06361	.05819	.05330	.04887
62	22	.30874	.27862	.25163	.22744	.20574	.18627	.16879	.15309	.13897	.12627	.11484	.10454	.09526	.08688	.07933	.07250	.06633	.06075	.05570	.05112
62	23	.31479	.28455	.25740	.23303	.21113	.19145	.17374	.15781	.14346	.13054	.11888	.10836	.09887	.09029	.08254	.07553	.06918	.06342	.05821	.05347
62	24	.32095	.29059	.26330	.23875	.21665	.19676	.17883	.16268	.14810	.13495	.12307	.11233	.10262	.09384	.08589	.07868	.07215	.06622	.06084	.05595
62	25	.32722	.29676	.26932	.24460	.22231	.20221	.18407	.16769	.15289	.13951	.12740	.11645	.10652	.09753	.08938	.08198	.07526	.06916	.06360	.05855
62	26	.33359	.30304	.27547	.25058	.22811	.20781	.18945	.17285	.15782	.14421	.13188	.12071	.11057	.10137	.09301	.08542	.07851	.07222	.06650	.06128
62	27	.34008	.30944	.28175	.25670	.23405	.21355	.19498	.17816	.16291	.14908	.13653	.12513	.11477	.10536	.09680	.08900	.08190	.07543	.06953	.06415
62	28	.34667	.31595	.28814	.26295	.24012	.21943	.20065	.18362	.16815	.15409	.14132	.12970	.11912	.10950	.10072	.09273	.08544	.07878	.07270	.06715
62	29	.35335	.32257	.29465	.26932	.24632	.22544	.20646	.18921	.17353	.15925	.14625	.13441	.12362	.11378	.10480	.09660	.08911	.08227	.07601	.07028
62	30	.36012	.32928	.30126	.27580	.25264	.23158	.21241	.19495	.17905	.16455	.15133	.13927	.12826	.11821	.10902	.10062	.09293	.08589	.07945	.07354
62	31	.36698	.33609	.30798	.28239	.25908	.23785	.21848	.20082	.18471	.17000	.15656	.14428	.13305	.12278	.11338	.10478	.09689	.08966	.08303	.07694
62	32	.37391	.34299	.31481	.28910	.26565	.24424	.22469	.20683	.19051	.17558	.16193	.14943	.13799	.12750	.11789	.10908	.10099	.09357	.08675	.08048
62	33	.38094	.34999	.32173	.29592	.27233	.25076	.23103	.21298	.19645	.18132	.16745	.15474	.14308	.13238	.12256	.11353	.10524	.09762	.09061	.08416
62	34	.38803	.35707	.32875	.30284	.27912	.25740	.23750	.21926	.20253	.18719	.17311	.16018	.14831	.13740	.12737	.11814	.10965	.10183	.09462	.08798
62	35	.39520	.36424	.33587	.30987	.28603	.26416	.24410	.22567	.20876	.19321	.17892	.16579	.15370	.14258	.13233	.12290	.11420	.10618	.09879	.09196
62	36	.40244	.37149	.34308	.31700	.29305	.27104	.25082	.23222	.21511	.19937	.18488	.17153	.15924	.14790	.13745	.12781	.11891	.11069	.10310	.09608
62	37	.40974	.37881	.35037	.32422	.30017	.27803	.25765	.23889	.22160	.20566	.19097	.17742	.16492	.15338	.14272	.13287	.12377	.11535	.10756	.10036
62	38	.41710	.38619	.35774	.33153	.30739	.28513	.26461	.24568	.22822	.21209	.19721	.18346	.17075	.15900	.14813	.13808	.12878	.12016	.11218	.10478
62	39	.42450	.39364	.36518	.33893	.31470	.29233	.27167	.25259	.23496	.21865	.20358	.18963	.17672	.16477	.15370	.14345	.13394	.12513	.11695	.10936
62	40	.43195	.40115	.37269	.34640	.32210	.29963	.27885	.25962	.24182	.22534	.21008	.19594	.18284	.17069	.15942	.14896	.13925	.13024	.12187	.11409
62	41	.43945	.40871	.38027	.35395	.32958	.30702	.28612	.26675	.24880	.23215	.21671	.20239	.18909	.17675	.16528	.15462	.14472	.13551	.12695	.11898
62	42	.44696	.41630	.38789	.36156	.33714	.31449	.29349	.27399	.25589	.23908	.22347	.20896	.19548	.18294	.17128	.16043	.15033	.14093	.13218	.12402
62	43	.45450	.42393	.39556	.36922	.34476	.32204	.30093	.28131	.26307	.24611	.23034	.21565	.20199	.18927	.17741	.16637	.15608	.14649	.13754	.12920
62	44	.46204	.43157	.40324	.37691	.35242	.32964	.30844	.28871	.27034	.25324	.23730	.22245	.20861	.19571	.18367	.17244	.16196	.15218	.14305	.13451
62	45	.46956	.43920	.41094	.38462	.36011	.33728	.31600	.29617	.27768	.26044	.24435	.22934	.21533	.20225	.19003	.17862	.16796	.15799	.14867	.13995
62	46	.47706	.44682	.41863	.39234	.36782	.34495	.32360	.30367	.28507	.26770	.25147	.23630	.22213	.20888	.19649	.18490	.17406	.16391	.15441	.14551

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
62	47	.48452	.45441	.42630	.40004	.37552	.35262	.33121	.31120	.29250	.27500	.25864	.24333	.22900	.21559	.20303	.19127	.18025	.16992	.16024	.15117
62	48	.49192	.46195	.43393	.40773	.38322	.36029	.33883	.31875	.29995	.28234	.26585	.25041	.23593	.22236	.20964	.19771	.18652	.17602	.16617	.15692
62	49	.49926	.46944	.44152	.41537	.39089	.36794	.34645	.32630	.30742	.28971	.27310	.25752	.24291	.22919	.21632	.20423	.19287	.18221	.17219	.16277
62	50	.50653	.47687	.44906	.42298	.39852	.37558	.35405	.33385	.31489	.29709	.28037	.26468	.24993	.23607	.22305	.21080	.19929	.18847	.17828	.16870
62	51	.51372	.48422	.45652	.43052	.40610	.38317	.36163	.34138	.32235	.30447	.28766	.27184	.25697	.24298	.22982	.21743	.20577	.19478	.18444	.17470
62	52	.52080	.49147	.46390	.43799	.41362	.39070	.36915	.34887	.32979	.31183	.29492	.27901	.26402	.24991	.23661	.22408	.21227	.20114	.19065	.18076
62	53	.52776	.49861	.47118	.44536	.42105	.39816	.37660	.35630	.33717	.31915	.30216	.28615	.27106	.25683	.24341	.23075	.21880	.20753	.19690	.18685
62	54	.53460	.50564	.47834	.45262	.42838	.40553	.38398	.36366	.34450	.32642	.30936	.29327	.27808	.26374	.25020	.23742	.22534	.21394	.20316	.19298
62	55	.54130	.51253	.48538	.45977	.43560	.41279	.39126	.37094	.35175	.33362	.31651	.30034	.28506	.27062	.25697	.24407	.23188	.22035	.20944	.19912
62	56	.54786	.51928	.49228	.46679	.44270	.41995	.39845	.37812	.35891	.34075	.32358	.30735	.29199	.27746	.26372	.25071	.23840	.22675	.21572	.20527
62	57	.55426	.52587	.49904	.47367	.44967	.42698	.40551	.38520	.36598	.34779	.33058	.31428	.29886	.28425	.27041	.25731	.24489	.23313	.22198	.21142
62	58	.56048	.53230	.50563	.48038	.45649	.43386	.41243	.39214	.37292	.35472	.33747	.32113	.30564	.29096	.27704	.26385	.25134	.23947	.22822	.21754
62	59	.56652	.53855	.51204	.48693	.46313	.44058	.41920	.39894	.37973	.36152	.34424	.32786	.31232	.29757	.28359	.27031	.25771	.24575	.23439	.22361
62	60	.57237	.54460	.51826	.49329	.46960	.44713	.42581	.40558	.38639	.36817	.35088	.33447	.31888	.30408	.29003	.27668	.26400	.25196	.24051	.22963
62	61	.57803	.55046	.52430	.49946	.47588	.45350	.43224	.41206	.39289	.37468	.35738	.34094	.32532	.31048	.29637	.28296	.27021	.25808	.24655	.23558
62	62	.58350	.55613	.53014	.50545	.48198	.45969	.43851	.41837	.39923	.38104	.36374	.34728	.33164	.31676	.30260	.28914	.27632	.26413	.25252	.24147
63	0	.20155	.17561	.15327	.13400	.11737	.10300	.09058	.07982	.07050	.06240	.05537	.04925	.04391	.03926	.03519	.03163	.02850	.02576	.02334	.02121
63	1	.20138	.17518	.15259	.13309	.11625	.10170	.08910	.07819	.06873	.06052	.05339	.04719	.04178	.03707	.03296	.02936	.02622	.02345	.02103	.01890
63	2	.20543	.17900	.15617	.13643	.11935	.10455	.09173	.08061	.07095	.06255	.05525	.04888	.04333	.03848	.03423	.03052	.02727	.02441	.02190	.01968
63	3	.20968	.18302	.15995	.13997	.12265	.10762	.09457	.08323	.07336	.06477	.05729	.05075	.04504	.04005	.03567	.03184	.02847	.02551	.02290	.02060
63	4	.21407	.18719	.16388	.14366	.12609	.11083	.09755	.08599	.07592	.06713	.05946	.05275	.04688	.04174	.03723	.03326	.02978	.02671	.02401	.02162
63	5	.21858	.19148	.16794	.14748	.12967	.11417	.10066	.08888	.07859	.06961	.06174	.05486	.04883	.04353	.03888	.03479	.03118	.02800	.02519	.02271
63	6	.22321	.19589	.17212	.15141	.13337	.11763	.10389	.09188	.08138	.07219	.06413	.05707	.05087	.04542	.04062	.03639	.03266	.02937	.02646	.02388
63	7	.22794	.20041	.17641	.15546	.13718	.12120	.10722	.09499	.08427	.07488	.06663	.05938	.05301	.04739	.04245	.03808	.03423	.03081	.02779	.02511
63	8	.23277	.20503	.18080	.15962	.14109	.12488	.11067	.09821	.08727	.07767	.06922	.06179	.05524	.04946	.04436	.03986	.03587	.03233	.02920	.02642
63	9	.23770	.20976	.18531	.16390	.14513	.12867	.11423	.10154	.09038	.08057	.07192	.06430	.05757	.05163	.04637	.04172	.03760	.03394	.03069	.02780
63	10	.24275	.21461	.18994	.16830	.14929	.13259	.11791	.10499	.09361	.08358	.07473	.06692	.06001	.05390	.04848	.04368	.03942	.03563	.03226	.02926
63	11	.24790	.21957	.19468	.17281	.15356	.13663	.12171	.10856	.09696	.08671	.07765	.06964	.06255	.05626	.05068	.04573	.04132	.03740	.03391	.03079
63	12	.25315	.22463	.19953	.17743	.15795	.14078	.12562	.11224	.10041	.08994	.08068	.07247	.06519	.05872	.05298	.04787	.04332	.03926	.03564	.03240
63	13	.25848	.22977	.20446	.18214	.16243	.14502	.12963	.11601	.10395	.09327	.08379	.07538	.06791	.06126	.05535	.05008	.04538	.04118	.03743	.03407
63	14	.26386	.23497	.20946	.18691	.16697	.14933	.13370	.11985	.10757	.09666	.08697	.07836	.07069	.06387	.05778	.05235	.04749	.04315	.03927	.03579
63	15	.26929	.24023	.21451	.19175	.17158	.15370	.13784	.12375	.11124	.10011	.09021	.08140	.07353	.06652	.06026	.05466	.04965	.04517	.04115	.03754
63	16	.27475	.24552	.21962	.19664	.17624	.15813	.14203	.12772	.11497	.10363	.09351	.08449	.07643	.06923	.06279	.05702	.05186	.04722	.04306	.03933
63	17	.28027	.25088	.22478	.20159	.18097	.16263	.14630	.13175	.11878	.10721	.09687	.08764	.07939	.07200	.06538	.05944	.05412	.04933	.04503	.04116
63	18	.28585	.25631	.23002	.20662	.18578	.16721	.15065	.13587	.12267	.11087	.10032	.09088	.08242	.07484	.06804	.06193	.05644	.05150	.04706	.04305
63	19	.29152	.26182	.23535	.21175	.19070	.17190	.15510	.14009	.12666	.11464	.10387	.09422	.08556	.07778	.07080	.06451	.05886	.05376	.04917	.04502
63	20	.29729	.26745	.24080	.21700	.19573	.17671	.15969	.14444	.13078	.11854	.10755	.09768	.08881	.08084	.07367	.06720	.06138	.05612	.05138	.04709
63	21	.30316	.27318	.24637	.22237	.20089	.18165	.16440	.14892	.13504	.12256	.11135	.10127	.09219	.08402	.07666	.07001	.06401	.05859	.05369	.04926
63	22	.30913	.27902	.25204	.22786	.20617	.18671	.16924	.15353	.13942	.12671	.11528	.10498	.09570	.08732	.07976	.07293	.06676	.06117	.05611	.05152
63	23	.31520	.28497	.25784	.23348	.21159	.19191	.17421	.15828	.14393	.13101	.11935	.10883	.09934	.09076	.08300	.07598	.06962	.06387	.05864	.05390
63	24	.32138	.29104	.26376	.23922	.21714	.19725	.17933	.16317	.14860	.13544	.12356	.11283	.10312	.09433	.08637	.07916	.07262	.06669	.06130	.05640
63	25	.32768	.29723	.26981	.24510	.22283	.20273	.18459	.16821	.15341	.14003	.12793	.11697	.10704	.09805	.08989	.08249	.07576	.06965	.06409	.05903
63	26	.33408	.30355	.27599	.25112	.22866	.20836	.19001	.17341	.15838	.14477	.13244	.12127	.11112	.10192	.09355	.08595	.07904	.07275	.06702	.06179
63	27	.34061	.30998	.28230	.25728	.23463	.21414	.19557	.17876	.16351	.14968	.13712	.12572	.11536	.10594	.09738	.08957	.08247	.07599	.07008	.06469
63	28	.34723	.31653	.28874	.26356	.24074	.22005	.20129	.18425	.16878	.15473	.14195	.13033	.11975	.11012	.10134	.09334	.08604	.07938	.07329	.06772
63	29	.35395	.32319	.29529	.26997	.24699	.22611	.20714	.18990	.17421	.15993	.14693	.13509	.12429	.11445	.10546	.09726	.08976	.08290	.07663	.07089
63	30	.36077	.32995	.30195	.27650	.25336	.23230	.21313	.19568	.17978	.16529	.15206	.14000	.12899	.11892	.10973	.10132	.09362	.08657	.08012	.07420
63	31	.36767	.33681	.30872	.28314	.25985	.23862	.21926	.20161	.18549	.17078	.15734	.14506	.13383	.12355	.11414	.10553	.09763	.09039	.08375	.07765
63	32	.37466	.34376	.31560	.28991	.26647	.24507	.22553	.20767	.19135	.17643	.16277	.15027	.13882	.12833	.11871	.10988	.10179	.09435	.08752	.08124
63	33	.38173	.35082	.32258	.29678	.27321	.25165	.23193	.21388	.19736	.18222	.16835	.15563	.14397	.13326	.12343	.11440	.10610	.09846	.09144	.08497

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
63	34	.38889	.35796	.32967	.30377	.28007	.25836	.23847	.22023	.20351	.18816	.17408	.16115	.14927	.13835	.12831	.11907	.11056	.10273	.09551	.08886
63	35	.39613	.36520	.33686	.31088	.28705	.26520	.24514	.22672	.20980	.19426	.17997	.16683	.15473	.14360	.13335	.12390	.11519	.10716	.09974	.09290
63	36	.40344	.37252	.34414	.31808	.29415	.27215	.25194	.23335	.21624	.20050	.18600	.17265	.16035	.14900	.13854	.12888	.11997	.11174	.10413	.09710
63	37	.41081	.37992	.35151	.32539	.30135	.27923	.25886	.24010	.22281	.20688	.19218	.17863	.16611	.15456	.14389	.13403	.12491	.11648	.10867	.10145
63	38	.41825	.38739	.35897	.33279	.30866	.28642	.26591	.24699	.22953	.21340	.19851	.18476	.17204	.16028	.14940	.13933	.13001	.12138	.11338	.10596
63	39	.42575	.39493	.36651	.34028	.31607	.29372	.27308	.25400	.23637	.22007	.20498	.19103	.17811	.16615	.15506	.14479	.13527	.12644	.11824	.11063
63	40	.43330	.40254	.37412	.34786	.32358	.30113	.28036	.26114	.24334	.22686	.21160	.19745	.18434	.17217	.16089	.15041	.14069	.13166	.12326	.11546
63	41	.44089	.41020	.38181	.35552	.33118	.30864	.28775	.26839	.25044	.23380	.21835	.20402	.19071	.17835	.16687	.15619	.14627	.13704	.12845	.12046
63	42	.44852	.41791	.38955	.36325	.33886	.31624	.29524	.27575	.25766	.24085	.22523	.21072	.19722	.18467	.17299	.16212	.15200	.14258	.13380	.12561
63	43	.45617	.42566	.39734	.37104	.34661	.32391	.30282	.28321	.26498	.24802	.23224	.21755	.20387	.19113	.17926	.16820	.15788	.14826	.13929	.13092
63	44	.46384	.43343	.40516	.37887	.35441	.33166	.31048	.29076	.27240	.25529	.23935	.22449	.21064	.19771	.18566	.17441	.16390	.15409	.14493	.13637
63	45	.47150	.44120	.41300	.38673	.36225	.33945	.31819	.29837	.27989	.26264	.24655	.23153	.21751	.20441	.19217	.18073	.17004	.16005	.15070	.14195
63	46	.47914	.44897	.42084	.39460	.37012	.34727	.32595	.30604	.28744	.27007	.25383	.23866	.22447	.21120	.19879	.18717	.17630	.16612	.15659	.14766
63	47	.48674	.45671	.42866	.40247	.37799	.35511	.33373	.31374	.29504	.27755	.26118	.24586	.23151	.21808	.20550	.19371	.18266	.17230	.16259	.15348
63	48	.49430	.46442	.43647	.41032	.38586	.36296	.34153	.32147	.30267	.28507	.26858	.25312	.23862	.22504	.21229	.20033	.18911	.17858	.16869	.15940
63	49	.50181	.47208	.44423	.41815	.39371	.37081	.34934	.32921	.31033	.29263	.27602	.26043	.24579	.23206	.21915	.20704	.19565	.18495	.17489	.16543
63	50	.50925	.47968	.45195	.42594	.40154	.37864	.35714	.33696	.31801	.30021	.28349	.26778	.25302	.23914	.22609	.21381	.20226	.19140	.18117	.17155
63	51	.51661	.48722	.45961	.43369	.40933	.38644	.36492	.34470	.32569	.30781	.29099	.27516	.26027	.24626	.23307	.22064	.20894	.19792	.18754	.17775
63	52	.52388	.49467	.46719	.44136	.41705	.39418	.37266	.35241	.33334	.31538	.29848	.28255	.26754	.25340	.24008	.22751	.21567	.20450	.19396	.18401
63	53	.53104	.50201	.47468	.44894	.42470	.40186	.38034	.36007	.34095	.32294	.30595	.28993	.27482	.26056	.24711	.23441	.22242	.21111	.20042	.19033
63	54	.53808	.50925	.48206	.45643	.43226	.40946	.38795	.36766	.34852	.33045	.31339	.29728	.28207	.26771	.25414	.24131	.22920	.21775	.20692	.19668
63	55	.54499	.51635	.48932	.46381	.43972	.41697	.39548	.37519	.35602	.33790	.32078	.30460	.28930	.27483	.26116	.24822	.23598	.22440	.21344	.20306
63	56	.55176	.52332	.49646	.47106	.44706	.42437	.40291	.38262	.36344	.34529	.32811	.31187	.29649	.28193	.26815	.25511	.24275	.23105	.21996	.20946
63	57	.55838	.53015	.50345	.47818	.45427	.43165	.41023	.38996	.37076	.35259	.33537	.31907	.30362	.28898	.27511	.26197	.24951	.23769	.22649	.21586
63	58	.56483	.53681	.51028	.48515	.46134	.43879	.41742	.39717	.37798	.35979	.34254	.32618	.31068	.29597	.28201	.26878	.25622	.24430	.23298	.22224
63	59	.57110	.54329	.51693	.49194	.46825	.44577	.42446	.40424	.38506	.36686	.34959	.33319	.31763	.30286	.28884	.27552	.26287	.25085	.23943	.22858
63	60	.57718	.54959	.52340	.49856	.47498	.45259	.43134	.41116	.39199	.37379	.35651	.34009	.32448	.30966	.29556	.28217	.26944	.25733	.24582	.23488
63	61	.58306	.55569	.52969	.50499	.48153	.45923	.43805	.41791	.39878	.38059	.36329	.34685	.33121	.31634	.30219	.28874	.27593	.26375	.25215	.24111
63	62	.58876	.56160	.53579	.51124	.48790	.46570	.44459	.42451	.40541	.38724	.36994	.35349	.33782	.32291	.30872	.29521	.28234	.27008	.25841	.24729
63	63	.59427	.56732	.54169	.51729	.49408	.47199	.45096	.43094	.41188	.39373	.37645	.35998	.34430	.32937	.31513	.30157	.28865	.27633	.26459	.25339
64	0	.20174	.17582	.15348	.13422	.11759	.10323	.09081	.08006	.07073	.06264	.05561	.04949	.04415	.03950	.03543	.03187	.02874	.02599	.02358	.02144
64	1	.20149	.17530	.15271	.13322	.11638	.10182	.08923	.07832	.06886	.06065	.05352	.04732	.04191	.03720	.03309	.02949	.02634	.02358	.02115	.01902
64	2	.20554	.17911	.15629	.13655	.11947	.10468	.09186	.08074	.07108	.06268	.05538	.04901	.04345	.03860	.03436	.03065	.02739	.02453	.02202	.01980
64	3	.20979	.18314	.16008	.14010	.12278	.10775	.09470	.08337	.07350	.06491	.05742	.05089	.04518	.04018	.03581	.03197	.02860	.02564	.02303	.02073
64	4	.21419	.18732	.16401	.14379	.12623	.11097	.09769	.08614	.07606	.06727	.05960	.05289	.04702	.04188	.03737	.03340	.02992	.02685	.02414	.02175
64	5	.21872	.19162	.16809	.14762	.12982	.11432	.10081	.08903	.07875	.06976	.06190	.05501	.04898	.04368	.03903	.03493	.03133	.02815	.02534	.02285
64	6	.22335	.19604	.17227	.15157	.13353	.11779	.10405	.09204	.08154	.07235	.06430	.05723	.05103	.04558	.04078	.03655	.03282	.02952	.02661	.02403
64	7	.22809	.20057	.17657	.15563	.13735	.12137	.10740	.09516	.08445	.07505	.06680	.05956	.05318	.04757	.04262	.03825	.03439	.03098	.02796	.02527
64	8	.23293	.20520	.18097	.15980	.14128	.12506	.11085	.09839	.08746	.07785	.06941	.06197	.05543	.04965	.04455	.04004	.03605	.03251	.02938	.02659
64	9	.23788	.20995	.18550	.16409	.14533	.12887	.11443	.10174	.09059	.08077	.07212	.06450	.05777	.05183	.04657	.04192	.03779	.03413	.03088	.02798
64	10	.24294	.21481	.19014	.16850	.14950	.13281	.11813	.10521	.09383	.08380	.07495	.06714	.06023	.05411	.04870	.04389	.03963	.03584	.03246	.02946
64	11	.24810	.21978	.19490	.17303	.15379	.13686	.12194	.10879	.09719	.08695	.07789	.06988	.06278	.05649	.05091	.04596	.04155	.03763	.03413	.03101
64	12	.25337	.22485	.19976	.17766	.15819	.14102	.12587	.11249	.10066	.09020	.08093	.07272	.06544	.05897	.05323	.04811	.04356	.03950	.03588	.03264
64	13	.25871	.23001	.20471	.18239	.16269	.14528	.12989	.11628	.10422	.09354	.08406	.07565	.06818	.06153	.05562	.05034	.04564	.04144	.03769	.03432
64	14	.26410	.23523	.20972	.18718	.16725	.14961	.13398	.12013	.10785	.09695	.08726	.07865	.07098	.06415	.05806	.05263	.04777	.04343	.03954	.03606
64	15	.26954	.24049	.21479	.19203	.17187	.15399	.13814	.12405	.11154	.10042	.09052	.08170	.07384	.06682	.06056	.05496	.04995	.04546	.04144	.03782
64	16	.27503	.24581	.21991	.19694	.17655	.15844	.14235	.12803	.11529	.10395	.09383	.08481	.07675	.06955	.06310	.05734	.05217	.04753	.04337	.03963
64	17	.28056	.25118	.22509	.20190	.18129	.16295	.14663	.13208	.11911	.10754	.09721	.08798	.07972	.07233	.06571	.05977	.05444	.04965	.04535	.04147
64	18	.28615	.25662	.23034	.20695	.18612	.16755	.15099	.13621	.12302	.11122	.10067	.09123	.08277	.07519	.06838	.06227	.05678	.05184	.04739	.04338
64	19	.29184	.26215	.23569	.21210	.19105	.17226	.15547	.14046	.12703	.11501	.10424	.09459	.08593	.07815	.07116	.06487	.05921	.05411	.04952	.04537

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
64	20	.29762	.26779	.24115	.21736	.19610	.17708	.16006	.14482	.13117	.11892	.10793	.09807	.08920	.08122	.07404	.06758	.06175	.05649	.05174	.04745
64	21	.30351	.27354	.24674	.22275	.20128	.18204	.16480	.14933	.13544	.12297	.11176	.10167	.09260	.08442	.07705	.07040	.06440	.05898	.05407	.04963
64	22	.30949	.27940	.25243	.22826	.20658	.18713	.16965	.15395	.13984	.12714	.11571	.10541	.09612	.08774	.08018	.07335	.06717	.06157	.05651	.05192
64	23	.31559	.28537	.25825	.23390	.21202	.19235	.17465	.15872	.14438	.13145	.11980	.10928	.09978	.09120	.08344	.07641	.07006	.06429	.05906	.05432
64	24	.32179	.29146	.26420	.23967	.21759	.19771	.17979	.16364	.14907	.13592	.12404	.11330	.10359	.09480	.08684	.07962	.07308	.06714	.06175	.05684
64	25	.32811	.29768	.27028	.24558	.22331	.20322	.18509	.16871	.15391	.14053	.12843	.11747	.10754	.09854	.09038	.08297	.07624	.07013	.06456	.05950
64	26	.33455	.30402	.27648	.25162	.22917	.20888	.19053	.17393	.15891	.14531	.13298	.12180	.11165	.10244	.09408	.08647	.07955	.07325	.06751	.06228
64	27	.34110	.31049	.28283	.25781	.23518	.21469	.19614	.17932	.16407	.15024	.13769	.12629	.11593	.10650	.09793	.09012	.08301	.07653	.07061	.06521
64	28	.34775	.31707	.28930	.26413	.24133	.22065	.20188	.18486	.16939	.15534	.14256	.13093	.12035	.11072	.10193	.09393	.08662	.07995	.07385	.06828
64	29	.35451	.32377	.29589	.27058	.24761	.22674	.20778	.19054	.17486	.16058	.14758	.13574	.12494	.11509	.10609	.09788	.09038	.08352	.07724	.07149
64	30	.36137	.33057	.30259	.27716	.25402	.23298	.21382	.19637	.18047	.16598	.15276	.14069	.12967	.11961	.11040	.10199	.09428	.08723	.08076	.07484
64	31	.36831	.33748	.30941	.28385	.26057	.23935	.22000	.20235	.18624	.17153	.15808	.14580	.13456	.12428	.11487	.10624	.09834	.09109	.08444	.07833
64	32	.37535	.34448	.31633	.29066	.26724	.24585	.22632	.20847	.19215	.17722	.16357	.15106	.13961	.12911	.11948	.11065	.10254	.09510	.08826	.08196
64	33	.38248	.35159	.32338	.29760	.27404	.25249	.23278	.21474	.19821	.18308	.16921	.15649	.14482	.13410	.12426	.11522	.10691	.09927	.09223	.08576
64	34	.38969	.35879	.33052	.30465	.28096	.25926	.23938	.22115	.20443	.18909	.17500	.16207	.15018	.13925	.12920	.11995	.11144	.10360	.09637	.08970
64	35	.39699	.36609	.33778	.31182	.28801	.26617	.24612	.22771	.21080	.19525	.18096	.16781	.15571	.14457	.13431	.12485	.11613	.10809	.10066	.09381
64	36	.40437	.37348	.34513	.31910	.29518	.27320	.25299	.23441	.21731	.20157	.18707	.17371	.16140	.15005	.13958	.12991	.12099	.11274	.10512	.09807
64	37	.41181	.38095	.35258	.32648	.30246	.28036	.26000	.24125	.22396	.20803	.19333	.17977	.16725	.15569	.14501	.13514	.12600	.11756	.10974	.10250
64	38	.41933	.38851	.36012	.33397	.30986	.28764	.26714	.24822	.23077	.21464	.19975	.18599	.17327	.16150	.15061	.14053	.13119	.12254	.11453	.10709
64	39	.42691	.39614	.36775	.34155	.31737	.29503	.27440	.25533	.23771	.22140	.20632	.19236	.17943	.16746	.15637	.14608	.13654	.12769	.11948	.11185
64	40	.43455	.40384	.37546	.34923	.32498	.30254	.28179	.26257	.24478	.22831	.21304	.19889	.18576	.17359	.16229	.15180	.14206	.13301	.12460	.11678
64	41	.44224	.41160	.38325	.35700	.33268	.31016	.28929	.26994	.25200	.23535	.21990	.20557	.19225	.17988	.16838	.15769	.14775	.13850	.12990	.12188
64	42	.44998	.41942	.39110	.36484	.34048	.31788	.29690	.27742	.25933	.24253	.22691	.21239	.19888	.18632	.17463	.16374	.15360	.14416	.13535	.12715
64	43	.45774	.42729	.39901	.37275	.34835	.32568	.30461	.28501	.26679	.24983	.23404	.21935	.20566	.19291	.18102	.16994	.15961	.14997	.14097	.13257
64	44	.46553	.43518	.40696	.38072	.35629	.33356	.31240	.29270	.27434	.25724	.24130	.22643	.21257	.19963	.18756	.17629	.16577	.15593	.14675	.13816
64	45	.47331	.44309	.41494	.38871	.36428	.34150	.32026	.30046	.28198	.26474	.24865	.23362	.21959	.20647	.19422	.18276	.17205	.16203	.15265	.14388
64	46	.48109	.45099	.42292	.39673	.37229	.34948	.32818	.30828	.28969	.27233	.25609	.24091	.22671	.21343	.20100	.18936	.17846	.16826	.15870	.14973
64	47	.48883	.45888	.43090	.40476	.38032	.35748	.33613	.31615	.29746	.27997	.26360	.24827	.23392	.22047	.20787	.19606	.18498	.17460	.16485	.15571
64	48	.49655	.46674	.43886	.41278	.38836	.36550	.34410	.32405	.30527	.28767	.27118	.25571	.24121	.22760	.21484	.20286	.19161	.18105	.17113	.16180
64	49	.50421	.47457	.44680	.42078	.39639	.37353	.35209	.33198	.31312	.29542	.27881	.26321	.24857	.23481	.22189	.20974	.19833	.18760	.17750	.16801
64	50	.51182	.48235	.45470	.42875	.40441	.38155	.36008	.33993	.32099	.30320	.28648	.27076	.25598	.24209	.22901	.21671	.20514	.19424	.18398	.17431
64	51	.51936	.49006	.46255	.43669	.41239	.38955	.36807	.34787	.32887	.31100	.29418	.27835	.26345	.24942	.23620	.22375	.21202	.20096	.19054	.18071
64	52	.52680	.49770	.47032	.44456	.42032	.39750	.37602	.35579	.33674	.31880	.30189	.28595	.27094	.25678	.24343	.23083	.21896	.20775	.19717	.18718
64	53	.53415	.50524	.47801	.45235	.42818	.40540	.38392	.36367	.34458	.32657	.30959	.29356	.27843	.26416	.25068	.23795	.22593	.21458	.20385	.19371
64	54	.54139	.51268	.48560	.46006	.43596	.41322	.39176	.37150	.35238	.33432	.31726	.30115	.28593	.27154	.25794	.24509	.23294	.22145	.21057	.20029
64	55	.54850	.51999	.49308	.46766	.44365	.42096	.39953	.37927	.36012	.34202	.32490	.30871	.29340	.27891	.26521	.25224	.23996	.22834	.21733	.20691
64	56	.55547	.52718	.50044	.47515	.45123	.42860	.40720	.38695	.36779	.34965	.33249	.31623	.30084	.28627	.27246	.25938	.24698	.23524	.22410	.21355
64	57	.56231	.53423	.50766	.48250	.45869	.43613	.41477	.39454	.37538	.35722	.34001	.32370	.30824	.29358	.27968	.26650	.25400	.24214	.23088	.22020
64	58	.56898	.54112	.51473	.48971	.46601	.44353	.42222	.40202	.38286	.36468	.34744	.33109	.31557	.30083	.28685	.27358	.26098	.24901	.23764	.22684
64	59	.57547	.54784	.52163	.49676	.47317	.45078	.42953	.40936	.39021	.37203	.35477	.33837	.32280	.30801	.29395	.28059	.26790	.25583	.24436	.23346
64	60	.58178	.55437	.52834	.50363	.48016	.45786	.43668	.41655	.39742	.37925	.36197	.34555	.32993	.31508	.30096	.28753	.27476	.26260	.25103	.24002
64	61	.58790	.56071	.53488	.51032	.48697	.46477	.44366	.42359	.40449	.38633	.36904	.35260	.33695	.32206	.30788	.29439	.28154	.26930	.25764	.24654
64	62	.59383	.56687	.54123	.51683	.49361	.47152	.45049	.43047	.41141	.39327	.37599	.35953	.34386	.32893	.31471	.30115	.28824	.27593	.26419	.25301
64	63	.59956	.57284	.54739	.52315	.50007	.47808	.45714	.43718	.41817	.40005	.38279	.36633	.35064	.33568	.32142	.30782	.29485	.28247	.27067	.25941
64	64	.60510	.57860	.55334	.52927	.50633	.48445	.46360	.44372	.42476	.40668	.38943	.37298	.35728	.34230	.32801	.31437	.30135	.28892	.27706	.26573
65	0	.20193	.17601	.15368	.13443	.11781	.10345	.09104	.08028	.07096	.06287	.05584	.04972	.04439	.03974	.03567	.03210	.02898	.02623	.02381	.02168
65	1	.20160	.17541	.15282	.13333	.11650	.10194	.08935	.07844	.06898	.06077	.05364	.04744	.04203	.03732	.03321	.02961	.02646	.02369	.02127	.01913
65	2	.20565	.17922	.15640	.13667	.11959	.10480	.09198	.08086	.07120	.06281	.05550	.04913	.04358	.03873	.03448	.03077	.02751	.02465	.02213	.01992
65	3	.20991	.18326	.16019	.14022	.12290	.10788	.09483	.08349	.07363	.06504	.05755	.05101	.04530	.04031	.03593	.03210	.02872	.02576	.02315	.02085
65	4	.21431	.18744	.16414	.14392	.12636	.11110	.09783	.08627	.07620	.06741	.05974	.05303	.04716	.04201	.03750	.03354	.03005	.02698	.02427	.02188

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
65	5	.21884	.19175	.16822	.14776	.12996	.11446	.10096	.08918	.07889	.06991	.06204	.05516	.04912	.04383	.03917	.03508	.03147	.02829	.02547	.02299
65	6	.22348	.19618	.17241	.15172	.13368	.11794	.10420	.09220	.08170	.07251	.06445	.05739	.05119	.04573	.04093	.03670	.03297	.02967	.02676	.02417
65	7	.22823	.20072	.17672	.15579	.13751	.12153	.10756	.09533	.08462	.07522	.06697	.05972	.05335	.04773	.04279	.03842	.03456	.03114	.02812	.02543
65	8	.23308	.20536	.18114	.15997	.14145	.12524	.11103	.09857	.08764	.07803	.06959	.06215	.05560	.04983	.04473	.04022	.03622	.03269	.02955	.02676
65	9	.23804	.21012	.18568	.16427	.14551	.12906	.11462	.10193	.09078	.08096	.07232	.06469	.05797	.05202	.04676	.04211	.03798	.03432	.03106	.02817
65	10	.24312	.21499	.19033	.16870	.14970	.13301	.11833	.10542	.09404	.08401	.07516	.06735	.06044	.05432	.04890	.04410	.03983	.03604	.03266	.02965
65	11	.24829	.21997	.19510	.17324	.15400	.13708	.12216	.10902	.09741	.08717	.07811	.07010	.06301	.05672	.05114	.04618	.04177	.03784	.03434	.03122
65	12	.25357	.22506	.19998	.17789	.15842	.14126	.12611	.11273	.10090	.09044	.08117	.07296	.06568	.05921	.05347	.04835	.04380	.03973	.03611	.03287
65	13	.25893	.23024	.20494	.18263	.16293	.14553	.13014	.11653	.10448	.09380	.08432	.07591	.06844	.06179	.05587	.05060	.04589	.04169	.03793	.03457
65	14	.26434	.23547	.20997	.18744	.16751	.14987	.13425	.12041	.10813	.09722	.08754	.07892	.07126	.06443	.05834	.05290	.04804	.04370	.03981	.03632
65	15	.26979	.24075	.21505	.19230	.17215	.15428	.13842	.12434	.11183	.10071	.09081	.08199	.07413	.06712	.06085	.05525	.05024	.04574	.04172	.03810
65	16	.27528	.24608	.22019	.19722	.17684	.15874	.14265	.12834	.11560	.10425	.09414	.08511	.07706	.06985	.06341	.05764	.05247	.04783	.04366	.03992
65	17	.28083	.25146	.22538	.20220	.18160	.16326	.14694	.13240	.11943	.10786	.09753	.08830	.08004	.07265	.06603	.06009	.05476	.04997	.04566	.04178
65	18	.28644	.25691	.23064	.20726	.18644	.16788	.15132	.13655	.12335	.11156	.10101	.09157	.08311	.07552	.06872	.06261	.05711	.05217	.04771	.04370
65	19	.29213	.26246	.23601	.21243	.19138	.17260	.15581	.14080	.12738	.11536	.10459	.09494	.08628	.07850	.07151	.06522	.05956	.05446	.04985	.04570
65	20	.29793	.26811	.24149	.21771	.19645	.17744	.16042	.14519	.13153	.11929	.10830	.09843	.08957	.08159	.07441	.06794	.06211	.05685	.05209	.04780
65	21	.30383	.27388	.24709	.22311	.20165	.18242	.16517	.14971	.13582	.12335	.11214	.10206	.09298	.08481	.07744	.07078	.06478	.05935	.05444	.05000
65	22	.30984	.27975	.25280	.22864	.20697	.18752	.17005	.15436	.14024	.12755	.11611	.10581	.09653	.08815	.08058	.07374	.06756	.06197	.05690	.05230
65	23	.31595	.28575	.25864	.23430	.21242	.19276	.17507	.15915	.14481	.13188	.12023	.10971	.10021	.09162	.08386	.07683	.07047	.06470	.05947	.05472
65	24	.32217	.29186	.26461	.24009	.21802	.19814	.18024	.16409	.14952	.13637	.12449	.11375	.10404	.09524	.08728	.08006	.07352	.06757	.06217	.05727
65	25	.32852	.29810	.27071	.24602	.22376	.20368	.18556	.16918	.15439	.14101	.12891	.11795	.10802	.09902	.09085	.08344	.07671	.07058	.06501	.05994
65	26	.33498	.30447	.27694	.25210	.22965	.20937	.19103	.17444	.15942	.14581	.13348	.12230	.11216	.10294	.09457	.08696	.08004	.07374	.06799	.06276
65	27	.34156	.31097	.28332	.25832	.23569	.21521	.19666	.17985	.16461	.15078	.13823	.12683	.11646	.10704	.09846	.09065	.08353	.07704	.07112	.06572
65	28	.34824	.31758	.28982	.26467	.24187	.22120	.20245	.18542	.16996	.15591	.14313	.13151	.12093	.11129	.10250	.09449	.08718	.08050	.07440	.06882
65	29	.35504	.32431	.29645	.27116	.24820	.22734	.20838	.19115	.17547	.16119	.14820	.13635	.12555	.11569	.10670	.09848	.09097	.08410	.07782	.07206
65	30	.36193	.33115	.30319	.27777	.25465	.23362	.21447	.19702	.18113	.16663	.15341	.14135	.13033	.12026	.11105	.10263	.09492	.08785	.08138	.07545
65	31	.36892	.33810	.31005	.28451	.26124	.24003	.22069	.20304	.18694	.17223	.15879	.14650	.13526	.12498	.11556	.10693	.09902	.09176	.08510	.07898
65	32	.37600	.34515	.31703	.29137	.26796	.24658	.22706	.20921	.19290	.17798	.16432	.15181	.14036	.12986	.12022	.11139	.10327	.09582	.08897	.08266
65	33	.38317	.35231	.32412	.29836	.27481	.25328	.23357	.21554	.19902	.18389	.17002	.15729	.14562	.13490	.12506	.11601	.10769	.10004	.09300	.08651
65	34	.39044	.35957	.33132	.30547	.28179	.26011	.24023	.22201	.20530	.18996	.17587	.16294	.15105	.14011	.13006	.12080	.11228	.10442	.09718	.09051
65	35	.39780	.36693	.33864	.31270	.28891	.26708	.24704	.22864	.21173	.19619	.18190	.16875	.15664	.14550	.13523	.12576	.11703	.10898	.10154	.09468
65	36	.40523	.37438	.34606	.32005	.29615	.27418	.25399	.23541	.21831	.20258	.18808	.17472	.16241	.15105	.14057	.13089	.12196	.11370	.10607	.09901
65	37	.41275	.38192	.35358	.32750	.30351	.28142	.26107	.24233	.22505	.20912	.19442	.18086	.16833	.15677	.14608	.13619	.12705	.11859	.11076	.10351
65	38	.42034	.38955	.36120	.33507	.31099	.28878	.26829	.24939	.23194	.21582	.20093	.18716	.17443	.16266	.15176	.14167	.13232	.12366	.11563	.10818
65	39	.42800	.39727	.36891	.34274	.31858	.29626	.27565	.25659	.23897	.22267	.20759	.19362	.18069	.16871	.15761	.14731	.13776	.12890	.12067	.11302
65	40	.43572	.40505	.37671	.35051	.32628	.30387	.28313	.26393	.24615	.22967	.21440	.20025	.18712	.17494	.16363	.15313	.14338	.13431	.12589	.11805
65	41	.44351	.41292	.38460	.35838	.33410	.31160	.29074	.27140	.25347	.23683	.22138	.20704	.19371	.18134	.16983	.15913	.14917	.13991	.13128	.12325
65	42	.45134	.42084	.39256	.36634	.34201	.31943	.29847	.27900	.26092	.24412	.22850	.21398	.20047	.18789	.17619	.16529	.15514	.14567	.13685	.12862
65	43	.45921	.42881	.40058	.37436	.35000	.32735	.30630	.28672	.26850	.25155	.23576	.22106	.20737	.19461	.18271	.17162	.16127	.15161	.14259	.13417
65	44	.46711	.43683	.40866	.38245	.35807	.33536	.31423	.29454	.27619	.25909	.24315	.22828	.21441	.20147	.18938	.17809	.16755	.15770	.14849	.13988
65	45	.47502	.44486	.41676	.39058	.36619	.34344	.32223	.30244	.28397	.26674	.25064	.23561	.22157	.20845	.19618	.18471	.17398	.16394	.15454	.14574
65	46	.48292	.45290	.42489	.39875	.37435	.35157	.33029	.31041	.29184	.27447	.25824	.24306	.22885	.21556	.20311	.19146	.18054	.17031	.16073	.15174
65	47	.49080	.46092	.43301	.40692	.38253	.35972	.33839	.31844	.29976	.28228	.26591	.25058	.23622	.22276	.21014	.19831	.18722	.17681	.16704	.15787
65	48	.49866	.46894	.44113	.41510	.39073	.36791	.34654	.32651	.30775	.29016	.27366	.25819	.24368	.23006	.21728	.20528	.19401	.18342	.17348	.16413
65	49	.50647	.47692	.44922	.42327	.39893	.37611	.35470	.33462	.31577	.29808	.28147	.26587	.25122	.23745	.22451	.21235	.20091	.19015	.18003	.17050
65	50	.51424	.48486	.45729	.43142	.40712	.38431	.36288	.34275	.32383	.30605	.28934	.27362	.25883	.24492	.23183	.21951	.20791	.19698	.18669	.17699
65	51	.52194	.49275	.46532	.43954	.41530	.39250	.37106	.35089	.33192	.31405	.29724	.28141	.26650	.25245	.23922	.22674	.21499	.20390	.19345	.18358
65	52	.52957	.50057	.47328	.44760	.42342	.40066	.37922	.35902	.33999	.32206	.30516	.28922	.27420	.26002	.24665	.23404	.22213	.21089	.20028	.19026
65	53	.53710	.50830	.48117	.45560	.43149	.40877	.38734	.36712	.34805	.33006	.31308	.29705	.28192	.26763	.25413	.24138	.22933	.21794	.20718	.19700
65	54	.54452	.51593	.48896	.46351	.43949	.41681	.39540	.37518	.35608	.33803	.32098	.30487	.28964	.27524	.26162	.24874	.23656	.22503	.21413	.20380

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
65	55	.55183	.52346	.49665	.47133	.44740	.42478	.40339	.38318	.36405	.34597	.32886	.31267	.29735	.28285	.26913	.25613	.24382	.23216	.22112	.21065
65	56	.55901	.53086	.50423	.47904	.45521	.43266	.41131	.39110	.37197	.35386	.33670	.32045	.30505	.29046	.27663	.26352	.25109	.23931	.22813	.21753
65	57	.56605	.53812	.51168	.48663	.46291	.44043	.41913	.39895	.37982	.36168	.34448	.32817	.31270	.29803	.28411	.27090	.25836	.24646	.23517	.22444
65	58	.57293	.54524	.51898	.49409	.47048	.44808	.42684	.40668	.38756	.36941	.35218	.33583	.32030	.30555	.29155	.27825	.26561	.25360	.24219	.23134
65	59	.57964	.55218	.52612	.50138	.47789	.45558	.43440	.41429	.39518	.37703	.35978	.34339	.32781	.31300	.29892	.28554	.27281	.26070	.24918	.23822
65	60	.58617	.55895	.53308	.50850	.48514	.46293	.44182	.42175	.40267	.38452	.36726	.35084	.33522	.32036	.30622	.29276	.27994	.26775	.25613	.24507
65	61	.59252	.56553	.53986	.51544	.49221	.47011	.44908	.42907	.41002	.39189	.37462	.35819	.34253	.32763	.31343	.29990	.28701	.27473	.26303	.25187
65	62	.59868	.57193	.54646	.52221	.49912	.47713	.45618	.43623	.41723	.39912	.38186	.36541	.34974	.33479	.32055	.30696	.29401	.28166	.26987	.25863
65	63	.60465	.57814	.55287	.52880	.50585	.48397	.46312	.44324	.42428	.40620	.38896	.37251	.35682	.34185	.32757	.31394	.30092	.28850	.27665	.26533
65	64	.61043	.58415	.55909	.53518	.51238	.49063	.46987	.45006	.43116	.41312	.39590	.37946	.36377	.34878	.33447	.32079	.30774	.29526	.28334	.27195
65	65	.61599	.58995	.56509	.54136	.51871	.49708	.47643	.45670	.43787	.41987	.40268	.38626	.37056	.35557	.34123	.32753	.31443	.30191	.28994	.27848
66	0	.20211	.17620	.15388	.13463	.11802	.10367	.09126	.08051	.07119	.06310	.05607	.04996	.04462	.03997	.03590	.03234	.02921	.02646	.02404	.02191
66	1	.20169	.17551	.15293	.13344	.11661	.10205	.08946	.07855	.06910	.06089	.05376	.04755	.04215	.03744	.03332	.02972	.02657	.02381	.02138	.01924
66	2	.20575	.17933	.15651	.13677	.11970	.10492	.09210	.08098	.07132	.06292	.05562	.04925	.04370	.03884	.03460	.03088	.02763	.02476	.02225	.02003
66	3	.21001	.18337	.16031	.14033	.12302	.10800	.09495	.08362	.07375	.06516	.05767	.05114	.04543	.04043	.03605	.03222	.02884	.02588	.02327	.02096
66	4	.21442	.18755	.16426	.14404	.12649	.11123	.09796	.08640	.07633	.06754	.05987	.05316	.04729	.04214	.03763	.03366	.03017	.02710	.02439	.02200
66	5	.21896	.19187	.16834	.14789	.13009	.11460	.10109	.08932	.07903	.07004	.06218	.05530	.04926	.04396	.03931	.03521	.03160	.02842	.02561	.02312
66	6	.22361	.19631	.17255	.15185	.13382	.11808	.10435	.09234	.08185	.07266	.06460	.05754	.05133	.04588	.04108	.03685	.03311	.02982	.02690	.02431
66	7	.22837	.20086	.17687	.15594	.13766	.12169	.10772	.09549	.08478	.07538	.06713	.05988	.05351	.04789	.04294	.03857	.03471	.03130	.02827	.02558
66	8	.23323	.20551	.18129	.16013	.14161	.12540	.11120	.09874	.08781	.07821	.06976	.06233	.05578	.05000	.04490	.04038	.03639	.03285	.02971	.02692
66	9	.23820	.21028	.18584	.16444	.14569	.12924	.11480	.10212	.09096	.08115	.07250	.06488	.05815	.05221	.04695	.04229	.03816	.03450	.03124	.02834
66	10	.24328	.21517	.19051	.16888	.14989	.13320	.11853	.10561	.09424	.08421	.07536	.06755	.06064	.05452	.04910	.04430	.04003	.03623	.03286	.02985
66	11	.24847	.22016	.19529	.17343	.15421	.13728	.12237	.10923	.09763	.08739	.07833	.07032	.06322	.05693	.05135	.04639	.04198	.03805	.03455	.03143
66	12	.25376	.22526	.20018	.17810	.15864	.14148	.12633	.11296	.10113	.09067	.08141	.07320	.06591	.05945	.05370	.04858	.04403	.03996	.03633	.03309
66	13	.25913	.23045	.20516	.18286	.16317	.14577	.13039	.11678	.10473	.09405	.08457	.07616	.06869	.06204	.05612	.05085	.04614	.04194	.03818	.03481
66	14	.26455	.23570	.21021	.18768	.16776	.15013	.13451	.12067	.10839	.09749	.08780	.07919	.07152	.06469	.05860	.05316	.04830	.04396	.04006	.03657
66	15	.27002	.24099	.21530	.19256	.17241	.15455	.13869	.12462	.11211	.10099	.09109	.08228	.07441	.06740	.06113	.05553	.05051	.04602	.04199	.03837
66	16	.27553	.24633	.22045	.19749	.17712	.15902	.14293	.12863	.11589	.10455	.09443	.08541	.07735	.07015	.06371	.05793	.05276	.04812	.04395	.04020
66	17	.28108	.25173	.22565	.20249	.18189	.16356	.14724	.13270	.11974	.10817	.09784	.08861	.08035	.07296	.06634	.06040	.05506	.05027	.04596	.04208
66	18	.28671	.25719	.23093	.20756	.18674	.16819	.15164	.13686	.12367	.11188	.10133	.09189	.08343	.07585	.06904	.06293	.05743	.05248	.04803	.04401
66	19	.29241	.26275	.23631	.21274	.19170	.17292	.15614	.14114	.12771	.11570	.10493	.09528	.08662	.07884	.07184	.06555	.05989	.05479	.05018	.04602
66	20	.29822	.26842	.24180	.21803	.19678	.17778	.16077	.14554	.13188	.11964	.10866	.09879	.08992	.08194	.07476	.06829	.06246	.05719	.05244	.04813
66	21	.30414	.27420	.24742	.22345	.20200	.18277	.16553	.15007	.13619	.12372	.11251	.10243	.09335	.08518	.07780	.07115	.06514	.05971	.05480	.05035
66	22	.31016	.28009	.25315	.22900	.20733	.18789	.17043	.15474	.14063	.12793	.11650	.10620	.09691	.08853	.08097	.07413	.06794	.06234	.05727	.05267
66	23	.31629	.28610	.25900	.23467	.21281	.19315	.17547	.15955	.14521	.13229	.12063	.11012	.10062	.09203	.08427	.07724	.07087	.06510	.05986	.05511
66	24	.32253	.29223	.26499	.24049	.21843	.19856	.18065	.16451	.14995	.13680	.12492	.11418	.10447	.09567	.08771	.08049	.07394	.06799	.06259	.05767
66	25	.32890	.29850	.27112	.24644	.22419	.20412	.18600	.16963	.15484	.14146	.12936	.11840	.10847	.09947	.09130	.08389	.07715	.07102	.06545	.06037
66	26	.33538	.30489	.27738	.25254	.23011	.20983	.19150	.17491	.15989	.14629	.13397	.12278	.11264	.10342	.09505	.08744	.08051	.07420	.06845	.06321
66	27	.34199	.31141	.28378	.25879	.23618	.21571	.19716	.18036	.16512	.15129	.13874	.12734	.11697	.10755	.09897	.09115	.08403	.07754	.07161	.06620
66	28	.34870	.31806	.29031	.26518	.24239	.22173	.20298	.18596	.17050	.15645	.14368	.13205	.12147	.11183	.10304	.09502	.08771	.08102	.07492	.06933
66	29	.35553	.32482	.29697	.27170	.24875	.22790	.20895	.19172	.17605	.16178	.14878	.13693	.12613	.11627	.10727	.09905	.09154	.08466	.07837	.07261
66	30	.36245	.33170	.30375	.27835	.25524	.23422	.21507	.19764	.18175	.16726	.15404	.14197	.13095	.12087	.11166	.10324	.09552	.08846	.08198	.07604
66	31	.36948	.33868	.31065	.28513	.26187	.24067	.22134	.20370	.18760	.17289	.15945	.14717	.13593	.12564	.11621	.10758	.09966	.09240	.08573	.07961
66	32	.37660	.34578	.31767	.29203	.26864	.24727	.22776	.20992	.19361	.17869	.16503	.15253	.14107	.13056	.12093	.11209	.10397	.09651	.08965	.08334
66	33	.38382	.35298	.32481	.29907	.27554	.25402	.23432	.21630	.19978	.18465	.17078	.15806	.14638	.13566	.12582	.11676	.10844	.10078	.09372	.08723
66	34	.39114	.36029	.33207	.30623	.28258	.26090	.24104	.22283	.20612	.19078	.17670	.16376	.15187	.14093	.13087	.12161	.11308	.10522	.09797	.09128
66	35	.39855	.36771	.33944	.31353	.28975	.26794	.24791	.22951	.21261	.19707	.18278	.16963	.15753	.14638	.13610	.12663	.11789	.10983	.10239	.09551
66	36	.40604	.37522	.34692	.32093	.29706	.27511	.25492	.23635	.21926	.20353	.18903	.17567	.16336	.15200	.14151	.13183	.12288	.11462	.10697	.09990
66	37	.41362	.38283	.35451	.32846	.30449	.28241	.26208	.24334	.22607	.21015	.19545	.18189	.16936	.15779	.14709	.13720	.12805	.11958	.11174	.10447
66	38	.42128	.39053	.36221	.33610	.31204	.28985	.26938	.25049	.23304	.21693	.20204	.18827	.17554	.16376	.15285	.14275	.13340	.12473	.11668	.10922

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
66	39	.42901	.39832	.37000	.34386	.31972	.29742	.27682	.25777	.24016	.22387	.20878	.19482	.18189	.16990	.15879	.14849	.13892	.13005	.12181	.11415
66	40	.43682	.40619	.37789	.35172	.32751	.30512	.28440	.26521	.24743	.23096	.21570	.20154	.18841	.17622	.16491	.15440	.14463	.13556	.12711	.11926
66	41	.44469	.41414	.38587	.35968	.33542	.31295	.29211	.27278	.25486	.23822	.22278	.20843	.19511	.18272	.17121	.16050	.15053	.14125	.13261	.12456
66	42	.45261	.42216	.39393	.36774	.34344	.32088	.29994	.28049	.26242	.24563	.23001	.21549	.20197	.18939	.17768	.16677	.15660	.14713	.13829	.13004
66	43	.46059	.43024	.40206	.37588	.35155	.32893	.30789	.28833	.27012	.25317	.23739	.22269	.20899	.19623	.18432	.17321	.16285	.15318	.14414	.13570
66	44	.46859	.43837	.41025	.38409	.35973	.33706	.31595	.29627	.27794	.26085	.24491	.23004	.21617	.20321	.19112	.17982	.16926	.15940	.15017	.14154
66	45	.47661	.44652	.41848	.39234	.36798	.34527	.32408	.30431	.28586	.26863	.25254	.23751	.22347	.21034	.19806	.18657	.17583	.16577	.15635	.14752
66	46	.48464	.45468	.42673	.40064	.37628	.35354	.33229	.31243	.29387	.27651	.26028	.24510	.23089	.21759	.20513	.19347	.18253	.17229	.16268	.15367
66	47	.49265	.46285	.43499	.40896	.38461	.36184	.34054	.32061	.30195	.28448	.26812	.25278	.23842	.22495	.21232	.20048	.18937	.17894	.16914	.15995
66	48	.50064	.47100	.44326	.41729	.39297	.37019	.34885	.32885	.31010	.29252	.27603	.26056	.24605	.23242	.21963	.20761	.19632	.18571	.17574	.16637
66	49	.50860	.47913	.45151	.42562	.40133	.37855	.35718	.33712	.31830	.30062	.28402	.26842	.25376	.23998	.22703	.21485	.20339	.19261	.18246	.17291
66	50	.51652	.48723	.45975	.43394	.40970	.38693	.36554	.34544	.32654	.30878	.29207	.27635	.26156	.24764	.23453	.22220	.21057	.19962	.18931	.17958
66	51	.52438	.49529	.46795	.44223	.41806	.39531	.37391	.35377	.33482	.31697	.30017	.28434	.26942	.25537	.24212	.22963	.21785	.20674	.19625	.18636
66	52	.53217	.50328	.47609	.45049	.42637	.40366	.38226	.36210	.34310	.32518	.30829	.29236	.27733	.26315	.24976	.23713	.22520	.21393	.20329	.19323
66	53	.53988	.51120	.48416	.45868	.43464	.41197	.39059	.37041	.35137	.33339	.31642	.30040	.28526	.27096	.25745	.24468	.23261	.22119	.21040	.20019
66	54	.54748	.51902	.49216	.46679	.44285	.42023	.39887	.37869	.35962	.34159	.32455	.30845	.29321	.27880	.26517	.25227	.24007	.22851	.21757	.20721
66	55	.55498	.52674	.50005	.47482	.45097	.42842	.40709	.38692	.36783	.34976	.33267	.31649	.30116	.28666	.27291	.25990	.24756	.23587	.22479	.21429
66	56	.56236	.53435	.50784	.48276	.45901	.43653	.41524	.39508	.37599	.35789	.34075	.32450	.30911	.29451	.28066	.26753	.25508	.24326	.23205	.22141
66	57	.56960	.54183	.51551	.49058	.46694	.44454	.42331	.40317	.38408	.36597	.34879	.33249	.31702	.30234	.28840	.27517	.26261	.25067	.23934	.22857
66	58	.57669	.54916	.52304	.49826	.47475	.45244	.43126	.41116	.39208	.37396	.35675	.34041	.32488	.31012	.29610	.28278	.27011	.25807	.24662	.23573
66	59	.58362	.55633	.53041	.50579	.48241	.46020	.43909	.41903	.39997	.38185	.36462	.34824	.33266	.31785	.30375	.29034	.27759	.26544	.25388	.24288
66	60	.59037	.56332	.53761	.51316	.48991	.46780	.44677	.42677	.40773	.38962	.37238	.35598	.34036	.32549	.31133	.29785	.28500	.27277	.26111	.25000
66	61	.59694	.57014	.54464	.52036	.49725	.47525	.45430	.43436	.41536	.39726	.38003	.36360	.34796	.33304	.31883	.30528	.29236	.28004	.26829	.25709
66	62	.60333	.57678	.55149	.52739	.50442	.48254	.46168	.44180	.42285	.40478	.38755	.37112	.35545	.34051	.32624	.31264	.29965	.28726	.27543	.26414
66	63	.60954	.58323	.55815	.53423	.51142	.48966	.46890	.44910	.43020	.41216	.39495	.37852	.36284	.34787	.33357	.31991	.30687	.29441	.28251	.27114
66	64	.61554	.58949	.56462	.54089	.51823	.49659	.47594	.45622	.43738	.41939	.40220	.38578	.37009	.35510	.34078	.32708	.31399	.30148	.28952	.27807
66	65	.62134	.59554	.57088	.54733	.52483	.50333	.48279	.46315	.44438	.42644	.40929	.39289	.37720	.36220	.34786	.33414	.32101	.30845	.29643	.28492
66	66	.62694	.60138	.57694	.55358	.53124	.50987	.48944	.46990	.45120	.43332	.41620	.39983	.38416	.36916	.35480	.34106	.32790	.31530	.30323	.29168
67	0	.20229	.17639	.15407	.13483	.11823	.10388	.09147	.08073	.07141	.06333	.05630	.05019	.04486	.04020	.03613	.03257	.02944	.02670	.02428	.02214
67	1	.20179	.17560	.15303	.13354	.11671	.10216	.08957	.07866	.06921	.06100	.05387	.04767	.04226	.03755	.03343	.02983	.02668	.02391	.02149	.01935
67	2	.20584	.17942	.15661	.13688	.11981	.10502	.09221	.08109	.07143	.06304	.05573	.04936	.04381	.03895	.03471	.03099	.02773	.02487	.02235	.02013
67	3	.21011	.18347	.16041	.14044	.12313	.10811	.09507	.08373	.07387	.06528	.05779	.05125	.04554	.04055	.03617	.03233	.02896	.02599	.02338	.02107
67	4	.21452	.18766	.16437	.14416	.12660	.11135	.09808	.08652	.07645	.06766	.05999	.05328	.04741	.04227	.03775	.03378	.03030	.02722	.02451	.02211
67	5	.21907	.19199	.16846	.14801	.13022	.11472	.10122	.08944	.07916	.07018	.06231	.05543	.04939	.04410	.03944	.03534	.03173	.02855	.02573	.02324
67	6	.22373	.19643	.17267	.15198	.13395	.11822	.10448	.09248	.08199	.07280	.06475	.05768	.05148	.04602	.04122	.03699	.03325	.02995	.02703	.02445
67	7	.22849	.20099	.17700	.15608	.13780	.12183	.10787	.09564	.08493	.07553	.06728	.06004	.05366	.04805	.04310	.03873	.03486	.03144	.02841	.02573
67	8	.23336	.20565	.18144	.16028	.14177	.12556	.11136	.09890	.08797	.07837	.06993	.06249	.05594	.05016	.04506	.04055	.03655	.03301	.02987	.02708
67	9	.23835	.21043	.18600	.16460	.14585	.12941	.11497	.10229	.09114	.08133	.07268	.06506	.05833	.05238	.04712	.04247	.03834	.03467	.03141	.02851
67	10	.24344	.21533	.19068	.16906	.15007	.13338	.11871	.10580	.09443	.08440	.07555	.06774	.06083	.05471	.04929	.04449	.04022	.03642	.03304	.03003
67	11	.24864	.22034	.19548	.17362	.15440	.13748	.12257	.10943	.09783	.08759	.07854	.07053	.06343	.05714	.05156	.04660	.04219	.03826	.03476	.03163
67	12	.25395	.22545	.20038	.17830	.15885	.14169	.12655	.11317	.10135	.09089	.08163	.07342	.06614	.05967	.05392	.04880	.04425	.04018	.03655	.03330
67	13	.25933	.23065	.20538	.18308	.16339	.14600	.13062	.11701	.10496	.09428	.08481	.07640	.06893	.06228	.05636	.05109	.04638	.04217	.03841	.03504
67	14	.26476	.23591	.21043	.18791	.16800	.15037	.13476	.12092	.10864	.09774	.08806	.07945	.07178	.06495	.05886	.05342	.04856	.04421	.04032	.03682
67	15	.27024	.24122	.21554	.19281	.17266	.15480	.13895	.12488	.11238	.10126	.09136	.08255	.07469	.06767	.06140	.05580	.05078	.04629	.04226	.03864
67	16	.27576	.24657	.22070	.19775	.17738	.15929	.14321	.12891	.11617	.10483	.09472	.08570	.07764	.07044	.06399	.05822	.05305	.04840	.04423	.04048
67	17	.28133	.25198	.22592	.20276	.18216	.16384	.14753	.13300	.12004	.10847	.09814	.08891	.08065	.07326	.06664	.06069	.05536	.05057	.04625	.04237
67	18	.28696	.25745	.23121	.20784	.18703	.16848	.15194	.13717	.12398	.11219	.10165	.09220	.08375	.07616	.06935	.06324	.05774	.05279	.04833	.04431
67	19	.29268	.26302	.23660	.21303	.19200	.17323	.15645	.14145	.12804	.11602	.10526	.09560	.08694	.07916	.07217	.06588	.06021	.05511	.05050	.04634
67	20	.29850	.26870	.24210	.21834	.19710	.17810	.16110	.14587	.13222	.11998	.10899	.09913	.09026	.08228	.07510	.06863	.06279	.05753	.05277	.04846
67	21	.30443	.27450	.24773	.22378	.20233	.18311	.16588	.15042	.13654	.12407	.11287	.10279	.09371	.08553	.07816	.07150	.06549	.06006	.05515	.05069

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
67	22	.31046	.28041	.25348	.22933	.20768	.18824	.17079	.15510	.14100	.12830	.11687	.10657	.09729	.08891	.08134	.07450	.06831	.06271	.05763	.05303
67	23	.31661	.28643	.25935	.23503	.21317	.19352	.17584	.15993	.14560	.13268	.12102	.11051	.10101	.09242	.08465	.07762	.07126	.06548	.06024	.05549
67	24	.32287	.29259	.26536	.24086	.21881	.19895	.18105	.16491	.15035	.13720	.12533	.11459	.10488	.09608	.08812	.08089	.07434	.06839	.06299	.05807
67	25	.32925	.29887	.27150	.24684	.22460	.20453	.18642	.17006	.15527	.14190	.12979	.11884	.10891	.09990	.09173	.08432	.07758	.07145	.06587	.06079
67	26	.33576	.30528	.27779	.25296	.23054	.21027	.19194	.17536	.16035	.14675	.13442	.12324	.11310	.10388	.09551	.08789	.08096	.07465	.06890	.06365
67	27	.34239	.31183	.28421	.25924	.23663	.21617	.19764	.18084	.16560	.15178	.13923	.12783	.11746	.10803	.09945	.09164	.08451	.07802	.07209	.06667
67	28	.34913	.31850	.29077	.26565	.24288	.22222	.20348	.18647	.17102	.15697	.14420	.13257	.12199	.11235	.10356	.09554	.08822	.08153	.07542	.06983
67	29	.35598	.32530	.29746	.27220	.24927	.22843	.20949	.19227	.17659	.16233	.14933	.13748	.12668	.11682	.10782	.09960	.09208	.08520	.07891	.07314
67	30	.36294	.33221	.30428	.27889	.25580	.23478	.21565	.19822	.18233	.16784	.15463	.14256	.13154	.12146	.11225	.10382	.09610	.08903	.08255	.07660
67	31	.37000	.33923	.31122	.28571	.26246	.24128	.22195	.20432	.18823	.17352	.16009	.14780	.13656	.12627	.11684	.10820	.10028	.09302	.08634	.08021
67	32	.37716	.34636	.31828	.29266	.26927	.24792	.22841	.21058	.19428	.17936	.16571	.15321	.14175	.13124	.12160	.11275	.10463	.09716	.09030	.08398
67	33	.38442	.35361	.32546	.29974	.27622	.25471	.23503	.21701	.20050	.18538	.17151	.15879	.14711	.13639	.12654	.11748	.10915	.10148	.09442	.08792
67	34	.39178	.36096	.33277	.30695	.28331	.26165	.24180	.22359	.20689	.19156	.17748	.16454	.15265	.14171	.13164	.12238	.11384	.10597	.09872	.09202
67	35	.39924	.36843	.34019	.31430	.29054	.26874	.24873	.23034	.21344	.19791	.18362	.17047	.15837	.14721	.13694	.12746	.11872	.11065	.10319	.09631
67	36	.40679	.37600	.34773	.32177	.29791	.27597	.25580	.23724	.22016	.20443	.18994	.17658	.16426	.15290	.14241	.13272	.12377	.11550	.10784	.10076
67	37	.41443	.38367	.35538	.32936	.30540	.28335	.26303	.24430	.22704	.21112	.19642	.18286	.17033	.15876	.14806	.13816	.12900	.12053	.11267	.10540
67	38	.42215	.39144	.36315	.33707	.31303	.29086	.27040	.25152	.23408	.21797	.20309	.18932	.17659	.16480	.15389	.14379	.13443	.12574	.11769	.11022
67	39	.42996	.39930	.37101	.34490	.32079	.29851	.27792	.25889	.24128	.22500	.20992	.19596	.18302	.17103	.15992	.14960	.14003	.13115	.12290	.11523
67	40	.43783	.40725	.37898	.35284	.32867	.30630	.28559	.26641	.24865	.23219	.21692	.20277	.18963	.17744	.16612	.15561	.14583	.13675	.12829	.12043
67	41	.44579	.41529	.38705	.36090	.33667	.31421	.29339	.27409	.25617	.23954	.22410	.20976	.19643	.18404	.17252	.16180	.15183	.14254	.13388	.12582
67	42	.45380	.42340	.39521	.36905	.34478	.32226	.30133	.28190	.26384	.24705	.23144	.21692	.20340	.19082	.17910	.16818	.15800	.14852	.13966	.13140
67	43	.46187	.43158	.40344	.37730	.35300	.33041	.30940	.28985	.27165	.25471	.23894	.22424	.21054	.19777	.18585	.17474	.16437	.15468	.14563	.13718
67	44	.46998	.43981	.41174	.38562	.36130	.33866	.31757	.29791	.27959	.26251	.24658	.23171	.21784	.20488	.19278	.18147	.17090	.16102	.15178	.14313
67	45	.47811	.44807	.42009	.39400	.36968	.34699	.32583	.30608	.28764	.27043	.25434	.23932	.22527	.21214	.19985	.18836	.17760	.16752	.15809	.14925
67	46	.48625	.45636	.42847	.40243	.37811	.35540	.33417	.31434	.29579	.27845	.26223	.24705	.23284	.21953	.20707	.19539	.18444	.17418	.16456	.15553
67	47	.49438	.46465	.43686	.41088	.38658	.36385	.34258	.32267	.30402	.28657	.27021	.25488	.24052	.22704	.21441	.20255	.19143	.18098	.17117	.16195
67	48	.50250	.47294	.44527	.41935	.39508	.37234	.35103	.33106	.31233	.29476	.27829	.26282	.24830	.23467	.22187	.20985	.19854	.18792	.17793	.16853
67	49	.51060	.48121	.45367	.42783	.40360	.38087	.35953	.33950	.32070	.30303	.28644	.27085	.25619	.24241	.22945	.21726	.20578	.19498	.18481	.17524
67	50	.51866	.48947	.46206	.43632	.41214	.38942	.36807	.34799	.32912	.31137	.29467	.27896	.26417	.25024	.23713	.22478	.21314	.20217	.19183	.18208
67	51	.52668	.49769	.47043	.44479	.42067	.39797	.37662	.35651	.33758	.31975	.30296	.28714	.27222	.25816	.24491	.23240	.22061	.20948	.19897	.18905
67	52	.53463	.50585	.47874	.45322	.42917	.40651	.38516	.36504	.34606	.32816	.31128	.29536	.28033	.26614	.25275	.24010	.22816	.21687	.20620	.19612
67	53	.54250	.51394	.48700	.46160	.43763	.41502	.39369	.37355	.35454	.33659	.31963	.30361	.28848	.27417	.26065	.24787	.23578	.22434	.21352	.20328
67	54	.55028	.52194	.49518	.46991	.44604	.42349	.40218	.38204	.36300	.34500	.32798	.31188	.29665	.28224	.26859	.25568	.24346	.23188	.22091	.21052
67	55	.55796	.52985	.50328	.47815	.45438	.43189	.41062	.39049	.37144	.35340	.33632	.32015	.30483	.29032	.27657	.26353	.25118	.23947	.22836	.21782
67	56	.56553	.53766	.51127	.48629	.46263	.44023	.41900	.39889	.37983	.36177	.34465	.32841	.31301	.29841	.28456	.27141	.25894	.24710	.23586	.22519
67	57	.57297	.54535	.51916	.49433	.47080	.44847	.42730	.40722	.38817	.37009	.35293	.33664	.32118	.30649	.29255	.27930	.26672	.25476	.24339	.23259
67	58	.58027	.55289	.52691	.50225	.47884	.45661	.43551	.41546	.39642	.37834	.36115	.34482	.32930	.31454	.30052	.28718	.27449	.26242	.25094	.24001
67	59	.58741	.56028	.53451	.51002	.48674	.46462	.44359	.42359	.40458	.38649	.36929	.35293	.33735	.32254	.30844	.29501	.28223	.27006	.25847	.24743
67	60	.59437	.56750	.54194	.51763	.49449	.47248	.45153	.43159	.41261	.39453	.37733	.36094	.34533	.33046	.31629	.30279	.28993	.27766	.26597	.25483
67	61	.60117	.57455	.54921	.52507	.50209	.48019	.45933	.43945	.42051	.40246	.38525	.36885	.35321	.33830	.32408	.31051	.29757	.28522	.27344	.26220
67	62	.60778	.58143	.55630	.53236	.50952	.48775	.46698	.44718	.42829	.41027	.39307	.37666	.36101	.34606	.33179	.31817	.30516	.29274	.28088	.26954
67	63	.61422	.58812	.56322	.53946	.51679	.49514	.47448	.45476	.43593	.41794	.40077	.38436	.36869	.35372	.33942	.32575	.31268	.30020	.28826	.27685
67	64	.62045	.59462	.56995	.54638	.52387	.50236	.48181	.46217	.44340	.42547	.40832	.39193	.37626	.36127	.34694	.33323	.32012	.30758	.29557	.28409
67	65	.62649	.60092	.57647	.55310	.53075	.50938	.48895	.46940	.45071	.43283	.41572	.39935	.38368	.36869	.35434	.34060	.32745	.31486	.30280	.29126
67	66	.63232	.60701	.58278	.55961	.53743	.51621	.49589	.47645	.45783	.44001	.42295	.40661	.39096	.37597	.36161	.34785	.33467	.32204	.30994	.29834
67	67	.63795	.61289	.58889	.56591	.54391	.52283	.50265	.48331	.46478	.44702	.43001	.41371	.39808	.38310	.36874	.35497	.34177	.32911	.31697	.30533
68	0	.20246	.17657	.15426	.13503	.11843	.10408	.09168	.08094	.07163	.06355	.05652	.05041	.04508	.04043	.03636	.03280	.02967	.02693	.02451	.02237
68	1	.20187	.17569	.15312	.13364	.11681	.10226	.08967	.07877	.06931	.06111	.05398	.04777	.04237	.03765	.03354	.02994	.02679	.02402	.02159	.01945
68	2	.20592	.17951	.15670	.13697	.11991	.10512	.09231	.08119	.07154	.06314	.05583	.04947	.04391	.03906	.03482	.03110	.02784	.02498	.02246	.02024
68	3	.21020	.18356	.16051	.14054	.12323	.10821	.09517	.08384	.07398	.06539	.05790	.05136	.04565	.04066	.03628	.03244	.02907	.02610	.02349	.02118

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
68	4	.21462	.18776	.16447	.14426	.12671	.11146	.09819	.08664	.07657	.06778	.06011	.05340	.04753	.04238	.03787	.03390	.03041	.02734	.02462	.02223
68	5	.21917	.19209	.16857	.14812	.13033	.11484	.10134	.08957	.07929	.07030	.06244	.05555	.04952	.04422	.03956	.03547	.03186	.02867	.02585	.02336
68	6	.22384	.19654	.17279	.15211	.13407	.11835	.10461	.09261	.08212	.07293	.06488	.05781	.05161	.04616	.04135	.03712	.03339	.03009	.02716	.02458
68	7	.22861	.20111	.17713	.15621	.13794	.12197	.10801	.09578	.08507	.07568	.06743	.06018	.05381	.04819	.04324	.03887	.03501	.03159	.02856	.02587
68	8	.23349	.20578	.18158	.16042	.14191	.12571	.11151	.09906	.08813	.07853	.07008	.06265	.05610	.05032	.04522	.04070	.03671	.03317	.03002	.02723
68	9	.23848	.21057	.18615	.16476	.14601	.12957	.11514	.10246	.09131	.08149	.07285	.06523	.05850	.05255	.04729	.04264	.03850	.03484	.03158	.02868
68	10	.24359	.21548	.19084	.16922	.15024	.13356	.11889	.10598	.09461	.08458	.07574	.06792	.06101	.05490	.04948	.04467	.04040	.03660	.03322	.03021
68	11	.24880	.22051	.19565	.17380	.15458	.13767	.12276	.10962	.09803	.08779	.07874	.07073	.06363	.05734	.05176	.04680	.04238	.03845	.03495	.03182
68	12	.25412	.22563	.20057	.17850	.15904	.14189	.12675	.11338	.10156	.09111	.08184	.07364	.06635	.05989	.05414	.04902	.04446	.04039	.03676	.03351
68	13	.25951	.23085	.20558	.18328	.16360	.14621	.13084	.11724	.10519	.09451	.08504	.07663	.06916	.06251	.05659	.05132	.04661	.04240	.03864	.03527
68	14	.26496	.23612	.21065	.18813	.16822	.15060	.13499	.12116	.10888	.09799	.08831	.07969	.07203	.06520	.05911	.05367	.04881	.04446	.04056	.03707
68	15	.27045	.24144	.21577	.19304	.17290	.15505	.13920	.12514	.11264	.10152	.09162	.08281	.07495	.06793	.06167	.05606	.05104	.04655	.04252	.03889
68	16	.27598	.24680	.22094	.19799	.17763	.15955	.14347	.12917	.11644	.10510	.09499	.08597	.07791	.07071	.06427	.05849	.05332	.04868	.04450	.04075
68	17	.28156	.25222	.22616	.20301	.18243	.16411	.14780	.13327	.12032	.10875	.09843	.08920	.08094	.07355	.06692	.06098	.05565	.05085	.04654	.04265
68	18	.28720	.25770	.23147	.20811	.18730	.16876	.15222	.13746	.12427	.11249	.10194	.09250	.08405	.07646	.06965	.06354	.05804	.05309	.04863	.04461
68	19	.29293	.26328	.23687	.21331	.19229	.17352	.15675	.14176	.12834	.11633	.10557	.09592	.08726	.07948	.07248	.06619	.06052	.05542	.05081	.04665
68	20	.29876	.26898	.24238	.21863	.19740	.17840	.16141	.14618	.13254	.12030	.10932	.09945	.09059	.08261	.07543	.06895	.06312	.05785	.05309	.04878
68	21	.30470	.27478	.24803	.22408	.20264	.18343	.16620	.15075	.13687	.12441	.11321	.10313	.09405	.08587	.07850	.07184	.06583	.06040	.05548	.05103
68	22	.31075	.28070	.25379	.22965	.20801	.18858	.17113	.15545	.14134	.12865	.11723	.10693	.09764	.08926	.08169	.07485	.06866	.06306	.05798	.05338
68	23	.31691	.28675	.25967	.23536	.21351	.19387	.17620	.16029	.14596	.13305	.12139	.11088	.10138	.09279	.08503	.07800	.07163	.06585	.06061	.05585
68	24	.32318	.29292	.26570	.24121	.21917	.19932	.18143	.16529	.15074	.13759	.12572	.11498	.10527	.09648	.08851	.08129	.07473	.06878	.06337	.05845
68	25	.32959	.29922	.27186	.24721	.22498	.20492	.18681	.17046	.15567	.14231	.13021	.11925	.10932	.10032	.09215	.08473	.07799	.07186	.06628	.06119
68	26	.33611	.30565	.27817	.25335	.23094	.21068	.19236	.17579	.16078	.14718	.13486	.12368	.11354	.10432	.09595	.08833	.08140	.07508	.06933	.06408
68	27	.34276	.31222	.28462	.25965	.23706	.21661	.19808	.18129	.16606	.15224	.13969	.12829	.11793	.10850	.09992	.09210	.08497	.07847	.07254	.06712
68	28	.34953	.31892	.29121	.26609	.24333	.22269	.20396	.18695	.17150	.15746	.14469	.13307	.12248	.11284	.10405	.09603	.08871	.08202	.07590	.07031
68	29	.35641	.32574	.29793	.27268	.24975	.22893	.20999	.19278	.17711	.16285	.14985	.13801	.12721	.11735	.10835	.10012	.09260	.08572	.07942	.07365
68	30	.36340	.33268	.30477	.27940	.25632	.23531	.21619	.19876	.18288	.16840	.15519	.14312	.13210	.12202	.11281	.10438	.09666	.08958	.08309	.07714
68	31	.37049	.33974	.31174	.28625	.26302	.24184	.22253	.20491	.18882	.17412	.16068	.14840	.13716	.12687	.11744	.10880	.10088	.09360	.08693	.08079
68	32	.37768	.34691	.31884	.29324	.26987	.24853	.22903	.21121	.19491	.18000	.16635	.15385	.14239	.13188	.12224	.11339	.10526	.09779	.09092	.08460
68	33	.38498	.35419	.32607	.30036	.27686	.25537	.23569	.21768	.20118	.18606	.17219	.15947	.14780	.13707	.12722	.11816	.10983	.10216	.09509	.08858
68	34	.39239	.36159	.33342	.30762	.28400	.26235	.24251	.22431	.20762	.19229	.17821	.16528	.15338	.14245	.13238	.12311	.11457	.10670	.09944	.09273
68	35	.39989	.36911	.34089	.31502	.29128	.26949	.24949	.23111	.21423	.19870	.18441	.17127	.15916	.14801	.13773	.12825	.11950	.11142	.10396	.09707
68	36	.40749	.37673	.34849	.32254	.29870	.27678	.25663	.23808	.22100	.20528	.19079	.17743	.16512	.15375	.14326	.13357	.12461	.11633	.10867	.10158
68	37	.41518	.38446	.35620	.33019	.30626	.28422	.26392	.24520	.22795	.21203	.19734	.18378	.17125	.15968	.14897	.13907	.12991	.12143	.11357	.10628
68	38	.42297	.39229	.36402	.33798	.31396	.29180	.27136	.25249	.23506	.21896	.20408	.19031	.17758	.16580	.15488	.14478	.13541	.12672	.11866	.11118
68	39	.43083	.40022	.37196	.34588	.32179	.29953	.27896	.25994	.24234	.22606	.21099	.19703	.18409	.17210	.16098	.15067	.14109	.13220	.12394	.11626
68	40	.43878	.40824	.38001	.35390	.32975	.30740	.28671	.26754	.24979	.23334	.21808	.20393	.19079	.17860	.16728	.15676	.14698	.13788	.12942	.12154
68	41	.44681	.41636	.38816	.36204	.33784	.31540	.29460	.27531	.25741	.24079	.22535	.21101	.19768	.18529	.17377	.16304	.15306	.14376	.13510	.12703
68	42	.45491	.42456	.39640	.37029	.34605	.32354	.30264	.28322	.26518	.24840	.23279	.21827	.20476	.19217	.18045	.16953	.15934	.14984	.14098	.13271
68	43	.46307	.43283	.40473	.37863	.35436	.33180	.31081	.29128	.27310	.25617	.24040	.22570	.21201	.19923	.18732	.17620	.16581	.15612	.14706	.13859
68	44	.47127	.44116	.41314	.38706	.36278	.34016	.31910	.29946	.28116	.26409	.24816	.23330	.21942	.20646	.19436	.18305	.17247	.16258	.15332	.14466
68	45	.47950	.44953	.42159	.39555	.37127	.34862	.32748	.30775	.28933	.27213	.25605	.24103	.22698	.21385	.20156	.19006	.17929	.16920	.15975	.15090
68	46	.48775	.45793	.43009	.40410	.37983	.35715	.33595	.31614	.29762	.28029	.26407	.24890	.23469	.22138	.20891	.19723	.18627	.17600	.16636	.15731
68	47	.49600	.46634	.43861	.41268	.38843	.36573	.34450	.32461	.30599	.28855	.27220	.25688	.24251	.22904	.21640	.20454	.19340	.18294	.17311	.16388
68	48	.50425	.47476	.44715	.42129	.39707	.37437	.35310	.33315	.31445	.29690	.28043	.26497	.25046	.23683	.22402	.21198	.20067	.19003	.18002	.17061
68	49	.51247	.48317	.45569	.42992	.40574	.38305	.36176	.34176	.32297	.30533	.28875	.27316	.25851	.24472	.23176	.21956	.20807	.19726	.18707	.17748
68	50	.52067	.49157	.46424	.43856	.41444	.39177	.37045	.35042	.33157	.31384	.29715	.28145	.26666	.25273	.23962	.22726	.21561	.20462	.19426	.18449
68	51	.52884	.49994	.47276	.44719	.42314	.40050	.37918	.35911	.34021	.32240	.30562	.28981	.27490	.26084	.24758	.23506	.22326	.21211	.20158	.19164
68	52	.53694	.50826	.48125	.45580	.43182	.40922	.38791	.36782	.34888	.33100	.31414	.29823	.28320	.26902	.25562	.24296	.23100	.21970	.20901	.19890
68	53	.54498	.51652	.48968	.46436	.44046	.41792	.39663	.37653	.35755	.33963	.32269	.30668	.29155	.27725	.26372	.25093	.23883	.22737	.21653	.20627

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
68	54	.55293	.52470	.49804	.47286	.44906	.42658	.40532	.38523	.36623	.34825	.33125	.31517	.29994	.28553	.27188	.25896	.24672	.23512	.22413	.21372
68	55	.56078	.53280	.50633	.48129	.45761	.43519	.41398	.39390	.37488	.35688	.33982	.32366	.30835	.29384	.28008	.26704	.25467	.24294	.23181	.22125
68	56	.56853	.54079	.51453	.48965	.46608	.44374	.42258	.40252	.38351	.36548	.34838	.33216	.31677	.30217	.28831	.27516	.26267	.25081	.23954	.22884
68	57	.57616	.54868	.52262	.49790	.47446	.45222	.43112	.41109	.39208	.37404	.35691	.34063	.32518	.31050	.29655	.28329	.27069	.25871	.24732	.23649
68	58	.58366	.55643	.53059	.50604	.48273	.46059	.43956	.41958	.40059	.38254	.36538	.34907	.33356	.31881	.30478	.29143	.27872	.26663	.25513	.24417
68	59	.59100	.56404	.53841	.51404	.49087	.46884	.44789	.42796	.40899	.39095	.37378	.35744	.34188	.32707	.31296	.29953	.28673	.27454	.26292	.25185
68	60	.59818	.57148	.54607	.52189	.49887	.47695	.45609	.43622	.41729	.39926	.38209	.36572	.35013	.33526	.32109	.30758	.29470	.28242	.27070	.25952
68	61	.60518	.57875	.55357	.52958	.50671	.48492	.46415	.44435	.42547	.40747	.39030	.37392	.35829	.34339	.32917	.31559	.30263	.29027	.27846	.26718
68	62	.61202	.58586	.56091	.53711	.51441	.49275	.47208	.45235	.43353	.41556	.39840	.38202	.36638	.35144	.33717	.32354	.31052	.29808	.28618	.27482
68	63	.61868	.59279	.56808	.54447	.52194	.50041	.47985	.46021	.44145	.42352	.40639	.39002	.37437	.35941	.34511	.33143	.31835	.30584	.29387	.28242
68	64	.62515	.59953	.57505	.55165	.52929	.50791	.48746	.46792	.44922	.43135	.41425	.39789	.38224	.36727	.35294	.33922	.32610	.31353	.30150	.28998
68	65	.63142	.60608	.58183	.55864	.53645	.51521	.49489	.47544	.45683	.43901	.42195	.40562	.38998	.37500	.36066	.34691	.33375	.32114	.30905	.29747
68	66	.63749	.61241	.58841	.56542	.54341	.52233	.50213	.48279	.46426	.44651	.42950	.41320	.39758	.38261	.36825	.35449	.34130	.32865	.31651	.30487
68	67	.64335	.61855	.59478	.57200	.55017	.52924	.50918	.48995	.47152	.45384	.43689	.42063	.40503	.39007	.37572	.36195	.34873	.33605	.32388	.31220
68	68	.64900	.62446	.60093	.57836	.55671	.53594	.51602	.49691	.47857	.46097	.44408	.42787	.41231	.39737	.38303	.36926	.35603	.34333	.33113	.31941
69	0	.20263	.17674	.15444	.13521	.11862	.10428	.09188	.08115	.07184	.06376	.05674	.05063	.04531	.04066	.03659	.03303	.02990	.02716	.02474	.02260
69	1	.20195	.17578	.15321	.13373	.11690	.10235	.08977	.07886	.06941	.06121	.05408	.04787	.04247	.03776	.03364	.03004	.02689	.02412	.02169	.01955
69	2	.20600	.17960	.15679	.13706	.12000	.10522	.09241	.08129	.07163	.06324	.05593	.04957	.04401	.03916	.03492	.03120	.02794	.02507	.02255	.02033
69	3	.21028	.18365	.16060	.14063	.12333	.10831	.09527	.08394	.07408	.06549	.05800	.05147	.04576	.04076	.03638	.03254	.02917	.02620	.02359	.02128
69	4	.21471	.18785	.16457	.14436	.12681	.11156	.09829	.08674	.07667	.06789	.06022	.05351	.04764	.04249	.03798	.03401	.03052	.02744	.02473	.02233
69	5	.21927	.19219	.16868	.14823	.13044	.11495	.10146	.08968	.07940	.07042	.06256	.05567	.04964	.04434	.03968	.03558	.03197	.02879	.02597	.02348
69	6	.22394	.19665	.17290	.15222	.13419	.11847	.10474	.09274	.08224	.07306	.06501	.05794	.05174	.04628	.04148	.03725	.03351	.03021	.02729	.02470
69	7	.22872	.20123	.17725	.15633	.13806	.12210	.10814	.09591	.08520	.07581	.06757	.06032	.05394	.04833	.04338	.03901	.03514	.03172	.02869	.02600
69	8	.23361	.20591	.18171	.16055	.14205	.12585	.11165	.09920	.08827	.07867	.07023	.06280	.05625	.05047	.04536	.04085	.03686	.03331	.03017	.02737
69	9	.23861	.21071	.18629	.16490	.14616	.12972	.11529	.10261	.09146	.08165	.07301	.06539	.05866	.05272	.04746	.04280	.03866	.03500	.03174	.02883
69	10	.24373	.21563	.19099	.16938	.15040	.13372	.11906	.10615	.09478	.08476	.07591	.06810	.06119	.05507	.04965	.04484	.04057	.03678	.03339	.03038
69	11	.24895	.22066	.19581	.17397	.15476	.13784	.12294	.10981	.09821	.08798	.07892	.07092	.06382	.05753	.05195	.04699	.04257	.03864	.03514	.03201
69	12	.25428	.22580	.20074	.17868	.15923	.14208	.12695	.11358	.10176	.09131	.08205	.07384	.06656	.06009	.05434	.04923	.04467	.04060	.03697	.03372
69	13	.25969	.23103	.20577	.18348	.16380	.14642	.13105	.11745	.10541	.09473	.08526	.07686	.06938	.06274	.05682	.05154	.04683	.04262	.03886	.03549
69	14	.26514	.23631	.21085	.18834	.16844	.15082	.13522	.12138	.10911	.09822	.08854	.07993	.07227	.06544	.05934	.05390	.04904	.04469	.04079	.03730
69	15	.27065	.24164	.21598	.19326	.17313	.15528	.13944	.12538	.11288	.10177	.09187	.08306	.07520	.06818	.06192	.05631	.05130	.04680	.04277	.03914
69	16	.27618	.24702	.22116	.19823	.17787	.15979	.14372	.12942	.11670	.10536	.09526	.08624	.07818	.07098	.06453	.05876	.05358	.04894	.04477	.04101
69	17	.28177	.25244	.22640	.20326	.18268	.16437	.14806	.13354	.12059	.10903	.09870	.08947	.08122	.07383	.06720	.06126	.05592	.05113	.04681	.04293
69	18	.28742	.25794	.23171	.20836	.18756	.16903	.15249	.13774	.12455	.11277	.10223	.09279	.08433	.07675	.06994	.06383	.05833	.05338	.04892	.04489
69	19	.29316	.26353	.23712	.21357	.19256	.17380	.15703	.14204	.12863	.11662	.10586	.09622	.08756	.07978	.07278	.06649	.06082	.05571	.05111	.04694
69	20	.29900	.26923	.24265	.21890	.19768	.17869	.16170	.14648	.13284	.12061	.10963	.09977	.09090	.08292	.07574	.06927	.06343	.05816	.05340	.04909
69	21	.30496	.27505	.24830	.22437	.20293	.18373	.16651	.15106	.13719	.12473	.11353	.10345	.09438	.08620	.07883	.07217	.06616	.06072	.05580	.05135
69	22	.31102	.28098	.25408	.22995	.20832	.18889	.17145	.15577	.14168	.12899	.11756	.10727	.09798	.08960	.08204	.07519	.06900	.06340	.05832	.05371
69	23	.31719	.28704	.25998	.23568	.21384	.19420	.17654	.16063	.14631	.13340	.12175	.11123	.10174	.09315	.08539	.07835	.07198	.06621	.06096	.05620
69	24	.32348	.29322	.26602	.24154	.21951	.19967	.18178	.16565	.15110	.13796	.12609	.11536	.10564	.09685	.08888	.08166	.07511	.06915	.06374	.05882
69	25	.32990	.29954	.27220	.24756	.22534	.20529	.18719	.17084	.15606	.14269	.13060	.11964	.10972	.10071	.09254	.08512	.07838	.07225	.06667	.06158
69	26	.33644	.30600	.27853	.25372	.23132	.21107	.19276	.17619	.16118	.14759	.13527	.12410	.11395	.10474	.09636	.08875	.08181	.07550	.06974	.06449
69	27	.34311	.31259	.28500	.26005	.23746	.21702	.19850	.18171	.16649	.15267	.14013	.12873	.11837	.10894	.10036	.09254	.08541	.07891	.07297	.06755
69	28	.34990	.31931	.29161	.26651	.24376	.22313	.20440	.18740	.17196	.15792	.14515	.13353	.12295	.11331	.10452	.09650	.08917	.08248	.07636	.07077
69	29	.35681	.32616	.29836	.27312	.25021	.22939	.21047	.19326	.17760	.16334	.15035	.13851	.12771	.11785	.10885	.10062	.09310	.08621	.07991	.07414
69	30	.36382	.33313	.30523	.27987	.25680	.23581	.21669	.19928	.18340	.16892	.15571	.14365	.13263	.12256	.11334	.10491	.09719	.09011	.08362	.07766
69	31	.37094	.34021	.31224	.28676	.26354	.24238	.22307	.20545	.18937	.17468	.16125	.14896	.13772	.12743	.11801	.10937	.10144	.09416	.08748	.08134
69	32	.37817	.34741	.31937	.29378	.27042	.24910	.22961	.21180	.19551	.18060	.16695	.15445	.14299	.13249	.12285	.11400	.10587	.09839	.09152	.08519
69	33	.38551	.35474	.32663	.30094	.27746	.25597	.23631	.21831	.20182	.18670	.17284	.16012	.14845	.13773	.12787	.11881	.11047	.10280	.09573	.08922
69	34	.39295	.36218	.33402	.30825	.28464	.26301	.24318	.22499	.20830	.19298	.17891	.16597	.15408	.14314	.13308	.12380	.11526	.10738	.10012	.09341

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
69	35	.40049	.36974	.34154	.31569	.29197	.27020	.25021	.23184	.21496	.19944	.18516	.17201	.15991	.14876	.13848	.12899	.12024	.11216	.10470	.09780
69	36	.40814	.37741	.34919	.32327	.29944	.27754	.25740	.23886	.22179	.20608	.19159	.17824	.16592	.15456	.14406	.13437	.12541	.11713	.10946	.10237
69	37	.41588	.38519	.35695	.33097	.30706	.28504	.26475	.24604	.22880	.21289	.19821	.18465	.17212	.16055	.14984	.13994	.13077	.12228	.11442	.10713
69	38	.42372	.39308	.36484	.33882	.31482	.29269	.27226	.25340	.23598	.21989	.20501	.19125	.17852	.16674	.15582	.14571	.13634	.12764	.11958	.11209
69	39	.43165	.40107	.37284	.34679	.32272	.30048	.27993	.26092	.24334	.22706	.21200	.19804	.18511	.17312	.16200	.15168	.14210	.13320	.12493	.11724
69	40	.43966	.40916	.38096	.35488	.33076	.30843	.28775	.26861	.25087	.23442	.21917	.20502	.19189	.17970	.16837	.15785	.14806	.13896	.13049	.12260
69	41	.44776	.41735	.38919	.36310	.33893	.31652	.29574	.27646	.25857	.24196	.22653	.21219	.19887	.18648	.17495	.16422	.15424	.14493	.13626	.12818
69	42	.45594	.42563	.39752	.37143	.34722	.32475	.30387	.28447	.26643	.24967	.23407	.21955	.20604	.19346	.18173	.17080	.16061	.15111	.14224	.13396
69	43	.46418	.43399	.40594	.37987	.35564	.33310	.31213	.29262	.27446	.25754	.24178	.22709	.21339	.20062	.18870	.17758	.16719	.15748	.14842	.13994
69	44	.47247	.44241	.41444	.38840	.36416	.34157	.32053	.30092	.28263	.26557	.24965	.23480	.22092	.20797	.19586	.18454	.17396	.16406	.15479	.14612
69	45	.48080	.45088	.42300	.39700	.37276	.35014	.32903	.30932	.29092	.27373	.25767	.24265	.22861	.21547	.20318	.19168	.18090	.17081	.16135	.15248
69	46	.48915	.45939	.43161	.40567	.38143	.35879	.33763	.31784	.29933	.28202	.26582	.25065	.23644	.22314	.21067	.19898	.18801	.17773	.16808	.15902
69	47	.49751	.46792	.44025	.41437	.39016	.36751	.34630	.32644	.30784	.29042	.27408	.25877	.24441	.23094	.21829	.20643	.19528	.18481	.17498	.16573
69	48	.50587	.47646	.44892	.42312	.39894	.37629	.35505	.33513	.31644	.29891	.28246	.26701	.25250	.23887	.22606	.21402	.20270	.19205	.18203	.17260
69	49	.51422	.48500	.45759	.43188	.40776	.38511	.36385	.34388	.32513	.30750	.29093	.27536	.26071	.24693	.23396	.22176	.21026	.19944	.18924	.17963
69	50	.52256	.49354	.46628	.44067	.41660	.39398	.37271	.35270	.33388	.31617	.29950	.28381	.26903	.25511	.24199	.22962	.21796	.20697	.19660	.18681
69	51	.53086	.50205	.47496	.44946	.42546	.40287	.38160	.36157	.34270	.32492	.30815	.29235	.27745	.26339	.25013	.23761	.22579	.21464	.20410	.19414
69	52	.53911	.51053	.48360	.45823	.43431	.41177	.39051	.37046	.35155	.33370	.31686	.30096	.28594	.27176	.25836	.24570	.23373	.22241	.21171	.20159
69	53	.54730	.51895	.49220	.46696	.44314	.42065	.39942	.37936	.36042	.34252	.32560	.30961	.29449	.28019	.26666	.25387	.24175	.23029	.21943	.20915
69	54	.55541	.52730	.50074	.47564	.45193	.42950	.40831	.38826	.36929	.35135	.33437	.31830	.30309	.28868	.27503	.26211	.24986	.23825	.22724	.21680
69	55	.56343	.53557	.50921	.48427	.46066	.43832	.41717	.39713	.37816	.36019	.34316	.32702	.31172	.29721	.28345	.27041	.25803	.24628	.23513	.22455
69	56	.57136	.54375	.51760	.49282	.46934	.44708	.42598	.40598	.38701	.36901	.35194	.33574	.32037	.30577	.29191	.27876	.26626	.25438	.24310	.23238
69	57	.57918	.55183	.52589	.50128	.47794	.45578	.43474	.41478	.39582	.37781	.36071	.34446	.32902	.31434	.30040	.28713	.27452	.26253	.25112	.24027
69	58	.58686	.55978	.53407	.50964	.48643	.46438	.44342	.42350	.40456	.38655	.36943	.35314	.33765	.32290	.30887	.29552	.28281	.27070	.25918	.24820
69	59	.59440	.56759	.54210	.51786	.49480	.47286	.45199	.43212	.41322	.39522	.37808	.36177	.34623	.33142	.31732	.30388	.29108	.27887	.26723	.25614
69	60	.60178	.57525	.54999	.52594	.50303	.48122	.46044	.44064	.42177	.40379	.38666	.37032	.35474	.33989	.32573	.31221	.29932	.28702	.27529	.26408
69	61	.60900	.58274	.55772	.53387	.51113	.48944	.46876	.44903	.43022	.41227	.39514	.37879	.36319	.34830	.33408	.32050	.30754	.29515	.28332	.27202
69	62	.61605	.59008	.56530	.54165	.51907	.49752	.47695	.45731	.43855	.42064	.40353	.38718	.37156	.35664	.34238	.32875	.31572	.30326	.29134	.27995
69	63	.62293	.59724	.57270	.54926	.52686	.50546	.48500	.46545	.44676	.42890	.41181	.39548	.37985	.36491	.35061	.33693	.32385	.31132	.29933	.28786
69	64	.62963	.60422	.57993	.55670	.53448	.51323	.49289	.47344	.45483	.43702	.41997	.40365	.38803	.37307	.35875	.34504	.33191	.31933	.30727	.29572
69	65	.63613	.61101	.58696	.56395	.54191	.52081	.50061	.48126	.46273	.44499	.42798	.41169	.39608	.38113	.36679	.35305	.33988	.32725	.31514	.30353
69	66	.64243	.61759	.59380	.57100	.54915	.52821	.50814	.48891	.47047	.45279	.43584	.41959	.40400	.38905	.37471	.36096	.34776	.33509	.32294	.31127
69	67	.64853	.62398	.60043	.57785	.55619	.53542	.51549	.49638	.47804	.46044	.44355	.42734	.41178	.39685	.38251	.36875	.35553	.34284	.33064	.31893
69	68	.65442	.63014	.60684	.58448	.56302	.54242	.52263	.50364	.48541	.46789	.45107	.43492	.41940	.40449	.39016	.37640	.36317	.35046	.33824	.32649
69	69	.66008	.63608	.61303	.59088	.56962	.54918	.52955	.51069	.49256	.47514	.45839	.44230	.42682	.41195	.39764	.38389	.37066	.35794	.34570	.33392
70	0	.20279	.17691	.15462	.13540	.11881	.10448	.09208	.08135	.07205	.06397	.05696	.05085	.04552	.04088	.03681	.03325	.03013	.02738	.02496	.02283
70	1	.20203	.17586	.15329	.13381	.11699	.10244	.08986	.07895	.06950	.06130	.05417	.04797	.04256	.03785	.03373	.03013	.02698	.02421	.02178	.01964
70	2	.20608	.17968	.15687	.13715	.12008	.10531	.09250	.08138	.07173	.06333	.05603	.04966	.04411	.03926	.03501	.03129	.02803	.02517	.02265	.02043
70	3	.21036	.18373	.16068	.14072	.12342	.10840	.09536	.08403	.07417	.06559	.05810	.05157	.04586	.04086	.03648	.03264	.02927	.02630	.02368	.02138
70	4	.21479	.18794	.16466	.14445	.12691	.11166	.09839	.08684	.07677	.06799	.06032	.05361	.04774	.04260	.03808	.03411	.03062	.02755	.02483	.02243
70	5	.21936	.19229	.16877	.14833	.13054	.11506	.10156	.08979	.07951	.07053	.06267	.05578	.04975	.04445	.03979	.03569	.03208	.02890	.02608	.02359
70	6	.22403	.19675	.17301	.15233	.13430	.11858	.10485	.09285	.08236	.07318	.06512	.05806	.05186	.04640	.04160	.03737	.03363	.03033	.02741	.02482
70	7	.22882	.20133	.17736	.15645	.13818	.12222	.10826	.09604	.08533	.07594	.06769	.06045	.05407	.04846	.04351	.03914	.03527	.03185	.02882	.02613
70	8	.23372	.20602	.18183	.16068	.14218	.12598	.11178	.09934	.08841	.07881	.07037	.06294	.05639	.05061	.04551	.04099	.03700	.03345	.03031	.02751
70	9	.23873	.21083	.18642	.16504	.14630	.12986	.11543	.10276	.09161	.08180	.07316	.06554	.05881	.05287	.04761	.04295	.03882	.03515	.03189	.02898
70	10	.24386	.21577	.19113	.16952	.15055	.13388	.11921	.10631	.09494	.08492	.07608	.06826	.06135	.05524	.04982	.04501	.04074	.03694	.03356	.03054
70	11	.24909	.22081	.19597	.17413	.15492	.13801	.12311	.10998	.09839	.08815	.07910	.07110	.06400	.05771	.05213	.04717	.04276	.03882	.03532	.03219
70	12	.25443	.22596	.20091	.17885	.15941	.14226	.12713	.11377	.10195	.09150	.08224	.07404	.06676	.06029	.05454	.04942	.04486	.04080	.03716	.03391
70	13	.25985	.23120	.20594	.18366	.16399	.14661	.13125	.11765	.10561	.09494	.08547	.07707	.06960	.06295	.05703	.05175	.04704	.04284	.03907	.03570
70	14	.26532	.23650	.21104	.18854	.16864	.15103	.13543	.12160	.10933	.09844	.08877	.08016	.07249	.06566	.05957	.05413	.04927	.04492	.04102	.03753

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
70	15	.27083	.24184	.21618	.19347	.17334	.15550	.13967	.12561	.11311	.10200	.09211	.08330	.07544	.06843	.06216	.05656	.05154	.04704	.04301	.03938
70	16	.27638	.24722	.22137	.19845	.17810	.16002	.14396	.12967	.11694	.10561	.09551	.08649	.07843	.07123	.06479	.05902	.05384	.04919	.04502	.04127
70	17	.28198	.25266	.22662	.20349	.18291	.16461	.14831	.13379	.12084	.10928	.09896	.08974	.08148	.07409	.06747	.06153	.05619	.05139	.04708	.04319
70	18	.28763	.25816	.23194	.20860	.18781	.16928	.15275	.13800	.12482	.11304	.10250	.09307	.08461	.07703	.07022	.06411	.05861	.05365	.04919	.04517
70	19	.29338	.26376	.23736	.21382	.19281	.17406	.15730	.14232	.12891	.11690	.10615	.09650	.08784	.08006	.07307	.06678	.06111	.05600	.05139	.04723
70	20	.29923	.26947	.24290	.21916	.19795	.17897	.16198	.14677	.13313	.12090	.10992	.10006	.09120	.08322	.07604	.06957	.06373	.05846	.05370	.04939
70	21	.30520	.27530	.24857	.22464	.20321	.18401	.16680	.15136	.13749	.12504	.11384	.10376	.09469	.08651	.07914	.07248	.06647	.06103	.05611	.05166
70	22	.31127	.28125	.25435	.23024	.20861	.18919	.17175	.15608	.14199	.12931	.11789	.10759	.09831	.08993	.08236	.07552	.06933	.06372	.05864	.05404
70	23	.31745	.28732	.26027	.23597	.21414	.19452	.17686	.16096	.14664	.13373	.12208	.11157	.10208	.09349	.08573	.07870	.07232	.06655	.06130	.05654
70	24	.32376	.29351	.26632	.24185	.21983	.19999	.18212	.16599	.15145	.13831	.12644	.11571	.10600	.09721	.08924	.08202	.07546	.06951	.06410	.05917
70	25	.33019	.29985	.27252	.24789	.22567	.20563	.18754	.17120	.15642	.14306	.13097	.12002	.11009	.10109	.09292	.08550	.07876	.07262	.06704	.06195
70	26	.33675	.30632	.27886	.25407	.23167	.21143	.19313	.17656	.16157	.14798	.13566	.12449	.11435	.10513	.09676	.08914	.08221	.07589	.07013	.06488
70	27	.34344	.31293	.28535	.26041	.23784	.21741	.19889	.18211	.16689	.15308	.14054	.12915	.11879	.10936	.10078	.09296	.08583	.07933	.07339	.06796
70	28	.35025	.31967	.29199	.26690	.24416	.22354	.20482	.18783	.17239	.15836	.14559	.13397	.12339	.11375	.10496	.09694	.08962	.08292	.07680	.07120
70	29	.35718	.32654	.29876	.27354	.25064	.22983	.21091	.19371	.17806	.16380	.15082	.13898	.12818	.11832	.10932	.10109	.09357	.08668	.08038	.07460
70	30	.36421	.33354	.30566	.28031	.25726	.23627	.21717	.19976	.18389	.16942	.15621	.14415	.13313	.12306	.11385	.10541	.09769	.09061	.08412	.07816
70	31	.37136	.34065	.31269	.28723	.26403	.24287	.22358	.20597	.18989	.17520	.16178	.14950	.13826	.12797	.11854	.10990	.10197	.09470	.08801	.08187
70	32	.37862	.34788	.31986	.29428	.27094	.24963	.23015	.21235	.19606	.18116	.16752	.15502	.14357	.13306	.12342	.11457	.10644	.09896	.09209	.08576
70	33	.38599	.35524	.32716	.30149	.27801	.25654	.23689	.21890	.20241	.18730	.17345	.16073	.14906	.13834	.12849	.11942	.11109	.10341	.09634	.08982
70	34	.39346	.36272	.33458	.30883	.28523	.26362	.24380	.22562	.20894	.19362	.17956	.16663	.15474	.14380	.13374	.12446	.11592	.10804	.10077	.09406
70	35	.40105	.37032	.34215	.31631	.29261	.27086	.25088	.23252	.21565	.20013	.18586	.17272	.16062	.14947	.13918	.12970	.12095	.11286	.10540	.09849
70	36	.40874	.37803	.34984	.32394	.30014	.27825	.25812	.23959	.22253	.20682	.19235	.17900	.16668	.15532	.14482	.13513	.12617	.11788	.11021	.10312
70	37	.41653	.38586	.35766	.33170	.30781	.28580	.26552	.24683	.22960	.21370	.19902	.18546	.17294	.16137	.15066	.14076	.13159	.12310	.11523	.10793
70	38	.42442	.39381	.36560	.33960	.31563	.29351	.27310	.25425	.23684	.22076	.20589	.19213	.17940	.16762	.15671	.14659	.13722	.12852	.12045	.11295
70	39	.43240	.40185	.37366	.34763	.32359	.30137	.28083	.26184	.24427	.22800	.21294	.19899	.18606	.17407	.16295	.15263	.14305	.13415	.12587	.11818
70	40	.44048	.41001	.38184	.35579	.33169	.30939	.28873	.26960	.25187	.23544	.22019	.20605	.19292	.18073	.16941	.15888	.14909	.13998	.13151	.12362
70	41	.44865	.41827	.39015	.36409	.33994	.31756	.29680	.27753	.25966	.24306	.22764	.21331	.19999	.18760	.17607	.16534	.15535	.14604	.13736	.12927
70	42	.45689	.42663	.39855	.37250	.34832	.32587	.30501	.28563	.26761	.25086	.23527	.22076	.20725	.19467	.18294	.17201	.16182	.15231	.14343	.13514
70	43	.46521	.43507	.40706	.38103	.35683	.33432	.31337	.29388	.27573	.25883	.24308	.22840	.21470	.20193	.19001	.17889	.16849	.15878	.14971	.14122
70	44	.47359	.44358	.41565	.38965	.36544	.34289	.32187	.30228	.28401	.26696	.25106	.23621	.22234	.20939	.19728	.18596	.17537	.16547	.15619	.14751
70	45	.48201	.45215	.42431	.39836	.37415	.35156	.33048	.31080	.29242	.27524	.25919	.24418	.23014	.21701	.20472	.19321	.18243	.17233	.16286	.15399
70	46	.49046	.46076	.43303	.40713	.38294	.36033	.33920	.31943	.30095	.28365	.26746	.25230	.23810	.22480	.21233	.20064	.18967	.17938	.16972	.16066
70	47	.49892	.46939	.44178	.41595	.39179	.36917	.34800	.32816	.30959	.29218	.27586	.26056	.24620	.23273	.22009	.20822	.19707	.18660	.17675	.16749
70	48	.50739	.47805	.45057	.42482	.40069	.37808	.35687	.33699	.31833	.30081	.28438	.26894	.25444	.24081	.22800	.21596	.20463	.19398	.18395	.17451
70	49	.51586	.48671	.45937	.43372	.40965	.38704	.36582	.34589	.32715	.30955	.29300	.27744	.26280	.24902	.23605	.22385	.21235	.20152	.19131	.18169
70	50	.52431	.49538	.46819	.44265	.41863	.39606	.37483	.35486	.33607	.31838	.30173	.28605	.27128	.25736	.24424	.23188	.22021	.20921	.19883	.18903
70	51	.53275	.50403	.47701	.45158	.42765	.40511	.38388	.36389	.34505	.32729	.31055	.29476	.27987	.26582	.25256	.24004	.22822	.21705	.20650	.19653
70	52	.54114	.51265	.48581	.46051	.43666	.41417	.39296	.37295	.35407	.33625	.31943	.30355	.28854	.27437	.26097	.24831	.23633	.22501	.21429	.20416
70	53	.54947	.52122	.49456	.46940	.44565	.42323	.40205	.38204	.36313	.34526	.32837	.31239	.29729	.28299	.26947	.25667	.24455	.23308	.22221	.21191
70	54	.55773	.52973	.50327	.47826	.45462	.43226	.41112	.39112	.37220	.35429	.33733	.32128	.30608	.29168	.27804	.26511	.25286	.24124	.23022	.21977
70	55	.56592	.53817	.51192	.48707	.46355	.44127	.42018	.40020	.38127	.36333	.34633	.33021	.31492	.30043	.28668	.27363	.26124	.24949	.23833	.22773
70	56	.57401	.54653	.52049	.49581	.47242	.45024	.42920	.40925	.39033	.37237	.35533	.33915	.32380	.30921	.29536	.28220	.26970	.25782	.24652	.23578
70	57	.58201	.55480	.52898	.50448	.48122	.45914	.43818	.41827	.39936	.38140	.36433	.34810	.33268	.31802	.30408	.29082	.27820	.26620	.25478	.24391
70	58	.58988	.56294	.53735	.51304	.48993	.46796	.44708	.42722	.40834	.39038	.37329	.35703	.34155	.32682	.31280	.29945	.28673	.27462	.26308	.25208
70	59	.59760	.57095	.54560	.52148	.49852	.47668	.45588	.43609	.41724	.39929	.38219	.36591	.35039	.33560	.32151	.30807	.29526	.28304	.27139	.26028
70	60	.60518	.57881	.55370	.52978	.50699	.48527	.46458	.44485	.42605	.40812	.39102	.37472	.35917	.34433	.33018	.31667	.30377	.29146	.27971	.26849
70	61	.61260	.58652	.56165	.53794	.51532	.49374	.47315	.45350	.43475	.41686	.39977	.38346	.36789	.35301	.33881	.32523	.31226	.29987	.28802	.27670
70	62	.61986	.59408	.56946	.54595	.52351	.50207	.48160	.46204	.44336	.42550	.40844	.39213	.37655	.36164	.34739	.33376	.32073	.30826	.29633	.28492
70	63	.62696	.60147	.57710	.55382	.53155	.51027	.48992	.47046	.45185	.43404	.41701	.40072	.38513	.37020	.35592	.34225	.32916	.31663	.30462	.29313
70	64	.63388	.60868	.58457	.56151	.53943	.51831	.49809	.47873	.46020	.44246	.42547	.40919	.39361	.37868	.36437	.35066	.33753	.32494	.31287	.30130

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
70	65	.64060	.61570	.59185	.56901	.54713	.52617	.50609	.48684	.46840	.45073	.43378	.41754	.40197	.38704	.37272	.35899	.34582	.33319	.32106	.30943
70	66	.64714	.62253	.59894	.57633	.55464	.53385	.51391	.49479	.47644	.45884	.44196	.42576	.41021	.39529	.38097	.36722	.35403	.34135	.32919	.31750
70	67	.65347	.62916	.60583	.58345	.56197	.54135	.52156	.50256	.48431	.46680	.44998	.43383	.41832	.40342	.38910	.37535	.36213	.34944	.33723	.32550
70	68	.65960	.63558	.61251	.59036	.56908	.54864	.52900	.51013	.49200	.47458	.45783	.44174	.42627	.41139	.39709	.38334	.37012	.35741	.34517	.33341
70	69	.66550	.64177	.61896	.59704	.57596	.55570	.53622	.51748	.49947	.48214	.46548	.44945	.43403	.41919	.40492	.39118	.37796	.36523	.35298	.34119
70	70	.67115	.64771	.62516	.60346	.58259	.56251	.54319	.52460	.50670	.48948	.47290	.45694	.44158	.42678	.41254	.39882	.38561	.37288	.36063	.34882
71	0	.20294	.17707	.15479	.13557	.11899	.10467	.09228	.08155	.07225	.06418	.05717	.05106	.04574	.04109	.03703	.03347	.03035	.02760	.02518	.02305
71	1	.20210	.17593	.15336	.13389	.11707	.10252	.08994	.07904	.06959	.06139	.05426	.04806	.04265	.03794	.03382	.03022	.02707	.02430	.02187	.01973
71	2	.20615	.17975	.15694	.13722	.12016	.10539	.09258	.08147	.07181	.06342	.05612	.04975	.04420	.03934	.03510	.03138	.02812	.02526	.02274	.02051
71	3	.21043	.18380	.16076	.14080	.12350	.10849	.09545	.08412	.07426	.06568	.05819	.05166	.04595	.04095	.03657	.03273	.02936	.02639	.02377	.02147
71	4	.21487	.18802	.16474	.14454	.12700	.11175	.09849	.08694	.07687	.06809	.06042	.05371	.04784	.04269	.03818	.03421	.03072	.02764	.02493	.02253
71	5	.21944	.19237	.16886	.14842	.13064	.11515	.10166	.08989	.07961	.07063	.06277	.05589	.04985	.04455	.03990	.03580	.03219	.02900	.02618	.02369
71	6	.22412	.19684	.17310	.15243	.13440	.11868	.10496	.09296	.08247	.07329	.06524	.05817	.05197	.04652	.04171	.03748	.03374	.03044	.02752	.02493
71	7	.22892	.20143	.17746	.15655	.13829	.12233	.10837	.09616	.08545	.07606	.06782	.06057	.05420	.04858	.04363	.03926	.03539	.03197	.02894	.02625
71	8	.23382	.20613	.18194	.16079	.14230	.12610	.11191	.09946	.08854	.07894	.07050	.06307	.05652	.05074	.04564	.04113	.03713	.03359	.03044	.02764
71	9	.23884	.21095	.18654	.16516	.14643	.12999	.11557	.10290	.09175	.08195	.07331	.06569	.05896	.05301	.04775	.04310	.03896	.03529	.03203	.02913
71	10	.24398	.21589	.19127	.16966	.15069	.13402	.11936	.10646	.09510	.08508	.07623	.06842	.06151	.05540	.04998	.04517	.04090	.03710	.03372	.03070
71	11	.24922	.22095	.19611	.17428	.15507	.13817	.12327	.11014	.09856	.08832	.07927	.07127	.06417	.05789	.05230	.04734	.04293	.03900	.03549	.03236
71	12	.25457	.22611	.20107	.17901	.15957	.14243	.12731	.11395	.10213	.09168	.08243	.07422	.06694	.06048	.05473	.04961	.04505	.04098	.03735	.03410
71	13	.26000	.23136	.20611	.18384	.16417	.14680	.13143	.11784	.10581	.09514	.08567	.07727	.06980	.06315	.05723	.05196	.04725	.04304	.03927	.03590
71	14	.26548	.23667	.21122	.18872	.16883	.15122	.13563	.12181	.10954	.09865	.08898	.08037	.07271	.06588	.05979	.05435	.04949	.04514	.04124	.03774
71	15	.27100	.24202	.21637	.19367	.17355	.15571	.13988	.12582	.11333	.10223	.09234	.08353	.07567	.06866	.06239	.05679	.05177	.04727	.04324	.03961
71	16	.27656	.24741	.22157	.19865	.17831	.16024	.14418	.12989	.11718	.10585	.09574	.08673	.07867	.07147	.06503	.05926	.05408	.04944	.04527	.04151
71	17	.28217	.25286	.22683	.20370	.18314	.16484	.14855	.13403	.12108	.10953	.09921	.08999	.08174	.07435	.06772	.06178	.05645	.05165	.04733	.04344
71	18	.28783	.25837	.23216	.20883	.18804	.16952	.15299	.13825	.12507	.11330	.10276	.09333	.08487	.07729	.07049	.06437	.05887	.05392	.04946	.04543
71	19	.29359	.26398	.23759	.21406	.19306	.17431	.15755	.14257	.12917	.11717	.10642	.09677	.08812	.08034	.07335	.06706	.06139	.05628	.05167	.04750
71	20	.29945	.26970	.24314	.21941	.19820	.17923	.16224	.14704	.13340	.12118	.11020	.10034	.09148	.08351	.07633	.06986	.06402	.05875	.05398	.04967
71	21	.30542	.27554	.24881	.22489	.20347	.18428	.16708	.15164	.13778	.12532	.11413	.10406	.09498	.08681	.07944	.07278	.06677	.06133	.05641	.05196
71	22	.31150	.28149	.25461	.23050	.20888	.18947	.17204	.15638	.14229	.12961	.11819	.10790	.09862	.09024	.08267	.07583	.06964	.06404	.05896	.05435
71	23	.31770	.28757	.26053	.23625	.21443	.19481	.17716	.16126	.14695	.13404	.12240	.11189	.10240	.09382	.08605	.07902	.07265	.06687	.06163	.05686
71	24	.32401	.29378	.26660	.24215	.22013	.20030	.18243	.16631	.15177	.13864	.12677	.11605	.10634	.09755	.08958	.08236	.07580	.06985	.06444	.05951
71	25	.33046	.30013	.27281	.24819	.22599	.20596	.18787	.17153	.15676	.14341	.13132	.12037	.11044	.10144	.09328	.08586	.07911	.07298	.06739	.06231
71	26	.33703	.30662	.27917	.25439	.23201	.21178	.19348	.17692	.16193	.14835	.13603	.12486	.11472	.10551	.09714	.08952	.08258	.07627	.07051	.06525
71	27	.34374	.31325	.28569	.26075	.23819	.21777	.19926	.18249	.16728	.15347	.14093	.12954	.11918	.10976	.10118	.09336	.08623	.07973	.07379	.06836
71	28	.35057	.32001	.29234	.26726	.24454	.22392	.20521	.18823	.17279	.15877	.14600	.13439	.12381	.11417	.10538	.09736	.09004	.08334	.07722	.07162
71	29	.35752	.32690	.29913	.27392	.25103	.23024	.21133	.19413	.17849	.16424	.15125	.13942	.12862	.11877	.10977	.10154	.09402	.08713	.08082	.07505
71	30	.36458	.33392	.30606	.28073	.25768	.23671	.21761	.20021	.18435	.16988	.15668	.14462	.13361	.12354	.11432	.10589	.09816	.09108	.08459	.07863
71	31	.37175	.34106	.31312	.28767	.26448	.24334	.22405	.20645	.19038	.17570	.16228	.15000	.13877	.12848	.11905	.11041	.10248	.09520	.08852	.08237
71	32	.37903	.34832	.32031	.29475	.27143	.25012	.23066	.21286	.19659	.18169	.16805	.15556	.14411	.13360	.12396	.11511	.10698	.09950	.09262	.08629
71	33	.38643	.35571	.32764	.30199	.27853	.25707	.23743	.21945	.20297	.18787	.17402	.16131	.14964	.13892	.12906	.12000	.11166	.10399	.09691	.09039
71	34	.39394	.36322	.33511	.30937	.28579	.26419	.24438	.22621	.20954	.19423	.18017	.16724	.15536	.14442	.13436	.12508	.11654	.10866	.10139	.09467
71	35	.40156	.37086	.34271	.31689	.29321	.27147	.25150	.23316	.21629	.20078	.18652	.17338	.16128	.15013	.13985	.13037	.12161	.11353	.10606	.09915
71	36	.40929	.37861	.35044	.32456	.30078	.27891	.25879	.24027	.22323	.20752	.19305	.17971	.16740	.15603	.14554	.13585	.12689	.11860	.11093	.10382
71	37	.41712	.38649	.35831	.33237	.30850	.28651	.26625	.24757	.23034	.21445	.19978	.18623	.17371	.16214	.15144	.14153	.13236	.12387	.11599	.10869
71	38	.42506	.39448	.36630	.34032	.31637	.29427	.27388	.25504	.23765	.22157	.20671	.19296	.18023	.16845	.15754	.14743	.13805	.12935	.12127	.11378
71	39	.43310	.40258	.37442	.34841	.32439	.30220	.28167	.26270	.24514	.22888	.21383	.19988	.18696	.17497	.16385	.15353	.14394	.13504	.12676	.11907
71	40	.44123	.41080	.38266	.35664	.33256	.31028	.28964	.27053	.25281	.23638	.22115	.20701	.19389	.18170	.17038	.15985	.15006	.14095	.13247	.12458
71	41	.44946	.41912	.39103	.36501	.34089	.31852	.29778	.27854	.26067	.24408	.22867	.21435	.20104	.18865	.17712	.16639	.15640	.14709	.13841	.13031
71	42	.45777	.42755	.39951	.37350	.34934	.32692	.30608	.28672	.26871	.25197	.23639	.22189	.20839	.19581	.18408	.17315	.16296	.15344	.14456	.13627
71	43	.46617	.43607	.40810	.38210	.35793	.33545	.31453	.29506	.27693	.26003	.24429	.22962	.21594	.20317	.19125	.18012	.16973	.16002	.15093	.14244

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
71	44	.47462	.44466	.41678	.39082	.36664	.34412	.32312	.30355	.28530	.26827	.25238	.23754	.22368	.21073	.19862	.18730	.17671	.16680	.15752	.14883
71	45	.48313	.45332	.42553	.39962	.37545	.35289	.33184	.31218	.29381	.27666	.26062	.24562	.23159	.21846	.20617	.19466	.18388	.17378	.16430	.15542
71	46	.49167	.46202	.43435	.40849	.38434	.36177	.34066	.32093	.30246	.28518	.26901	.25386	.23967	.22637	.21390	.20221	.19124	.18095	.17128	.16221
71	47	.50023	.47076	.44320	.41743	.39330	.37072	.34958	.32978	.31122	.29383	.27753	.26224	.24789	.23443	.22179	.20992	.19877	.18829	.17844	.16917
71	48	.50880	.47952	.45210	.42641	.40233	.37976	.35859	.33873	.32009	.30260	.28618	.27075	.25626	.24264	.22984	.21780	.20647	.19581	.18577	.17632
71	49	.51737	.48830	.46103	.43543	.41141	.38885	.36767	.34776	.32906	.31148	.29495	.27940	.26477	.25100	.23804	.22583	.21433	.20349	.19328	.18365
71	50	.52595	.49709	.46997	.44449	.42053	.39801	.37682	.35688	.33812	.32046	.30383	.28817	.27341	.25950	.24638	.23402	.22235	.21134	.20095	.19115
71	51	.53451	.50587	.47893	.45357	.42969	.40721	.38603	.36607	.34726	.32953	.31281	.29704	.28216	.26812	.25486	.24234	.23052	.21935	.20879	.19881
71	52	.54303	.51463	.48787	.46264	.43886	.41642	.39526	.37530	.35645	.33866	.32186	.30600	.29101	.27684	.26345	.25079	.23881	.22748	.21676	.20661
71	53	.55150	.52335	.49678	.47170	.44801	.42565	.40452	.38455	.36568	.34785	.33098	.31503	.29993	.28565	.27213	.25934	.24722	.23574	.22486	.21455
71	54	.55991	.53201	.50564	.48072	.45715	.43486	.41377	.39382	.37494	.35706	.34014	.32411	.30892	.29454	.28090	.26798	.25572	.24410	.23307	.22261
71	55	.56824	.54061	.51446	.48970	.46625	.44405	.42302	.40309	.38420	.36630	.34933	.33324	.31797	.30349	.28974	.27670	.26431	.25255	.24139	.23077
71	56	.57650	.54914	.52321	.49862	.47531	.45321	.43224	.41235	.39347	.37555	.35854	.34239	.32706	.31249	.29864	.28549	.27299	.26110	.24979	.23904
71	57	.58466	.55758	.53188	.50748	.48431	.46232	.44142	.42158	.40272	.38480	.36776	.35157	.33617	.32152	.30759	.29433	.28172	.26971	.25828	.24740
71	58	.59270	.56591	.54044	.51624	.49323	.47135	.45054	.43075	.41192	.39401	.37696	.36073	.34528	.33056	.31655	.30321	.29049	.27837	.26682	.25581
71	59	.60061	.57411	.54889	.52488	.50204	.48028	.45957	.43985	.42106	.40316	.38610	.36985	.35436	.33959	.32551	.31208	.29927	.28705	.27539	.26426
71	60	.60838	.58217	.55720	.53340	.51072	.48911	.46850	.44885	.43011	.41223	.39518	.37892	.36339	.34858	.33444	.32093	.30804	.29573	.28397	.27273
71	61	.61599	.59008	.56536	.54178	.51928	.49781	.47731	.45775	.43907	.42123	.40419	.38792	.37238	.35753	.34333	.32977	.31680	.30441	.29255	.28122
71	62	.62346	.59785	.57339	.55003	.52771	.50639	.48602	.46655	.44793	.43014	.41313	.39687	.38131	.36643	.35220	.33858	.32555	.31308	.30114	.28972
71	63	.63076	.60546	.58127	.55813	.53601	.51484	.49460	.47523	.45670	.43896	.42198	.40574	.39018	.37528	.36102	.34736	.33428	.32174	.30973	.29822
71	64	.63789	.61290	.58897	.56607	.54414	.52314	.50303	.48378	.46533	.44766	.43073	.41450	.39896	.38406	.36977	.35608	.34295	.33036	.31828	.30670
71	65	.64484	.62015	.59650	.57383	.55210	.53127	.51131	.49217	.47382	.45622	.43934	.42316	.40763	.39273	.37844	.36472	.35156	.33892	.32679	.31515
71	66	.65160	.62722	.60384	.58140	.55988	.53923	.51942	.50041	.48216	.46464	.44783	.43168	.41618	.40130	.38700	.37327	.36008	.34741	.33524	.32354
71	67	.65817	.63409	.61098	.58879	.56748	.54701	.52736	.50848	.49034	.47291	.45617	.44008	.42461	.40975	.39547	.38173	.36853	.35583	.34362	.33188
71	68	.66453	.64076	.61792	.59597	.57487	.55459	.53510	.51636	.49833	.48101	.46434	.44831	.43290	.41806	.40380	.39007	.37686	.36415	.35191	.34013
71	69	.67066	.64720	.62463	.60292	.58204	.56195	.54262	.52402	.50612	.48890	.47232	.45636	.44100	.42621	.41196	.39825	.38504	.37233	.36007	.34827
71	70	.67656	.65339	.63109	.60962	.58896	.56906	.54990	.53144	.51367	.49656	.48007	.46419	.44889	.43414	.41994	.40625	.39305	.38033	.36808	.35626
71	71	.68220	.65932	.63729	.61606	.59561	.57590	.55691	.53860	.52096	.50396	.48757	.47177	.45654	.44185	.42769	.41403	.40085	.38814	.37589	.36406
72	0	.20309	.17723	.15495	.13574	.11917	.10485	.09246	.08174	.07245	.06438	.05737	.05127	.04595	.04130	.03724	.03369	.03056	.02782	.02540	.02327
72	1	.20216	.17599	.15343	.13396	.11714	.10260	.09002	.07912	.06967	.06147	.05434	.04814	.04274	.03803	.03391	.03031	.02716	.02439	.02196	.01982
72	2	.20621	.17982	.15701	.13730	.12024	.10546	.09266	.08154	.07189	.06350	.05620	.04983	.04428	.03943	.03518	.03147	.02821	.02534	.02282	.02060
72	3	.21050	.18387	.16083	.14087	.12357	.10857	.09553	.08420	.07435	.06576	.05828	.05174	.04603	.04104	.03666	.03282	.02945	.02648	.02386	.02155
72	4	.21494	.18809	.16482	.14462	.12708	.11183	.09857	.08702	.07696	.06818	.06051	.05380	.04793	.04278	.03827	.03430	.03081	.02773	.02502	.02262
72	5	.21951	.19245	.16894	.14851	.13073	.11524	.10175	.08998	.07971	.07072	.06287	.05598	.04995	.04465	.04000	.03590	.03228	.02910	.02628	.02379
72	6	.22420	.19693	.17319	.15252	.13450	.11878	.10505	.09306	.08257	.07339	.06534	.05828	.05208	.04662	.04182	.03759	.03385	.03055	.02762	.02503
72	7	.22901	.20152	.17756	.15665	.13839	.12244	.10848	.09627	.08556	.07617	.06793	.06068	.05431	.04870	.04375	.03937	.03551	.03209	.02905	.02636
72	8	.23392	.20623	.18204	.16090	.14241	.12621	.11202	.09958	.08866	.07906	.07062	.06319	.05665	.05087	.04576	.04125	.03726	.03371	.03057	.02777
72	9	.23895	.21106	.18665	.16528	.14655	.13012	.11570	.10303	.09189	.08208	.07344	.06582	.05910	.05315	.04789	.04323	.03910	.03543	.03217	.02926
72	10	.24409	.21601	.19139	.16979	.15082	.13416	.11950	.10660	.09524	.08522	.07638	.06857	.06166	.05555	.05013	.04532	.04105	.03725	.03387	.03085
72	11	.24935	.22108	.19624	.17442	.15522	.13832	.12343	.11030	.09871	.08848	.07943	.07143	.06434	.05805	.05247	.04751	.04309	.03916	.03566	.03252
72	12	.25471	.22625	.20121	.17916	.15973	.14259	.12747	.11411	.10230	.09186	.08260	.07440	.06712	.06066	.05491	.04979	.04523	.04116	.03753	.03428
72	13	.26015	.23151	.20627	.18400	.16434	.14697	.13161	.11802	.10599	.09532	.08586	.07746	.06999	.06335	.05743	.05215	.04744	.04323	.03947	.03610
72	14	.26564	.23683	.21139	.18890	.16901	.15141	.13582	.12200	.10974	.09885	.08918	.08058	.07292	.06609	.06000	.05456	.04970	.04535	.04145	.03795
72	15	.27117	.24219	.21655	.19385	.17374	.15590	.14008	.12603	.11354	.10244	.09255	.08374	.07589	.06888	.06261	.05701	.05199	.04750	.04346	.03984
72	16	.27673	.24759	.22176	.19885	.17851	.16045	.14439	.13011	.11740	.10607	.09597	.08696	.07890	.07171	.06526	.05949	.05432	.04967	.04550	.04174
72	17	.28235	.25305	.22703	.20391	.18335	.16506	.14877	.13426	.12131	.10976	.09945	.09023	.08198	.07459	.06797	.06203	.05669	.05189	.04758	.04369
72	18	.28802	.25857	.23236	.20904	.18826	.16974	.15322	.13848	.12531	.11354	.10301	.09358	.08512	.07754	.07074	.06463	.05913	.05417	.04971	.04569
72	19	.29378	.26418	.23780	.21428	.19328	.17454	.15779	.14282	.12942	.11742	.10667	.09703	.08838	.08060	.07361	.06732	.06165	.05654	.05193	.04777
72	20	.29965	.26991	.24336	.21964	.19843	.17947	.16249	.14729	.13366	.12144	.11047	.10061	.09175	.08378	.07660	.07013	.06429	.05902	.05426	.04995
72	21	.30563	.27576	.24904	.22513	.20372	.18454	.16733	.15190	.13805	.12560	.11440	.10433	.09527	.08709	.07972	.07307	.06706	.06162	.05670	.05224

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
72	22	.31172	.28172	.25485	.23075	.20914	.18974	.17231	.15665	.14257	.12989	.11848	.10819	.09891	.09054	.08297	.07613	.06994	.06433	.05925	.05464
72	23	.31792	.28781	.26078	.23651	.21470	.19508	.17744	.16155	.14724	.13434	.12270	.11220	.10270	.09412	.08636	.07933	.07296	.06718	.06194	.05717
72	24	.32425	.29404	.26686	.24242	.22041	.20059	.18273	.16662	.15208	.13895	.12709	.11636	.10666	.09787	.08991	.08268	.07613	.07017	.06476	.05983
72	25	.33071	.30040	.27309	.24848	.22629	.20626	.18818	.17185	.15709	.14373	.13165	.12070	.11078	.10178	.09362	.08620	.07945	.07332	.06773	.06265
72	26	.33730	.30690	.27946	.25469	.23232	.21209	.19380	.17725	.16227	.14869	.13638	.12521	.11507	.10586	.09749	.08988	.08294	.07662	.07086	.06561
72	27	.34402	.31354	.28599	.26107	.23852	.21811	.19961	.18284	.16763	.15383	.14130	.12991	.11956	.11013	.10155	.09374	.08661	.08010	.07416	.06874
72	28	.35087	.32032	.29266	.26760	.24488	.22428	.20558	.18860	.17317	.15915	.14639	.13478	.12421	.11457	.10578	.09776	.09044	.08374	.07762	.07202
72	29	.35783	.32724	.29948	.27428	.25140	.23062	.21172	.19453	.17889	.16465	.15167	.13984	.12904	.11919	.11019	.10196	.09444	.08756	.08125	.07547
72	30	.36492	.33427	.30643	.28111	.25808	.23711	.21802	.20063	.18478	.17032	.15712	.14507	.13405	.12398	.11477	.10634	.09862	.09153	.08504	.07908
72	31	.37211	.34144	.31351	.28808	.26490	.24377	.22449	.20690	.19084	.17616	.16274	.15047	.13924	.12896	.11953	.11089	.10296	.09568	.08900	.08285
72	32	.37942	.34872	.32073	.29519	.27187	.25058	.23113	.21334	.19707	.18218	.16855	.15606	.14461	.13411	.12447	.11562	.10749	.10001	.09313	.08680
72	33	.38685	.35614	.32809	.30245	.27901	.25757	.23794	.21996	.20349	.18840	.17455	.16185	.15018	.13946	.12961	.12055	.11221	.10453	.09746	.09093
72	34	.39438	.36368	.33559	.30987	.28630	.26471	.24492	.22676	.21010	.19480	.18074	.16782	.15594	.14501	.13494	.12567	.11712	.10924	.10197	.09525
72	35	.40204	.37136	.34323	.31743	.29376	.27203	.25208	.23375	.21689	.20139	.18713	.17400	.16190	.15076	.14048	.13100	.12224	.11416	.10668	.09978
72	36	.40980	.37915	.35100	.32514	.30137	.27952	.25941	.24091	.22387	.20818	.19371	.18037	.16807	.15671	.14622	.13652	.12756	.11927	.11160	.10449
72	37	.41767	.38706	.35891	.33299	.30914	.28716	.26692	.24825	.23104	.21515	.20049	.18695	.17443	.16286	.15216	.14226	.13309	.12459	.11672	.10941
72	38	.42565	.39510	.36695	.34100	.31706	.29498	.27460	.25578	.23840	.22233	.20747	.19373	.18101	.16923	.15832	.14821	.13883	.13013	.12205	.11455
72	39	.43374	.40325	.37512	.34914	.32514	.30296	.28246	.26349	.24594	.22970	.21466	.20072	.18780	.17581	.16470	.15438	.14479	.13588	.12761	.11991
72	40	.44192	.41153	.38342	.35743	.33337	.31111	.29049	.27139	.25369	.23727	.22205	.20792	.19480	.18261	.17129	.16077	.15098	.14187	.13338	.12548
72	41	.45021	.41991	.39185	.36585	.34176	.31942	.29870	.27947	.26162	.24504	.22964	.21533	.20202	.18964	.17811	.16738	.15739	.14808	.13939	.13129
72	42	.45859	.42840	.40040	.37442	.35029	.32789	.30707	.28773	.26974	.25301	.23744	.22295	.20945	.19688	.18516	.17423	.16403	.15452	.14563	.13733
72	43	.46705	.43699	.40906	.38310	.35896	.33650	.31561	.29615	.27804	.26116	.24543	.23077	.21709	.20433	.19241	.18129	.17089	.16118	.15209	.14360
72	44	.47558	.44566	.41782	.39190	.36775	.34526	.32429	.30474	.28651	.26949	.25361	.23878	.22493	.21198	.19988	.18856	.17797	.16806	.15878	.15009
72	45	.48416	.45440	.42666	.40079	.37665	.35413	.33310	.31346	.29512	.27798	.26195	.24697	.23295	.21982	.20754	.19603	.18525	.17514	.16567	.15678
72	46	.49278	.46320	.43557	.40976	.38564	.36311	.34203	.32232	.30388	.28662	.27046	.25532	.24114	.22785	.21538	.20369	.19272	.18243	.17276	.16368
72	47	.50143	.47203	.44452	.41879	.39471	.37217	.35106	.33128	.31275	.29538	.27910	.26382	.24948	.23603	.22339	.21153	.20037	.18989	.18004	.17077
72	48	.51010	.48089	.45353	.42789	.40385	.38132	.36018	.34036	.32175	.30428	.28787	.27246	.25798	.24437	.23157	.21953	.20821	.19754	.18750	.17805
72	49	.51878	.48978	.46257	.43703	.41305	.39054	.36939	.34952	.33085	.31329	.29678	.28124	.26663	.25287	.23991	.22770	.21621	.20537	.19515	.18551
72	50	.52747	.49868	.47163	.44621	.42231	.39983	.37868	.35878	.34005	.32241	.30580	.29016	.27541	.26151	.24840	.23604	.22438	.21337	.20297	.19316
72	51	.53614	.50759	.48072	.45542	.43160	.40917	.38803	.36811	.34934	.33164	.31494	.29919	.28432	.27029	.25704	.24453	.23270	.22153	.21097	.20098
72	52	.54478	.51647	.48979	.46463	.44091	.41853	.39742	.37750	.35869	.34093	.32416	.30831	.29334	.27918	.26580	.25314	.24117	.22984	.21911	.20896
72	53	.55339	.52533	.49884	.47384	.45022	.42791	.40684	.38692	.36809	.35028	.33344	.31751	.30244	.28817	.27466	.26187	.24975	.23827	.22739	.21707
72	54	.56193	.53414	.50786	.48302	.45952	.43729	.41626	.39636	.37752	.35968	.34278	.32678	.31161	.29724	.28362	.27070	.25844	.24682	.23579	.22532
72	55	.57041	.54289	.51683	.49216	.46879	.44666	.42569	.40581	.38697	.36911	.35217	.33610	.32086	.30639	.29266	.27962	.26724	.25548	.24430	.23368
72	56	.57882	.55158	.52575	.50126	.47803	.45600	.43510	.41526	.39643	.37856	.36159	.34546	.33015	.31560	.30177	.28862	.27612	.26423	.25292	.24216
72	57	.58714	.56018	.53459	.51030	.48722	.46530	.44448	.42470	.40589	.38801	.37102	.35485	.33948	.32485	.31093	.29769	.28508	.27307	.26163	.25074
72	58	.59535	.56869	.54334	.51925	.49633	.47454	.45381	.43408	.41531	.39744	.38043	.36424	.34881	.33412	.32013	.30679	.29408	.28196	.27041	.25939
72	59	.60343	.57707	.55198	.52809	.50535	.48368	.46305	.44340	.42467	.40682	.38981	.37359	.35813	.34339	.32932	.31590	.30310	.29088	.27922	.26808
72	60	.61138	.58532	.56049	.53681	.51424	.49273	.47220	.45263	.43395	.41614	.39913	.38291	.36741	.35262	.33850	.32501	.31212	.29981	.28805	.27680
72	61	.61918	.59343	.56886	.54541	.52303	.50166	.48125	.46177	.44316	.42538	.40840	.39217	.37666	.36183	.34766	.33411	.32115	.30876	.29690	.28555
72	62	.62684	.60140	.57710	.55388	.53169	.51048	.49020	.47082	.45228	.43455	.41760	.40138	.38586	.37101	.35680	.34320	.33018	.31771	.30577	.29433
72	63	.63434	.60922	.58520	.56221	.54022	.51918	.49904	.47976	.46131	.44364	.42672	.41052	.39501	.38014	.36591	.35226	.33919	.32665	.31464	.30313
72	64	.64168	.61688	.59313	.57039	.54860	.52773	.50773	.48857	.47021	.45262	.43575	.41958	.40408	.38921	.37495	.36128	.34816	.33557	.32350	.31191
72	65	.64885	.62436	.60089	.57839	.55682	.53613	.51628	.49725	.47899	.46147	.44466	.42853	.41305	.39819	.38392	.37023	.35707	.34444	.33231	.32066
72	66	.65582	.63166	.60847	.58622	.56486	.54436	.52467	.50577	.48762	.47019	.45344	.43736	.42191	.40707	.39281	.37910	.36592	.35326	.34109	.32938
72	67	.66262	.63877	.61587	.59387	.57273	.55241	.53289	.51413	.49610	.47876	.46210	.44607	.43066	.41585	.40159	.38789	.37470	.36201	.34980	.33806
72	68	.66921	.64568	.62306	.60131	.58040	.56028	.54093	.52231	.50440	.48717	.47059	.45463	.43927	.42449	.41026	.39656	.38337	.37067	.35844	.34665
72	69	.67557	.65237	.63003	.60854	.58784	.56792	.54875	.53028	.51250	.49538	.47889	.46301	.44771	.43297	.41877	.40509	.39190	.37920	.36695	.35515
72	70	.68171	.65881	.63676	.61551	.59504	.57533	.55633	.53802	.52037	.50337	.48697	.47117	.45594	.44125	.42709	.41344	.40027	.38756	.37531	.36349
72	71	.68758	.66499	.64322	.62222	.60198	.58246	.56364	.54549	.52798	.51110	.49481	.47910	.46394	.44931	.43519	.42157	.40842	.39573	.38348	.37166

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
72	72	.69320	.67091	.64940	.62866	.60864	.58932	.57068	.55269	.53532	.51856	.50238	.48676	.47168	.45712	.44305	.42947	.41636	.40369	.39145	.37962
73	0	.20323	.17737	.15511	.13591	.11934	.10502	.09264	.08193	.07264	.06457	.05757	.05147	.04615	.04151	.03745	.03390	.03078	.02803	.02562	.02348
73	1	.20222	.17606	.15350	.13403	.11721	.10267	.09009	.07919	.06975	.06155	.05442	.04822	.04282	.03811	.03399	.03039	.02724	.02447	.02204	.01990
73	2	.20627	.17988	.15708	.13736	.12031	.10553	.09273	.08162	.07197	.06358	.05627	.04991	.04436	.03951	.03526	.03155	.02828	.02542	.02290	.02068
73	3	.21056	.18394	.16090	.14094	.12365	.10864	.09561	.08428	.07442	.06584	.05836	.05182	.04611	.04112	.03674	.03290	.02953	.02656	.02394	.02163
73	4	.21500	.18816	.16489	.14469	.12715	.11191	.09865	.08710	.07704	.06826	.06059	.05388	.04801	.04287	.03835	.03439	.03090	.02782	.02510	.02271
73	5	.21958	.19252	.16902	.14858	.13081	.11533	.10184	.09007	.07979	.07081	.06296	.05608	.05004	.04474	.04009	.03599	.03238	.02919	.02637	.02388
73	6	.22428	.19701	.17327	.15260	.13458	.11887	.10515	.09316	.08267	.07349	.06544	.05838	.05217	.04672	.04192	.03769	.03395	.03065	.02772	.02513
73	7	.22909	.20161	.17765	.15674	.13849	.12254	.10858	.09637	.08566	.07628	.06803	.06079	.05442	.04880	.04385	.03948	.03562	.03220	.02916	.02647
73	8	.23401	.20632	.18214	.16100	.14251	.12632	.11213	.09969	.08877	.07918	.07074	.06331	.05676	.05099	.04588	.04137	.03737	.03383	.03068	.02789
73	9	.23904	.21116	.18676	.16539	.14666	.13023	.11582	.10315	.09201	.08220	.07357	.06595	.05922	.05328	.04802	.04336	.03923	.03556	.03230	.02939
73	10	.24420	.21612	.19150	.16991	.15094	.13428	.11963	.10673	.09537	.08536	.07652	.06871	.06180	.05569	.05027	.04546	.04119	.03739	.03401	.03099
73	11	.24946	.22120	.19637	.17455	.15535	.13845	.12357	.11044	.09886	.08863	.07959	.07158	.06449	.05820	.05262	.04766	.04325	.03932	.03581	.03268
73	12	.25483	.22638	.20135	.17930	.15988	.14274	.12763	.11427	.10246	.09202	.08277	.07457	.06729	.06083	.05508	.04996	.04540	.04134	.03770	.03445
73	13	.26028	.23165	.20642	.18415	.16450	.14713	.13178	.11819	.10616	.09550	.08604	.07764	.07017	.06353	.05761	.05234	.04763	.04342	.03966	.03628
73	14	.26578	.23698	.21154	.18906	.16918	.15158	.13600	.12218	.10993	.09904	.08937	.08077	.07311	.06629	.06020	.05476	.04990	.04555	.04165	.03815
73	15	.27132	.24235	.21672	.19403	.17392	.15609	.14027	.12622	.11374	.10264	.09276	.08395	.07610	.06909	.06283	.05722	.05221	.04771	.04368	.04005
73	16	.27689	.24776	.22194	.19903	.17870	.16064	.14459	.13031	.11761	.10628	.09618	.08717	.07912	.07193	.06549	.05972	.05454	.04990	.04572	.04197
73	17	.28251	.25322	.22721	.20410	.18355	.16526	.14898	.13447	.12153	.10999	.09967	.09045	.08221	.07482	.06820	.06226	.05693	.05213	.04781	.04392
73	18	.28819	.25875	.23255	.20924	.18847	.16995	.15344	.13870	.12554	.11377	.10324	.09381	.08536	.07778	.07098	.06487	.05937	.05442	.04996	.04593
73	19	.29396	.26437	.23800	.21448	.19350	.17476	.15802	.14305	.12966	.11766	.10691	.09727	.08862	.08085	.07386	.06757	.06191	.05680	.05219	.04802
73	20	.29984	.27011	.24356	.21985	.19866	.17970	.16273	.14753	.13391	.12169	.11072	.10087	.09201	.08404	.07686	.07039	.06455	.05928	.05452	.05021
73	21	.30583	.27597	.24926	.22536	.20395	.18477	.16758	.15215	.13830	.12586	.11467	.10460	.09553	.08736	.07999	.07334	.06733	.06189	.05697	.05251
73	22	.31192	.28194	.25507	.23098	.20938	.18998	.17257	.15691	.14283	.13016	.11875	.10846	.09919	.09082	.08325	.07641	.07022	.06462	.05954	.05493
73	23	.31814	.28804	.26102	.23675	.21495	.19534	.17770	.16182	.14752	.13462	.12299	.11248	.10299	.09442	.08665	.07962	.07325	.06748	.06223	.05747
73	24	.32448	.29427	.26711	.24267	.22067	.20086	.18300	.16690	.15237	.13924	.12739	.11666	.10696	.09817	.09021	.08299	.07644	.07048	.06507	.06014
73	25	.33095	.30064	.27335	.24875	.22656	.20654	.18847	.17215	.15739	.14404	.13196	.12102	.11110	.10210	.09394	.08652	.07978	.07364	.06806	.06297
73	26	.33755	.30716	.27973	.25498	.23261	.21239	.19411	.17757	.16259	.14901	.13671	.12554	.11541	.10620	.09783	.09022	.08328	.07696	.07120	.06595
73	27	.34428	.31382	.28628	.26137	.23883	.21842	.19993	.18317	.16797	.15417	.14165	.13026	.11991	.11049	.10191	.09409	.08697	.08046	.07452	.06909
73	28	.35114	.32061	.29297	.26792	.24521	.22461	.20592	.18895	.17353	.15951	.14676	.13515	.12458	.11495	.10616	.09814	.09082	.08412	.07800	.07240
73	29	.35813	.32754	.29980	.27462	.25175	.23097	.21208	.19490	.17927	.16503	.15206	.14023	.12944	.11959	.11059	.10237	.09484	.08796	.08165	.07587
73	30	.36523	.33460	.30677	.28146	.25844	.23749	.21841	.20103	.18518	.17072	.15753	.14548	.13447	.12441	.11520	.10677	.09904	.09196	.08547	.07950
73	31	.37244	.34179	.31387	.28845	.26529	.24417	.22490	.20732	.19126	.17659	.16318	.15091	.13969	.12940	.11998	.11134	.10342	.09614	.08945	.08330
73	32	.37977	.34910	.32112	.29559	.27229	.25101	.23157	.21379	.19753	.18265	.16902	.15653	.14509	.13459	.12495	.11611	.10797	.10050	.09362	.08728
73	33	.38722	.35654	.32851	.30289	.27946	.25802	.23841	.22044	.20398	.18889	.17505	.16235	.15069	.13997	.13012	.12107	.11273	.10505	.09797	.09145
73	34	.39479	.36411	.33603	.31033	.28678	.26520	.24542	.22727	.21062	.19532	.18127	.16836	.15648	.14555	.13549	.12622	.11767	.10979	.10252	.09580
73	35	.40248	.37181	.34371	.31793	.29427	.27256	.25262	.23429	.21745	.20196	.18770	.17458	.16249	.15134	.14107	.13159	.12283	.11475	.10728	.10036
73	36	.41027	.37964	.35151	.32567	.30192	.28008	.25999	.24150	.22447	.20879	.19433	.18099	.16869	.15734	.14685	.13716	.12820	.11991	.11223	.10513
73	37	.41818	.38759	.35946	.33357	.30973	.28777	.26754	.24889	.23168	.21581	.20115	.18762	.17511	.16354	.15284	.14294	.13377	.12528	.11740	.11010
73	38	.42620	.39567	.36755	.34162	.31770	.29564	.27527	.25647	.23909	.22304	.20819	.19445	.18174	.16996	.15906	.14895	.13957	.13087	.12279	.11529
73	39	.43433	.40387	.37576	.34981	.32583	.30367	.28318	.26423	.24670	.23046	.21543	.20150	.18858	.17660	.16549	.15517	.14559	.13668	.12840	.12070
73	40	.44256	.41220	.38412	.35815	.33412	.31187	.29127	.27219	.25450	.23810	.22288	.20876	.19565	.18347	.17215	.16163	.15184	.14273	.13424	.12634
73	41	.45090	.42064	.39261	.36664	.34257	.32025	.29955	.28034	.26250	.24594	.23055	.21624	.20294	.19056	.17904	.16832	.15832	.14901	.14032	.13222
73	42	.45934	.42919	.40122	.37527	.35117	.32879	.30799	.28867	.27070	.25398	.23842	.22394	.21045	.19788	.18616	.17524	.16504	.15553	.14664	.13834
73	43	.46786	.43784	.40995	.38402	.35991	.33748	.31661	.29717	.27908	.26221	.24650	.23184	.21817	.20542	.19351	.18238	.17199	.16227	.15319	.14469
73	44	.47646	.44659	.41878	.39290	.36879	.34632	.32537	.30585	.28763	.27063	.25477	.23995	.22610	.21316	.20107	.18975	.17916	.16925	.15997	.15127
73	45	.48511	.45540	.42770	.40187	.37777	.35528	.33428	.31466	.29634	.27922	.26320	.24823	.23422	.22110	.20882	.19732	.18654	.17643	.16696	.15806
73	46	.49382	.46428	.43670	.41093	.38685	.36435	.34330	.32362	.30520	.28796	.27181	.25669	.24252	.22923	.21678	.20509	.19412	.18383	.17416	.16507
73	47	.50255	.47320	.44575	.42006	.39602	.37352	.35244	.33269	.31418	.29683	.28056	.26530	.25098	.23753	.22490	.21304	.20189	.19141	.18155	.17228
73	48	.51131	.48216	.45485	.42926	.40527	.38277	.36167	.34188	.32329	.30585	.28946	.27407	.25960	.24600	.23320	.22117	.20984	.19918	.18914	.17968

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
73	49	.52008	.49115	.46399	.43851	.41458	.39211	.37100	.35116	.33252	.31498	.29849	.28298	.26837	.25462	.24167	.22948	.21798	.20714	.19692	.18728
73	50	.52887	.50016	.47318	.44781	.42396	.40152	.38042	.36055	.34185	.32424	.30766	.29203	.27730	.26341	.25031	.23795	.22629	.21528	.20489	.19507
73	51	.53766	.50918	.48238	.45714	.43338	.41100	.38991	.37003	.35128	.33361	.31694	.30121	.28636	.27234	.25910	.24659	.23477	.22360	.21304	.20305
73	52	.54641	.51819	.49158	.46649	.44283	.42050	.39944	.37956	.36079	.34306	.32631	.31049	.29553	.28139	.26802	.25537	.24340	.23207	.22134	.21118
73	53	.55514	.52717	.50077	.47583	.45228	.43003	.40901	.38913	.37034	.35257	.33576	.31986	.30480	.29055	.27705	.26427	.25215	.24067	.22979	.21947
73	54	.56381	.53611	.50993	.48516	.46173	.43957	.41860	.39874	.37994	.36214	.34528	.32930	.31415	.29980	.28619	.27328	.26103	.24940	.23837	.22790
73	55	.57243	.54501	.51905	.49446	.47117	.44910	.42819	.40837	.38957	.37175	.35485	.33881	.32358	.30913	.29542	.28239	.27001	.25826	.24708	.23646
73	56	.58098	.55385	.52812	.50372	.48058	.45862	.43778	.41800	.39922	.38139	.36446	.34836	.33308	.31854	.30473	.29159	.27910	.26721	.25590	.24514
73	57	.58945	.56262	.53713	.51293	.48995	.46811	.44735	.42763	.40888	.39105	.37409	.35796	.34261	.32801	.31411	.30087	.28827	.27626	.26483	.25393
73	58	.59782	.57129	.54606	.52207	.49925	.47754	.45688	.43722	.41850	.40069	.38372	.36756	.35217	.33750	.32352	.31020	.29749	.28538	.27383	.26281
73	59	.60607	.57984	.55487	.53110	.50845	.48688	.46633	.44675	.42808	.41029	.39332	.37714	.36171	.34699	.33295	.31954	.30675	.29454	.28287	.27173
73	60	.61418	.58827	.56357	.54002	.51756	.49613	.47570	.45620	.43759	.41983	.40288	.38669	.37123	.35647	.34237	.32890	.31602	.30372	.29195	.28070
73	61	.62216	.59657	.57214	.54882	.52655	.50528	.48497	.46557	.44703	.42931	.41238	.39620	.38073	.36593	.35178	.33825	.32530	.31291	.30106	.28971
73	62	.63001	.60474	.58059	.55750	.53543	.51433	.49415	.47486	.45640	.43874	.42184	.40567	.39019	.37537	.36119	.34760	.33460	.32214	.31020	.29876
73	63	.63771	.61276	.58890	.56606	.54420	.52327	.50323	.48405	.46568	.44808	.43123	.41508	.39961	.38478	.37057	.35695	.34389	.33136	.31935	.30784
73	64	.64525	.62063	.59705	.57446	.55282	.53207	.51219	.49313	.47485	.45733	.44053	.42442	.40896	.39413	.37990	.36625	.35315	.34058	.32850	.31691
73	65	.65262	.62833	.60504	.58271	.56128	.54072	.52100	.50207	.48390	.46646	.44972	.43365	.41822	.40341	.38917	.37550	.36237	.34975	.33763	.32598
73	66	.65981	.63586	.61286	.59078	.56958	.54922	.52966	.51087	.49282	.47547	.45881	.44279	.42739	.41259	.39837	.38469	.37153	.35888	.34672	.33501
73	67	.66682	.64320	.62050	.59868	.57771	.55755	.53816	.51952	.50159	.48435	.46776	.45181	.43646	.42169	.40748	.39380	.38064	.36796	.35576	.34402
73	68	.67363	.65035	.62794	.60639	.58565	.56569	.54648	.52799	.51020	.49306	.47657	.46069	.44539	.43066	.41647	.40281	.38964	.37696	.36474	.35296
73	69	.68023	.65727	.63517	.61388	.59337	.57362	.55460	.53627	.51861	.50159	.48520	.46939	.45416	.43948	.42533	.41168	.39852	.38584	.37360	.36180
73	70	.68659	.66396	.64215	.62112	.60085	.58131	.56247	.54431	.52679	.50990	.49361	.47789	.46273	.44810	.43399	.42038	.40724	.39456	.38232	.37051
73	71	.69270	.67039	.64887	.62810	.60807	.58874	.57009	.55209	.53472	.51796	.50177	.48615	.47107	.45651	.44244	.42887	.41575	.40309	.39085	.37904
73	72	.69855	.67655	.65531	.63481	.61501	.59589	.57743	.55960	.54238	.52575	.50968	.49415	.47916	.46466	.45066	.43713	.42405	.41141	.39919	.38737
73	73	.70414	.68244	.66148	.64123	.62167	.60276	.58448	.56682	.54976	.53326	.51731	.50189	.48698	.47256	.45862	.44514	.43210	.41949	.40729	.39549
74	0	.20336	.17752	.15526	.13606	.11950	.10519	.09282	.08211	.07282	.06476	.05776	.05166	.04635	.04171	.03766	.03410	.03098	.02824	.02583	.02370
74	1	.20227	.17611	.15356	.13409	.11727	.10274	.09016	.07926	.06982	.06162	.05449	.04829	.04289	.03818	.03407	.03047	.02731	.02455	.02212	.01998
74	2	.20632	.17993	.15713	.13742	.12037	.10560	.09279	.08169	.07204	.06365	.05635	.04998	.04443	.03958	.03534	.03162	.02836	.02549	.02297	.02075
74	3	.21061	.18399	.16096	.14101	.12371	.10870	.09567	.08435	.07449	.06591	.05843	.05190	.04619	.04119	.03682	.03298	.02960	.02663	.02402	.02171
74	4	.21506	.18822	.16495	.14476	.12722	.11198	.09872	.08718	.07711	.06833	.06067	.05396	.04809	.04295	.03843	.03447	.03098	.02790	.02518	.02278
74	5	.21964	.19259	.16909	.14866	.13088	.11540	.10191	.09015	.07987	.07090	.06304	.05616	.05013	.04483	.04017	.03607	.03246	.02927	.02646	.02396
74	6	.22435	.19708	.17335	.15268	.13466	.11895	.10523	.09324	.08276	.07357	.06553	.05847	.05227	.04681	.04201	.03778	.03404	.03074	.02782	.02522
74	7	.22916	.20169	.17773	.15683	.13858	.12263	.10867	.09646	.08576	.07637	.06813	.06089	.05452	.04891	.04395	.03958	.03572	.03230	.02926	.02657
74	8	.23409	.20641	.18223	.16109	.14261	.12642	.11223	.09980	.08888	.07928	.07085	.06342	.05687	.05110	.04599	.04148	.03749	.03394	.03080	.02800
74	9	.23913	.21125	.18686	.16549	.14677	.13034	.11593	.10326	.09212	.08232	.07368	.06607	.05934	.05340	.04814	.04348	.03935	.03568	.03242	.02952
74	10	.24430	.21622	.19161	.17002	.15106	.13440	.11975	.10686	.09550	.08549	.07665	.06884	.06193	.05582	.05040	.04560	.04133	.03753	.03415	.03113
74	11	.24957	.22131	.19649	.17467	.15548	.13858	.12370	.11058	.09900	.08877	.07973	.07173	.06464	.05835	.05277	.04781	.04340	.03947	.03596	.03283
74	12	.25495	.22650	.20148	.17944	.16001	.14289	.12777	.11442	.10262	.09217	.08292	.07472	.06745	.06099	.05524	.05013	.04557	.04150	.03786	.03461
74	13	.26041	.23179	.20655	.18430	.16465	.14729	.13194	.11835	.10633	.09567	.08621	.07781	.07035	.06370	.05779	.05251	.04781	.04360	.03983	.03646
74	14	.26592	.23712	.21169	.18922	.16934	.15175	.13617	.12236	.11010	.09922	.08956	.08096	.07330	.06648	.06039	.05495	.05009	.04574	.04184	.03835
74	15	.27146	.24250	.21688	.19419	.17409	.15626	.14045	.12641	.11393	.10283	.09295	.08415	.07630	.06929	.06303	.05743	.05241	.04791	.04388	.04026
74	16	.27704	.24792	.22210	.19920	.17888	.16083	.14478	.13051	.11780	.10648	.09639	.08738	.07933	.07214	.06570	.05993	.05476	.05011	.04594	.04219
74	17	.28267	.25339	.22738	.20428	.18373	.16545	.14917	.13467	.12174	.11020	.09989	.09067	.08243	.07504	.06842	.06248	.05715	.05235	.04804	.04415
74	18	.28836	.25892	.23273	.20942	.18866	.17015	.15365	.13891	.12575	.11399	.10346	.09404	.08559	.07801	.07121	.06510	.05960	.05465	.05019	.04617
74	19	.29413	.26455	.23819	.21468	.19370	.17497	.15823	.14327	.12988	.11789	.10714	.09751	.08886	.08109	.07410	.06781	.06215	.05704	.05243	.04826
74	20	.30001	.27029	.24376	.22005	.19886	.17991	.16295	.14775	.13414	.12192	.11096	.10111	.09225	.08428	.07711	.07064	.06480	.05953	.05477	.05046
74	21	.30601	.27616	.24946	.22556	.20417	.18500	.16781	.15239	.13854	.12610	.11491	.10485	.09579	.08762	.08025	.07360	.06759	.06215	.05723	.05277
74	22	.31211	.28214	.25528	.23120	.20960	.19022	.17280	.15716	.14308	.13041	.11901	.10873	.09945	.09108	.08352	.07668	.07049	.06489	.05981	.05520
74	23	.31834	.28825	.26124	.23698	.21518	.19559	.17795	.16208	.14778	.13488	.12325	.11275	.10327	.09469	.08693	.07990	.07354	.06776	.06251	.05775
74	24	.32468	.29449	.26734	.24291	.22092	.20111	.18326	.16716	.15264	.13952	.12767	.11695	.10725	.09846	.09050	.08328	.07673	.07078	.06536	.06044

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
74	25	.33117	.30087	.27359	.24900	.22682	.20681	.18874	.17243	.15767	.14433	.13225	.12131	.11140	.10240	.09424	.08683	.08008	.07395	.06837	.06328
74	26	.33778	.30740	.27999	.25524	.23288	.21267	.19440	.17786	.16288	.14932	.13702	.12586	.11572	.10652	.09815	.09054	.08360	.07729	.07153	.06627
74	27	.34453	.31407	.28655	.26165	.23912	.21872	.20024	.18348	.16829	.15450	.14197	.13059	.12024	.11082	.10225	.09443	.08731	.08080	.07486	.06944
74	28	.35140	.32088	.29325	.26821	.24551	.22493	.20624	.18928	.17386	.15985	.14710	.13550	.12493	.11530	.10652	.09850	.09118	.08448	.07836	.07276
74	29	.35840	.32783	.30010	.27493	.25207	.23130	.21242	.19525	.17962	.16539	.15242	.14060	.12981	.11996	.11097	.10275	.09522	.08834	.08203	.07625
74	30	.36552	.33491	.30709	.28179	.25878	.23784	.21877	.20139	.18555	.17110	.15792	.14587	.13487	.12480	.11560	.10717	.09945	.09237	.08587	.07991
74	31	.37275	.34211	.31421	.28880	.26565	.24454	.22529	.20771	.19166	.17700	.16359	.15133	.14011	.12983	.12041	.11177	.10384	.09657	.08988	.08373
74	32	.38010	.34944	.32148	.29597	.27268	.25141	.23197	.21421	.19795	.18308	.16946	.15698	.14554	.13504	.12541	.11656	.10843	.10095	.09407	.08774
74	33	.38757	.35691	.32889	.30329	.27987	.25845	.23884	.22089	.20443	.18935	.17552	.16282	.15117	.14045	.13061	.12155	.11321	.10554	.09846	.09194
74	34	.39516	.36450	.33645	.31076	.28722	.26566	.24589	.22775	.21110	.19582	.18177	.16886	.15699	.14607	.13601	.12674	.11820	.11031	.10304	.09632
74	35	.40288	.37224	.34415	.31839	.29475	.27305	.25312	.23481	.21797	.20249	.18824	.17512	.16303	.15189	.14162	.13214	.12339	.11531	.10783	.10092
74	36	.41070	.38010	.35199	.32617	.30243	.28061	.26053	.24205	.22503	.20935	.19490	.18158	.16928	.15793	.14744	.13775	.12879	.12050	.11283	.10572
74	37	.41865	.38808	.35997	.33410	.31028	.28834	.26812	.24948	.23229	.21642	.20177	.18824	.17574	.16418	.15348	.14358	.13441	.12592	.11804	.11074
74	38	.42670	.39620	.36810	.34219	.31829	.29625	.27590	.25710	.23974	.22370	.20886	.19513	.18242	.17065	.15975	.14964	.14026	.13156	.12348	.11598
74	39	.43487	.40444	.37636	.35043	.32647	.30433	.28386	.26492	.24740	.23118	.21615	.20223	.18932	.17734	.16623	.15592	.14633	.13743	.12915	.12145
74	40	.44315	.41281	.38476	.35882	.33481	.31259	.29200	.27293	.25526	.23887	.22366	.20955	.19644	.18427	.17295	.16243	.15265	.14354	.13505	.12715
74	41	.45154	.42130	.39331	.36736	.34332	.32102	.30034	.28114	.26332	.24677	.23139	.21709	.20380	.19143	.17991	.16919	.15920	.14989	.14120	.13310
74	42	.46002	.42991	.40198	.37605	.35198	.32962	.30885	.28954	.27159	.25488	.23934	.22486	.21138	.19882	.18711	.17618	.16599	.15648	.14759	.13929
74	43	.46860	.43863	.41077	.38487	.36079	.33839	.31754	.29812	.28004	.26319	.24749	.23285	.21918	.20643	.19453	.18341	.17302	.16331	.15422	.14572
74	44	.47727	.44744	.41968	.39382	.36974	.34730	.32638	.30688	.28868	.27170	.25584	.24104	.22720	.21427	.20218	.19087	.18028	.17037	.16109	.15239
74	45	.48599	.45633	.42867	.40287	.37880	.35634	.33537	.31578	.29748	.28037	.26437	.24941	.23541	.22230	.21003	.19853	.18776	.17765	.16817	.15928
74	46	.49477	.46528	.43774	.41202	.38798	.36550	.34449	.32483	.30643	.28921	.27308	.25797	.24381	.23054	.21809	.20640	.19544	.18515	.17548	.16639
74	47	.50358	.47428	.44688	.42124	.39724	.37477	.35372	.33400	.31552	.29819	.28194	.26669	.25238	.23894	.22632	.21446	.20332	.19284	.18298	.17371
74	48	.51242	.48333	.45608	.43053	.40659	.38413	.36306	.34329	.32474	.30731	.29095	.27557	.26112	.24753	.23474	.22271	.21139	.20073	.19069	.18123
74	49	.52129	.49241	.46532	.43989	.41600	.39358	.37250	.35270	.33408	.31657	.30010	.28460	.27001	.25628	.24334	.23115	.21965	.20882	.19860	.18896
74	50	.53017	.50153	.47461	.44930	.42550	.40311	.38204	.36221	.34354	.32596	.30940	.29379	.27907	.26520	.25211	.23976	.22811	.21710	.20671	.19689
74	51	.53906	.51066	.48392	.45875	.43504	.41270	.39166	.37182	.35311	.33546	.31882	.30311	.28828	.27427	.26104	.24854	.23673	.22556	.21500	.20501
74	52	.54793	.51978	.49324	.46822	.44462	.42235	.40133	.38149	.36275	.34506	.32834	.31254	.29760	.28347	.27011	.25747	.24551	.23418	.22346	.21330
74	53	.55677	.52888	.50256	.47770	.45421	.43202	.41104	.39121	.37246	.35472	.33794	.32206	.30703	.29279	.27931	.26654	.25443	.24295	.23207	.22175
74	54	.56556	.53796	.51185	.48716	.46380	.44170	.42078	.40098	.38222	.36446	.34762	.33167	.31655	.30222	.28862	.27572	.26348	.25186	.24083	.23036
74	55	.57431	.54699	.52112	.49661	.47339	.45139	.43054	.41077	.39202	.37424	.35737	.34136	.32616	.31173	.29803	.28502	.27265	.26090	.24973	.23910
74	56	.58300	.55597	.53034	.50603	.48296	.46108	.44030	.42058	.40185	.38406	.36716	.35110	.33584	.32133	.30754	.29441	.28193	.27005	.25875	.24798
74	57	.59161	.56489	.53951	.51540	.49250	.47074	.45005	.43039	.41169	.39391	.37699	.36090	.34558	.33100	.31712	.30390	.29131	.27931	.26788	.25698
74	58	.60013	.57372	.54860	.52471	.50198	.48035	.45977	.44017	.42152	.40375	.38683	.37071	.35534	.34070	.32675	.31344	.30075	.28864	.27709	.26607
74	59	.60853	.58244	.55759	.53392	.51137	.48989	.46942	.44990	.43130	.41356	.39664	.38051	.36511	.35042	.33640	.32301	.31023	.29802	.28637	.27523
74	60	.61681	.59104	.56646	.54303	.52067	.49934	.47899	.45957	.44103	.42332	.40642	.39028	.37486	.36013	.34605	.33260	.31974	.30744	.29568	.28444
74	61	.62496	.59951	.57522	.55202	.52987	.50870	.48848	.46916	.45069	.43304	.41616	.40002	.38459	.36983	.35571	.34220	.32927	.31689	.30504	.29370
74	62	.63298	.60787	.58386	.56091	.53896	.51797	.49789	.47868	.46029	.44270	.42586	.40974	.39431	.37953	.36537	.35181	.33882	.32637	.31444	.30301
74	63	.64086	.61609	.59238	.56968	.54795	.52713	.50720	.48811	.46982	.45230	.43551	.41941	.40399	.38920	.37502	.36143	.34838	.33588	.32388	.31236
74	64	.64860	.62416	.60075	.57831	.55680	.53617	.51640	.49744	.47925	.46181	.44508	.42902	.41361	.39883	.38464	.37101	.35793	.34537	.33331	.32173
74	65	.65616	.63207	.60896	.58678	.56550	.54507	.52547	.50664	.48857	.47122	.45455	.43854	.42317	.40839	.39420	.38056	.36745	.35485	.34273	.33109
74	66	.66356	.63982	.61701	.59510	.57405	.55382	.53439	.51571	.49776	.48051	.46392	.44797	.43263	.41788	.40370	.39005	.37692	.36429	.35214	.34044
74	67	.67079	.64738	.62488	.60325	.58244	.56242	.54317	.52465	.50682	.48968	.47318	.45729	.44201	.42729	.41312	.39948	.38635	.37369	.36151	.34977
74	68	.67782	.65476	.63257	.61121	.59064	.57084	.55177	.53341	.51573	.49870	.48229	.46649	.45126	.43659	.42245	.40882	.39569	.38302	.37082	.35905
74	69	.68464	.66193	.64004	.61895	.59863	.57905	.56018	.54198	.52444	.50754	.49123	.47551	.46036	.44574	.43163	.41803	.40491	.39225	.38003	.36824
74	70	.69123	.66885	.64727	.62646	.60639	.58703	.56835	.55033	.53294	.51616	.49997	.48434	.46926	.45470	.44065	.42708	.41397	.40132	.38910	.37730
74	71	.69757	.67553	.65425	.63371	.61389	.59474	.57626	.55842	.54118	.52454	.50846	.49294	.47794	.46345	.44945	.43592	.42285	.41021	.39800	.38620
74	72	.70365	.68193	.66096	.64069	.62111	.60219	.58390	.56623	.54916	.53265	.51670	.50128	.48637	.47195	.45802	.44454	.43150	.41889	.40670	.39490
74	73	.70947	.68807	.66738	.64738	.62804	.60934	.59126	.57377	.55685	.54049	.52466	.50935	.49454	.48020	.46633	.45291	.43992	.42735	.41518	.40340
74	74	.71503	.69394	.67354	.65380	.63470	.61622	.59834	.58103	.56427	.54806	.53236	.51716	.50245	.48820	.47440	.46104	.44811	.43557	.42344	.41168

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
75	0	.20349	.17766	.15540	.13622	.11966	.10536	.09299	.08228	.07300	.06495	.05795	.05185	.04654	.04191	.03786	.03431	.03119	.02845	.02604	.02391
75	1	.20232	.17617	.15361	.13415	.11733	.10280	.09022	.07933	.06988	.06169	.05456	.04836	.04296	.03825	.03414	.03054	.02739	.02462	.02219	.02005
75	2	.20637	.17999	.15719	.13748	.12043	.10566	.09286	.08175	.07210	.06371	.05641	.05005	.04450	.03965	.03541	.03169	.02843	.02556	.02304	.02082
75	3	.21066	.18405	.16101	.14106	.12377	.10877	.09574	.08441	.07456	.06598	.05850	.05196	.04626	.04126	.03689	.03305	.02967	.02670	.02409	.02178
75	4	.21511	.18828	.16501	.14482	.12729	.11205	.09879	.08724	.07718	.06840	.06074	.05403	.04817	.04302	.03851	.03454	.03105	.02797	.02526	.02286
75	5	.21970	.19265	.16915	.14872	.13095	.11547	.10199	.09022	.07995	.07097	.06312	.05624	.05020	.04491	.04025	.03615	.03254	.02935	.02654	.02404
75	6	.22441	.19714	.17342	.15275	.13474	.11903	.10531	.09332	.08284	.07366	.06561	.05855	.05235	.04690	.04210	.03787	.03413	.03083	.02790	.02531
75	7	.22923	.20176	.17781	.15691	.13866	.12271	.10876	.09655	.08585	.07646	.06822	.06098	.05461	.04900	.04405	.03968	.03581	.03239	.02936	.02667
75	8	.23416	.20649	.18231	.16118	.14269	.12651	.11233	.09989	.08897	.07938	.07095	.06352	.05697	.05120	.04610	.04159	.03759	.03405	.03090	.02810
75	9	.23921	.21134	.18695	.16558	.14686	.13044	.11603	.10337	.09223	.08243	.07379	.06618	.05946	.05351	.04826	.04360	.03947	.03580	.03254	.02963
75	10	.24439	.21632	.19171	.17012	.15117	.13451	.11986	.10697	.09562	.08561	.07677	.06896	.06206	.05595	.05053	.04572	.04145	.03766	.03427	.03126
75	11	.24967	.22141	.19659	.17478	.15559	.13870	.12382	.11070	.09913	.08890	.07986	.07186	.06477	.05849	.05291	.04795	.04354	.03961	.03610	.03297
75	12	.25505	.22662	.20159	.17956	.16014	.14302	.12791	.11456	.10276	.09232	.08307	.07487	.06760	.06114	.05539	.05028	.04572	.04165	.03802	.03477
75	13	.26052	.23191	.20668	.18443	.16479	.14743	.13208	.11851	.10648	.09582	.08637	.07797	.07051	.06387	.05796	.05268	.04798	.04377	.04000	.03663
75	14	.26604	.23726	.21183	.18936	.16949	.15190	.13633	.12252	.11027	.09939	.08973	.08113	.07348	.06665	.06057	.05513	.05027	.04593	.04203	.03853
75	15	.27160	.24264	.21703	.19434	.17425	.15643	.14062	.12658	.11411	.10301	.09313	.08433	.07649	.06948	.06322	.05762	.05261	.04811	.04408	.04045
75	16	.27718	.24807	.22226	.19937	.17905	.16100	.14496	.13069	.11799	.10667	.09658	.08758	.07953	.07234	.06590	.06014	.05496	.05032	.04615	.04239
75	17	.28282	.25354	.22755	.20445	.18391	.16563	.14936	.13486	.12193	.11039	.10009	.09088	.08263	.07525	.06863	.06270	.05736	.05257	.04825	.04437
75	18	.28851	.25908	.23290	.20960	.18884	.17034	.15384	.13911	.12595	.11419	.10367	.09425	.08580	.07823	.07143	.06532	.05982	.05488	.05042	.04639
75	19	.29429	.26472	.23836	.21486	.19389	.17516	.15843	.14347	.13009	.11810	.10736	.09773	.08908	.08131	.07433	.06804	.06238	.05727	.05266	.04850
75	20	.30018	.27047	.24394	.22024	.19906	.18011	.16316	.14797	.13435	.12214	.11118	.10134	.09248	.08452	.07734	.07088	.06504	.05977	.05501	.05070
75	21	.30618	.27634	.24965	.22576	.20437	.18521	.16802	.15261	.13877	.12633	.11515	.10509	.09603	.08786	.08049	.07384	.06784	.06240	.05748	.05303
75	22	.31229	.28233	.25548	.23141	.20982	.19044	.17303	.15739	.14332	.13065	.11925	.10897	.09970	.09133	.08377	.07694	.07075	.06515	.06007	.05546
75	23	.31852	.28844	.26144	.23719	.21541	.19581	.17819	.16232	.14802	.13513	.12351	.11301	.10353	.09495	.08720	.08017	.07380	.06803	.06278	.05802
75	24	.32488	.29469	.26755	.24313	.22115	.20135	.18351	.16742	.15289	.13978	.12793	.11721	.10752	.09874	.09078	.08356	.07701	.07106	.06564	.06072
75	25	.33137	.30109	.27381	.24923	.22706	.20706	.18900	.17269	.15794	.14460	.13253	.12159	.11168	.10269	.09453	.08712	.08038	.07424	.06866	.06357
75	26	.33799	.30762	.28022	.25548	.23313	.21293	.19467	.17813	.16317	.14960	.13731	.12615	.11602	.10682	.09845	.09084	.08391	.07760	.07184	.06658
75	27	.34475	.31431	.28679	.26191	.23938	.21899	.20052	.18377	.16858	.15480	.14228	.13090	.12055	.11114	.10257	.09475	.08763	.08113	.07519	.06976
75	28	.35164	.32113	.29351	.26848	.24580	.22522	.20654	.18958	.17418	.16017	.14743	.13583	.12526	.11564	.10685	.09884	.09152	.08483	.07871	.07310
75	29	.35865	.32810	.30038	.27522	.25237	.23161	.21274	.19557	.17995	.16573	.15276	.14094	.13016	.12032	.11132	.10310	.09558	.08870	.08240	.07661
75	30	.36578	.33519	.30738	.28210	.25910	.23817	.21911	.20174	.18590	.17146	.15828	.14624	.13524	.12518	.11598	.10755	.09983	.09275	.08626	.08029
75	31	.37303	.34241	.31453	.28913	.26599	.24489	.22564	.20808	.19204	.17738	.16398	.15172	.14050	.13023	.12081	.11217	.10425	.09697	.09029	.08414
75	32	.38040	.34976	.32181	.29631	.27304	.25178	.23235	.21459	.19835	.18348	.16987	.15739	.14596	.13546	.12583	.11699	.10886	.10139	.09451	.08817
75	33	.38790	.35725	.32925	.30366	.28025	.25885	.23925	.22130	.20486	.18978	.17596	.16327	.15161	.14091	.13106	.12201	.11367	.10600	.09892	.09240
75	34	.39551	.36487	.33683	.31115	.28763	.26608	.24632	.22819	.21156	.19628	.18224	.16934	.15747	.14655	.13649	.12723	.11869	.11081	.10353	.09682
75	35	.40325	.37263	.34456	.31881	.29519	.27350	.25358	.23528	.21846	.20298	.18874	.17563	.16355	.15241	.14214	.13266	.12392	.11583	.10836	.10145
75	36	.41110	.38052	.35243	.32662	.30290	.28109	.26103	.24256	.22555	.20988	.19544	.18212	.16983	.15848	.14800	.13831	.12936	.12107	.11340	.10629
75	37	.41907	.38854	.36044	.33459	.31079	.28886	.26866	.25003	.23285	.21699	.20235	.18883	.17633	.16477	.15408	.14418	.13502	.12653	.11865	.11135
75	38	.42716	.39669	.36861	.34272	.31884	.29681	.27648	.25770	.24035	.22431	.20948	.19576	.18305	.17129	.16039	.15029	.14091	.13221	.12414	.11663
75	39	.43537	.40497	.37691	.35100	.32706	.30494	.28448	.26556	.24805	.23184	.21682	.20291	.19000	.17804	.16693	.15662	.14704	.13813	.12986	.12215
75	40	.44369	.41338	.38536	.35944	.33545	.31324	.29268	.27362	.25596	.23958	.22439	.21028	.19719	.18502	.17371	.16319	.15341	.14430	.13582	.12791
75	41	.45212	.42192	.39395	.36803	.34401	.32173	.30107	.28189	.26409	.24755	.23218	.21789	.20460	.19224	.18073	.17001	.16002	.15071	.14203	.13392
75	42	.46066	.43058	.40268	.37678	.35273	.33040	.30964	.29035	.27241	.25572	.24019	.22573	.21225	.19970	.18799	.17707	.16689	.15737	.14849	.14019
75	43	.46929	.43935	.41153	.38566	.36161	.33923	.31840	.29900	.28094	.26411	.24842	.23378	.22013	.20739	.19549	.18438	.17399	.16428	.15520	.14669
75	44	.47801	.44823	.42050	.39468	.37063	.34821	.32732	.30783	.28965	.27269	.25685	.24206	.22823	.21531	.20322	.19192	.18134	.17143	.16215	.15345
75	45	.48680	.45718	.42956	.40380	.37976	.35733	.33638	.31682	.29854	.28145	.26547	.25052	.23653	.22343	.21117	.19967	.18890	.17880	.16932	.16043
75	46	.49565	.46621	.43871	.41303	.38902	.36658	.34559	.32596	.30758	.29038	.27427	.25917	.24502	.23176	.21932	.20764	.19668	.18639	.17673	.16764
75	47	.50453	.47529	.44793	.42233	.39837	.37593	.35491	.33522	.31676	.29946	.28322	.26799	.25369	.24027	.22766	.21581	.20467	.19419	.18434	.17506
75	48	.51345	.48442	.45721	.43171	.40781	.38539	.36436	.34462	.32609	.30869	.29234	.27698	.26254	.24896	.23619	.22417	.21285	.20220	.19216	.18270
75	49	.52240	.49359	.46655	.44116	.41733	.39494	.37390	.35413	.33554	.31806	.30161	.28613	.27156	.25783	.24491	.23272	.22124	.21041	.20019	.19055

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
75	50	.53138	.50280	.47593	.45068	.42693	.40458	.38355	.36376	.34512	.32757	.31103	.29544	.28074	.26688	.25381	.24147	.22982	.21882	.20843	.19861
75	51	.54036	.51203	.48536	.46024	.43659	.41430	.39329	.37349	.35481	.33720	.32058	.30489	.29008	.27609	.26288	.25039	.23858	.22742	.21686	.20687
75	52	.54933	.52126	.49479	.46983	.44628	.42406	.40309	.38329	.36459	.34693	.33024	.31446	.29955	.28544	.27209	.25947	.24751	.23619	.22547	.21531
75	53	.55828	.53048	.50422	.47943	.45600	.43387	.41294	.39316	.37445	.35675	.33999	.32414	.30913	.29491	.28145	.26868	.25659	.24512	.23424	.22392
75	54	.56719	.53967	.51364	.48903	.46574	.44369	.42283	.40307	.38436	.36663	.34983	.33391	.31881	.30450	.29092	.27803	.26580	.25419	.24317	.23270
75	55	.57606	.54883	.52304	.49862	.47547	.45353	.43274	.41302	.39432	.37658	.35974	.34376	.32859	.31419	.30051	.28751	.27515	.26341	.25224	.24162
75	56	.58487	.55795	.53241	.50818	.48519	.46338	.44266	.42300	.40432	.38658	.36971	.35369	.33846	.32397	.31020	.29709	.28462	.27275	.26145	.25069
75	57	.59362	.56700	.54173	.51771	.49489	.47320	.45259	.43298	.41434	.39660	.37973	.36367	.34839	.33383	.31997	.30677	.29419	.28221	.27078	.25989
75	58	.60228	.57598	.55097	.52718	.50454	.48299	.46248	.44295	.42435	.40664	.38976	.37368	.35835	.34374	.32981	.31652	.30384	.29175	.28021	.26919
75	59	.61083	.58486	.56013	.53656	.51411	.49271	.47232	.45288	.43433	.41665	.39978	.38369	.36833	.35367	.33967	.32631	.31355	.30135	.28970	.27857
75	60	.61926	.59362	.56917	.54585	.52359	.50236	.48209	.46274	.44427	.42663	.40978	.39368	.37830	.36360	.34955	.33612	.32328	.31100	.29925	.28801
75	61	.62757	.60227	.57811	.55503	.53298	.51192	.49179	.47254	.45415	.43656	.41974	.40365	.38826	.37354	.35945	.34596	.33305	.32069	.30885	.29751
75	62	.63576	.61081	.58694	.56412	.54228	.52140	.50141	.48229	.46398	.44646	.42968	.41361	.39822	.38348	.36936	.35583	.34286	.33043	.31851	.30708
75	63	.64383	.61922	.59565	.57309	.55148	.53078	.51095	.49195	.47375	.45630	.43957	.42354	.40816	.39341	.37927	.36570	.35269	.34020	.32821	.31670
75	64	.65174	.62748	.60423	.58193	.56055	.54005	.52039	.50152	.48343	.46606	.44940	.43340	.41805	.40331	.38916	.37557	.36251	.34997	.33793	.32635
75	65	.65950	.63560	.61265	.59063	.56949	.54919	.52970	.51098	.49300	.47573	.45914	.44320	.42788	.41316	.39900	.38540	.37232	.35974	.34764	.33601
75	66	.66710	.64355	.62092	.59917	.57828	.55819	.53888	.52032	.50247	.48530	.46879	.45291	.43764	.42294	.40880	.39519	.38209	.36949	.35735	.34566
75	67	.67453	.65134	.62903	.60756	.58691	.56704	.54792	.52952	.51181	.49476	.47834	.46253	.44731	.43266	.41854	.40494	.39183	.37921	.36704	.35532
75	68	.68177	.65894	.63695	.61577	.59538	.57573	.55680	.53857	.52100	.50407	.48776	.47204	.45688	.44227	.42818	.41460	.40150	.38887	.37668	.36493
75	69	.68881	.66633	.64466	.62377	.60363	.58422	.56549	.54743	.53002	.51322	.49702	.48138	.46630	.45175	.43770	.42415	.41106	.39843	.38624	.37447
75	70	.69563	.67350	.65215	.63154	.61166	.59247	.57395	.55608	.53882	.52216	.50607	.49054	.47553	.46105	.44705	.43353	.42048	.40786	.39567	.38389
75	71	.70219	.68041	.65937	.63906	.61943	.60048	.58216	.56447	.54737	.53086	.51489	.49946	.48455	.47014	.45620	.44273	.42970	.41711	.40493	.39315
75	72	.70850	.68706	.66633	.64630	.62693	.60821	.59010	.57260	.55567	.53929	.52346	.50814	.49333	.47899	.46512	.45170	.43872	.42615	.41399	.40222
75	73	.71455	.69344	.67302	.65326	.63415	.61566	.59776	.58044	.56368	.54746	.53176	.51655	.50184	.48759	.47380	.46044	.44750	.43498	.42284	.41109
75	74	.72033	.69955	.67943	.65995	.64109	.62283	.60514	.58801	.57142	.55535	.53979	.52471	.51010	.49594	.48223	.46894	.45606	.44358	.43148	.41975
75	75	.72587	.70541	.68558	.66637	.64776	.62972	.61225	.59531	.57889	.56298	.54755	.53260	.51810	.50405	.49042	.47720	.46439	.45196	.43990	.42821
76	0	.20362	.17779	.15554	.13637	.11981	.10552	.09316	.08245	.07318	.06513	.05813	.05204	.04674	.04210	.03805	.03451	.03139	.02866	.02625	.02412
76	1	.20237	.17622	.15366	.13420	.11739	.10286	.09028	.07939	.06995	.06175	.05463	.04843	.04303	.03832	.03421	.03061	.02746	.02469	.02226	.02012
76	2	.20642	.18003	.15724	.13753	.12048	.10571	.09291	.08181	.07216	.06377	.05647	.05011	.04456	.03971	.03547	.03175	.02849	.02563	.02311	.02089
76	3	.21071	.18410	.16107	.14112	.12383	.10882	.09580	.08447	.07462	.06604	.05856	.05203	.04632	.04133	.03695	.03311	.02974	.02677	.02415	.02185
76	4	.21516	.18833	.16506	.14488	.12734	.11211	.09885	.08731	.07725	.06847	.06080	.05410	.04823	.04309	.03858	.03461	.03112	.02804	.02533	.02293
76	5	.21975	.19271	.16921	.14878	.13101	.11554	.10205	.09029	.08002	.07104	.06319	.05631	.05028	.04498	.04033	.03623	.03262	.02943	.02661	.02412
76	6	.22447	.19720	.17348	.15282	.13481	.11910	.10538	.09340	.08291	.07373	.06569	.05863	.05243	.04698	.04218	.03795	.03421	.03091	.02798	.02539
76	7	.22929	.20183	.17788	.15698	.13873	.12279	.10884	.09663	.08593	.07655	.06831	.06107	.05470	.04909	.04414	.03977	.03590	.03248	.02945	.02676
76	8	.23423	.20656	.18239	.16126	.14278	.12659	.11241	.09998	.08906	.07947	.07104	.06361	.05707	.05130	.04619	.04168	.03769	.03414	.03100	.02820
76	9	.23929	.21142	.18703	.16567	.14695	.13054	.11612	.10346	.09233	.08253	.07390	.06628	.05956	.05362	.04836	.04371	.03958	.03591	.03265	.02974
76	10	.24447	.21641	.19180	.17022	.15127	.13461	.11997	.10708	.09573	.08572	.07688	.06908	.06218	.05607	.05065	.04584	.04158	.03778	.03440	.03138
76	11	.24976	.22151	.19670	.17489	.15570	.13882	.12394	.11082	.09925	.08903	.07999	.07199	.06490	.05862	.05304	.04808	.04367	.03974	.03624	.03311
76	12	.25516	.22672	.20171	.17968	.16026	.14314	.12803	.11469	.10289	.09245	.08321	.07501	.06774	.06128	.05554	.05043	.04587	.04180	.03817	.03492
76	13	.26063	.23202	.20681	.18456	.16492	.14756	.13222	.11865	.10663	.09597	.08652	.07813	.07067	.06403	.05812	.05284	.04814	.04393	.04017	.03680
76	14	.26616	.23738	.21196	.18950	.16963	.15205	.13648	.12267	.11043	.09955	.08989	.08130	.07364	.06682	.06074	.05531	.05045	.04610	.04220	.03871
76	15	.27172	.24278	.21716	.19449	.17440	.15659	.14078	.12675	.11428	.10318	.09331	.08451	.07667	.06966	.06340	.05780	.05279	.04830	.04426	.04064
76	16	.27732	.24821	.22241	.19952	.17921	.16116	.14513	.13086	.11817	.10685	.09677	.08776	.07972	.07253	.06610	.06033	.05516	.05052	.04635	.04259
76	17	.28295	.25369	.22770	.20461	.18407	.16580	.14954	.13504	.12212	.11058	.10028	.09107	.08283	.07545	.06884	.06290	.05757	.05278	.04846	.04457
76	18	.28865	.25923	.23306	.20977	.18902	.17052	.15402	.13930	.12615	.11439	.10387	.09445	.08601	.07844	.07164	.06553	.06004	.05509	.05063	.04661
76	19	.29444	.26487	.23853	.21503	.19407	.17535	.15862	.14367	.13029	.11831	.10757	.09794	.08929	.08153	.07454	.06826	.06260	.05749	.05288	.04872
76	20	.30033	.27063	.24411	.22042	.19925	.18031	.16335	.14817	.13456	.12235	.11140	.10155	.09270	.08474	.07757	.07110	.06527	.06000	.05524	.05093
76	21	.30634	.27651	.24982	.22595	.20456	.18541	.16823	.15282	.13898	.12655	.11537	.10531	.09625	.08809	.08073	.07408	.06807	.06264	.05772	.05327
76	22	.31246	.28250	.25566	.23160	.21001	.19064	.17324	.15760	.14354	.13088	.11948	.10921	.09994	.09157	.08401	.07718	.07100	.06539	.06032	.05571
76	23	.31869	.28862	.26163	.23739	.21561	.19603	.17841	.16254	.14825	.13537	.12375	.11325	.10377	.09520	.08745	.08042	.07406	.06828	.06304	.05828

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
76	24	.32506	.29488	.26775	.24334	.22137	.20158	.18374	.16765	.15313	.14002	.12818	.11747	.10777	.09900	.09104	.08382	.07727	.07132	.06591	.06099
76	25	.33156	.30129	.27402	.24945	.22729	.20729	.18924	.17293	.15819	.14486	.13279	.12186	.11195	.10296	.09480	.08739	.08066	.07452	.06894	.06385
76	26	.33819	.30783	.28044	.25571	.23337	.21318	.19492	.17839	.16343	.14987	.13758	.12643	.11630	.10710	.09874	.09113	.08420	.07789	.07213	.06688
76	27	.34496	.31453	.28703	.26215	.23963	.21925	.20078	.18404	.16886	.15508	.14257	.13119	.12085	.11144	.10287	.09506	.08794	.08144	.07550	.07007
76	28	.35186	.32137	.29376	.26874	.24606	.22549	.20682	.18987	.17447	.16047	.14773	.13614	.12558	.11595	.10717	.09916	.09184	.08515	.07903	.07343
76	29	.35888	.32834	.30063	.27549	.25265	.23190	.21304	.19588	.18026	.16604	.15308	.14127	.13049	.12065	.11166	.10344	.09593	.08904	.08274	.07696
76	30	.36603	.33545	.30766	.28239	.25940	.23847	.21942	.20206	.18623	.17180	.15862	.14659	.13559	.12553	.11633	.10791	.10019	.09311	.08662	.08066
76	31	.37330	.34269	.31482	.28943	.26630	.24521	.22598	.20842	.19239	.17773	.16434	.15209	.14087	.13060	.12119	.11256	.10463	.09736	.09068	.08453
76	32	.38068	.35006	.32212	.29664	.27337	.25212	.23271	.21496	.19872	.18386	.17025	.15778	.14635	.13586	.12624	.11740	.10927	.10180	.09492	.08859
76	33	.38820	.35756	.32958	.30400	.28061	.25921	.23963	.22169	.20525	.19019	.17637	.16368	.15203	.14133	.13149	.12244	.11411	.10643	.09936	.09284
76	34	.39583	.36520	.33718	.31152	.28801	.26647	.24672	.22861	.21198	.19671	.18268	.16978	.15792	.14700	.13695	.12769	.11915	.11127	.10400	.09729
76	35	.40359	.37299	.34493	.31920	.29559	.27392	.25402	.23572	.21891	.20344	.18921	.17610	.16403	.15290	.14263	.13316	.12441	.11633	.10886	.10195
76	36	.41147	.38090	.35283	.32704	.30334	.28154	.26149	.24303	.22604	.21038	.19594	.18263	.17034	.15900	.14853	.13884	.12989	.12160	.11393	.10683
76	37	.41947	.38895	.36088	.33504	.31126	.28935	.26915	.25054	.23337	.21752	.20289	.18937	.17688	.16533	.15464	.14475	.13559	.12710	.11923	.11192
76	38	.42759	.39714	.36908	.34321	.31935	.29733	.27701	.25825	.24091	.22488	.21006	.19635	.18365	.17189	.16100	.15090	.14153	.13283	.12476	.11725
76	39	.43583	.40545	.37742	.35153	.32761	.30550	.28506	.26615	.24866	.23245	.21745	.20354	.19065	.17869	.16758	.15728	.14770	.13880	.13052	.12282
76	40	.44418	.41390	.38591	.36001	.33604	.31385	.29331	.27427	.25662	.24025	.22506	.21097	.19788	.18572	.17441	.16390	.15412	.14502	.13654	.12863
76	41	.45266	.42249	.39454	.36865	.34465	.32239	.30175	.28259	.26480	.24827	.23291	.21864	.20536	.19300	.18150	.17078	.16080	.15149	.14281	.13470
76	42	.46124	.43120	.40332	.37745	.35343	.33111	.31038	.29111	.27318	.25651	.24099	.22653	.21307	.20052	.18882	.17791	.16773	.15822	.14933	.14103
76	43	.46993	.44002	.41223	.38639	.36236	.34000	.31920	.29982	.28178	.26496	.24928	.23466	.22102	.20829	.19640	.18529	.17490	.16520	.15611	.14761
76	44	.47870	.44895	.42126	.39547	.37144	.34906	.32819	.30872	.29056	.27361	.25779	.24301	.22919	.21628	.20420	.19291	.18233	.17242	.16315	.15445
76	45	.48755	.45797	.43039	.40466	.38065	.35825	.33733	.31778	.29952	.28245	.26649	.25155	.23757	.22449	.21223	.20075	.18998	.17988	.17041	.16152
76	46	.49646	.46706	.43961	.41396	.38999	.36757	.34661	.32700	.30865	.29147	.27537	.26029	.24616	.23291	.22047	.20881	.19786	.18757	.17790	.16882
76	47	.50541	.47621	.44890	.42334	.39942	.37701	.35602	.33636	.31793	.30064	.28443	.26921	.25493	.24151	.22891	.21707	.20594	.19547	.18562	.17634
76	48	.51441	.48542	.45826	.43281	.40894	.38656	.36556	.34585	.32735	.30997	.29365	.27830	.26388	.25031	.23755	.22554	.21423	.20358	.19355	.18409
76	49	.52343	.49468	.46769	.44235	.41856	.39621	.37521	.35547	.33691	.31945	.30302	.28756	.27301	.25930	.24638	.23421	.22273	.21191	.20169	.19205
76	50	.53249	.50397	.47717	.45196	.42826	.40595	.38496	.36521	.34660	.32907	.31256	.29699	.28231	.26847	.25540	.24308	.23144	.22044	.21006	.20024
76	51	.54156	.51330	.48669	.46163	.43802	.41578	.39482	.37505	.35641	.33883	.32223	.30657	.29178	.27781	.26461	.25213	.24033	.22918	.21863	.20864
76	52	.55063	.52263	.49623	.47133	.44783	.42567	.40474	.38498	.36632	.34869	.33202	.31627	.30138	.28729	.27396	.26135	.24940	.23809	.22738	.21722
76	53	.55968	.53195	.50577	.48104	.45768	.43560	.41472	.39498	.37631	.35864	.34192	.32610	.31111	.29691	.28346	.27072	.25863	.24717	.23630	.22599
76	54	.56870	.54126	.51531	.49077	.46754	.44556	.42474	.40503	.38636	.36867	.35191	.33602	.32095	.30665	.29309	.28022	.26801	.25641	.24539	.23492
76	55	.57768	.55054	.52484	.50049	.47741	.45554	.43480	.41513	.39648	.37878	.36198	.34603	.33089	.31651	.30285	.28987	.27752	.26579	.25463	.24402
76	56	.58661	.55978	.53434	.51019	.48728	.46553	.44488	.42527	.40664	.38894	.37212	.35613	.34093	.32647	.31271	.29963	.28717	.27532	.26403	.25327
76	57	.59549	.56898	.54380	.51987	.49713	.47552	.45496	.43542	.41683	.39914	.38231	.36629	.35104	.33651	.32268	.30950	.29694	.28496	.27355	.26266
76	58	.60428	.57810	.55319	.52949	.50694	.48547	.46503	.44556	.42702	.40936	.39253	.37649	.36120	.34662	.33271	.31945	.30679	.29471	.28318	.27217
76	59	.61297	.58712	.56250	.53904	.51668	.49537	.47505	.45567	.43719	.41957	.40275	.38670	.37138	.35675	.34278	.32944	.31670	.30452	.29289	.28176
76	60	.62155	.59604	.57171	.54849	.52634	.50519	.48501	.46573	.44733	.42974	.41295	.39690	.38156	.36690	.35288	.33948	.32666	.31439	.30266	.29143
76	61	.63001	.60485	.58082	.55785	.53591	.51494	.49490	.47574	.45741	.43989	.42313	.40709	.39175	.37706	.36300	.34955	.33666	.32432	.31249	.30117
76	62	.63837	.61356	.58983	.56713	.54541	.52462	.50473	.48569	.46746	.45001	.43329	.41728	.40194	.38724	.37315	.35965	.34671	.33430	.32240	.31098
76	63	.64660	.62214	.59873	.57630	.55481	.53422	.51449	.49558	.47746	.46008	.44342	.42745	.41212	.39742	.38332	.36978	.35680	.34433	.33236	.32086
76	64	.65469	.63060	.60750	.58534	.56409	.54371	.52415	.50539	.48738	.47009	.45350	.43757	.42227	.40758	.39347	.37992	.36689	.35438	.34235	.33079
76	65	.66263	.63891	.61613	.59425	.57325	.55308	.53370	.51509	.49721	.48002	.46351	.44763	.43237	.41770	.40359	.39003	.37698	.36443	.35235	.34073
76	66	.67042	.64706	.62461	.60302	.58227	.56232	.54313	.52468	.50693	.48986	.47343	.45762	.44241	.42777	.41368	.40011	.38705	.37447	.36236	.35069
76	67	.67805	.65506	.63294	.61164	.59115	.57143	.55244	.53415	.51655	.49959	.48326	.46754	.45238	.43779	.42372	.41016	.39710	.38450	.37236	.36066
76	68	.68550	.66288	.64109	.62009	.59986	.58037	.56158	.54348	.52603	.50920	.49298	.47734	.46226	.44771	.43368	.42015	.40709	.39449	.38234	.37060
76	69	.69276	.67050	.64904	.62834	.60838	.58913	.57055	.55263	.53533	.51865	.50254	.48700	.47199	.45751	.44353	.43002	.41699	.40439	.39223	.38048
76	70	.69979	.67790	.65677	.63637	.61667	.59766	.57930	.56156	.54444	.52789	.51191	.49647	.48156	.46714	.45322	.43975	.42674	.41417	.40201	.39025
76	71	.70657	.68504	.66424	.64414	.62472	.60594	.58780	.57026	.55330	.53691	.52106	.50573	.49091	.47657	.46271	.44930	.43632	.42377	.41163	.39988
76	72	.71311	.69193	.67145	.65165	.63249	.61396	.59603	.57869	.56190	.54567	.52995	.51474	.50002	.48577	.47198	.45863	.44570	.43318	.42106	.40932
76	73	.71938	.69855	.67839	.65888	.63999	.62170	.60399	.58684	.57023	.55415	.53858	.52349	.50888	.49473	.48101	.46773	.45485	.44237	.43028	.41857

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
76	74	.72539	.70491	.68506	.66583	.64721	.62916	.61167	.59472	.57830	.56238	.54695	.53199	.51749	.50343	.48981	.47659	.46378	.45135	.43930	.42761
76	75	.73116	.71101	.69147	.67253	.65416	.63635	.61908	.60233	.58609	.57033	.55505	.54023	.52585	.51190	.49836	.48523	.47248	.46011	.44811	.43646
76	76	.73668	.71685	.69761	.67895	.66084	.64327	.62622	.60967	.59361	.57803	.56290	.54821	.53396	.52012	.50668	.49363	.48096	.46866	.45671	.44510
77	0	.20374	.17792	.15568	.13651	.11997	.10568	.09332	.08262	.07335	.06530	.05831	.05223	.04693	.04230	.03825	.03471	.03159	.02886	.02645	.02432
77	1	.20241	.17626	.15371	.13425	.11744	.10291	.09034	.07945	.07000	.06181	.05469	.04849	.04309	.03838	.03427	.03067	.02752	.02475	.02232	.02018
77	2	.20646	.18008	.15729	.13758	.12053	.10577	.09297	.08186	.07222	.06383	.05653	.05017	.04462	.03977	.03553	.03181	.02855	.02569	.02317	.02095
77	3	.21075	.18414	.16111	.14117	.12388	.10888	.09585	.08453	.07468	.06610	.05862	.05209	.04638	.04139	.03701	.03317	.02980	.02683	.02422	.02191
77	4	.21521	.18838	.16511	.14493	.12740	.11216	.09891	.08736	.07731	.06853	.06086	.05416	.04830	.04315	.03864	.03467	.03118	.02811	.02539	.02299
77	5	.21980	.19276	.16926	.14884	.13107	.11560	.10211	.09035	.08008	.07111	.06325	.05638	.05034	.04505	.04039	.03630	.03269	.02950	.02668	.02419
77	6	.22452	.19726	.17354	.15288	.13487	.11916	.10545	.09346	.08298	.07380	.06576	.05870	.05250	.04705	.04225	.03802	.03429	.03098	.02806	.02547
77	7	.22935	.20189	.17794	.15704	.13880	.12286	.10891	.09670	.08601	.07662	.06839	.06115	.05478	.04917	.04422	.03985	.03599	.03257	.02953	.02684
77	8	.23429	.20663	.18246	.16133	.14285	.12667	.11249	.10006	.08915	.07956	.07113	.06370	.05716	.05139	.04629	.04177	.03778	.03424	.03109	.02829
77	9	.23936	.21149	.18711	.16575	.14704	.13062	.11621	.10355	.09242	.08262	.07399	.06638	.05966	.05372	.04847	.04381	.03968	.03601	.03275	.02984
77	10	.24455	.21649	.19189	.17031	.15136	.13471	.12007	.10718	.09583	.08582	.07699	.06919	.06229	.05618	.05076	.04596	.04169	.03789	.03451	.03149
77	11	.24984	.22160	.19679	.17498	.15581	.13892	.12405	.11094	.09936	.08914	.08011	.07211	.06503	.05874	.05317	.04821	.04380	.03987	.03636	.03323
77	12	.25525	.22682	.20181	.17978	.16037	.14326	.12815	.11481	.10302	.09258	.08334	.07515	.06788	.06142	.05568	.05056	.04601	.04194	.03831	.03506
77	13	.26073	.23213	.20692	.18468	.16504	.14769	.13235	.11878	.10677	.09611	.08666	.07827	.07081	.06418	.05827	.05300	.04829	.04409	.04032	.03695
77	14	.26627	.23750	.21208	.18963	.16977	.15219	.13662	.12282	.11058	.09971	.09005	.08145	.07380	.06699	.06090	.05547	.05062	.04627	.04237	.03888
77	15	.27184	.24290	.21730	.19462	.17454	.15673	.14093	.12690	.11443	.10335	.09347	.08468	.07684	.06983	.06358	.05798	.05297	.04848	.04444	.04082
77	16	.27744	.24834	.22254	.19966	.17936	.16132	.14529	.13103	.11833	.10702	.09694	.08794	.07990	.07271	.06628	.06052	.05535	.05071	.04654	.04278
77	17	.28308	.25382	.22784	.20476	.18423	.16597	.14970	.13521	.12229	.11076	.10046	.09126	.08302	.07564	.06903	.06309	.05777	.05297	.04866	.04477
77	18	.28879	.25937	.23321	.20992	.18918	.17069	.15420	.13948	.12633	.11457	.10406	.09464	.08620	.07864	.07184	.06573	.06024	.05529	.05084	.04681
77	19	.29458	.26502	.23868	.21519	.19423	.17552	.15880	.14385	.13047	.11850	.10776	.09814	.08950	.08173	.07475	.06847	.06281	.05770	.05310	.04893
77	20	.30048	.27078	.24427	.22059	.19942	.18048	.16354	.14836	.13476	.12255	.11160	.10176	.09291	.08495	.07778	.07132	.06549	.06022	.05546	.05116
77	21	.30649	.27667	.24999	.22612	.20474	.18559	.16842	.15301	.13918	.12675	.11558	.10553	.09647	.08831	.08095	.07430	.06830	.06287	.05795	.05349
77	22	.31261	.28266	.25583	.23178	.21020	.19083	.17344	.15781	.14375	.13109	.11970	.10943	.10016	.09180	.08424	.07741	.07123	.06563	.06055	.05594
77	23	.31886	.28879	.26181	.23758	.21581	.19623	.17861	.16276	.14847	.13559	.12397	.11348	.10401	.09544	.08769	.08067	.07430	.06853	.06329	.05852
77	24	.32523	.29506	.26794	.24354	.22157	.20178	.18395	.16787	.15336	.14026	.12841	.11771	.10802	.09924	.09129	.08408	.07753	.07158	.06617	.06125
77	25	.33173	.30147	.27422	.24965	.22750	.20751	.18947	.17317	.15843	.14510	.13304	.12211	.11220	.10322	.09506	.08765	.08092	.07479	.06921	.06412
77	26	.33837	.30803	.28065	.25592	.23359	.21341	.19515	.17864	.16368	.15013	.13784	.12669	.11657	.10737	.09901	.09141	.08448	.07817	.07241	.06716
77	27	.34515	.31474	.28724	.26237	.23987	.21949	.20103	.18430	.16912	.15535	.14284	.13147	.12113	.11172	.10315	.09535	.08823	.08173	.07579	.07037
77	28	.35206	.32158	.29398	.26897	.24631	.22574	.20708	.19014	.17475	.16075	.14802	.13643	.12587	.11625	.10747	.09946	.09215	.08546	.07934	.07374
77	29	.35910	.32857	.30087	.27574	.25291	.23217	.21331	.19616	.18055	.16634	.15339	.14158	.13080	.12097	.11198	.10377	.09625	.08937	.08307	.07729
77	30	.36626	.33569	.30791	.28265	.25967	.23876	.21971	.20236	.18654	.17211	.15894	.14691	.13592	.12587	.11667	.10825	.10053	.09346	.08697	.08101
77	31	.37354	.34294	.31509	.28972	.26660	.24552	.22629	.20874	.19271	.17807	.16468	.15243	.14122	.13096	.12155	.11292	.10500	.09773	.09104	.08490
77	32	.38094	.35033	.32241	.29694	.27368	.25245	.23304	.21530	.19907	.18421	.17061	.15815	.14672	.13624	.12662	.11778	.10965	.10218	.09531	.08898
77	33	.38847	.35785	.32988	.30432	.28094	.25955	.23998	.22205	.20562	.19056	.17675	.16407	.15243	.14173	.13189	.12285	.11452	.10684	.09977	.09325
77	34	.39612	.36551	.33750	.31186	.28837	.26684	.24710	.22899	.21237	.19711	.18309	.17020	.15834	.14743	.13738	.12812	.11958	.11171	.10444	.09773
77	35	.40390	.37332	.34528	.31957	.29597	.27431	.25442	.23614	.21933	.20387	.18964	.17654	.16447	.15335	.14309	.13362	.12488	.11680	.10933	.10242
77	36	.41181	.38126	.35321	.32743	.30375	.28196	.26192	.24347	.22649	.21084	.19641	.18310	.17083	.15949	.14902	.13934	.13039	.12210	.11443	.10733
77	37	.41983	.38933	.36128	.33546	.31169	.28979	.26962	.25101	.23385	.21801	.20339	.18988	.17740	.16585	.15517	.14528	.13612	.12764	.11977	.11246
77	38	.42798	.39755	.36951	.34366	.31982	.29782	.27751	.25876	.24143	.22541	.21060	.19689	.18421	.17245	.16156	.15147	.14210	.13341	.12534	.11784
77	39	.43625	.40590	.37788	.35201	.32811	.30602	.28560	.26670	.24922	.23303	.21803	.20413	.19125	.17929	.16820	.15789	.14832	.13942	.13115	.12345
77	40	.44464	.41438	.38641	.36053	.33659	.31442	.29389	.27486	.25722	.24087	.22569	.21161	.19853	.18637	.17508	.16457	.15479	.14569	.13721	.12931
77	41	.45315	.42301	.39509	.36922	.34524	.32301	.30238	.28323	.26545	.24894	.23360	.21933	.20606	.19371	.18221	.17150	.16152	.15222	.14354	.13544
77	42	.46178	.43176	.40391	.37807	.35407	.33178	.31106	.29181	.27390	.25724	.24173	.22729	.21383	.20129	.18960	.17869	.16851	.15901	.15013	.14183
77	43	.47051	.44063	.41287	.38706	.36306	.34072	.31994	.30058	.28255	.26575	.25009	.23548	.22185	.20912	.19724	.18614	.17576	.16606	.15698	.14848
77	44	.47933	.44962	.42196	.39620	.37220	.34984	.32899	.30955	.29141	.27447	.25866	.24390	.23009	.21719	.20512	.19383	.18326	.17336	.16408	.15539
77	45	.48823	.45869	.43115	.40545	.38148	.35910	.33820	.31868	.30044	.28339	.26744	.25252	.23855	.22548	.21323	.20175	.19099	.18090	.17143	.16254
77	46	.49720	.46785	.44043	.41482	.39088	.36850	.34756	.32798	.30965	.29248	.27641	.26134	.24722	.23398	.22156	.20990	.19895	.18867	.17901	.16993

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
77	47	.50622	.47707	.44980	.42427	.40038	.37801	.35706	.33742	.31901	.30174	.28555	.27035	.25608	.24268	.23009	.21826	.20713	.19667	.18682	.17755
77	48	.51528	.48635	.45923	.43382	.40999	.38765	.36668	.34700	.32852	.31117	.29486	.27954	.26513	.25158	.23883	.22683	.21553	.20489	.19486	.18540
77	49	.52438	.49568	.46874	.44345	.41970	.39738	.37642	.35671	.33818	.32074	.30434	.28890	.27436	.26067	.24777	.23560	.22414	.21332	.20311	.19348
77	50	.53352	.50506	.47831	.45315	.42949	.40723	.38628	.36655	.34797	.33048	.31398	.29844	.28378	.26995	.25691	.24459	.23296	.22197	.21160	.20178
77	51	.54267	.51447	.48792	.46291	.43936	.41716	.39624	.37651	.35790	.34035	.32378	.30814	.29337	.27942	.26623	.25377	.24199	.23084	.22029	.21031
77	52	.55183	.52390	.49756	.47272	.44928	.42716	.40627	.38655	.36793	.35033	.33370	.31797	.30310	.28903	.27572	.26312	.25119	.23989	.22918	.21903
77	53	.56097	.53332	.50721	.48254	.45924	.43720	.41638	.39668	.37805	.36042	.34373	.32793	.31297	.29879	.28536	.27263	.26056	.24911	.23825	.22794
77	54	.57009	.54274	.51686	.49238	.46922	.44729	.42653	.40687	.38824	.37059	.35386	.33800	.32295	.30868	.29514	.28229	.27009	.25850	.24749	.23703
77	55	.57918	.55213	.52651	.50223	.47922	.45741	.43672	.41711	.39850	.38084	.36408	.34816	.33305	.31870	.30506	.29209	.27977	.26805	.25690	.24630
77	56	.58823	.56149	.53613	.51206	.48922	.46754	.44695	.42739	.40881	.39116	.37438	.35842	.34325	.32882	.31509	.30203	.28959	.27775	.26647	.25572
77	57	.59722	.57081	.54572	.52188	.49922	.47767	.45719	.43770	.41917	.40153	.38474	.36876	.35354	.33904	.32524	.31208	.29954	.28758	.27618	.26530
77	58	.60614	.58007	.55526	.53165	.50918	.48779	.46742	.44801	.42953	.41192	.39514	.37914	.36388	.34933	.33546	.32222	.30958	.29752	.28600	.27500
77	59	.61496	.58923	.56471	.54135	.51908	.49785	.47760	.45830	.43988	.42231	.40554	.38954	.37426	.35966	.34573	.33241	.31969	.30754	.29591	.28480
77	60	.62368	.59830	.57408	.55096	.52891	.50785	.48774	.46854	.45020	.43268	.41594	.39994	.38464	.37002	.35604	.34266	.32986	.31762	.30590	.29468
77	61	.63229	.60726	.58335	.56050	.53866	.51778	.49782	.47874	.46049	.44303	.42632	.41034	.39504	.38040	.36638	.35295	.34009	.32777	.31596	.30465
77	62	.64080	.61613	.59253	.56994	.54834	.52765	.50785	.48890	.47075	.45336	.43671	.42075	.40546	.39080	.37676	.36329	.35037	.33799	.32611	.31471
77	63	.64919	.62488	.60160	.57930	.55793	.53745	.51782	.49900	.48096	.46366	.44707	.43115	.41588	.40123	.38716	.37367	.36071	.34827	.33632	.32484
77	64	.65745	.63352	.61056	.58854	.56742	.54715	.52770	.50903	.49111	.47391	.45738	.44152	.42628	.41164	.39757	.38406	.37106	.35858	.34657	.33503
77	65	.66557	.64201	.61939	.59766	.57679	.55674	.53748	.51897	.50118	.48408	.46764	.45184	.43664	.42202	.40796	.39444	.38143	.36890	.35685	.34525
77	66	.67354	.65036	.62807	.60664	.58603	.56621	.54715	.52880	.51116	.49417	.47783	.46210	.44695	.43237	.41833	.40481	.39179	.37924	.36715	.35551
77	67	.68136	.65856	.63661	.61549	.59515	.57556	.55670	.53854	.52104	.50418	.48794	.47229	.45721	.44268	.42867	.41516	.40214	.38958	.37747	.36579
77	68	.68901	.66659	.64499	.62417	.60410	.58476	.56611	.54813	.53079	.51407	.49795	.48239	.46738	.45291	.43894	.42545	.41244	.39988	.38776	.37606
77	69	.69647	.67443	.65317	.63266	.61287	.59378	.57535	.55756	.54039	.52381	.50781	.49236	.47743	.46302	.44910	.43566	.42267	.41012	.39799	.38627
77	70	.70371	.68205	.66114	.64094	.62143	.60258	.58437	.56678	.54978	.53336	.51749	.50215	.48732	.47298	.45912	.44572	.43277	.42023	.40812	.39639
77	71	.71071	.68943	.66885	.64896	.62973	.61114	.59316	.57577	.55895	.54268	.52695	.51172	.49700	.48275	.46896	.45561	.44269	.43019	.41809	.40637
77	72	.71747	.69655	.67631	.65673	.63778	.61943	.60168	.58450	.56786	.55176	.53617	.52107	.50645	.49229	.47858	.46529	.45243	.43996	.42789	.41619
77	73	.72396	.70341	.68350	.66422	.64554	.62746	.60993	.59295	.57651	.56057	.54512	.53016	.51565	.50159	.48796	.47475	.46194	.44952	.43748	.42580
77	74	.73020	.71000	.69042	.67144	.65304	.63521	.61791	.60114	.58488	.56912	.55383	.53899	.52461	.51065	.49712	.48398	.47124	.45888	.44688	.43523
77	75	.73620	.71634	.69708	.67840	.66028	.64269	.62563	.60907	.59300	.57741	.56227	.54758	.53332	.51948	.50604	.49299	.48032	.46802	.45608	.44447
77	76	.74194	.72243	.70349	.68510	.66724	.64991	.63307	.61673	.60085	.58544	.57046	.55592	.54179	.52806	.51473	.50177	.48919	.47695	.46507	.45352
77	77	.74744	.72826	.70962	.69152	.67393	.65684	.64024	.62410	.60842	.59319	.57837	.56398	.54999	.53638	.52316	.51030	.49780	.48565	.47383	.46233
78	0	.20386	.17805	.15582	.13665	.12011	.10583	.09348	.08279	.07352	.06548	.05849	.05241	.04711	.04249	.03844	.03490	.03179	.02906	.02666	.02453
78	1	.20245	.17630	.15376	.13430	.11749	.10296	.09039	.07950	.07006	.06186	.05474	.04855	.04315	.03844	.03433	.03073	.02758	.02482	.02239	.02025
78	2	.20650	.18012	.15733	.13762	.12058	.10581	.09302	.08191	.07227	.06388	.05658	.05022	.04468	.03983	.03559	.03187	.02861	.02575	.02323	.02101
78	3	.21079	.18418	.16115	.14121	.12392	.10892	.09590	.08458	.07473	.06615	.05867	.05214	.04644	.04144	.03707	.03323	.02986	.02689	.02427	.02197
78	4	.21525	.18842	.16516	.14497	.12744	.11221	.09896	.08742	.07736	.06859	.06092	.05422	.04835	.04321	.03870	.03473	.03124	.02817	.02545	.02305
78	5	.21985	.19280	.16931	.14889	.13112	.11565	.10217	.09041	.08014	.07117	.06331	.05644	.05041	.04511	.04046	.03636	.03275	.02956	.02675	.02425
78	6	.22456	.19731	.17359	.15293	.13493	.11922	.10551	.09352	.08304	.07387	.06583	.05877	.05257	.04712	.04232	.03809	.03436	.03105	.02813	.02554
78	7	.22940	.20194	.17800	.15710	.13886	.12292	.10898	.09677	.08608	.07670	.06846	.06122	.05485	.04924	.04429	.03993	.03606	.03264	.02961	.02692
78	8	.23435	.20669	.18252	.16140	.14292	.12674	.11257	.10014	.08922	.07964	.07121	.06378	.05724	.05147	.04637	.04186	.03786	.03432	.03118	.02838
78	9	.23942	.21156	.18718	.16582	.14711	.13070	.11629	.10364	.09251	.08271	.07408	.06647	.05975	.05381	.04856	.04390	.03977	.03611	.03284	.02994
78	10	.24462	.21656	.19197	.17039	.15144	.13480	.12016	.10727	.09593	.08592	.07709	.06929	.06239	.05628	.05087	.04606	.04179	.03800	.03462	.03160
78	11	.24992	.22168	.19688	.17508	.15590	.13902	.12415	.11104	.09947	.08925	.08022	.07222	.06514	.05886	.05328	.04833	.04392	.03999	.03648	.03335
78	12	.25533	.22691	.20191	.17988	.16048	.14337	.12827	.11493	.10313	.09270	.08346	.07527	.06800	.06155	.05581	.05070	.04614	.04208	.03844	.03519
78	13	.26083	.23223	.20702	.18479	.16515	.14781	.13248	.11891	.10689	.09625	.08680	.07841	.07095	.06432	.05841	.05314	.04844	.04423	.04047	.03710
78	14	.26637	.23760	.21220	.18975	.16989	.15232	.13675	.12295	.11072	.09985	.09019	.08160	.07395	.06714	.06106	.05563	.05077	.04643	.04253	.03904
78	15	.27195	.24302	.21742	.19475	.17467	.15687	.14107	.12705	.11458	.10350	.09363	.08484	.07700	.07000	.06374	.05815	.05314	.04865	.04462	.04099
78	16	.27755	.24846	.22267	.19980	.17949	.16146	.14544	.13118	.11849	.10719	.09710	.08811	.08007	.07289	.06645	.06069	.05553	.05089	.04672	.04296
78	17	.28320	.25395	.22798	.20490	.18437	.16612	.14986	.13537	.12246	.11093	.10063	.09143	.08320	.07582	.06921	.06328	.05795	.05316	.04885	.04496
78	18	.28891	.25951	.23335	.21007	.18933	.17084	.15436	.13964	.12650	.11475	.10424	.09482	.08639	.07882	.07203	.06593	.06043	.05549	.05103	.04701

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
78	19	.29471	.26516	.23882	.21534	.19439	.17568	.15897	.14402	.13065	.11868	.10795	.09832	.08969	.08193	.07495	.06867	.06301	.05791	.05330	.04914
78	20	.30061	.27092	.24442	.22074	.19958	.18065	.16371	.14854	.13494	.12274	.11179	.10195	.09311	.08515	.07799	.07153	.06570	.06043	.05567	.05137
78	21	.30663	.27681	.25014	.22628	.20491	.18577	.16860	.15320	.13937	.12695	.11578	.10573	.09668	.08852	.08116	.07452	.06851	.06308	.05817	.05371
78	22	.31276	.28282	.25599	.23195	.21038	.19101	.17363	.15800	.14394	.13130	.11990	.10964	.10037	.09201	.08446	.07763	.07145	.06585	.06078	.05617
78	23	.31900	.28895	.26198	.23775	.21599	.19642	.17881	.16295	.14867	.13580	.12419	.11370	.10423	.09566	.08791	.08089	.07453	.06876	.06352	.05876
78	24	.32538	.29523	.26811	.24372	.22176	.20198	.18415	.16808	.15357	.14047	.12864	.11793	.10825	.09947	.09152	.08431	.07777	.07182	.06641	.06149
78	25	.33189	.30164	.27440	.24984	.22770	.20772	.18968	.17338	.15865	.14533	.13327	.12234	.11244	.10346	.09531	.08790	.08117	.07504	.06946	.06438
78	26	.33854	.30821	.28084	.25612	.23380	.21362	.19537	.17886	.16391	.15036	.13808	.12694	.11682	.10763	.09927	.09167	.08474	.07843	.07268	.06742
78	27	.34533	.31493	.28744	.26258	.24009	.21972	.20126	.18454	.16937	.15560	.14309	.13173	.12139	.11199	.10342	.09562	.08850	.08201	.07607	.07065
78	28	.35225	.32178	.29419	.26919	.24653	.22598	.20733	.19039	.17500	.16101	.14829	.13670	.12615	.11653	.10776	.09975	.09244	.08575	.07964	.07404
78	29	.35930	.32878	.30110	.27597	.25315	.23242	.21357	.19643	.18083	.16662	.15367	.14187	.13110	.12126	.11228	.10407	.09656	.08968	.08338	.07760
78	30	.36647	.33591	.30815	.28290	.25993	.23902	.21999	.20264	.18683	.17241	.15924	.14722	.13623	.12618	.11699	.10857	.10085	.09378	.08729	.08133
78	31	.37376	.34318	.31534	.28998	.26687	.24580	.22658	.20904	.19302	.17838	.16500	.15276	.14155	.13129	.12188	.11325	.10534	.09807	.09139	.08525
78	32	.38118	.35058	.32267	.29721	.27397	.25274	.23335	.21561	.19939	.18454	.17095	.15849	.14707	.13659	.12697	.11814	.11002	.10255	.09567	.08934
78	33	.38872	.35812	.33017	.30461	.28125	.25987	.24030	.22238	.20597	.19091	.17711	.16443	.15280	.14210	.13227	.12323	.11490	.10723	.10016	.09364
78	34	.39639	.36580	.33780	.31217	.28869	.26718	.24745	.22935	.21274	.19748	.18347	.17058	.15873	.14783	.13778	.12853	.11999	.11212	.10486	.09814
78	35	.40419	.37363	.34560	.31990	.29632	.27467	.25479	.23652	.21972	.20427	.19005	.17696	.16489	.15377	.14352	.13405	.12531	.11724	.10977	.10287
78	36	.41212	.38159	.35355	.32779	.30412	.28235	.26232	.24388	.22691	.21126	.19684	.18355	.17127	.15994	.14948	.13980	.13085	.12257	.11491	.10781
78	37	.42016	.38969	.36165	.33585	.31209	.29021	.27004	.25145	.23430	.21847	.20386	.19036	.17788	.16634	.15566	.14578	.13663	.12814	.12027	.11297
78	38	.42834	.39793	.36991	.34407	.32025	.29826	.27797	.25923	.24191	.22591	.21110	.19740	.18472	.17298	.16209	.15200	.14264	.13395	.12588	.11838
78	39	.43663	.40631	.37831	.35246	.32858	.30650	.28609	.26721	.24974	.23356	.21857	.20468	.19180	.17986	.16877	.15847	.14890	.14001	.13173	.12404
78	40	.44506	.41483	.38687	.36102	.33709	.31494	.29442	.27541	.25779	.24144	.22628	.21220	.19913	.18698	.17569	.16519	.15542	.14632	.13785	.12995
78	41	.45360	.42349	.39559	.36974	.34579	.32357	.30296	.28383	.26606	.24956	.23423	.21997	.20671	.19437	.18288	.17218	.16220	.15290	.14423	.13613
78	42	.46227	.43228	.40446	.37863	.35466	.33239	.31169	.29245	.27456	.25791	.24242	.22798	.21454	.20201	.19033	.17943	.16925	.15975	.15087	.14258
78	43	.47104	.44120	.41346	.38768	.36370	.34139	.32062	.30128	.28327	.26648	.25083	.23624	.22262	.20990	.19803	.18693	.17656	.16686	.15779	.14929
78	44	.47991	.45023	.42260	.39687	.37290	.35056	.32973	.31031	.29219	.27527	.25948	.24472	.23093	.21804	.20598	.19469	.18413	.17424	.16497	.15628
78	45	.48886	.45936	.43184	.40618	.38223	.35988	.33901	.31951	.30129	.28425	.26832	.25341	.23946	.22640	.21416	.20269	.19194	.18185	.17239	.16350
78	46	.49788	.46857	.44119	.41561	.39170	.36935	.34844	.32888	.31057	.29343	.27737	.26232	.24821	.23498	.22257	.21092	.19998	.18971	.18006	.17098
78	47	.50696	.47785	.45062	.42514	.40128	.37894	.35801	.33840	.32001	.30277	.28659	.27141	.25715	.24377	.23119	.21937	.20825	.19779	.18795	.17869
78	48	.51609	.48720	.46013	.43476	.41096	.38865	.36771	.34806	.32961	.31228	.29599	.28069	.26630	.25276	.24002	.22803	.21674	.20611	.19609	.18664
78	49	.52526	.49660	.46971	.44446	.42075	.39847	.37754	.35786	.33936	.32195	.30557	.29015	.27563	.26195	.24906	.23691	.22546	.21465	.20445	.19482
78	50	.53446	.50606	.47936	.45425	.43063	.40841	.38749	.36780	.34925	.33178	.31532	.29979	.28515	.27134	.25831	.24601	.23439	.22342	.21304	.20324
78	51	.54370	.51555	.48906	.46410	.44059	.41844	.39755	.37786	.35929	.34176	.32522	.30961	.29486	.28092	.26776	.25531	.24354	.23240	.22186	.21189
78	52	.55294	.52507	.49879	.47400	.45061	.42854	.40770	.38802	.36943	.35186	.33526	.31956	.30471	.29066	.27737	.26479	.25287	.24158	.23088	.22074
78	53	.56217	.53459	.50854	.48393	.46068	.43870	.41792	.39826	.37967	.36207	.34542	.32964	.31471	.30056	.28715	.27443	.26238	.25094	.24009	.22979
78	54	.57138	.54410	.51830	.49388	.47077	.44890	.42819	.40857	.38999	.37237	.35568	.33985	.32483	.31059	.29707	.28424	.27205	.26048	.24948	.23903
78	55	.58057	.55360	.52805	.50384	.48090	.45914	.43851	.41895	.40038	.38277	.36604	.35016	.33508	.32075	.30713	.29419	.28188	.27018	.25905	.24845
78	56	.58972	.56307	.53779	.51380	.49103	.46941	.44888	.42937	.41084	.39323	.37649	.36057	.34544	.33103	.31733	.30429	.29187	.28004	.26878	.25804
78	57	.59883	.57251	.54751	.52375	.50116	.47968	.45926	.43983	.42135	.40376	.38701	.37107	.35589	.34142	.32764	.31451	.30199	.29005	.27866	.26780
78	58	.60786	.58189	.55718	.53365	.51126	.48994	.46964	.45030	.43188	.41432	.39758	.38162	.36641	.35189	.33804	.32483	.31222	.30017	.28867	.27769
78	59	.61681	.59119	.56677	.54350	.52131	.50016	.47999	.46075	.44240	.42488	.40816	.39220	.37696	.36241	.34851	.33522	.32252	.31039	.29878	.28769
78	60	.62566	.60039	.57628	.55327	.53130	.51033	.49030	.47117	.45290	.43543	.41875	.40280	.38754	.37296	.35901	.34567	.33290	.32068	.30898	.29778
78	61	.63441	.60950	.58570	.56296	.54122	.52043	.50056	.48155	.46337	.44598	.42933	.41340	.39815	.38355	.36956	.35617	.34334	.33104	.31926	.30796
78	62	.64305	.61852	.59504	.57257	.55107	.53049	.51078	.49190	.47383	.45651	.43992	.42402	.40878	.39417	.38016	.36673	.35385	.34149	.32963	.31825
78	63	.65160	.62744	.60429	.58211	.56085	.54048	.52094	.50221	.48425	.46702	.45050	.43464	.41943	.40482	.39080	.37734	.36442	.35201	.34008	.32863
78	64	.66002	.63624	.61342	.59154	.57053	.55038	.53103	.51246	.49462	.47750	.46105	.44525	.43006	.41548	.40146	.38798	.37503	.36257	.35059	.33907
78	65	.66830	.64491	.62244	.60085	.58011	.56018	.54103	.52262	.50492	.48791	.47155	.45581	.44068	.42612	.41211	.39863	.38565	.37317	.36115	.34957
78	66	.67645	.65344	.63132	.61004	.58957	.56987	.55092	.53269	.51514	.49825	.48199	.46633	.45125	.43673	.42275	.40927	.39629	.38378	.37173	.36011
78	67	.68445	.66184	.64006	.61910	.59890	.57945	.56072	.54267	.52528	.50852	.49237	.47680	.46179	.44732	.43337	.41991	.40694	.39442	.38234	.37069
78	68	.69230	.67007	.64865	.62800	.60809	.58890	.57038	.55252	.53530	.51868	.50265	.48718	.47225	.45785	.44394	.43051	.41755	.40504	.39295	.38127

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
78	69	.69995	.67812	.65706	.63673	.61711	.59816	.57988	.56222	.54517	.52871	.51280	.49744	.48261	.46827	.45442	.44103	.42810	.41559	.40351	.39182
78	70	.70740	.68596	.66525	.64524	.62591	.60723	.58917	.57172	.55486	.53855	.52278	.50754	.49280	.47855	.46476	.45143	.43853	.42605	.41397	.40229
78	71	.71461	.69356	.67320	.65352	.63447	.61605	.59824	.58100	.56432	.54818	.53256	.51744	.50281	.48864	.47493	.46165	.44880	.43635	.42429	.41262
78	72	.72158	.70091	.68090	.66153	.64278	.62463	.60704	.59002	.57353	.55756	.54209	.52711	.51259	.49852	.48489	.47168	.45888	.44648	.43445	.42279
78	73	.72829	.70799	.68833	.66928	.65082	.63293	.61558	.59878	.58248	.56669	.55137	.53652	.52213	.50817	.49463	.48149	.46876	.45640	.44441	.43279
78	74	.73475	.71483	.69550	.67677	.65859	.64096	.62386	.60727	.59117	.57556	.56041	.54570	.53143	.51758	.50414	.49109	.47842	.46613	.45419	.44260
78	75	.74097	.72141	.70242	.68399	.66610	.64874	.63188	.61551	.59961	.58418	.56919	.55464	.54050	.52677	.51343	.50047	.48789	.47566	.46377	.45223
78	76	.74694	.72774	.70908	.69096	.67335	.65625	.63963	.62348	.60779	.59254	.57772	.56332	.54932	.53572	.52249	.50963	.49713	.48498	.47316	.46167
78	77	.75267	.73381	.71547	.69765	.68032	.66348	.64710	.63118	.61569	.60063	.58598	.57174	.55789	.54441	.53130	.51855	.50614	.49407	.48232	.47089
78	78	.75813	.73960	.72158	.70405	.68700	.67041	.65427	.63857	.62329	.60842	.59395	.57986	.56615	.55281	.53983	.52718	.51488	.50289	.49123	.47987
79	0	.20398	.17817	.15595	.13679	.12026	.10598	.09363	.08295	.07368	.06565	.05867	.05259	.04729	.04267	.03863	.03509	.03199	.02926	.02686	.02473
79	1	.20249	.17634	.15380	.13434	.11754	.10301	.09044	.07955	.07011	.06192	.05480	.04860	.04321	.03850	.03439	.03079	.02764	.02488	.02245	.02031
79	2	.20653	.18015	.15737	.13766	.12062	.10586	.09306	.08196	.07231	.06393	.05663	.05027	.04473	.03988	.03564	.03192	.02867	.02580	.02328	.02106
79	3	.21082	.18422	.16119	.14125	.12396	.10897	.09594	.08462	.07478	.06620	.05872	.05219	.04649	.04149	.03712	.03328	.02991	.02694	.02433	.02202
79	4	.21528	.18846	.16520	.14502	.12749	.11226	.09900	.08747	.07741	.06864	.06097	.05427	.04841	.04326	.03875	.03479	.03130	.02822	.02551	.02311
79	5	.21988	.19284	.16935	.14893	.13117	.11570	.10222	.09046	.08019	.07122	.06337	.05649	.05046	.04517	.04051	.03642	.03281	.02962	.02681	.02431
79	6	.22461	.19735	.17364	.15298	.13498	.11927	.10556	.09358	.08310	.07393	.06588	.05883	.05263	.04718	.04238	.03815	.03442	.03112	.02819	.02560
79	7	.22945	.20199	.17805	.15716	.13892	.12298	.10904	.09683	.08614	.07676	.06853	.06129	.05492	.04931	.04436	.04000	.03613	.03271	.02968	.02699
79	8	.23440	.20674	.18258	.16146	.14298	.12681	.11263	.10020	.08929	.07971	.07128	.06386	.05732	.05154	.04645	.04194	.03794	.03440	.03126	.02846
79	9	.23948	.21162	.18724	.16589	.14718	.13077	.11637	.10371	.09259	.08279	.07416	.06655	.05984	.05390	.04864	.04399	.03986	.03619	.03293	.03003
79	10	.24468	.21663	.19204	.17046	.15152	.13488	.12024	.10736	.09601	.08601	.07718	.06938	.06248	.05638	.05096	.04616	.04189	.03810	.03472	.03170
79	11	.24999	.22176	.19696	.17516	.15599	.13911	.12424	.11113	.09957	.08935	.08032	.07233	.06524	.05897	.05339	.04844	.04403	.04010	.03660	.03347
79	12	.25541	.22700	.20199	.17998	.16058	.14347	.12837	.11503	.10324	.09281	.08358	.07539	.06812	.06167	.05593	.05082	.04626	.04220	.03857	.03532
79	13	.26092	.23233	.20712	.18489	.16526	.14792	.13259	.11903	.10701	.09637	.08692	.07854	.07108	.06445	.05854	.05327	.04857	.04437	.04061	.03724
79	14	.26647	.23770	.21230	.18986	.17000	.15244	.13687	.12308	.11085	.09998	.09033	.08174	.07410	.06728	.06120	.05578	.05092	.04658	.04268	.03919
79	15	.27205	.24312	.21753	.19487	.17480	.15700	.14121	.12718	.11472	.10364	.09378	.08499	.07715	.07015	.06390	.05831	.05330	.04881	.04478	.04116
79	16	.27766	.24857	.22279	.19992	.17963	.16160	.14558	.13133	.11864	.10734	.09726	.08827	.08023	.07305	.06662	.06086	.05569	.05106	.04689	.04314
79	17	.28332	.25407	.22810	.20503	.18451	.16626	.15001	.13552	.12261	.11109	.10080	.09160	.08336	.07599	.06938	.06345	.05813	.05334	.04903	.04515
79	18	.28903	.25963	.23348	.21020	.18947	.17099	.15451	.13980	.12666	.11491	.10440	.09499	.08656	.07900	.07221	.06611	.06062	.05567	.05122	.04720
79	19	.29483	.26528	.23896	.21548	.19454	.17583	.15912	.14418	.13082	.11885	.10812	.09850	.08987	.08211	.07513	.06885	.06320	.05810	.05349	.04933
79	20	.30073	.27105	.24456	.22089	.19973	.18081	.16387	.14870	.13511	.12292	.11197	.10214	.09330	.08534	.07818	.07172	.06589	.06063	.05587	.05157
79	21	.30676	.27695	.25029	.22643	.20507	.18593	.16877	.15337	.13955	.12713	.11596	.10592	.09687	.08871	.08136	.07472	.06871	.06329	.05837	.05392
79	22	.31289	.28296	.25614	.23210	.21054	.19118	.17380	.15818	.14413	.13148	.12010	.10983	.10057	.09222	.08467	.07784	.07166	.06606	.06099	.05639
79	23	.31914	.28910	.26213	.23792	.21616	.19659	.17899	.16314	.14886	.13599	.12438	.11390	.10443	.09587	.08812	.08111	.07475	.06898	.06374	.05898
79	24	.32553	.29538	.26827	.24388	.22193	.20216	.18434	.16827	.15377	.14068	.12884	.11814	.10846	.09969	.09174	.08454	.07799	.07205	.06664	.06172
79	25	.33204	.30180	.27456	.25002	.22788	.20790	.18987	.17358	.15886	.14554	.13348	.12256	.11267	.10369	.09554	.08814	.08140	.07528	.06970	.06462
79	26	.33870	.30837	.28101	.25631	.23399	.21382	.19558	.17907	.16413	.15058	.13831	.12717	.11705	.10786	.09951	.09191	.08499	.07868	.07293	.06767
79	27	.34550	.31510	.28762	.26277	.24029	.21993	.20148	.18476	.16959	.15583	.14333	.13197	.12164	.11224	.10368	.09588	.08876	.08227	.07633	.07091
79	28	.35243	.32197	.29439	.26940	.24675	.22620	.20755	.19062	.17524	.16126	.14854	.13696	.12641	.11679	.10802	.10002	.09271	.08603	.07991	.07431
79	29	.35948	.32898	.30130	.27618	.25337	.23265	.21381	.19667	.18108	.16688	.15393	.14213	.13137	.12154	.11256	.10435	.09684	.08997	.08367	.07789
79	30	.36667	.33612	.30836	.28312	.26016	.23927	.22024	.20290	.18710	.17268	.15952	.14750	.13652	.12647	.11728	.10887	.10116	.09409	.08760	.08164
79	31	.37397	.34340	.31557	.29022	.26712	.24606	.22684	.20931	.19330	.17867	.16529	.15306	.14186	.13160	.12219	.11357	.10566	.09839	.09171	.08557
79	32	.38140	.35081	.32292	.29747	.27423	.25302	.23363	.21590	.19969	.18485	.17126	.15881	.14739	.13692	.12730	.11847	.11035	.10289	.09602	.08969
79	33	.38896	.35837	.33042	.30488	.28153	.26016	.24061	.22269	.20628	.19124	.17744	.16477	.15314	.14245	.13262	.12358	.11526	.10759	.10053	.09401
79	34	.39664	.36606	.33808	.31246	.28899	.26749	.24777	.22968	.21308	.19783	.18382	.17094	.15910	.14820	.13816	.12891	.12038	.11251	.10524	.09853
79	35	.40446	.37391	.34590	.32021	.29664	.27500	.25513	.23687	.22008	.20464	.19043	.17734	.16528	.15417	.14392	.13446	.12572	.11765	.11019	.10328
79	36	.41240	.38189	.35387	.32812	.30446	.28270	.26268	.24426	.22729	.21166	.19725	.18396	.17169	.16037	.14990	.14023	.13129	.12301	.11535	.10825
79	37	.42047	.39001	.36199	.33620	.31246	.29059	.27044	.25185	.23471	.21890	.20429	.19080	.17833	.16679	.15612	.14624	.13709	.12861	.12075	.11345
79	38	.42866	.39827	.37027	.34445	.32064	.29867	.27839	.25966	.24236	.22636	.21157	.19788	.18520	.17347	.16259	.15250	.14314	.13446	.12639	.11889
79	39	.43699	.40668	.37870	.35287	.32900	.30694	.28655	.26768	.25022	.23405	.21907	.20519	.19232	.18038	.16930	.15900	.14944	.14055	.13228	.12459

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
79	40	.44544	.41523	.38730	.36146	.33755	.31541	.29491	.27592	.25831	.24197	.22682	.21275	.19969	.18755	.17627	.16577	.15600	.14691	.13844	.13054
79	41	.45401	.42392	.39605	.37022	.34628	.32408	.30349	.28437	.26662	.25014	.23481	.22057	.20732	.19498	.18350	.17280	.16284	.15354	.14487	.13677
79	42	.46271	.43275	.40495	.37915	.35520	.33295	.31227	.29305	.27517	.25853	.24305	.22863	.21520	.20268	.19100	.18011	.16994	.16044	.15157	.14328
79	43	.47152	.44171	.41400	.38824	.36429	.34200	.32125	.30193	.28393	.26716	.25152	.23694	.22333	.21062	.19876	.18767	.17731	.16761	.15854	.15005
79	44	.48044	.45079	.42319	.39748	.37354	.35122	.33042	.31101	.29291	.27601	.26023	.24548	.23171	.21882	.20677	.19550	.18494	.17505	.16579	.15710
79	45	.48944	.45996	.43248	.40685	.38293	.36060	.33975	.32027	.30207	.28505	.26914	.25424	.24031	.22725	.21502	.20356	.19282	.18274	.17328	.16440
79	46	.49851	.46923	.44189	.41634	.39246	.37013	.34925	.32971	.31142	.29430	.27825	.26322	.24913	.23591	.22351	.21187	.20094	.19068	.18103	.17196
79	47	.50764	.47857	.45137	.42592	.40210	.37979	.35889	.33930	.32093	.30371	.28755	.27239	.25815	.24478	.23221	.22040	.20929	.19885	.18901	.17975
79	48	.51682	.48798	.46095	.43561	.41186	.38957	.36866	.34904	.33061	.31330	.29704	.28175	.26738	.25386	.24114	.22916	.21788	.20725	.19724	.18779
79	49	.52605	.49745	.47060	.44539	.42172	.39947	.37857	.35892	.34045	.32306	.30671	.29131	.27681	.26314	.25027	.23813	.22669	.21589	.20570	.19607
79	50	.53533	.50697	.48032	.45526	.43168	.40949	.38861	.36895	.35044	.33299	.31655	.30105	.28643	.27264	.25962	.24733	.23573	.22476	.21440	.20460
79	51	.54464	.51655	.49010	.46520	.44173	.41962	.39877	.37911	.36057	.34307	.32656	.31097	.29624	.28233	.26918	.25674	.24499	.23386	.22333	.21337
79	52	.55395	.52614	.49992	.47518	.45184	.42981	.40902	.38937	.37082	.35328	.33671	.32103	.30621	.29218	.27891	.26634	.25444	.24316	.23247	.22234
79	53	.56326	.53575	.50976	.48521	.46201	.44008	.41934	.39973	.38117	.36361	.34698	.33124	.31633	.30220	.28881	.27612	.26408	.25265	.24182	.23153
79	54	.57256	.54535	.51962	.49526	.47221	.45039	.42973	.41015	.39161	.37403	.35737	.34157	.32658	.31236	.29887	.28606	.27389	.26233	.25135	.24091
79	55	.58184	.55495	.52947	.50533	.48245	.46075	.44017	.42065	.40213	.38456	.36787	.35202	.33697	.32267	.30908	.29615	.28387	.27218	.26106	.25048
79	56	.59110	.56453	.53933	.51541	.49270	.47114	.45066	.43121	.41273	.39516	.37846	.36258	.34747	.33310	.31942	.30640	.29401	.28220	.27095	.26023
79	57	.60031	.57408	.54916	.52547	.50296	.48155	.46119	.44181	.42338	.40584	.38914	.37323	.35808	.34365	.32990	.31679	.30429	.29237	.28100	.27016
79	58	.60945	.58357	.55895	.53551	.51320	.49195	.47171	.45243	.43406	.41655	.39986	.38395	.36877	.35429	.34047	.32728	.31469	.30267	.29119	.28022
79	59	.61852	.59299	.56867	.54549	.52339	.50231	.48221	.46304	.44474	.42728	.41061	.39470	.37950	.36498	.35111	.33786	.32519	.31307	.30149	.29041
79	60	.62748	.60233	.57832	.55540	.53352	.51263	.49268	.47362	.45541	.43801	.42137	.40547	.39026	.37572	.36181	.34849	.33575	.32356	.31188	.30070
79	61	.63636	.61157	.58788	.56524	.54359	.52290	.50311	.48417	.46606	.44873	.43214	.41626	.40106	.38650	.37255	.35920	.34639	.33413	.32237	.31109
79	62	.64514	.62073	.59737	.57502	.55361	.53312	.51350	.49471	.47670	.45946	.44293	.42708	.41189	.39733	.38337	.36997	.35712	.34479	.33296	.32160
79	63	.65383	.62980	.60678	.58472	.56357	.54329	.52385	.50521	.48733	.47017	.45371	.43792	.42276	.40820	.39423	.38081	.36792	.35554	.34364	.33221
79	64	.66240	.63876	.61608	.59432	.57344	.55339	.53414	.51566	.49791	.48086	.46448	.44875	.43362	.41909	.40512	.39169	.37877	.36635	.35440	.34291
79	65	.67084	.64760	.62527	.60382	.58320	.56339	.54434	.52603	.50843	.49149	.47521	.45955	.44447	.42997	.41602	.40258	.38965	.37720	.36521	.35366
79	66	.67915	.65631	.63434	.61320	.59286	.57329	.55446	.53633	.51888	.50207	.48589	.47031	.45530	.44085	.42692	.41349	.40056	.38809	.37607	.36448
79	67	.68733	.66489	.64328	.62247	.60241	.58310	.56448	.54655	.52926	.51259	.49653	.48104	.46611	.45170	.43781	.42441	.41148	.39901	.38697	.37535
79	68	.69536	.67332	.65207	.63159	.61183	.59277	.57439	.55665	.53954	.52302	.50708	.49170	.47685	.46251	.44867	.43530	.42239	.40993	.39788	.38624
79	69	.70320	.68157	.66069	.64054	.62107	.60228	.58413	.56661	.54968	.53332	.51752	.50225	.48750	.47324	.45945	.44613	.43325	.42080	.40876	.39711
79	70	.71084	.68962	.66910	.64928	.63012	.61160	.59369	.57638	.55964	.54345	.52779	.51265	.49800	.48382	.47011	.45684	.44400	.43158	.41955	.40791
79	71	.71826	.69743	.67728	.65779	.63893	.62068	.60302	.58593	.56938	.55337	.53786	.52285	.50831	.49424	.48060	.46740	.45461	.44222	.43022	.41858
79	72	.72543	.70500	.68521	.66605	.64749	.62952	.61210	.59523	.57889	.56305	.54771	.53283	.51842	.50445	.49090	.47777	.46504	.45269	.44072	.42912
79	73	.73235	.71231	.69288	.67405	.65579	.63809	.62093	.60428	.58814	.57249	.55730	.54258	.52829	.51443	.50098	.48793	.47527	.46298	.45105	.43947
79	74	.73903	.71937	.70030	.68179	.66383	.64640	.62949	.61307	.59714	.58167	.56666	.55208	.53793	.52419	.51084	.49788	.48530	.47307	.46120	.44966
79	75	.74547	.72618	.70746	.68927	.67161	.65446	.63780	.62162	.60589	.59062	.57578	.56136	.54735	.53373	.52049	.50763	.49513	.48298	.47116	.45968
79	76	.75167	.73275	.71437	.69651	.67914	.66226	.64585	.62990	.61439	.59931	.58465	.57039	.55653	.54304	.52993	.51717	.50476	.49269	.48094	.46952
79	77	.75761	.73906	.72102	.70347	.68640	.66979	.65363	.63791	.62262	.60774	.59326	.57917	.56545	.55211	.53911	.52647	.51416	.50217	.49051	.47915
79	78	.76330	.74510	.72739	.71014	.69336	.67702	.66111	.64563	.63055	.61587	.60157	.58765	.57409	.56088	.54802	.53549	.52329	.51140	.49982	.48854
79	79	.76870	.75084	.73345	.71650	.70000	.68392	.66826	.65301	.63814	.62366	.60955	.59579	.58239	.56933	.55660	.54420	.53210	.52032	.50882	.49762
80	0	.20409	.17829	.15607	.13692	.12039	.10612	.09378	.08310	.07384	.06581	.05883	.05276	.04747	.04285	.03882	.03528	.03218	.02945	.02705	.02493
80	1	.20252	.17638	.15384	.13438	.11758	.10305	.09048	.07960	.07016	.06197	.05485	.04865	.04326	.03855	.03444	.03085	.02770	.02493	.02250	.02036
80	2	.20656	.18019	.15740	.13770	.12066	.10590	.09310	.08200	.07236	.06398	.05668	.05032	.04477	.03993	.03569	.03197	.02871	.02585	.02333	.02111
80	3	.21085	.18425	.16123	.14129	.12400	.10901	.09598	.08467	.07482	.06624	.05876	.05224	.04653	.04154	.03717	.03333	.02996	.02699	.02438	.02207
80	4	.21531	.18849	.16523	.14505	.12753	.11230	.09905	.08751	.07745	.06868	.06102	.05432	.04845	.04331	.03880	.03484	.03135	.02827	.02556	.02316
80	5	.21992	.19288	.16939	.14897	.13121	.11574	.10226	.09051	.08024	.07127	.06342	.05654	.05051	.04522	.04057	.03647	.03286	.02968	.02686	.02437
80	6	.22465	.19739	.17368	.15302	.13502	.11932	.10561	.09363	.08315	.07398	.06594	.05888	.05269	.04724	.04244	.03821	.03448	.03118	.02825	.02566
80	7	.22949	.20203	.17810	.15721	.13897	.12303	.10909	.09689	.08620	.07682	.06859	.06135	.05498	.04937	.04443	.04006	.03620	.03278	.02975	.02705
80	8	.23445	.20679	.18263	.16151	.14304	.12687	.11269	.10027	.08936	.07977	.07135	.06393	.05738	.05161	.04652	.04201	.03801	.03447	.03133	.02853
80	9	.23953	.21168	.18730	.16595	.14725	.13084	.11644	.10378	.09266	.08286	.07424	.06663	.05991	.05398	.04872	.04407	.03994	.03628	.03301	.03011

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
80	10	.24474	.21669	.19210	.17053	.15159	.13495	.12032	.10744	.09609	.08609	.07726	.06946	.06257	.05646	.05105	.04625	.04198	.03819	.03481	.03179
80	11	.25006	.22183	.19703	.17524	.15607	.13919	.12433	.11122	.09966	.08944	.08041	.07242	.06534	.05906	.05349	.04854	.04413	.04020	.03670	.03357
80	12	.25549	.22708	.20208	.18006	.16066	.14356	.12846	.11513	.10334	.09292	.08368	.07549	.06823	.06178	.05604	.05093	.04638	.04232	.03869	.03544
80	13	.26100	.23241	.20721	.18498	.16536	.14802	.13270	.11913	.10713	.09648	.08704	.07866	.07120	.06457	.05867	.05340	.04870	.04450	.04074	.03737
80	14	.26655	.23780	.21240	.18996	.17011	.15255	.13699	.12320	.11097	.10011	.09046	.08187	.07423	.06742	.06134	.05591	.05106	.04672	.04283	.03933
80	15	.27214	.24322	.21763	.19498	.17491	.15712	.14133	.12731	.11485	.10377	.09391	.08513	.07729	.07030	.06405	.05845	.05345	.04896	.04493	.04131
80	16	.27776	.24868	.22290	.20004	.17975	.16172	.14571	.13146	.11878	.10748	.09740	.08841	.08038	.07320	.06677	.06102	.05585	.05122	.04705	.04330
80	17	.28342	.25418	.22822	.20515	.18464	.16639	.15014	.13566	.12276	.11124	.10095	.09175	.08352	.07615	.06955	.06362	.05829	.05351	.04920	.04532
80	18	.28913	.25974	.23360	.21033	.18960	.17113	.15465	.13994	.12681	.11507	.10456	.09515	.08673	.07916	.07238	.06628	.06079	.05585	.05139	.04738
80	19	.29494	.26540	.23908	.21561	.19467	.17597	.15927	.14433	.13097	.11901	.10828	.09867	.09003	.08228	.07531	.06903	.06337	.05828	.05367	.04951
80	20	.30085	.27118	.24469	.22102	.19987	.18096	.16402	.14886	.13527	.12308	.11214	.10231	.09347	.08552	.07836	.07190	.06608	.06082	.05606	.05176
80	21	.30688	.27707	.25042	.22657	.20521	.18608	.16892	.15353	.13971	.12730	.11614	.10609	.09705	.08890	.08154	.07490	.06890	.06348	.05857	.05412
80	22	.31301	.28309	.25628	.23225	.21069	.19134	.17396	.15834	.14430	.13166	.12027	.11001	.10076	.09241	.08486	.07803	.07186	.06626	.06119	.05659
80	23	.31927	.28923	.26228	.23807	.21631	.19675	.17915	.16331	.14904	.13618	.12457	.11409	.10463	.09607	.08832	.08131	.07495	.06918	.06395	.05919
80	24	.32566	.29552	.26842	.24404	.22209	.20233	.18451	.16845	.15395	.14086	.12904	.11834	.10866	.09989	.09195	.08474	.07820	.07226	.06686	.06194
80	25	.33218	.30195	.27472	.25018	.22805	.20808	.19005	.17377	.15905	.14574	.13368	.12277	.11287	.10390	.09575	.08835	.08162	.07550	.06993	.06484
80	26	.33884	.30853	.28117	.25648	.23417	.21400	.19577	.17927	.16433	.15079	.13852	.12738	.11727	.10809	.09973	.09214	.08522	.07891	.07316	.06791
80	27	.34565	.31526	.28779	.26295	.24047	.22012	.20168	.18496	.16980	.15605	.14355	.13219	.12187	.11247	.10391	.09611	.08900	.08251	.07658	.07116
80	28	.35259	.32214	.29457	.26959	.24694	.22640	.20776	.19084	.17546	.16148	.14877	.13719	.12665	.11704	.10827	.10027	.09296	.08628	.08017	.07458
80	29	.35965	.32916	.30149	.27638	.25358	.23286	.21403	.19690	.18131	.16712	.15418	.14238	.13162	.12180	.11282	.10462	.09711	.09024	.08394	.07817
80	30	.36684	.33631	.30856	.28333	.26038	.23949	.22047	.20314	.18734	.17293	.15978	.14776	.13679	.12675	.11756	.10915	.10144	.09437	.08789	.08193
80	31	.37416	.34360	.31578	.29044	.26735	.24629	.22709	.20956	.19356	.17893	.16556	.15333	.14214	.13188	.12249	.11387	.10596	.09869	.09202	.08588
80	32	.38160	.35102	.32314	.29770	.27448	.25327	.23389	.21617	.19997	.18513	.17155	.15910	.14769	.13722	.12761	.11878	.11067	.10321	.09634	.09001
80	33	.38917	.35859	.33066	.30513	.28179	.26043	.24088	.22298	.20658	.19154	.17774	.16508	.15346	.14277	.13295	.12392	.11560	.10793	.10087	.09435
80	34	.39686	.36630	.33833	.31272	.28927	.26777	.24806	.22998	.21339	.19815	.18415	.17128	.15944	.14854	.13850	.12926	.12073	.11287	.10561	.09890
80	35	.40470	.37416	.34617	.32049	.29693	.27531	.25544	.23719	.22041	.20498	.19077	.17769	.16564	.15454	.14429	.13483	.12610	.11803	.11057	.10367
80	36	.41266	.38216	.35415	.32842	.30477	.28303	.26302	.24461	.22765	.21202	.19762	.18433	.17208	.16076	.15030	.14063	.13170	.12342	.11576	.10867
80	37	.42074	.39030	.36230	.33652	.31279	.29094	.27080	.25222	.23509	.21928	.20469	.19120	.17874	.16721	.15655	.14667	.13753	.12905	.12119	.11389
80	38	.42896	.39859	.37060	.34480	.32100	.29905	.27878	.26006	.24277	.22678	.21199	.19831	.18565	.17391	.16304	.15296	.14361	.13493	.12686	.11937
80	39	.43730	.40702	.37906	.35324	.32939	.30735	.28696	.26811	.25066	.23450	.21953	.20566	.19280	.18086	.16979	.15950	.14994	.14106	.13279	.12510
80	40	.44578	.41559	.38768	.36186	.33797	.31585	.29536	.27638	.25878	.24246	.22732	.21326	.20020	.18807	.17679	.16630	.15654	.14745	.13899	.13110
80	41	.45439	.42432	.39647	.37066	.34674	.32456	.30398	.28487	.26714	.25066	.23535	.22112	.20787	.19555	.18407	.17338	.16342	.15413	.14546	.13737
80	42	.46312	.43318	.40541	.37963	.35569	.33346	.31280	.29359	.27573	.25911	.24363	.22922	.21580	.20329	.19162	.18073	.17057	.16108	.15222	.14393
80	43	.47196	.44218	.41450	.38876	.36482	.34255	.32182	.30252	.28454	.26778	.25216	.23758	.22398	.21129	.19943	.18835	.17800	.16831	.15924	.15076
80	44	.48092	.45130	.42372	.39804	.37412	.35183	.33104	.31166	.29357	.27668	.26092	.24619	.23242	.21955	.20751	.19624	.18569	.17581	.16655	.15787
80	45	.48996	.46052	.43306	.40746	.38356	.36126	.34043	.32097	.30279	.28579	.26989	.25501	.24108	.22804	.21582	.20437	.19364	.18356	.17411	.16524
80	46	.49908	.46983	.44252	.41700	.39315	.37085	.34999	.33047	.31220	.29510	.27907	.26405	.24997	.23677	.22438	.21275	.20183	.19158	.18193	.17287
80	47	.50825	.47922	.45206	.42664	.40285	.38057	.35969	.34013	.32178	.30458	.28844	.27329	.25907	.24571	.23316	.22136	.21026	.19982	.19000	.18074
80	48	.51749	.48869	.46170	.43640	.41267	.39042	.36954	.34994	.33154	.31425	.29801	.28274	.26838	.25487	.24216	.23020	.21893	.20831	.19831	.18887
80	49	.52678	.49822	.47141	.44624	.42260	.40039	.37952	.35990	.34145	.32409	.30775	.29237	.27789	.26425	.25139	.23926	.22783	.21704	.20686	.19724
80	50	.53612	.50781	.48120	.45618	.43264	.41049	.38964	.37001	.35153	.33411	.31769	.30221	.28761	.27384	.26083	.24856	.23697	.22601	.21566	.20587
80	51	.54549	.51746	.49106	.46620	.44277	.42070	.39989	.38026	.36175	.34428	.32779	.31223	.29752	.28363	.27049	.25808	.24633	.23522	.22470	.21475
80	52	.55488	.52713	.50095	.47627	.45297	.43099	.41023	.39062	.37210	.35459	.33805	.32240	.30760	.29359	.28034	.26779	.25590	.24464	.23396	.22384
80	53	.56427	.53681	.51088	.48638	.46323	.44134	.42065	.40107	.38255	.36503	.34843	.33272	.31783	.30373	.29036	.27768	.26566	.25425	.24343	.23315
80	54	.57365	.54650	.52082	.49653	.47353	.45176	.43114	.41161	.39311	.37557	.35894	.34317	.32821	.31401	.30054	.28775	.27560	.26406	.25309	.24266
80	55	.58301	.55619	.53078	.50670	.48387	.46223	.44170	.42223	.40375	.38621	.36956	.35375	.33872	.32445	.31088	.29798	.28572	.27405	.26294	.25237
80	56	.59235	.56587	.54073	.51688	.49424	.47273	.45231	.43291	.41447	.39695	.38029	.36444	.34937	.33502	.32137	.30838	.29600	.28421	.27298	.26227
80	57	.60166	.57552	.55067	.52706	.50461	.48326	.46296	.44364	.42526	.40776	.39110	.37524	.36012	.34572	.33200	.31892	.30644	.29454	.28319	.27236
80	58	.61091	.58512	.56058	.53722	.51497	.49379	.47362	.45440	.43608	.41862	.40198	.38610	.37096	.35652	.34273	.32957	.31701	.30501	.29355	.28260
80	59	.62008	.59465	.57042	.54732	.52530	.50430	.48426	.46515	.44691	.42950	.41288	.39701	.38186	.36738	.35354	.34032	.32767	.31558	.30402	.29296

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
80	60	.62916	.60411	.58019	.55736	.53557	.51476	.49488	.47588	.45774	.44039	.42381	.40796	.39279	.37829	.36441	.35113	.33842	.32625	.31460	.30344
80	61	.63816	.61348	.58989	.56735	.54579	.52518	.50546	.48660	.46856	.45128	.43475	.41893	.40377	.38926	.37535	.36203	.34926	.33702	.32528	.31403
80	62	.64706	.62277	.59952	.57727	.55596	.53556	.51602	.49731	.47938	.46219	.44572	.42994	.41480	.40028	.38636	.37300	.36019	.34789	.33608	.32475
80	63	.65588	.63198	.60908	.58713	.56608	.54590	.52655	.50799	.49019	.47310	.45671	.44097	.42587	.41136	.39743	.38406	.37120	.35886	.34699	.33558
80	64	.66459	.64109	.61854	.59690	.57612	.55617	.53702	.51863	.50096	.48399	.46768	.45201	.43695	.42247	.40855	.39516	.38228	.36990	.35798	.34651
80	65	.67318	.65009	.62789	.60657	.58607	.56636	.54742	.52921	.51169	.49484	.47863	.46303	.44803	.43358	.41968	.40629	.39340	.38099	.36903	.35752
80	66	.68165	.65896	.63713	.61613	.59592	.57647	.55774	.53972	.52236	.50564	.48954	.47404	.45909	.44470	.43083	.41745	.40456	.39214	.38015	.36860
80	67	.68999	.66772	.64626	.62559	.60567	.58648	.56799	.55016	.53297	.51640	.50042	.48501	.47015	.45582	.44199	.42864	.41576	.40333	.39133	.37975
80	68	.69819	.67633	.65525	.63491	.61530	.59638	.57812	.56050	.54349	.52708	.51123	.49594	.48116	.46690	.45312	.43981	.42696	.41454	.40253	.39093
80	69	.70621	.68477	.66407	.64408	.62477	.60612	.58810	.57070	.55389	.53764	.52194	.50676	.49209	.47791	.46419	.45094	.43811	.42571	.41372	.40211
80	70	.71404	.69301	.67269	.65304	.63404	.61567	.59791	.58073	.56411	.54804	.53249	.51744	.50288	.48879	.47515	.46196	.44918	.43681	.42483	.41323
80	71	.72165	.70103	.68108	.66178	.64309	.62501	.60750	.59055	.57413	.55824	.54285	.52794	.51350	.49951	.48596	.47283	.46011	.44778	.43583	.42424
80	72	.72902	.70881	.68924	.67027	.65190	.63410	.61685	.60013	.58392	.56822	.55299	.53823	.52391	.51004	.49658	.48353	.47087	.45859	.44668	.43512
80	73	.73614	.71634	.69713	.67851	.66045	.64293	.62594	.60946	.59346	.57795	.56289	.54828	.53411	.52035	.50699	.49402	.48144	.46922	.45735	.44583
80	74	.74303	.72362	.70478	.68650	.66875	.65151	.63478	.61854	.60276	.58744	.57256	.55811	.54408	.53044	.51720	.50433	.49182	.47967	.46786	.45639
80	75	.74968	.73066	.71218	.69423	.67679	.65985	.64338	.62738	.61182	.59670	.58201	.56772	.55383	.54033	.52720	.51443	.50202	.48995	.47820	.46678
80	76	.75609	.73746	.71934	.70172	.68459	.66793	.65173	.63597	.62063	.60572	.59121	.57710	.56336	.55000	.53700	.52434	.51203	.50004	.48837	.47701
80	77	.76226	.74400	.72624	.70895	.69212	.67575	.65981	.64429	.62918	.61448	.60016	.58622	.57265	.55943	.54656	.53402	.52181	.50992	.49833	.48705
80	78	.76817	.75028	.73286	.71589	.69937	.68327	.66759	.65232	.63744	.62294	.60882	.59506	.58165	.56858	.55584	.54343	.53133	.51954	.50805	.49685
80	79	.77379	.75626	.73917	.72252	.70629	.69047	.67505	.66001	.64536	.63107	.61714	.60356	.59031	.57740	.56481	.55252	.54055	.52886	.51747	.50635
80	80	.77911	.76192	.74515	.72880	.71286	.69730	.68213	.66734	.65290	.63882	.62508	.61168	.59860	.58584	.57339	.56124	.54938	.53781	.52652	.51549
81	0	.20419	.17840	.15619	.13704	.12053	.10626	.09393	.08325	.07400	.06597	.05900	.05293	.04764	.04303	.03900	.03547	.03237	.02964	.02725	.02513
81	1	.20256	.17641	.15387	.13442	.11762	.10309	.09052	.07964	.07020	.06201	.05489	.04870	.04331	.03860	.03449	.03090	.02775	.02498	.02255	.02042
81	2	.20659	.18022	.15743	.13773	.12069	.10593	.09314	.08204	.07240	.06402	.05672	.05036	.04482	.03997	.03573	.03202	.02876	.02590	.02338	.02116
81	3	.21088	.18428	.16126	.14132	.12404	.10904	.09602	.08470	.07486	.06628	.05881	.05228	.04658	.04158	.03721	.03337	.03000	.02704	.02442	.02212
81	4	.21534	.18852	.16527	.14509	.12756	.11233	.09908	.08755	.07749	.06872	.06106	.05436	.04850	.04336	.03885	.03488	.03139	.02832	.02561	.02321
81	5	.21995	.19291	.16943	.14901	.13125	.11578	.10230	.09055	.08028	.07131	.06346	.05659	.05056	.04527	.04062	.03652	.03291	.02973	.02691	.02442
81	6	.22468	.19743	.17372	.15306	.13506	.11936	.10565	.09368	.08320	.07403	.06599	.05893	.05274	.04729	.04249	.03826	.03453	.03123	.02831	.02572
81	7	.22953	.20207	.17814	.15725	.13902	.12308	.10914	.09694	.08625	.07687	.06864	.06140	.05504	.04943	.04448	.04012	.03626	.03284	.02981	.02711
81	8	.23449	.20684	.18268	.16156	.14309	.12692	.11275	.10032	.08942	.07983	.07141	.06399	.05745	.05168	.04658	.04207	.03808	.03454	.03139	.02860
81	9	.23958	.21173	.18735	.16601	.14730	.13090	.11650	.10385	.09272	.08293	.07431	.06670	.05998	.05405	.04880	.04414	.04002	.03635	.03309	.03019
81	10	.24479	.21675	.19216	.17059	.15166	.13502	.12039	.10751	.09617	.08617	.07734	.06954	.06265	.05654	.05113	.04633	.04207	.03827	.03489	.03188
81	11	.25012	.22189	.19710	.17531	.15614	.13927	.12441	.11130	.09974	.08953	.08050	.07251	.06543	.05916	.05358	.04863	.04422	.04030	.03680	.03367
81	12	.25555	.22715	.20215	.18014	.16075	.14364	.12855	.11522	.10344	.09301	.08378	.07559	.06833	.06188	.05614	.05104	.04648	.04242	.03879	.03555
81	13	.26107	.23249	.20729	.18507	.16545	.14812	.13279	.11923	.10723	.09659	.08715	.07877	.07132	.06469	.05878	.05352	.04882	.04462	.04086	.03749
81	14	.26663	.23788	.21249	.19005	.17021	.15265	.13709	.12331	.11108	.10022	.09057	.08199	.07435	.06754	.06147	.05604	.05119	.04685	.04296	.03947
81	15	.27223	.24331	.21773	.19508	.17502	.15723	.14144	.12743	.11497	.10390	.09404	.08526	.07742	.07043	.06418	.05859	.05359	.04910	.04508	.04146
81	16	.27785	.24877	.22300	.20014	.17986	.16184	.14583	.13158	.11890	.10761	.09754	.08855	.08052	.07334	.06692	.06116	.05600	.05137	.04720	.04345
81	17	.28351	.25428	.22832	.20526	.18475	.16651	.15027	.13579	.12289	.11137	.10109	.09189	.08367	.07630	.06970	.06377	.05845	.05366	.04936	.04548
81	18	.28923	.25985	.23371	.21044	.18972	.17125	.15478	.14008	.12695	.11521	.10471	.09530	.08688	.07932	.07253	.06644	.06095	.05601	.05156	.04754
81	19	.29504	.26551	.23920	.21573	.19480	.17610	.15940	.14447	.13111	.11915	.10843	.09882	.09019	.08244	.07547	.06919	.06354	.05844	.05384	.04969
81	20	.30095	.27129	.24480	.22115	.20000	.18109	.16416	.14900	.13542	.12323	.11229	.10247	.09363	.08568	.07852	.07207	.06625	.06099	.05624	.05193
81	21	.30698	.27719	.25054	.22670	.20535	.18622	.16907	.15368	.13987	.12746	.11630	.10626	.09721	.08907	.08172	.07508	.06908	.06366	.05875	.05430
81	22	.31312	.28321	.25641	.23238	.21083	.19148	.17411	.15850	.14446	.13182	.12044	.11018	.10093	.09258	.08504	.07821	.07204	.06645	.06138	.05678
81	23	.31939	.28936	.26241	.23820	.21645	.19690	.17931	.16347	.14920	.13634	.12474	.11427	.10481	.09625	.08851	.08150	.07514	.06938	.06414	.05939
81	24	.32578	.29565	.26855	.24418	.22224	.20248	.18468	.16862	.15412	.14104	.12921	.11852	.10885	.10008	.09214	.08494	.07840	.07246	.06706	.06214
81	25	.33231	.30208	.27486	.25033	.22820	.20824	.19022	.17394	.15923	.14592	.13387	.12296	.11307	.10410	.09595	.08856	.08183	.07571	.07014	.06505
81	26	.33897	.30867	.28132	.25663	.23433	.21417	.19594	.17945	.16451	.15098	.13871	.12758	.11747	.10829	.09994	.09235	.08543	.07913	.07338	.06813
81	27	.34579	.31541	.28795	.26311	.24064	.22029	.20186	.18515	.17000	.15624	.14375	.13240	.12208	.11269	.10413	.09634	.08923	.08274	.07681	.07139
81	28	.35273	.32229	.29473	.26976	.24712	.22659	.20796	.19104	.17567	.16169	.14898	.13741	.12687	.11727	.10850	.10051	.09320	.08652	.08041	.07482

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
81	29	.35981	.32932	.30166	.27656	.25377	.23306	.21423	.19711	.18153	.16734	.15441	.14261	.13186	.12204	.11307	.10486	.09736	.09049	.08420	.07842
81	30	.36701	.33648	.30874	.28352	.26058	.23970	.22069	.20336	.18757	.17316	.16002	.14801	.13703	.12700	.11782	.10941	.10170	.09464	.08816	.08221
81	31	.37433	.34378	.31597	.29064	.26756	.24651	.22732	.20980	.19380	.17918	.16582	.15359	.14240	.13215	.12276	.11414	.10623	.09897	.09230	.08617
81	32	.38178	.35122	.32334	.29791	.27470	.25350	.23413	.21642	.20022	.18539	.17182	.15937	.14797	.13750	.12790	.11907	.11096	.10350	.09664	.09032
81	33	.38936	.35880	.33088	.30536	.28202	.26068	.24114	.22324	.20685	.19181	.17803	.16537	.15375	.14307	.13325	.12422	.11591	.10825	.10119	.09467
81	34	.39707	.36652	.33856	.31296	.28952	.26803	.24833	.23026	.21367	.19844	.18445	.17158	.15975	.14886	.13883	.12958	.12106	.11320	.10594	.09924
81	35	.40492	.37439	.34641	.32075	.29720	.27558	.25573	.23749	.22072	.20529	.19109	.17802	.16598	.15487	.14463	.13518	.12645	.11839	.11093	.10403
81	36	.41289	.38241	.35441	.32870	.30506	.28332	.26333	.24492	.22797	.21236	.19796	.18468	.17243	.16112	.15066	.14100	.13207	.12380	.11614	.10905
81	37	.42099	.39056	.36257	.33682	.31310	.29125	.27112	.25256	.23544	.21964	.20505	.19157	.17912	.16760	.15694	.14707	.13793	.12945	.12160	.11430
81	38	.42923	.39887	.37090	.34511	.32133	.29939	.27913	.26042	.24314	.22716	.21238	.19871	.18605	.17433	.16346	.15339	.14404	.13536	.12730	.11981
81	39	.43759	.40732	.37938	.35358	.32974	.30771	.28734	.26850	.25106	.23491	.21995	.20609	.19323	.18131	.17024	.15996	.15040	.14152	.13326	.12557
81	40	.44609	.41592	.38803	.36223	.33835	.31624	.29577	.27680	.25921	.24290	.22777	.21372	.20067	.18855	.17728	.16680	.15704	.14796	.13950	.13161
81	41	.45473	.42468	.39684	.37106	.34715	.32498	.30442	.28533	.26761	.25114	.23584	.22162	.20838	.19607	.18460	.17392	.16396	.15467	.14601	.13793
81	42	.46349	.43357	.40582	.38006	.35614	.33392	.31328	.29409	.27624	.25963	.24417	.22977	.21635	.20385	.19219	.18131	.17116	.16167	.15281	.14453
81	43	.47236	.44260	.41494	.38923	.36531	.34306	.32234	.30306	.28509	.26835	.25274	.23817	.22459	.21190	.20005	.18898	.17863	.16895	.15989	.15141
81	44	.48135	.45176	.42421	.39855	.37465	.35238	.33161	.31224	.29417	.27730	.26155	.24683	.23308	.22021	.20818	.19692	.18638	.17651	.16726	.15858
81	45	.49043	.46102	.43359	.40801	.38414	.36186	.34105	.32161	.30344	.28646	.27057	.25571	.24180	.22877	.21656	.20512	.19439	.18432	.17488	.16601
81	46	.49959	.47038	.44309	.41760	.39378	.37150	.35066	.33117	.31292	.29583	.27982	.26482	.25075	.23756	.22518	.21356	.20265	.19240	.18277	.17371
81	47	.50881	.47981	.45269	.42730	.40353	.38127	.36042	.34088	.32256	.30538	.28925	.27412	.25992	.24657	.23403	.22224	.21115	.20072	.19090	.18166
81	48	.51810	.48933	.46237	.43711	.41341	.39119	.37033	.35076	.33238	.31511	.29889	.28364	.26930	.25581	.24311	.23116	.21990	.20929	.19929	.18987
81	49	.52744	.49892	.47215	.44701	.42341	.40123	.38039	.36079	.34237	.32503	.30872	.29336	.27889	.26526	.25242	.24031	.22888	.21811	.20793	.19833
81	50	.53683	.50857	.48200	.45702	.43352	.41140	.39058	.37098	.35252	.33513	.31873	.30327	.28869	.27494	.26195	.24969	.23811	.22717	.21683	.20705
81	51	.54627	.51828	.49193	.46711	.44372	.42168	.40091	.38132	.36283	.34539	.32893	.31338	.29870	.28482	.27171	.25931	.24758	.23648	.22597	.21603
81	52	.55572	.52802	.50190	.47725	.45400	.43206	.41133	.39176	.37327	.35580	.33928	.32365	.30888	.29489	.28166	.26912	.25725	.24600	.23534	.22523
81	53	.56518	.53778	.51190	.48745	.46435	.44250	.42185	.40231	.38382	.36633	.34976	.33408	.31922	.30513	.29179	.27913	.26712	.25573	.24492	.23465
81	54	.57463	.54755	.52193	.49768	.47474	.45301	.43244	.41295	.39448	.37698	.36038	.34464	.32971	.31554	.30209	.28931	.27718	.26566	.25470	.24429
81	55	.58408	.55732	.53197	.50795	.48517	.46358	.44310	.42367	.40524	.38773	.37112	.35534	.34034	.32610	.31255	.29968	.28743	.27578	.26469	.25413
81	56	.59350	.56708	.54202	.51823	.49564	.47419	.45382	.43447	.41608	.39859	.38197	.36616	.35112	.33680	.32318	.31021	.29785	.28608	.27487	.26418
81	57	.60290	.57683	.55206	.52851	.50613	.48484	.46459	.44532	.42699	.40953	.39291	.37709	.36201	.34764	.33395	.32089	.30844	.29656	.28523	.27441
81	58	.61224	.58653	.56207	.53878	.51661	.49549	.47537	.45621	.43794	.42053	.40393	.38810	.37299	.35858	.34483	.33170	.31916	.30718	.29574	.28481
81	59	.62151	.59617	.57202	.54900	.52705	.50612	.48615	.46710	.44891	.43156	.41498	.39916	.38404	.36960	.35579	.34260	.32999	.31792	.30638	.29534
81	60	.63069	.60573	.58191	.55917	.53745	.51671	.49690	.47797	.45988	.44259	.42606	.41026	.39514	.38067	.36683	.35359	.34091	.32876	.31713	.30599
81	61	.63980	.61522	.59173	.56928	.54781	.52727	.50763	.48884	.47086	.45365	.43717	.42139	.40628	.39181	.37795	.36466	.35192	.33971	.32800	.31677
81	62	.64882	.62464	.60150	.57934	.55812	.53781	.51835	.49970	.48184	.46472	.44831	.43258	.41749	.40302	.38914	.37582	.36304	.35078	.33900	.32769
81	63	.65777	.63398	.61119	.58934	.56839	.54831	.52904	.51056	.49283	.47581	.45948	.44380	.42875	.41430	.40041	.38708	.37426	.36195	.35011	.33873
81	64	.66660	.64323	.62080	.59926	.57859	.55874	.53968	.52138	.50379	.48689	.47065	.45504	.44004	.42561	.41174	.39839	.38556	.37321	.36132	.34989
81	65	.67533	.65237	.63030	.60910	.58871	.56911	.55027	.53214	.51471	.49794	.48180	.46627	.45133	.43694	.42309	.40975	.39691	.38453	.37261	.36113
81	66	.68394	.66140	.63971	.61883	.59874	.57940	.56078	.54285	.52559	.50895	.49293	.47750	.46262	.44829	.43447	.42115	.40831	.39592	.38398	.37246
81	67	.69244	.67032	.64901	.62847	.60869	.58961	.57123	.55350	.53642	.51994	.50404	.48871	.47392	.45965	.44588	.43259	.41976	.40738	.39542	.38387
81	68	.70080	.67910	.65818	.63799	.61851	.59972	.58158	.56407	.54717	.53085	.51509	.49988	.48519	.47099	.45728	.44403	.43123	.41886	.40690	.39534
81	69	.70899	.68773	.66719	.64735	.62819	.60968	.59179	.57451	.55780	.54166	.52605	.51096	.49638	.48227	.46863	.45543	.44267	.43032	.41837	.40681
81	70	.71699	.69616	.67601	.65652	.63768	.61946	.60183	.58478	.56828	.55232	.53687	.52192	.50745	.49344	.47988	.46675	.45403	.44172	.42979	.41824
81	71	.72478	.70437	.68461	.66548	.64696	.62903	.61166	.59485	.57856	.56279	.54750	.53270	.51835	.50445	.49098	.47793	.46527	.45300	.44111	.42958
81	72	.73234	.71235	.69297	.67420	.65600	.63836	.62126	.60469	.58862	.57304	.55793	.54328	.52907	.51528	.50191	.48894	.47635	.46414	.45229	.44079
81	73	.73966	.72008	.70108	.68266	.66479	.64744	.63062	.61429	.59844	.58306	.56813	.55364	.53957	.52591	.51264	.49976	.48725	.47510	.46330	.45184
81	74	.74674	.72757	.70896	.69088	.67333	.65628	.63973	.62365	.60803	.59285	.57810	.56378	.54986	.53633	.52318	.51040	.49798	.48590	.47416	.46275
81	75	.75359	.73483	.71659	.69886	.68163	.66488	.64860	.63277	.61738	.60241	.58786	.57370	.55994	.54655	.53353	.52086	.50853	.49654	.48487	.47352
81	76	.76022	.74185	.72398	.70660	.68969	.67324	.65723	.64166	.62650	.61175	.59739	.58341	.56981	.55657	.54367	.53112	.51890	.50700	.49542	.48413
81	77	.76660	.74862	.73112	.71408	.69749	.68134	.66560	.65028	.63536	.62082	.60667	.59288	.57944	.56635	.55360	.54117	.52906	.51727	.50577	.49456
81	78	.77273	.75513	.73799	.72129	.70501	.68915	.67369	.65862	.64393	.62962	.61566	.60206	.58880	.57587	.56326	.55096	.53898	.52728	.51588	.50476

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
81	79	.77857	.76135	.74455	.72818	.71221	.69663	.68144	.66663	.65218	.63808	.62433	.61091	.59783	.58506	.57260	.56044	.54858	.53700	.52570	.51467
81	80	.78410	.76723	.75078	.73472	.71905	.70375	.68883	.67426	.66004	.64616	.63261	.61939	.60648	.59387	.58156	.56954	.55781	.54635	.53516	.52423
81	81	.78931	.77278	.75665	.74089	.72551	.71049	.69582	.68149	.66750	.65383	.64048	.62744	.61471	.60226	.59011	.57823	.56663	.55529	.54421	.53338
82	0	.20429	.17851	.15630	.13716	.12065	.10639	.09406	.08339	.07415	.06612	.05916	.05309	.04781	.04320	.03917	.03564	.03255	.02983	.02743	.02532
82	1	.20258	.17644	.15390	.13445	.11765	.10313	.09056	.07968	.07024	.06205	.05494	.04874	.04335	.03865	.03454	.03094	.02779	.02503	.02260	.02047
82	2	.20662	.18024	.15746	.13777	.12072	.10596	.09317	.08207	.07243	.06405	.05676	.05040	.04486	.04001	.03577	.03206	.02880	.02594	.02342	.02120
82	3	.21091	.18431	.16129	.14135	.12407	.10907	.09605	.08474	.07489	.06632	.05884	.05232	.04661	.04162	.03725	.03342	.03004	.02708	.02446	.02216
82	4	.21537	.18855	.16530	.14512	.12760	.11237	.09912	.08758	.07753	.06876	.06110	.05440	.04854	.04340	.03889	.03492	.03144	.02836	.02565	.02325
82	5	.21998	.19294	.16946	.14904	.13128	.11582	.10234	.09058	.08032	.07135	.06350	.05663	.05060	.04531	.04066	.03656	.03295	.02977	.02695	.02446
82	6	.22471	.19746	.17375	.15310	.13510	.11940	.10569	.09372	.08324	.07407	.06603	.05898	.05278	.04734	.04254	.03831	.03458	.03128	.02836	.02577
82	7	.22956	.20211	.17817	.15729	.13906	.12312	.10918	.09698	.08629	.07692	.06869	.06145	.05509	.04948	.04454	.04017	.03631	.03289	.02986	.02717
82	8	.23453	.20687	.18272	.16160	.14313	.12697	.11280	.10037	.08947	.07989	.07146	.06404	.05750	.05173	.04664	.04213	.03814	.03460	.03145	.02866
82	9	.23962	.21177	.18740	.16606	.14735	.13095	.11655	.10390	.09278	.08299	.07437	.06676	.06005	.05411	.04886	.04421	.04008	.03642	.03316	.03025
82	10	.24484	.21680	.19222	.17065	.15171	.13508	.12045	.10757	.09623	.08623	.07741	.06961	.06272	.05662	.05121	.04641	.04214	.03835	.03497	.03196
82	11	.25017	.22195	.19716	.17537	.15620	.13934	.12448	.11137	.09981	.08960	.08058	.07259	.06551	.05924	.05367	.04872	.04431	.04039	.03688	.03376
82	12	.25561	.22721	.20222	.18021	.16082	.14372	.12863	.11530	.10352	.09310	.08387	.07568	.06842	.06197	.05624	.05113	.04658	.04252	.03889	.03565
82	13	.26114	.23256	.20737	.18515	.16553	.14820	.13288	.11933	.10732	.09668	.08725	.07887	.07142	.06479	.05889	.05363	.04893	.04473	.04097	.03761
82	14	.26671	.23796	.21257	.19014	.17030	.15274	.13719	.12341	.11118	.10033	.09068	.08210	.07446	.06766	.06158	.05616	.05131	.04697	.04308	.03959
82	15	.27231	.24340	.21782	.19517	.17511	.15733	.14155	.12754	.11509	.10401	.09416	.08538	.07754	.07055	.06431	.05872	.05372	.04923	.04521	.04159
82	16	.27793	.24886	.22310	.20024	.17996	.16195	.14594	.13170	.11902	.10773	.09766	.08868	.08065	.07348	.06705	.06130	.05614	.05151	.04734	.04360
82	17	.28360	.25437	.22842	.20536	.18486	.16662	.15038	.13591	.12301	.11150	.10122	.09203	.08380	.07644	.06984	.06391	.05859	.05381	.04951	.04563
82	18	.28932	.25994	.23381	.21055	.18983	.17137	.15490	.14020	.12707	.11534	.10484	.09544	.08702	.07946	.07268	.06658	.06110	.05616	.05171	.04770
82	19	.29513	.26561	.23930	.21584	.19491	.17622	.15953	.14460	.13125	.11929	.10857	.09896	.09034	.08259	.07562	.06935	.06370	.05860	.05400	.04985
82	20	.30105	.27139	.24491	.22126	.20012	.18121	.16429	.14914	.13555	.12337	.11244	.10261	.09378	.08584	.07868	.07223	.06641	.06115	.05640	.05210
82	21	.30708	.27730	.25065	.22682	.20547	.18635	.16920	.15382	.14001	.12760	.11645	.10641	.09737	.08922	.08188	.07524	.06925	.06383	.05892	.05447
82	22	.31323	.28332	.25652	.23250	.21095	.19161	.17425	.15864	.14460	.13197	.12059	.11034	.10109	.09274	.08520	.07838	.07221	.06662	.06155	.05695
82	23	.31949	.28947	.26253	.23833	.21659	.19704	.17945	.16362	.14936	.13650	.12490	.11443	.10497	.09642	.08868	.08167	.07532	.06956	.06432	.05957
82	24	.32589	.29576	.26868	.24431	.22238	.20263	.18482	.16877	.15428	.14120	.12938	.11869	.10902	.10026	.09232	.08512	.07858	.07264	.06724	.06233
82	25	.33242	.30221	.27499	.25046	.22834	.20839	.19037	.17410	.15939	.14608	.13404	.12313	.11325	.10428	.09614	.08874	.08202	.07590	.07033	.06525
82	26	.33909	.30880	.28146	.25677	.23448	.21433	.19610	.17961	.16468	.15115	.13889	.12776	.11766	.10848	.10014	.09254	.08563	.07933	.07358	.06834
82	27	.34591	.31554	.28809	.26326	.24080	.22046	.20203	.18533	.17018	.15643	.14394	.13259	.12228	.11289	.10434	.09654	.08944	.08295	.07702	.07161
82	28	.35286	.32243	.29488	.26991	.24728	.22676	.20813	.19122	.17586	.16189	.14918	.13761	.12708	.11748	.10872	.10072	.09342	.08674	.08064	.07505
82	29	.35995	.32947	.30182	.27673	.25394	.23324	.21442	.19730	.18173	.16754	.15461	.14283	.13208	.12226	.11329	.10509	.09759	.09072	.08443	.07866
82	30	.36715	.33664	.30891	.28370	.26076	.23989	.22088	.20357	.18778	.17338	.16024	.14823	.13726	.12723	.11805	.10965	.10195	.09489	.08841	.08246
82	31	.37449	.34395	.31614	.29082	.26775	.24671	.22752	.21001	.19402	.17941	.16605	.15383	.14264	.13240	.12301	.11439	.10649	.09923	.09256	.08643
82	32	.38194	.35139	.32353	.29811	.27490	.25371	.23435	.21665	.20045	.18563	.17206	.15962	.14822	.13776	.12816	.11934	.11124	.10378	.09692	.09060
82	33	.38954	.35898	.33107	.30556	.28224	.26090	.24137	.22348	.20709	.19207	.17829	.16564	.15402	.14335	.13353	.12451	.11619	.10854	.10148	.09497
82	34	.39725	.36672	.33877	.31318	.28975	.26827	.24858	.23051	.21393	.19871	.18472	.17186	.16003	.14915	.13912	.12988	.12137	.11351	.10625	.09955
82	35	.40511	.37460	.34663	.32098	.29744	.27584	.25599	.23776	.22100	.20558	.19139	.17832	.16628	.15518	.14495	.13550	.12678	.11871	.11126	.10437
82	36	.41310	.38263	.35465	.32895	.30532	.28359	.26361	.24521	.22827	.21266	.19827	.18500	.17275	.16145	.15100	.14134	.13241	.12415	.11650	.10941
82	37	.42122	.39080	.36283	.33708	.31338	.29154	.27142	.25287	.23576	.21997	.20539	.19191	.17946	.16795	.15729	.14743	.13829	.12983	.12197	.11468
82	38	.42947	.39913	.37117	.34540	.32163	.29970	.27945	.26075	.24348	.22751	.21274	.19908	.18642	.17471	.16385	.15378	.14443	.13576	.12770	.12022
82	39	.43785	.40760	.37967	.35389	.33006	.30805	.28769	.26885	.25143	.23529	.22034	.20648	.19363	.18171	.17065	.16038	.15083	.14195	.13370	.12601
82	40	.44637	.41622	.38835	.36256	.33870	.31660	.29614	.27718	.25961	.24331	.22818	.21415	.20111	.18899	.17773	.16725	.15750	.14842	.13996	.13208
82	41	.45503	.42500	.39719	.37141	.34753	.32537	.30482	.28575	.26803	.25158	.23629	.22207	.20885	.19654	.18508	.17440	.16445	.15517	.14652	.13844
82	42	.46382	.43392	.40619	.38045	.35655	.33435	.31371	.29454	.27670	.26010	.24465	.23027	.21686	.20437	.19271	.18184	.17169	.16221	.15336	.14508
82	43	.47272	.44298	.41534	.38965	.36575	.34352	.32282	.30355	.28559	.26886	.25326	.23871	.22514	.21246	.20062	.18956	.17921	.16954	.16049	.15201
82	44	.48174	.45217	.42465	.39901	.37513	.35288	.33213	.31277	.29472	.27786	.26212	.24742	.23367	.22082	.20880	.19755	.18702	.17715	.16790	.15923
82	45	.49085	.46147	.43407	.40851	.38466	.36240	.34161	.32219	.30404	.28707	.27120	.25635	.24245	.22943	.21723	.20580	.19508	.18502	.17559	.16672
82	46	.50005	.47087	.44361	.41815	.39434	.37209	.35127	.33180	.31357	.29649	.28050	.26551	.25146	.23828	.22592	.21431	.20341	.19316	.18354	.17449

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
82	47	.50932	.48035	.45325	.42789	.40415	.38192	.36109	.34157	.32327	.30610	.29000	.27488	.26069	.24736	.23483	.22305	.21197	.20155	.19174	.18250
82	48	.51865	.48991	.46299	.43775	.41409	.39189	.37106	.35151	.33315	.31590	.29970	.28446	.27014	.25666	.24398	.23204	.22079	.21019	.20021	.19079
82	49	.52803	.49955	.47281	.44771	.42414	.40199	.38118	.36161	.34320	.32589	.30959	.29425	.27980	.26619	.25336	.24126	.22985	.21909	.20892	.19933
82	50	.53748	.50926	.48273	.45778	.43431	.41223	.39144	.37187	.35343	.33606	.31969	.30425	.28969	.27595	.26298	.25074	.23917	.22824	.21791	.20814
82	51	.54697	.51903	.49272	.46793	.44459	.42258	.40184	.38228	.36382	.34641	.32997	.31444	.29978	.28592	.27283	.26044	.24873	.23764	.22715	.21721
82	52	.55648	.52883	.50275	.47815	.45494	.43303	.41234	.39280	.37434	.35690	.34040	.32480	.31005	.29609	.28287	.27035	.25849	.24726	.23661	.22651
82	53	.56600	.53866	.51283	.48842	.46536	.44356	.42294	.40344	.38499	.36752	.35098	.33532	.32049	.30643	.29310	.28046	.26847	.25710	.24630	.23605
82	54	.57552	.54850	.52293	.49874	.47584	.45416	.43362	.41417	.39574	.37827	.36170	.34599	.33108	.31694	.30351	.29076	.27865	.26714	.25620	.24580
82	55	.58504	.55835	.53305	.50908	.48636	.46482	.44438	.42499	.40660	.38913	.37255	.35680	.34183	.32761	.31409	.30124	.28901	.27738	.26631	.25576
82	56	.59454	.56819	.54319	.51946	.49692	.47553	.45521	.43590	.41754	.40010	.38351	.36773	.35272	.33844	.32484	.31189	.29956	.28781	.27662	.26594
82	57	.60402	.57802	.55332	.52984	.50751	.48628	.46608	.44686	.42857	.41116	.39458	.37879	.36374	.34941	.33574	.32271	.31028	.29843	.28712	.27632
82	58	.61345	.58782	.56343	.54021	.51810	.49704	.47698	.45787	.43965	.42228	.40573	.38993	.37486	.36049	.34676	.33366	.32115	.30920	.29778	.28687
82	59	.62281	.59755	.57348	.55054	.52865	.50778	.48788	.46888	.45075	.43344	.41692	.40113	.38605	.37165	.35788	.34471	.33213	.32009	.30857	.29755
82	60	.63209	.60722	.58348	.56081	.53917	.51850	.49876	.47989	.46186	.44462	.42814	.41238	.39730	.38288	.36907	.35586	.34321	.33109	.31949	.30837
82	61	.64129	.61681	.59341	.57104	.54965	.52919	.50962	.49090	.47297	.45582	.43940	.42367	.40861	.39418	.38035	.36710	.35439	.34221	.33053	.31932
82	62	.65043	.62635	.60330	.58123	.56010	.53987	.52048	.50191	.48411	.46705	.45070	.43502	.41998	.40556	.39172	.37844	.36569	.35346	.34171	.33042
82	63	.65948	.63581	.61312	.59137	.57051	.55051	.53133	.51292	.49526	.47831	.46204	.44642	.43142	.41701	.40318	.38988	.37710	.36482	.35302	.34167
82	64	.66844	.64519	.62286	.60144	.58086	.56111	.54213	.52390	.50639	.48956	.47339	.45784	.44289	.42852	.41469	.40139	.38860	.37629	.36444	.35303
82	65	.67730	.65446	.63252	.61142	.59114	.57164	.55288	.53485	.51749	.50080	.48473	.46927	.45438	.44005	.42626	.41297	.40016	.38783	.37595	.36450
82	66	.68604	.66364	.64207	.62132	.60134	.58210	.56358	.54574	.52856	.51201	.49607	.48070	.46589	.45162	.43786	.42459	.41179	.39945	.38755	.37606
82	67	.69468	.67271	.65153	.63112	.61146	.59250	.57422	.55659	.53960	.52321	.50739	.49214	.47742	.46321	.44950	.43627	.42349	.41115	.39924	.38773
82	68	.70319	.68165	.66087	.64082	.62147	.60279	.58477	.56737	.55057	.53434	.51867	.50354	.48892	.47480	.46115	.44796	.43521	.42289	.41098	.39946
82	69	.71154	.69044	.67006	.65037	.63134	.61296	.59520	.57803	.56143	.54539	.52987	.51487	.50037	.48633	.47276	.45963	.44693	.43463	.42273	.41122
82	70	.71971	.69905	.67906	.65974	.64104	.62296	.60546	.58853	.57215	.55629	.54094	.52608	.51170	.49777	.48428	.47122	.45857	.44632	.43444	.42294
82	71	.72767	.70744	.68786	.66890	.65053	.63275	.61552	.59884	.58267	.56701	.55184	.53713	.52288	.50906	.49567	.48269	.47010	.45790	.44606	.43458
82	72	.73540	.71561	.69642	.67782	.65979	.64231	.62536	.60893	.59299	.57753	.56254	.54799	.53388	.52018	.50690	.49400	.48149	.46935	.45755	.44611
82	73	.74290	.72353	.70474	.68651	.66881	.65163	.63496	.61878	.60307	.58782	.57301	.55863	.54467	.53111	.51793	.50514	.49271	.48063	.46890	.45749
82	74	.75017	.73123	.71283	.69495	.67759	.66072	.64433	.62841	.61293	.59789	.58328	.56907	.55526	.54184	.52879	.51610	.50376	.49176	.48010	.46875
82	75	.75722	.73869	.72068	.70317	.68613	.66957	.65347	.63780	.62257	.60775	.59333	.57931	.56566	.55238	.53946	.52689	.51466	.50275	.49115	.47987
82	76	.76405	.74593	.72830	.71114	.69445	.67819	.66237	.64697	.63198	.61739	.60317	.58934	.57586	.56274	.54996	.53751	.52538	.51357	.50206	.49085
82	77	.77064	.75293	.73568	.71887	.70251	.68656	.67103	.65589	.64115	.62678	.61277	.59913	.58583	.57287	.56023	.54792	.53591	.52421	.51279	.50167
82	78	.77697	.75966	.74278	.72633	.71029	.69465	.67940	.66453	.65003	.63589	.62210	.60865	.59553	.58274	.57026	.55808	.54620	.53461	.52330	.51227
82	79	.78303	.76610	.74958	.73347	.71775	.70241	.68744	.67284	.65859	.64468	.63110	.61785	.60492	.59229	.57996	.56793	.55619	.54472	.53352	.52258
82	80	.78877	.77221	.75605	.74027	.72486	.70982	.69512	.68078	.66677	.65309	.63972	.62667	.61392	.60147	.58930	.57741	.56580	.55446	.54337	.53254
82	81	.79419	.77799	.76216	.74670	.73159	.71683	.70241	.68831	.67454	.66108	.64793	.63507	.62250	.61022	.59822	.58648	.57501	.56379	.55282	.54210
82	82	.79927	.78341	.76791	.75275	.73793	.72345	.70928	.69543	.68189	.66865	.65570	.64304	.63065	.61854	.60669	.59510	.58377	.57268	.56183	.55122
83	0	.20439	.17861	.15641	.13728	.12077	.10652	.09420	.08353	.07429	.06627	.05931	.05325	.04797	.04336	.03934	.03581	.03272	.03001	.02761	.02550
83	1	.20261	.17647	.15393	.13448	.11768	.10316	.09060	.07971	.07028	.06209	.05498	.04878	.04339	.03869	.03458	.03099	.02784	.02508	.02265	.02051
83	2	.20664	.18027	.15749	.13779	.12075	.10599	.09320	.08211	.07247	.06409	.05679	.05044	.04489	.04005	.03581	.03210	.02884	.02598	.02346	.02124
83	3	.21093	.18433	.16131	.14138	.12410	.10910	.09608	.08477	.07492	.06635	.05888	.05235	.04665	.04166	.03729	.03345	.03008	.02712	.02450	.02220
83	4	.21539	.18857	.16532	.14514	.12762	.11240	.09915	.08762	.07756	.06879	.06113	.05444	.04857	.04343	.03892	.03496	.03147	.02840	.02569	.02329
83	5	.22000	.19297	.16949	.14907	.13131	.11585	.10237	.09062	.08036	.07139	.06354	.05667	.05064	.04535	.04070	.03660	.03299	.02981	.02699	.02450
83	6	.22474	.19749	.17378	.15313	.13513	.11943	.10573	.09375	.08328	.07411	.06607	.05902	.05282	.04738	.04258	.03835	.03462	.03132	.02840	.02581
83	7	.22959	.20214	.17821	.15733	.13909	.12316	.10922	.09702	.08634	.07696	.06873	.06150	.05513	.04953	.04458	.04022	.03636	.03294	.02991	.02722
83	8	.23456	.20691	.18276	.16164	.14318	.12701	.11284	.10042	.08951	.07993	.07151	.06409	.05755	.05179	.04669	.04218	.03819	.03465	.03151	.02871
83	9	.23966	.21181	.18744	.16610	.14740	.13100	.11660	.10395	.09283	.08304	.07442	.06682	.06010	.05417	.04892	.04427	.04014	.03648	.03322	.03032
83	10	.24488	.21684	.19226	.17070	.15177	.13513	.12050	.10763	.09629	.08629	.07747	.06968	.06279	.05668	.05127	.04648	.04221	.03842	.03504	.03203
83	11	.25022	.22200	.19721	.17542	.15626	.13940	.12454	.11144	.09988	.08967	.08065	.07266	.06559	.05931	.05375	.04880	.04439	.04047	.03697	.03384
83	12	.25567	.22727	.20228	.18028	.16089	.14379	.12870	.11538	.10360	.09318	.08395	.07577	.06851	.06206	.05633	.05122	.04667	.04261	.03899	.03574
83	13	.26120	.23262	.20744	.18522	.16561	.14828	.13296	.11941	.10741	.09677	.08734	.07896	.07151	.06489	.05899	.05373	.04903	.04483	.04108	.03771

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
83	14	.26677	.23803	.21265	.19022	.17038	.15283	.13728	.12350	.11128	.10043	.09078	.08221	.07457	.06776	.06169	.05627	.05142	.04709	.04320	.03971
83	15	.27238	.24347	.21790	.19526	.17520	.15742	.14164	.12764	.11519	.10412	.09427	.08549	.07766	.07067	.06443	.05884	.05384	.04936	.04533	.04172
83	16	.27801	.24894	.22318	.20033	.18006	.16205	.14604	.13180	.11913	.10784	.09778	.08880	.08077	.07360	.06718	.06143	.05627	.05164	.04748	.04373
83	17	.28368	.25446	.22851	.20546	.18496	.16673	.15049	.13603	.12313	.11162	.10134	.09215	.08393	.07657	.06997	.06405	.05873	.05395	.04964	.04577
83	18	.28940	.26003	.23390	.21065	.18994	.17148	.15501	.14032	.12719	.11546	.10497	.09557	.08715	.07960	.07281	.06672	.06124	.05631	.05186	.04784
83	19	.29522	.26570	.23940	.21594	.19502	.17633	.15964	.14472	.13137	.11941	.10870	.09909	.09047	.08272	.07576	.06949	.06384	.05875	.05415	.05000
83	20	.30114	.27148	.24501	.22136	.20023	.18133	.16441	.14926	.13568	.12350	.11257	.10275	.09392	.08598	.07882	.07237	.06656	.06130	.05655	.05225
83	21	.30718	.27739	.25076	.22692	.20558	.18646	.16932	.15394	.14014	.12773	.11658	.10655	.09751	.08937	.08202	.07539	.06940	.06398	.05908	.05463
83	22	.31332	.28342	.25663	.23261	.21107	.19174	.17437	.15877	.14474	.13211	.12074	.11049	.10124	.09290	.08536	.07854	.07237	.06678	.06172	.05712
83	23	.31959	.28957	.26264	.23844	.21671	.19716	.17958	.16375	.14949	.13664	.12505	.11458	.10512	.09657	.08884	.08183	.07548	.06972	.06449	.05974
83	24	.32599	.29587	.26879	.24443	.22250	.20276	.18496	.16891	.15442	.14135	.12953	.11885	.10918	.10042	.09249	.08529	.07875	.07282	.06742	.06251
83	25	.33253	.30232	.27511	.25059	.22847	.20852	.19051	.17425	.15954	.14624	.13420	.12330	.11341	.10445	.09631	.08892	.08220	.07608	.07051	.06544
83	26	.33920	.30891	.28158	.25690	.23461	.21447	.19625	.17977	.16484	.15132	.13905	.12793	.11783	.10866	.10032	.09273	.08581	.07952	.07377	.06853
83	27	.34603	.31567	.28822	.26340	.24094	.22061	.20218	.18549	.17034	.15660	.14411	.13277	.12246	.11307	.10452	.09673	.08963	.08314	.07722	.07181
83	28	.35299	.32256	.29501	.27006	.24743	.22692	.20830	.19139	.17603	.16206	.14936	.13780	.12727	.11767	.10891	.10092	.09362	.08695	.08085	.07526
83	29	.36007	.32960	.30196	.27688	.25410	.23340	.21459	.19748	.18191	.16773	.15480	.14302	.13228	.12246	.11350	.10530	.09780	.09094	.08465	.07888
83	30	.36729	.33678	.30906	.28386	.26093	.24006	.22106	.20375	.18797	.17358	.16044	.14844	.13747	.12745	.11827	.10987	.10217	.09511	.08864	.08269
83	31	.37463	.34410	.31630	.29099	.26792	.24690	.22771	.21021	.19422	.17961	.16626	.15404	.14286	.13262	.12324	.11463	.10673	.09947	.09281	.08668
83	32	.38209	.35155	.32370	.29828	.27509	.25390	.23455	.21685	.20067	.18585	.17228	.15985	.14846	.13800	.12840	.11959	.11149	.10403	.09717	.09086
83	33	.38969	.35915	.33125	.30575	.28243	.26110	.24158	.22370	.20732	.19230	.17852	.16588	.15427	.14360	.13379	.12477	.11646	.10881	.10175	.09524
83	34	.39742	.36689	.33896	.31338	.28995	.26849	.24880	.23075	.21417	.19895	.18497	.17212	.16030	.14941	.13939	.13016	.12165	.11379	.10654	.09984
83	35	.40529	.37479	.34683	.32119	.29766	.27607	.25623	.23801	.22125	.20584	.19165	.17859	.16656	.15547	.14524	.13579	.12707	.11902	.11157	.10467
83	36	.41329	.38283	.35487	.32917	.30555	.28384	.26386	.24547	.22854	.21294	.19856	.18529	.17305	.16175	.15131	.14166	.13273	.12447	.11682	.10973
83	37	.42142	.39102	.36306	.33732	.31363	.29180	.27169	.25315	.23605	.22026	.20569	.19223	.17978	.16827	.15762	.14777	.13863	.13017	.12232	.11503
83	38	.42969	.39936	.37142	.34566	.32190	.29998	.27974	.26105	.24379	.22783	.21307	.19941	.18676	.17505	.16420	.15413	.14479	.13613	.12808	.12059
83	39	.43809	.40785	.37994	.35416	.33035	.30835	.28800	.26918	.25176	.23563	.22069	.20684	.19400	.18209	.17103	.16076	.15122	.14235	.13409	.12641
83	40	.44663	.41649	.38863	.36286	.33901	.31693	.29648	.27753	.25997	.24368	.22856	.21453	.20150	.18939	.17813	.16766	.15792	.14884	.14039	.13251
83	41	.45530	.42529	.39749	.37174	.34786	.32572	.30519	.28612	.26842	.25198	.23670	.22249	.20928	.19698	.18552	.17485	.16491	.15563	.14698	.13890
83	42	.46411	.43424	.40652	.38080	.35691	.33473	.31411	.29494	.27712	.26053	.24510	.23072	.21732	.20484	.19319	.18233	.17218	.16271	.15386	.14559
83	43	.47305	.44333	.41571	.39003	.36615	.34393	.32325	.30399	.28605	.26933	.25375	.23921	.22564	.21297	.20114	.19009	.17975	.17008	.16103	.15256
83	44	.48209	.45255	.42504	.39943	.37556	.35333	.33259	.31326	.29522	.27837	.26265	.24795	.23422	.22138	.20937	.19813	.18760	.17774	.16850	.15984
83	45	.49124	.46188	.43450	.40896	.38514	.36289	.34212	.32272	.30458	.28763	.27177	.25693	.24304	.23004	.21785	.20643	.19571	.18567	.17623	.16738
83	46	.50047	.47131	.44408	.41864	.39486	.37263	.35183	.33237	.31416	.29710	.28112	.26615	.25211	.23894	.22659	.21499	.20410	.19386	.18425	.17520
83	47	.50977	.48083	.45376	.42843	.40471	.38250	.36169	.34219	.32391	.30676	.29067	.27557	.26139	.24808	.23556	.22379	.21273	.20231	.19251	.18328
83	48	.51914	.49044	.46354	.43833	.41470	.39252	.37172	.35219	.33385	.31662	.30044	.28522	.27091	.25745	.24477	.23285	.22161	.21102	.20104	.19163
83	49	.52857	.50012	.47342	.44835	.42480	.40268	.38189	.36235	.34396	.32667	.31040	.29507	.28064	.26704	.25423	.24214	.23075	.21999	.20984	.20025
83	50	.53806	.50988	.48338	.45847	.43503	.41298	.39222	.37267	.35426	.33691	.32056	.30514	.29060	.27688	.26392	.25169	.24014	.22922	.21890	.20914
83	51	.54760	.51970	.49343	.46868	.44537	.42340	.40268	.38315	.36472	.34733	.33091	.31541	.30077	.28693	.27385	.26148	.24978	.23871	.22823	.21830
83	52	.55717	.52956	.50353	.47897	.45579	.43392	.41326	.39375	.37532	.35790	.34143	.32586	.31112	.29718	.28398	.27148	.25964	.24842	.23778	.22770
83	53	.56675	.53945	.51367	.48931	.46628	.44452	.42394	.40447	.38605	.36861	.35210	.33647	.32165	.30762	.29431	.28169	.26972	.25836	.24757	.23733
83	54	.57633	.54936	.52384	.49969	.47684	.45520	.43470	.41529	.39689	.37945	.36291	.34723	.33235	.31822	.30482	.29209	.27999	.26850	.25758	.24719
83	55	.58591	.55928	.53404	.51012	.48744	.46594	.44555	.42620	.40784	.39041	.37386	.35814	.34320	.32900	.31551	.30268	.29047	.27886	.26780	.25727
83	56	.59549	.56920	.54425	.52057	.49809	.47675	.45647	.43720	.41889	.40148	.38493	.36918	.35420	.33995	.32637	.31345	.30114	.28941	.27823	.26758
83	57	.60504	.57911	.55447	.53104	.50877	.48759	.46744	.44827	.43002	.41265	.39611	.38035	.36534	.35103	.33740	.32439	.31199	.30016	.28886	.27808
83	58	.61455	.58899	.56466	.54151	.51946	.49846	.47845	.45938	.44121	.42389	.40737	.39162	.37659	.36224	.34855	.33547	.32299	.31106	.29966	.28877
83	59	.62399	.59881	.57481	.55193	.53012	.50931	.48946	.47051	.45243	.43517	.41869	.40295	.38791	.37354	.35980	.34667	.33411	.32210	.31060	.29960
83	60	.63336	.60857	.58491	.56232	.54074	.52014	.50045	.48164	.46367	.44648	.43005	.41433	.39929	.38491	.37114	.35796	.34534	.33325	.32167	.31058
83	61	.64266	.61827	.59495	.57266	.55134	.53095	.51144	.49278	.47492	.45782	.44144	.42576	.41075	.39636	.38257	.36935	.35668	.34453	.33287	.32169
83	62	.65189	.62790	.60494	.58296	.56191	.54175	.52244	.50393	.48620	.46920	.45290	.43727	.42228	.40790	.39410	.38086	.36815	.35594	.34422	.33297
83	63	.66105	.63748	.61489	.59322	.57245	.55253	.53342	.51509	.49749	.48061	.46440	.44883	.43388	.41952	.40573	.39248	.37974	.36749	.35572	.34440

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
83	64	.67012	.64697	.62475	.60342	.58294	.56327	.54438	.52623	.50879	.49202	.47591	.46042	.44553	.43121	.41743	.40418	.39142	.37915	.36733	.35596
83	65	.67909	.65637	.63454	.61355	.59336	.57395	.55529	.53733	.52006	.50343	.48744	.47204	.45721	.44294	.42919	.41594	.40319	.39089	.37905	.36763
83	66	.68796	.66568	.64423	.62359	.60372	.58458	.56615	.54840	.53131	.51483	.49896	.48366	.46892	.45470	.44100	.42778	.41503	.40273	.39087	.37942
83	67	.69673	.67489	.65384	.63356	.61400	.59515	.57697	.55944	.54253	.52622	.51049	.49531	.48066	.46651	.45286	.43968	.42696	.41466	.40279	.39132
83	68	.70538	.68399	.66334	.64342	.62419	.60563	.58771	.57041	.55370	.53757	.52199	.50693	.49238	.47833	.46474	.45161	.43892	.42665	.41478	.40331
83	69	.71388	.69293	.67270	.65314	.63425	.61599	.59834	.58128	.56478	.54883	.53341	.51849	.50407	.49011	.47660	.46354	.45089	.43865	.42680	.41533
83	70	.72220	.70170	.68188	.66270	.64414	.62618	.60881	.59200	.57572	.55997	.54472	.52995	.51565	.50180	.48838	.47539	.46280	.45061	.43879	.42733
83	71	.73032	.71027	.69085	.67205	.65383	.63619	.61909	.60253	.58648	.57093	.55586	.54125	.52709	.51336	.50004	.48713	.47462	.46247	.45069	.43927
83	72	.73822	.71861	.69960	.68117	.66330	.64597	.62916	.61286	.59704	.58170	.56681	.55237	.53836	.52475	.51155	.49874	.48629	.47422	.46249	.45110
83	73	.74589	.72672	.70812	.69006	.67253	.65551	.63899	.62295	.60738	.59225	.57756	.56329	.54943	.53596	.52288	.51017	.49781	.48581	.47414	.46280
83	74	.75334	.73461	.71640	.69872	.68153	.66483	.64860	.63283	.61749	.60259	.58810	.57401	.56031	.54699	.53404	.52144	.50918	.49726	.48566	.47438
83	75	.76058	.74227	.72447	.70715	.69031	.67393	.65799	.64249	.62740	.61273	.59844	.58454	.57101	.55785	.54503	.53255	.52040	.50858	.49706	.48585
83	76	.76759	.74971	.73231	.71536	.69886	.68280	.66716	.65193	.63710	.62265	.60858	.59488	.58153	.56852	.55585	.54350	.53147	.51975	.50833	.49719
83	77	.77438	.75692	.73990	.72333	.70717	.69143	.67608	.66113	.64655	.63234	.61849	.60499	.59182	.57898	.56647	.55426	.54236	.53075	.51942	.50838
83	78	.78092	.76387	.74724	.73102	.71521	.69978	.68473	.67006	.65574	.64177	.62814	.61484	.60186	.58920	.57684	.56478	.55301	.54152	.53031	.51936
83	79	.78718	.77053	.75428	.73841	.72293	.70782	.69307	.67866	.66460	.65087	.63746	.62437	.61159	.59910	.58691	.57500	.56337	.55201	.54091	.53007
83	80	.79313	.77686	.76098	.74546	.73030	.71550	.70103	.68690	.67309	.65960	.64641	.63353	.62094	.60864	.59661	.58486	.57337	.56214	.55116	.54043
83	81	.79875	.78286	.76732	.75214	.73729	.72278	.70860	.69473	.68117	.66791	.65495	.64227	.62987	.61775	.60589	.59429	.58295	.57186	.56100	.55039
83	82	.80404	.78850	.77330	.75844	.74390	.72967	.71576	.70214	.68882	.67579	.66304	.65057	.63836	.62642	.61473	.60329	.59209	.58113	.57041	.55991
83	83	.80900	.79380	.77892	.76436	.75011	.73616	.72251	.70914	.69606	.68325	.67071	.65844	.64642	.63465	.62312	.61184	.60079	.58997	.57937	.56899
84	0	.20448	.17871	.15652	.13739	.12089	.10664	.09432	.08366	.07443	.06641	.05945	.05340	.04813	.04352	.03950	.03598	.03289	.03018	.02779	.02568
84	1	.20263	.17650	.15396	.13451	.11771	.10319	.09063	.07975	.07032	.06213	.05501	.04882	.04343	.03873	.03462	.03103	.02788	.02512	.02269	.02056
84	2	.20666	.18029	.15751	.13782	.12078	.10602	.09323	.08214	.07250	.06412	.05683	.05047	.04493	.04008	.03585	.03214	.02888	.02602	.02350	.02128
84	3	.21095	.18435	.16134	.14140	.12412	.10913	.09611	.08480	.07495	.06638	.05891	.05238	.04668	.04169	.03732	.03349	.03012	.02715	.02454	.02223
84	4	.21541	.18860	.16534	.14517	.12765	.11242	.09918	.08764	.07759	.06882	.06116	.05447	.04860	.04347	.03896	.03500	.03151	.02844	.02572	.02333
84	5	.22002	.19299	.16951	.14910	.13134	.11588	.10240	.09065	.08039	.07142	.06357	.05670	.05067	.04538	.04073	.03664	.03303	.02985	.02703	.02454
84	6	.22476	.19752	.17381	.15316	.13516	.11947	.10576	.09379	.08331	.07414	.06611	.05905	.05286	.04741	.04262	.03839	.03466	.03136	.02844	.02585
84	7	.22962	.20217	.17824	.15736	.13912	.12319	.10926	.09706	.08637	.07700	.06877	.06154	.05517	.04957	.04462	.04026	.03640	.03298	.02995	.02726
84	8	.23459	.20694	.18279	.16168	.14321	.12704	.11288	.10046	.08956	.07998	.07155	.06414	.05760	.05183	.04674	.04223	.03824	.03470	.03156	.02876
84	9	.23969	.21185	.18748	.16614	.14744	.13104	.11665	.10400	.09288	.08309	.07447	.06687	.06015	.05422	.04897	.04432	.04020	.03653	.03328	.03037
84	10	.24492	.21688	.19231	.17074	.15181	.13518	.12055	.10768	.09635	.08635	.07753	.06974	.06284	.05674	.05134	.04654	.04228	.03848	.03511	.03209
84	11	.25026	.22204	.19726	.17548	.15632	.13945	.12460	.11150	.09994	.08974	.08071	.07273	.06566	.05938	.05382	.04887	.04446	.04054	.03704	.03391
84	12	.25572	.22732	.20233	.18033	.16095	.14385	.12877	.11545	.10367	.09325	.08402	.07584	.06859	.06214	.05641	.05130	.04676	.04270	.03907	.03583
84	13	.26125	.23268	.20750	.18528	.16567	.14835	.13304	.11949	.10749	.09686	.08742	.07905	.07160	.06498	.05908	.05382	.04912	.04493	.04117	.03781
84	14	.26683	.23810	.21272	.19029	.17046	.15291	.13736	.12359	.11137	.10052	.09088	.08230	.07467	.06786	.06179	.05637	.05153	.04719	.04330	.03982
84	15	.27245	.24354	.21797	.19534	.17528	.15751	.14173	.12773	.11528	.10422	.09437	.08559	.07776	.07078	.06454	.05895	.05395	.04947	.04545	.04184
84	16	.27808	.24902	.22326	.20042	.18014	.16214	.14613	.13190	.11923	.10795	.09788	.08890	.08088	.07371	.06729	.06155	.05639	.05176	.04760	.04386
84	17	.28375	.25454	.22859	.20554	.18505	.16682	.15059	.13613	.12323	.11173	.10145	.09226	.08405	.07669	.07009	.06417	.05886	.05408	.04977	.04590
84	18	.28948	.26011	.23399	.21074	.19003	.17157	.15511	.14042	.12730	.11557	.10508	.09569	.08727	.07972	.07294	.06685	.06137	.05644	.05199	.04798
84	19	.29530	.26578	.23949	.21604	.19512	.17644	.15975	.14483	.13148	.11953	.10882	.09922	.09060	.08285	.07589	.06962	.06398	.05888	.05429	.05014
84	20	.30122	.27157	.24510	.22146	.20033	.18143	.16452	.14937	.13580	.12362	.11269	.10288	.09405	.08611	.07896	.07251	.06670	.06144	.05670	.05240
84	21	.30726	.27748	.25085	.22702	.20569	.18657	.16943	.15406	.14026	.12786	.11671	.10668	.09765	.08951	.08216	.07553	.06955	.06413	.05922	.05478
84	22	.31341	.28351	.25672	.23271	.21118	.19185	.17449	.15889	.14486	.13224	.12087	.11062	.10138	.09304	.08550	.07868	.07252	.06693	.06187	.05727
84	23	.31968	.28967	.26274	.23855	.21682	.19728	.17970	.16388	.14962	.13677	.12518	.11472	.10527	.09672	.08899	.08198	.07564	.06988	.06465	.05990
84	24	.32608	.29597	.26890	.24454	.22262	.20287	.18508	.16904	.15456	.14148	.12967	.11899	.10932	.10057	.09264	.08544	.07891	.07298	.06758	.06267
84	25	.33262	.30242	.27522	.25070	.22859	.20865	.19064	.17438	.15968	.14638	.13435	.12345	.11357	.10460	.09647	.08908	.08236	.07625	.07068	.06561
84	26	.33930	.30902	.28169	.25702	.23474	.21460	.19639	.17990	.16498	.15146	.13921	.12809	.11799	.10882	.10048	.09289	.08599	.07969	.07395	.06871
84	27	.34613	.31578	.28834	.26352	.24107	.22074	.20233	.18563	.17049	.15675	.14427	.13294	.12262	.11324	.10470	.09691	.08981	.08333	.07741	.07199
84	28	.35310	.32268	.29514	.27019	.24757	.22706	.20844	.19154	.17619	.16223	.14953	.13797	.12744	.11785	.10910	.10111	.09381	.08714	.08104	.07545
84	29	.36019	.32973	.30209	.27702	.25424	.23355	.21475	.19764	.18207	.16790	.15498	.14320	.13246	.12265	.11369	.10550	.09800	.09114	.08485	.07909

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
84	30	.36741	.33691	.30920	.28400	.26108	.24022	.22123	.20392	.18815	.17376	.16062	.14863	.13767	.12764	.11847	.11008	.10238	.09533	.08885	.08291
84	31	.37476	.34423	.31645	.29114	.26808	.24706	.22789	.21039	.19441	.17980	.16646	.15425	.14307	.13283	.12345	.11484	.10695	.09970	.09303	.08690
84	32	.38223	.35169	.32385	.29845	.27526	.25408	.23473	.21704	.20086	.18605	.17249	.16007	.14867	.13822	.12863	.11982	.11172	.10427	.09741	.09110
84	33	.38984	.35930	.33141	.30592	.28261	.26129	.24177	.22390	.20752	.19251	.17874	.16610	.15450	.14383	.13403	.12501	.11670	.10905	.10200	.09550
84	34	.39758	.36706	.33913	.31356	.29014	.26868	.24901	.23096	.21439	.19918	.18520	.17236	.16054	.14966	.13964	.13042	.12191	.11405	.10681	.10011
84	35	.40545	.37497	.34702	.32138	.29787	.27628	.25645	.23823	.22148	.20608	.19190	.17884	.16682	.15573	.14550	.13606	.12735	.11929	.11185	.10496
84	36	.41346	.38302	.35506	.32938	.30577	.28406	.26409	.24571	.22879	.21319	.19882	.18556	.17332	.16203	.15159	.14195	.13302	.12477	.11712	.11004
84	37	.42160	.39122	.36326	.33754	.31386	.29204	.27194	.25341	.23631	.22053	.20597	.19251	.18007	.16857	.15793	.14807	.13894	.13048	.12264	.11536
84	38	.42989	.39957	.37164	.34589	.32214	.30023	.28001	.26133	.24407	.22812	.21337	.19971	.18708	.17537	.16452	.15446	.14513	.13646	.12842	.12094
84	39	.43830	.40808	.38018	.35442	.33062	.30862	.28828	.26947	.25206	.23594	.22101	.20717	.19433	.18243	.17138	.16111	.15158	.14271	.13446	.12679
84	40	.44686	.41674	.38889	.36313	.33929	.31722	.29679	.27785	.26029	.24401	.22891	.21488	.20186	.18976	.17851	.16804	.15830	.14924	.14079	.13291
84	41	.45555	.42555	.39777	.37203	.34817	.32604	.30552	.28647	.26878	.25234	.23707	.22287	.20966	.19737	.18593	.17526	.16532	.15606	.14741	.13934
84	42	.46438	.43452	.40682	.38112	.35724	.33507	.31447	.29532	.27750	.26093	.24550	.23113	.21775	.20527	.19363	.18277	.17264	.16317	.15433	.14606
84	43	.47334	.44364	.41603	.39037	.36651	.34431	.32364	.30440	.28647	.26976	.25419	.23966	.22610	.21344	.20162	.19057	.18024	.17058	.16154	.15307
84	44	.48241	.45288	.42540	.39980	.37596	.35374	.33302	.31370	.29567	.27884	.26312	.24844	.23472	.22189	.20989	.19865	.18813	.17828	.16905	.16039
84	45	.49158	.46224	.43489	.40937	.38556	.36334	.34258	.32320	.30508	.28814	.27229	.25747	.24359	.23059	.21841	.20700	.19630	.18626	.17683	.16798
84	46	.50084	.47171	.44451	.41908	.39533	.37311	.35233	.33289	.31469	.29765	.28169	.26673	.25270	.23955	.22720	.21561	.20473	.19451	.18490	.17586
84	47	.51018	.48127	.45422	.42891	.40522	.38303	.36224	.34276	.32450	.30736	.29129	.27621	.26204	.24873	.23623	.22447	.21342	.20301	.19322	.18400
84	48	.51959	.49091	.46405	.43886	.41525	.39310	.37232	.35281	.33449	.31728	.30111	.28591	.27161	.25816	.24550	.23359	.22236	.21179	.20182	.19241
84	49	.52906	.50064	.47397	.44892	.42540	.40331	.38254	.36302	.34466	.32738	.31113	.29582	.28141	.26782	.25502	.24295	.23156	.22082	.21068	.20110
84	50	.53859	.51044	.48398	.45910	.43569	.41366	.39293	.37340	.35502	.33769	.32136	.30596	.29143	.27773	.26479	.25257	.24103	.23013	.21982	.21007
84	51	.54818	.52031	.49408	.46936	.44608	.42414	.40345	.38395	.36554	.34818	.33178	.31630	.30168	.28786	.27479	.26244	.25075	.23969	.22922	.21931
84	52	.55779	.53023	.50423	.47971	.45657	.43472	.41410	.39462	.37621	.35882	.34237	.32682	.31211	.29819	.28500	.27252	.26070	.24949	.23887	.22879
84	53	.56742	.54017	.51443	.49011	.46712	.44539	.42485	.40541	.38702	.36961	.35312	.33751	.32272	.30871	.29542	.28282	.27086	.25952	.24875	.23852
84	54	.57706	.55014	.52467	.50056	.47775	.45615	.43569	.41631	.39794	.38053	.36402	.34836	.33351	.31941	.30602	.29331	.28124	.26976	.25885	.24848
84	55	.58671	.56012	.53493	.51106	.48843	.46697	.44662	.42730	.40898	.39158	.37506	.35937	.34446	.33029	.31681	.30400	.29182	.28022	.26918	.25867
84	56	.59635	.57011	.54522	.52159	.49916	.47786	.45762	.43839	.42012	.40275	.38623	.37051	.35556	.34133	.32779	.31489	.30260	.29089	.27973	.26909
84	57	.60597	.58010	.55551	.53214	.50992	.48879	.46869	.44956	.43135	.41402	.39751	.38179	.36681	.35253	.33892	.32594	.31357	.30175	.29048	.27972
84	58	.61555	.59005	.56579	.54269	.52070	.49975	.47979	.46078	.44265	.42537	.40889	.39317	.37817	.36386	.35020	.33715	.32469	.31279	.30141	.29054
84	59	.62507	.59996	.57603	.55321	.53145	.51070	.49090	.47201	.45398	.43676	.42032	.40462	.38962	.37528	.36157	.34847	.33594	.32395	.31248	.30151
84	60	.63452	.60980	.58621	.56369	.54218	.52164	.50201	.48325	.46533	.44819	.43180	.41613	.40113	.38678	.37305	.35990	.34731	.33525	.32370	.31262
84	61	.64390	.61959	.59635	.57413	.55288	.53256	.51312	.49451	.47670	.45965	.44333	.42770	.41272	.39837	.38462	.37143	.35880	.34667	.33505	.32389
84	62	.65322	.62932	.60645	.58454	.56357	.54348	.52423	.50579	.48811	.47117	.45492	.43934	.42440	.41006	.39630	.38310	.37042	.35825	.34656	.33533
84	63	.66248	.63900	.61650	.59492	.57423	.55438	.53535	.51708	.49955	.48272	.46657	.45105	.43616	.42184	.40809	.39488	.38218	.36997	.35823	.34694
84	64	.67165	.64860	.62648	.60524	.58485	.56526	.54644	.52836	.51099	.49429	.47824	.46281	.44797	.43370	.41997	.40676	.39404	.38180	.37002	.35868
84	65	.68073	.65812	.63639	.61549	.59540	.57608	.55750	.53962	.52242	.50587	.48993	.47459	.45983	.44560	.43191	.41871	.40600	.39374	.38193	.37055
84	66	.68972	.66755	.64622	.62568	.60590	.58686	.56852	.55086	.53384	.51744	.50164	.48640	.47172	.45756	.44391	.43074	.41804	.40579	.39396	.38255
84	67	.69861	.67689	.65596	.63579	.61634	.59759	.57951	.56207	.54524	.52901	.51335	.49824	.48366	.46958	.45598	.44286	.43018	.41794	.40611	.39468
84	68	.70739	.68613	.66561	.64581	.62669	.60824	.59042	.57322	.55660	.54055	.52505	.51007	.49560	.48161	.46809	.45501	.44238	.43015	.41834	.40690
84	69	.71603	.69522	.67512	.65570	.63692	.61878	.60124	.58428	.56788	.55203	.53669	.52185	.50750	.49362	.48018	.46717	.45459	.44240	.43060	.41918
84	70	.72449	.70415	.68446	.66542	.64700	.62916	.61191	.59520	.57903	.56338	.54822	.53354	.51932	.50555	.49221	.47928	.46675	.45461	.44285	.43145
84	71	.73276	.71287	.69361	.67495	.65687	.63936	.62239	.60595	.59001	.57457	.55960	.54508	.53100	.51736	.50412	.49128	.47883	.46675	.45503	.44366
84	72	.74082	.72138	.70254	.68426	.66654	.64935	.63267	.61650	.60080	.58557	.57079	.55645	.54253	.52901	.51589	.50316	.49079	.47878	.46711	.45578
84	73	.74865	.72967	.71124	.69335	.67598	.65911	.64273	.62682	.61137	.59637	.58179	.56763	.55387	.54049	.52750	.51487	.50260	.49066	.47906	.46778
84	74	.75627	.73773	.71971	.70221	.68519	.66865	.65257	.63694	.62174	.60696	.59259	.57862	.56503	.55181	.53895	.52644	.51427	.50242	.49090	.47968
84	75	.76368	.74558	.72798	.71085	.69419	.67798	.66220	.64685	.63191	.61737	.60321	.58943	.57602	.56296	.55024	.53786	.52580	.51406	.50262	.49148
84	76	.77088	.75322	.73602	.71928	.70297	.68709	.67162	.65655	.64187	.62757	.61364	.60006	.58684	.57394	.56138	.54914	.53720	.52557	.51422	.50317
84	77	.77785	.76063	.74384	.72747	.71152	.69597	.68081	.66602	.65161	.63756	.62385	.61048	.59745	.58473	.57233	.56023	.54843	.53691	.52568	.51471
84	78	.78458	.76778	.75139	.73540	.71980	.70458	.68972	.67523	.66108	.64728	.63380	.62065	.60781	.59528	.58305	.57110	.55944	.54805	.53693	.52607
84	79	.79104	.77466	.75866	.74303	.72778	.71288	.69833	.68412	.67024	.65669	.64345	.63051	.61788	.60553	.59347	.58168	.57017	.55891	.54792	.53717

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
84	80	.79719	.78121	.76559	.75032	.73540	.72082	.70658	.69265	.67903	.66573	.65272	.64000	.62757	.61541	.60352	.59190	.58054	.56942	.55855	.54792
84	81	.80302	.78742	.77216	.75724	.74265	.72838	.71442	.70077	.68742	.67435	.66157	.64907	.63684	.62487	.61316	.60170	.59049	.57952	.56878	.55827
84	82	.80851	.79327	.77837	.76378	.74950	.73553	.72186	.70847	.69537	.68255	.66999	.65770	.64567	.63389	.62236	.61106	.60001	.58918	.57857	.56819
84	83	.81367	.79879	.78421	.76995	.75597	.74229	.72889	.71576	.70291	.69031	.67798	.66590	.65406	.64247	.63111	.61998	.60908	.59840	.58793	.57767
84	84	.81853	.80398	.78973	.77576	.76208	.74868	.73554	.72266	.71005	.69768	.68557	.67369	.66205	.65064	.63945	.62849	.61774	.60720	.59687	.58674
85	0	.20457	.17881	.15662	.13750	.12100	.10676	.09445	.08379	.07456	.06655	.05960	.05355	.04828	.04368	.03966	.03614	.03306	.03035	.02796	.02586
85	1	.20266	.17652	.15398	.13454	.11774	.10322	.09066	.07978	.07035	.06216	.05505	.04886	.04347	.03877	.03466	.03107	.02792	.02516	.02273	.02060
85	2	.20668	.18031	.15753	.13784	.12080	.10605	.09326	.08216	.07253	.06415	.05686	.05050	.04496	.04012	.03588	.03217	.02891	.02605	.02354	.02132
85	3	.21097	.18437	.16136	.14142	.12414	.10915	.09614	.08482	.07498	.06641	.05894	.05241	.04671	.04172	.03735	.03352	.03015	.02718	.02457	.02227
85	4	.21543	.18862	.16537	.14519	.12767	.11245	.09920	.08767	.07762	.06885	.06119	.05450	.04863	.04350	.03899	.03503	.03154	.02847	.02576	.02336
85	5	.22004	.19301	.16953	.14912	.13136	.11590	.10243	.09067	.08041	.07145	.06360	.05673	.05070	.04541	.04076	.03667	.03306	.02988	.02706	.02457
85	6	.22478	.19754	.17383	.15318	.13519	.11949	.10579	.09381	.08334	.07417	.06614	.05909	.05289	.04745	.04265	.03843	.03469	.03140	.02848	.02589
85	7	.22964	.20219	.17826	.15738	.13915	.12322	.10929	.09709	.08640	.07703	.06880	.06157	.05521	.04960	.04466	.04030	.03644	.03302	.02999	.02730
85	8	.23462	.20697	.18282	.16171	.14324	.12708	.11291	.10049	.08959	.08001	.07159	.06417	.05764	.05187	.04678	.04227	.03828	.03474	.03160	.02881
85	9	.23972	.21188	.18751	.16617	.14748	.13108	.11668	.10404	.09292	.08314	.07451	.06691	.06020	.05427	.04902	.04437	.04025	.03658	.03333	.03042
85	10	.24495	.21692	.19234	.17078	.15185	.13522	.12060	.10773	.09639	.08640	.07758	.06979	.06290	.05680	.05139	.04659	.04233	.03854	.03516	.03215
85	11	.25030	.22209	.19730	.17552	.15637	.13950	.12465	.11156	.10000	.08979	.08077	.07279	.06572	.05945	.05388	.04893	.04453	.04061	.03711	.03398
85	12	.25576	.22737	.20238	.18039	.16100	.14391	.12883	.11551	.10373	.09332	.08409	.07591	.06866	.06221	.05648	.05138	.04683	.04278	.03915	.03591
85	13	.26130	.23274	.20756	.18534	.16574	.14842	.13311	.11956	.10756	.09693	.08750	.07913	.07168	.06506	.05916	.05391	.04921	.04502	.04126	.03790
85	14	.26689	.23816	.21278	.19036	.17053	.15298	.13744	.12366	.11145	.10060	.09096	.08239	.07476	.06796	.06189	.05647	.05163	.04729	.04340	.03992
85	15	.27251	.24361	.21804	.19541	.17536	.15758	.14181	.12781	.11537	.10431	.09446	.08568	.07786	.07088	.06464	.05906	.05406	.04958	.04556	.04195
85	16	.27814	.24909	.22333	.20049	.18022	.16222	.14622	.13199	.11933	.10804	.09798	.08901	.08099	.07382	.06740	.06166	.05650	.05187	.04772	.04397
85	17	.28382	.25461	.22867	.20562	.18514	.16691	.15068	.13622	.12333	.11183	.10155	.09237	.08415	.07680	.07020	.06429	.05897	.05420	.04990	.04602
85	18	.28955	.26019	.23407	.21082	.19012	.17167	.15521	.14052	.12740	.11568	.10519	.09580	.08738	.07983	.07306	.06697	.06149	.05656	.05212	.04811
85	19	.29537	.26586	.23957	.21612	.19520	.17653	.15985	.14493	.13159	.11964	.10893	.09933	.09071	.08297	.07601	.06974	.06410	.05901	.05442	.05027
85	20	.30129	.27165	.24519	.22155	.20042	.18153	.16462	.14948	.13590	.12373	.11281	.10299	.09417	.08623	.07908	.07264	.06683	.06157	.05683	.05253
85	21	.30733	.27756	.25094	.22711	.20578	.18667	.16954	.15417	.14037	.12797	.11683	.10680	.09777	.08963	.08229	.07567	.06968	.06426	.05936	.05492
85	22	.31349	.28359	.25681	.23281	.21127	.19195	.17460	.15900	.14498	.13235	.12099	.11074	.10151	.09317	.08563	.07882	.07266	.06707	.06201	.05742
85	23	.31976	.28976	.26283	.23865	.21692	.19738	.17981	.16399	.14974	.13690	.12531	.11485	.10540	.09685	.08912	.08212	.07578	.07002	.06479	.06004
85	24	.32617	.29606	.26899	.24464	.22272	.20298	.18520	.16915	.15468	.14161	.12980	.11912	.10946	.10071	.09278	.08559	.07906	.07313	.06773	.06282
85	25	.33271	.30251	.27532	.25080	.22870	.20876	.19076	.17450	.15980	.14651	.13448	.12358	.11371	.10475	.09662	.08923	.08251	.07640	.07084	.06576
85	26	.33940	.30912	.28180	.25713	.23485	.21472	.19651	.18003	.16512	.15160	.13935	.12823	.11814	.10897	.10064	.09305	.08614	.07985	.07411	.06887
85	27	.34623	.31588	.28845	.26364	.24119	.22087	.20246	.18577	.17063	.15690	.14442	.13309	.12278	.11340	.10486	.09707	.08997	.08350	.07758	.07217
85	28	.35320	.32279	.29525	.27031	.24770	.22719	.20858	.19168	.17633	.16238	.14968	.13813	.12761	.11801	.10927	.10128	.09399	.08732	.08122	.07563
85	29	.36030	.32984	.30221	.27714	.25438	.23369	.21489	.19779	.18223	.16806	.15514	.14337	.13263	.12282	.11387	.10568	.09819	.09133	.08504	.07928
85	30	.36752	.33703	.30932	.28413	.26122	.24037	.22138	.20408	.18831	.17392	.16079	.14880	.13785	.12783	.11866	.11027	.10257	.09552	.08905	.08311
85	31	.37487	.34436	.31658	.29128	.26823	.24722	.22805	.21055	.19458	.17998	.16664	.15443	.14326	.13302	.12365	.11505	.10715	.09990	.09324	.08712
85	32	.38235	.35183	.32399	.29859	.27541	.25424	.23490	.21722	.20104	.18624	.17268	.16026	.14887	.13843	.12884	.12003	.11193	.10449	.09763	.09132
85	33	.38997	.35944	.33156	.30608	.28278	.26146	.24195	.22408	.20771	.19271	.17894	.16631	.15471	.14405	.13425	.12523	.11693	.10928	.10224	.09573
85	34	.39771	.36720	.33929	.31373	.29032	.26886	.24919	.23115	.21459	.19939	.18542	.17257	.16076	.14989	.13988	.13065	.12215	.11430	.10705	.10036
85	35	.40560	.37512	.34718	.32156	.29805	.27647	.25665	.23844	.22169	.20630	.19212	.17907	.16705	.15597	.14575	.13631	.12760	.11955	.11211	.10522
85	36	.41362	.38318	.35524	.32956	.30596	.28427	.26430	.24593	.22901	.21342	.19906	.18580	.17357	.16228	.15185	.14221	.13329	.12504	.11740	.11032
85	37	.42177	.39139	.36345	.33774	.31407	.29226	.27217	.25364	.23655	.22078	.20622	.19277	.18034	.16884	.15820	.14836	.13923	.13078	.12293	.11566
85	38	.43006	.39976	.37184	.34610	.32236	.30046	.28025	.26158	.24433	.22838	.21364	.19999	.18736	.17566	.16482	.15476	.14544	.13678	.12873	.12126
85	39	.43849	.40828	.38039	.35464	.33086	.30887	.28854	.26974	.25234	.23623	.22130	.20747	.19464	.18274	.17169	.16144	.15190	.14304	.13480	.12713
85	40	.44706	.41696	.38912	.36337	.33955	.31749	.29706	.27814	.26059	.24432	.22922	.21521	.20219	.19009	.17885	.16839	.15866	.14959	.14115	.13328
85	41	.45577	.42579	.39802	.37230	.34845	.32633	.30582	.28678	.26910	.25267	.23741	.22322	.21002	.19774	.18630	.17564	.16571	.15644	.14780	.13973
85	42	.46462	.43478	.40710	.38140	.35755	.33539	.31480	.29565	.27785	.26129	.24587	.23151	.21813	.20566	.19403	.18318	.17305	.16359	.15475	.14649
85	43	.47360	.44392	.41633	.39069	.36684	.34465	.32399	.30476	.28685	.27015	.25459	.24007	.22652	.21387	.20205	.19101	.18069	.17104	.16200	.15354
85	44	.48270	.45319	.42572	.40014	.37631	.35411	.33341	.31410	.29608	.27926	.26356	.24889	.23518	.22236	.21036	.19914	.18863	.17878	.16955	.16090

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
85	45	.49189	.46258	.43524	.40974	.38595	.36374	.34300	.32363	.30553	.28860	.27277	.25795	.24408	.23110	.21893	.20753	.19683	.18680	.17738	.16854
85	46	.50118	.47207	.44489	.41949	.39575	.37355	.35279	.33337	.31518	.29816	.28221	.26726	.25324	.24010	.22777	.21619	.20531	.19510	.18549	.17646
85	47	.51055	.48166	.45464	.42935	.40568	.38351	.36274	.34328	.32503	.30791	.29186	.27678	.26263	.24934	.23684	.22510	.21405	.20366	.19387	.18466
85	48	.51999	.49134	.46450	.43934	.41575	.39362	.37286	.35337	.33507	.31788	.30172	.28654	.27225	.25882	.24617	.23427	.22305	.21249	.20253	.19313
85	49	.52949	.50110	.47446	.44944	.42595	.40388	.38313	.36363	.34529	.32804	.31180	.29651	.28211	.26854	.25575	.24369	.23232	.22158	.21145	.20188
85	50	.53907	.51095	.48452	.45966	.43628	.41428	.39357	.37407	.35570	.33840	.32209	.30670	.29220	.27850	.26558	.25338	.24185	.23096	.22066	.21092
85	51	.54870	.52087	.49466	.46998	.44673	.42482	.40416	.38467	.36629	.34895	.33257	.31711	.30251	.28870	.27566	.26332	.25164	.24060	.23014	.22024
85	52	.55836	.53083	.50487	.48038	.45727	.43546	.41486	.39541	.37703	.35966	.34324	.32771	.31301	.29911	.28594	.27348	.26167	.25048	.23987	.22981
85	53	.56804	.54082	.51512	.49084	.46789	.44619	.42567	.40627	.38790	.37052	.35406	.33847	.32371	.30971	.29644	.28386	.27192	.26059	.24983	.23962
85	54	.57773	.55085	.52542	.50135	.47858	.45701	.43659	.41724	.39890	.38152	.36504	.34940	.33457	.32050	.30713	.29444	.28238	.27092	.26003	.24968
85	55	.58743	.56089	.53575	.51192	.48933	.46791	.44759	.42831	.41002	.39265	.37616	.36049	.34561	.33147	.31802	.30523	.29306	.28148	.27046	.25997
85	56	.59712	.57094	.54610	.52252	.50013	.47887	.45867	.43948	.42125	.40391	.38742	.37174	.35681	.34261	.32909	.31621	.30394	.29226	.28111	.27049
85	57	.60681	.58099	.55646	.53315	.51097	.48989	.46983	.45074	.43257	.41528	.39880	.38311	.36816	.35391	.34033	.32738	.31502	.30323	.29198	.28124
85	58	.61645	.59102	.56682	.54377	.52183	.50093	.48102	.46205	.44396	.42672	.41028	.39460	.37963	.36535	.35172	.33870	.32626	.31438	.30303	.29218
85	59	.62604	.60100	.57713	.55438	.53267	.51198	.49223	.47338	.45540	.43822	.42182	.40616	.39119	.37689	.36321	.35014	.33764	.32567	.31423	.30328
85	60	.63557	.61092	.58740	.56494	.54350	.52301	.50344	.48473	.46685	.44976	.43342	.41778	.40282	.38851	.37481	.36169	.34913	.33710	.32557	.31453
85	61	.64503	.62079	.59763	.57548	.55429	.53403	.51465	.49610	.47834	.46134	.44506	.42947	.41454	.40023	.38651	.37336	.36076	.34867	.33707	.32594
85	62	.65443	.63062	.60782	.58599	.56508	.54506	.52588	.50749	.48987	.47298	.45679	.44125	.42635	.41206	.39834	.38517	.37253	.36039	.34873	.33753
85	63	.66378	.64039	.61797	.59647	.57586	.55608	.53711	.51891	.50144	.48467	.46857	.45311	.43826	.42399	.41028	.39711	.38444	.37227	.36056	.34930
85	64	.67305	.65009	.62806	.60691	.58659	.56708	.54833	.53032	.51302	.49638	.48039	.46501	.45022	.43600	.42231	.40915	.39647	.38427	.37253	.36121
85	65	.68223	.65972	.63808	.61728	.59727	.57804	.55953	.54173	.52459	.50811	.49224	.47696	.46224	.44807	.43442	.42127	.40860	.39639	.38462	.37327
85	66	.69132	.66926	.64803	.62759	.60791	.58895	.57070	.55311	.53617	.51984	.50410	.48894	.47431	.46021	.44661	.43349	.42084	.40863	.39684	.38547
85	67	.70033	.67873	.65791	.63784	.61849	.59983	.58184	.56448	.54774	.53159	.51600	.50096	.48643	.47241	.45888	.44581	.43318	.42098	.40920	.39781
85	68	.70923	.68809	.66769	.64800	.62899	.61064	.59292	.57581	.55928	.54331	.52789	.51298	.49857	.48465	.47119	.45818	.44559	.43342	.42165	.41026
85	69	.71799	.69732	.67735	.65804	.63939	.62135	.60391	.58705	.57075	.55498	.53973	.52497	.51069	.49687	.48350	.47056	.45803	.44590	.43415	.42277
85	70	.72660	.70639	.68684	.66793	.64963	.63191	.61477	.59817	.58210	.56653	.55146	.53687	.52273	.50903	.49576	.48290	.47044	.45836	.44665	.43529
85	71	.73501	.71527	.69615	.67763	.65968	.64230	.62545	.60912	.59329	.57794	.56306	.54864	.53465	.52108	.50792	.49515	.48277	.47075	.45909	.44777
85	72	.74321	.72394	.70525	.68712	.66953	.65248	.63593	.61987	.60429	.58917	.57449	.56024	.54641	.53299	.51995	.50729	.49499	.48304	.47144	.46017
85	73	.75119	.73238	.71412	.69638	.67916	.66244	.64619	.63042	.61509	.60020	.58573	.57167	.55800	.54472	.53182	.51927	.50707	.49521	.48368	.47246
85	74	.75897	.74061	.72277	.70543	.68858	.67219	.65625	.64076	.62569	.61104	.59678	.58292	.56943	.55631	.54354	.53112	.51903	.50726	.49581	.48466
85	75	.76654	.74864	.73123	.71428	.69779	.68174	.66611	.65091	.63610	.62169	.60766	.59400	.58070	.56774	.55513	.54284	.53087	.51921	.50784	.49677
85	76	.77392	.75647	.73947	.72292	.70679	.69108	.67577	.66086	.64633	.63217	.61837	.60492	.59181	.57903	.56657	.55442	.54258	.53104	.51978	.50880
85	77	.78107	.76407	.74749	.73133	.71556	.70020	.68521	.67059	.65633	.64243	.62886	.61563	.60272	.59013	.57784	.56585	.55414	.54272	.53158	.52070
85	78	.78799	.77142	.75526	.73948	.72408	.70906	.69439	.68007	.66609	.65244	.63912	.62611	.61341	.60100	.58889	.57706	.56550	.55421	.54319	.53242
85	79	.79464	.77850	.76274	.74734	.73230	.71761	.70326	.68924	.67554	.66215	.64907	.63628	.62379	.61158	.59965	.58799	.57659	.56544	.55454	.54389
85	80	.80099	.78526	.76989	.75487	.74018	.72582	.71177	.69804	.68462	.67149	.65865	.64610	.63381	.62180	.61005	.59856	.58732	.57632	.56556	.55503
85	81	.80700	.79168	.77669	.76202	.74767	.73363	.71989	.70645	.69330	.68042	.66782	.65549	.64342	.63161	.62004	.60872	.59764	.58679	.57617	.56577
85	82	.81269	.79775	.78312	.76880	.75478	.74105	.72760	.71444	.70155	.68892	.67656	.66445	.65259	.64097	.62959	.61845	.60753	.59683	.58635	.57608
85	83	.81804	.80347	.78919	.77520	.76149	.74806	.73490	.72201	.70938	.69700	.68486	.67297	.66132	.64989	.63870	.62772	.61697	.60642	.59609	.58595
85	84	.82309	.80887	.79492	.78125	.76785	.75471	.74183	.72920	.71681	.70467	.69276	.68109	.66964	.65841	.64739	.63659	.62600	.61561	.60542	.59542
85	85	.82786	.81396	.80034	.78697	.77386	.76100	.74839	.73601	.72387	.71196	.70028	.68881	.67756	.66652	.65569	.64506	.63463	.62439	.61435	.60449
86	0	.20466	.17890	.15672	.13760	.12111	.10687	.09457	.08392	.07469	.06669	.05974	.05369	.04842	.04383	.03982	.03630	.03322	.03051	.02813	.02603
86	1	.20268	.17654	.15401	.13456	.11777	.10325	.09069	.07981	.07038	.06219	.05508	.04889	.04350	.03880	.03470	.03110	.02796	.02520	.02277	.02064
86	2	.20670	.18033	.15755	.13786	.12083	.10607	.09328	.08219	.07255	.06418	.05688	.05053	.04499	.04015	.03591	.03220	.02894	.02609	.02357	.02135
86	3	.21099	.18439	.16138	.14144	.12416	.10917	.09616	.08485	.07500	.06643	.05896	.05244	.04674	.04175	.03738	.03355	.03018	.02721	.02460	.02230
86	4	.21545	.18863	.16538	.14521	.12769	.11247	.09922	.08769	.07764	.06887	.06122	.05452	.04866	.04352	.03902	.03505	.03157	.02850	.02578	.02339
86	5	.22006	.19303	.16955	.14914	.13138	.11592	.10245	.09070	.08044	.07147	.06363	.05676	.05073	.04544	.04079	.03670	.03309	.02991	.02709	.02460
86	6	.22480	.19756	.17385	.15321	.13521	.11952	.10581	.09384	.08337	.07420	.06616	.05912	.05292	.04748	.04268	.03846	.03473	.03143	.02851	.02592
86	7	.22966	.20222	.17829	.15741	.13918	.12325	.10932	.09712	.08643	.07706	.06883	.06160	.05524	.04964	.04470	.04033	.03647	.03306	.03003	.02734
86	8	.23464	.20699	.18284	.16174	.14327	.12711	.11295	.10053	.08962	.08005	.07163	.06421	.05768	.05191	.04682	.04231	.03832	.03478	.03164	.02885

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
86	9	.23975	.21190	.18754	.16621	.14751	.13111	.11672	.10408	.09296	.08317	.07455	.06695	.06024	.05431	.04906	.04441	.04029	.03663	.03337	.03047
86	10	.24498	.21695	.19238	.17082	.15189	.13526	.12064	.10777	.09644	.08644	.07763	.06983	.06295	.05685	.05144	.04664	.04238	.03859	.03522	.03221
86	11	.25034	.22212	.19734	.17556	.15641	.13955	.12470	.11160	.10005	.08985	.08083	.07284	.06577	.05950	.05394	.04899	.04459	.04067	.03717	.03404
86	12	.25580	.22741	.20243	.18043	.16105	.14396	.12888	.11556	.10379	.09338	.08415	.07598	.06872	.06228	.05655	.05145	.04690	.04285	.03922	.03598
86	13	.26135	.23279	.20761	.18540	.16579	.14848	.13317	.11962	.10763	.09700	.08757	.07920	.07176	.06514	.05924	.05398	.04929	.04510	.04134	.03798
86	14	.26694	.23821	.21284	.19042	.17059	.15305	.13751	.12374	.11152	.10068	.09104	.08247	.07484	.06804	.06197	.05656	.05171	.04738	.04350	.04001
86	15	.27256	.24367	.21810	.19548	.17543	.15766	.14189	.12789	.11545	.10439	.09454	.08577	.07795	.07097	.06473	.05915	.05416	.04968	.04566	.04205
86	16	.27820	.24915	.22340	.20056	.18030	.16230	.14630	.13207	.11941	.10813	.09807	.08910	.08108	.07392	.06750	.06176	.05661	.05198	.04782	.04408
86	17	.28388	.25467	.22874	.20570	.18521	.16699	.15076	.13631	.12342	.11192	.10165	.09247	.08425	.07690	.07031	.06439	.05908	.05431	.05001	.04613
86	18	.28961	.26025	.23414	.21090	.19020	.17175	.15530	.14061	.12750	.11577	.10529	.09590	.08749	.07994	.07317	.06708	.06161	.05668	.05223	.04822
86	19	.29543	.26593	.23964	.21620	.19529	.17662	.15994	.14502	.13168	.11974	.10903	.09943	.09082	.08308	.07612	.06986	.06422	.05913	.05454	.05039
86	20	.30136	.27172	.24526	.22163	.20051	.18162	.16471	.14957	.13600	.12383	.11291	.10310	.09428	.08634	.07920	.07276	.06695	.06170	.05695	.05266
86	21	.30740	.27764	.25102	.22720	.20587	.18676	.16963	.15427	.14047	.12808	.11694	.10691	.09788	.08975	.08241	.07579	.06980	.06439	.05949	.05505
86	22	.31356	.28367	.25689	.23289	.21136	.19204	.17469	.15910	.14508	.13246	.12110	.11086	.10162	.09329	.08575	.07894	.07278	.06720	.06214	.05755
86	23	.31983	.28983	.26291	.23873	.21701	.19748	.17991	.16410	.14985	.13701	.12542	.11497	.10552	.09698	.08925	.08225	.07591	.07015	.06493	.06018
86	24	.32624	.29614	.26908	.24473	.22282	.20308	.18530	.16926	.15479	.14173	.12992	.11924	.10958	.10084	.09291	.08572	.07919	.07326	.06787	.06296
86	25	.33279	.30260	.27541	.25090	.22880	.20887	.19087	.17461	.15992	.14663	.13460	.12371	.11384	.10488	.09675	.08937	.08265	.07655	.07098	.06591
86	26	.33948	.30920	.28189	.25723	.23496	.21483	.19662	.18015	.16524	.15173	.13948	.12836	.11827	.10911	.10078	.09319	.08629	.08000	.07426	.06903
86	27	.34632	.31597	.28855	.26374	.24130	.22098	.20257	.18589	.17076	.15703	.14456	.13322	.12292	.11354	.10501	.09722	.09013	.08365	.07774	.07233
86	28	.35329	.32288	.29536	.27042	.24781	.22731	.20870	.19181	.17647	.16252	.14983	.13828	.12775	.11817	.10942	.10144	.09415	.08748	.08138	.07580
86	29	.36039	.32994	.30232	.27726	.25450	.23382	.21502	.19792	.18237	.16820	.15529	.14352	.13279	.12298	.11403	.10584	.09836	.09150	.08522	.07946
86	30	.36762	.33714	.30944	.28425	.26135	.24050	.22152	.20422	.18845	.17407	.16095	.14896	.13801	.12800	.11883	.11044	.10275	.09570	.08923	.08329
86	31	.37498	.34447	.31670	.29141	.26836	.24735	.22819	.21070	.19473	.18014	.16680	.15460	.14343	.13320	.12383	.11523	.10734	.10009	.09344	.08731
86	32	.38246	.35195	.32412	.29873	.27555	.25439	.23505	.21737	.20120	.18641	.17285	.16044	.14905	.13861	.12903	.12022	.11213	.10469	.09784	.09153
86	33	.39009	.35957	.33169	.30622	.28292	.26161	.24211	.22425	.20789	.19288	.17912	.16650	.15490	.14424	.13445	.12543	.11714	.10950	.10245	.09595
86	34	.39784	.36734	.33943	.31388	.29047	.26903	.24936	.23133	.21477	.19957	.18561	.17277	.16096	.15010	.14009	.13087	.12236	.11452	.10728	.10059
86	35	.40573	.37526	.34733	.32172	.29821	.27664	.25683	.23862	.22189	.20649	.19233	.17928	.16727	.15619	.14597	.13654	.12783	.11979	.11235	.10547
86	36	.41376	.38333	.35540	.32973	.30614	.28445	.26450	.24613	.22922	.21364	.19927	.18603	.17380	.16252	.15209	.14245	.13354	.12529	.11765	.11058
86	37	.42192	.39155	.36362	.33792	.31425	.29246	.27237	.25385	.23677	.22101	.20645	.19301	.18058	.16909	.15846	.14861	.13949	.13104	.12321	.11593
86	38	.43022	.39993	.37202	.34629	.32257	.30067	.28047	.26180	.24456	.22862	.21389	.20025	.18762	.17593	.16509	.15504	.14572	.13706	.12902	.12155
86	39	.43866	.40846	.38059	.35485	.33107	.30910	.28878	.26998	.25259	.23648	.22156	.20774	.19492	.18302	.17198	.16173	.15221	.14335	.13511	.12744
86	40	.44725	.41715	.38933	.36359	.33978	.31773	.29732	.27840	.26086	.24460	.22951	.21550	.20249	.19040	.17916	.16871	.15898	.14992	.14148	.13362
86	41	.45597	.42601	.39825	.37253	.34870	.32659	.30609	.28706	.26939	.25297	.23772	.22354	.21034	.19807	.18663	.17598	.16606	.15680	.14816	.14010
86	42	.46484	.43501	.40734	.38166	.35782	.33567	.31509	.29596	.27817	.26161	.24620	.23185	.21848	.20602	.19440	.18355	.17343	.16398	.15514	.14688
86	43	.47383	.44417	.41660	.39097	.36713	.34495	.32431	.30509	.28719	.27050	.25495	.24044	.22690	.21426	.20245	.19142	.18110	.17145	.16242	.15397
86	44	.48295	.45346	.42601	.40045	.37663	.35444	.33375	.31446	.29645	.27965	.26395	.24929	.23559	.22278	.21079	.19958	.18907	.17923	.17001	.16137
86	45	.49217	.46287	.43556	.41008	.38630	.36411	.34338	.32402	.30593	.28902	.27320	.25839	.24454	.23156	.21940	.20800	.19732	.18729	.17788	.16905
86	46	.50149	.47240	.44523	.41985	.39613	.37395	.35320	.33379	.31563	.29861	.28268	.26774	.25374	.24060	.22828	.21671	.20585	.19564	.18604	.17702
86	47	.51088	.48202	.45502	.42975	.40609	.38394	.36319	.34374	.32551	.30841	.29237	.27731	.26317	.24988	.23740	.22567	.21463	.20424	.19447	.18526
86	48	.52035	.49173	.46491	.43977	.41620	.39409	.37335	.35388	.33559	.31842	.30228	.28711	.27284	.25942	.24678	.23489	.22369	.21313	.20318	.19379
86	49	.52989	.50152	.47491	.44991	.42644	.40439	.38367	.36419	.34586	.32863	.31240	.29713	.28274	.26919	.25641	.24437	.23301	.22228	.21216	.20260
86	50	.53950	.51141	.48500	.46017	.43682	.41484	.39415	.37468	.35633	.33904	.32275	.30738	.29289	.27921	.26631	.25412	.24260	.23172	.22143	.21170
86	51	.54916	.52136	.49519	.47054	.44731	.42543	.40479	.38533	.36697	.34965	.33329	.31785	.30326	.28948	.27644	.26412	.25246	.24143	.23098	.22109
86	52	.55886	.53137	.50544	.48098	.45790	.43612	.41555	.39612	.37777	.36042	.34402	.32851	.31384	.29995	.28680	.27435	.26256	.25138	.24078	.23073
86	53	.56859	.54141	.51575	.49150	.46858	.44691	.42642	.40704	.38871	.37135	.35491	.33935	.32460	.31062	.29737	.28481	.27288	.26157	.25083	.24063
86	54	.57833	.55149	.52609	.50207	.47932	.45779	.43740	.41808	.39977	.38242	.36596	.35035	.33554	.32149	.30814	.29547	.28343	.27199	.26111	.25077
86	55	.58808	.56158	.53648	.51269	.49014	.46875	.44847	.42923	.41096	.39363	.37716	.36152	.34666	.33254	.31911	.30635	.29420	.28264	.27163	.26116
86	56	.59783	.57169	.54689	.52336	.50101	.47979	.45963	.44048	.42227	.40496	.38851	.37285	.35795	.34378	.33028	.31742	.30518	.29351	.28239	.27178
86	57	.60757	.58180	.55732	.53405	.51193	.49088	.47086	.45181	.43368	.41642	.39998	.38432	.36940	.35518	.34162	.32869	.31636	.30459	.29336	.28263
86	58	.61727	.59190	.56775	.54475	.52286	.50201	.48214	.46321	.44516	.42796	.41155	.39590	.38097	.36671	.35311	.34011	.32770	.31585	.30452	.29368

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
86	59	.62693	.60195	.57813	.55543	.53378	.51313	.49343	.47463	.45669	.43955	.42319	.40756	.39263	.37836	.36471	.35167	.33919	.32726	.31584	.30490
86	60	.63652	.61194	.58848	.56608	.54469	.52425	.50473	.48608	.46824	.45119	.43489	.41929	.40437	.39009	.37643	.36334	.35081	.33880	.32730	.31628
86	61	.64605	.62189	.59879	.57670	.55558	.53537	.51604	.49754	.47984	.46288	.44665	.43110	.41621	.40193	.38825	.37514	.36256	.35050	.33893	.32782
86	62	.65553	.63179	.60906	.58730	.56646	.54650	.52737	.50905	.49148	.47464	.45849	.44300	.42814	.41389	.40021	.38708	.37447	.36236	.35073	.33956
86	63	.66496	.64165	.61931	.59788	.57734	.55763	.53872	.52058	.50316	.48645	.47040	.45499	.44018	.42596	.41229	.39915	.38653	.37438	.36271	.35148
86	64	.67431	.65145	.62950	.60842	.58818	.56874	.55006	.53212	.51487	.49829	.48235	.46703	.45229	.43811	.42447	.41134	.39871	.38655	.37483	.36355
86	65	.68358	.66117	.63962	.61890	.59898	.57982	.56138	.54365	.52658	.51016	.49434	.47912	.46446	.45034	.43674	.42363	.41100	.39883	.38710	.37578
86	66	.69278	.67082	.64968	.62933	.60973	.59086	.57269	.55517	.53830	.52204	.50637	.49126	.47669	.46264	.44909	.43602	.42341	.41125	.39950	.38816
86	67	.70189	.68039	.65968	.63971	.62045	.60188	.58397	.56670	.55003	.53395	.51843	.50345	.48899	.47503	.46154	.44852	.43594	.42379	.41205	.40070
86	68	.71090	.68988	.66959	.65000	.63109	.61284	.59521	.57818	.56173	.54584	.53049	.51565	.50131	.48745	.47405	.46109	.44856	.43644	.42471	.41337
86	69	.71978	.69924	.67938	.66019	.64164	.62370	.60636	.58959	.57338	.55769	.54252	.52783	.51363	.49988	.48657	.47369	.46121	.44913	.43744	.42611
86	70	.72851	.70844	.68902	.67022	.65203	.63443	.61739	.60089	.58491	.56944	.55445	.53994	.52587	.51225	.49905	.48625	.47385	.46182	.45017	.43886
86	71	.73705	.71745	.69847	.68008	.66226	.64499	.62825	.61202	.59629	.58104	.56626	.55192	.53801	.52452	.51143	.49874	.48642	.47446	.46285	.45159
86	72	.74539	.72627	.70772	.68973	.67228	.65535	.63892	.62297	.60750	.59248	.57790	.56375	.55000	.53666	.52370	.51111	.49888	.48701	.47546	.46425
86	73	.75352	.73487	.71675	.69917	.68209	.66549	.64938	.63372	.61851	.60373	.58936	.57540	.56183	.54864	.53582	.52335	.51122	.49943	.48797	.47682
86	74	.76144	.74326	.72558	.70840	.69169	.67544	.65964	.64428	.62933	.61479	.60065	.58689	.57351	.56048	.54780	.53546	.52345	.51176	.50038	.48930
86	75	.76917	.75145	.73421	.71743	.70110	.68520	.66972	.65465	.63998	.62569	.61178	.59823	.58504	.57218	.55966	.54746	.53558	.52400	.51271	.50172
86	76	.77671	.75945	.74264	.72626	.71031	.69476	.67960	.66484	.65045	.63642	.62275	.60942	.59642	.58375	.57139	.55935	.54760	.53614	.52496	.51406
86	77	.78403	.76724	.75085	.73488	.71930	.70410	.68928	.67482	.66071	.64695	.63352	.62041	.60763	.59515	.58297	.57108	.55948	.54815	.53709	.52629
86	78	.79113	.77478	.75883	.74325	.72804	.71320	.69870	.68455	.67073	.65724	.64406	.63118	.61861	.60633	.59433	.58262	.57117	.55998	.54905	.53837
86	79	.79796	.78206	.76652	.75133	.73650	.72200	.70783	.69399	.68046	.66723	.65430	.64167	.62931	.61724	.60543	.59388	.58259	.57156	.56076	.55020
86	80	.80449	.78902	.77388	.75908	.74461	.73045	.71661	.70307	.68982	.67686	.66419	.65179	.63965	.62778	.61617	.60480	.59368	.58280	.57214	.56172
86	81	.81070	.79564	.78089	.76647	.75234	.73852	.72499	.71175	.69878	.68609	.67366	.66150	.64959	.63792	.62650	.61531	.60436	.59363	.58313	.57284
86	82	.81657	.80190	.78754	.77347	.75969	.74619	.73297	.72001	.70732	.69489	.68271	.67077	.65908	.64762	.63639	.62539	.61461	.60404	.59368	.58353
86	83	.82211	.80783	.79382	.78010	.76665	.75346	.74053	.72786	.71544	.70326	.69132	.67961	.66814	.65688	.64584	.63502	.62441	.61400	.60379	.59378
86	84	.82735	.81343	.79977	.78638	.77324	.76036	.74772	.73533	.72316	.71124	.69953	.68805	.67678	.66573	.65489	.64425	.63381	.62356	.61350	.60364
86	85	.83230	.81873	.80541	.79233	.77950	.76691	.75455	.74242	.73051	.71883	.70736	.69610	.68504	.67419	.66354	.65308	.64281	.63272	.62282	.61310
86	86	.83694	.82369	.81069	.79792	.78538	.77307	.76098	.74910	.73744	.72599	.71475	.70370	.69285	.68220	.67173	.66145	.65135	.64143	.63168	.62210
87	0	.20474	.17898	.15681	.13770	.12122	.10698	.09468	.08404	.07481	.06682	.05987	.05383	.04857	.04398	.03996	.03645	.03338	.03067	.02829	.02620
87	1	.20270	.17656	.15403	.13459	.11779	.10328	.09072	.07984	.07041	.06222	.05511	.04892	.04353	.03883	.03473	.03114	.02799	.02523	.02281	.02068
87	2	.20672	.18035	.15757	.13788	.12085	.10609	.09331	.08221	.07258	.06420	.05691	.05056	.04501	.04017	.03594	.03223	.02897	.02611	.02360	.02138
87	3	.21100	.18441	.16139	.14146	.12418	.10919	.09618	.08487	.07503	.06646	.05898	.05246	.04676	.04178	.03741	.03357	.03020	.02724	.02463	.02232
87	4	.21546	.18865	.16540	.14523	.12771	.11249	.09924	.08771	.07766	.06890	.06124	.05454	.04868	.04355	.03904	.03508	.03159	.02852	.02581	.02341
87	5	.22008	.19305	.16957	.14916	.13140	.11594	.10247	.09072	.08046	.07149	.06365	.05678	.05075	.04547	.04082	.03673	.03312	.02994	.02712	.02463
87	6	.22481	.19757	.17387	.15322	.13523	.11954	.10584	.09386	.08339	.07422	.06619	.05914	.05295	.04750	.04271	.03848	.03475	.03146	.02854	.02595
87	7	.22968	.20223	.17831	.15743	.13920	.12327	.10934	.09714	.08646	.07709	.06886	.06163	.05527	.04967	.04472	.04036	.03650	.03309	.03006	.02737
87	8	.23466	.20701	.18287	.16176	.14330	.12713	.11297	.10055	.08965	.08008	.07166	.06424	.05771	.05194	.04685	.04234	.03836	.03482	.03168	.02888
87	9	.23977	.21193	.18757	.16623	.14754	.13114	.11675	.10411	.09299	.08321	.07459	.06699	.06028	.05435	.04910	.04445	.04033	.03667	.03341	.03051
87	10	.24501	.21698	.19241	.17085	.15193	.13530	.12068	.10781	.09648	.08648	.07767	.06988	.06299	.05689	.05149	.04669	.04243	.03864	.03526	.03225
87	11	.25037	.22215	.19738	.17560	.15645	.13959	.12474	.11165	.10009	.08989	.08087	.07289	.06582	.05955	.05399	.04904	.04464	.04072	.03722	.03410
87	12	.25584	.22745	.20247	.18048	.16110	.14401	.12893	.11561	.10384	.09343	.08421	.07603	.06878	.06234	.05661	.05151	.04697	.04291	.03929	.03605
87	13	.26139	.23283	.20765	.18545	.16584	.14853	.13322	.11968	.10769	.09706	.08763	.07926	.07182	.06520	.05931	.05405	.04936	.04517	.04142	.03806
87	14	.26698	.23826	.21289	.19047	.17065	.15311	.13757	.12380	.11159	.10074	.09111	.08254	.07491	.06812	.06205	.05664	.05179	.04746	.04358	.04009
87	15	.27261	.24372	.21816	.19553	.17549	.15772	.14196	.12796	.11552	.10446	.09462	.08585	.07803	.07105	.06482	.05924	.05424	.04977	.04575	.04214
87	16	.27825	.24921	.22346	.20063	.18036	.16237	.14637	.13215	.11949	.10821	.09816	.08918	.08117	.07401	.06759	.06185	.05670	.05208	.04792	.04418
87	17	.28394	.25473	.22880	.20576	.18528	.16706	.15084	.13639	.12350	.11200	.10174	.09256	.08435	.07699	.07040	.06449	.05918	.05441	.05011	.04624
87	18	.28967	.26032	.23421	.21097	.19027	.17182	.15537	.14069	.12758	.11586	.10538	.09599	.08758	.08004	.07327	.06718	.06171	.05678	.05234	.04833
87	19	.29549	.26599	.23971	.21627	.19536	.17669	.16002	.14511	.13177	.11983	.10913	.09953	.09092	.08318	.07622	.06996	.06432	.05924	.05465	.05050
87	20	.30142	.27179	.24533	.22170	.20058	.18170	.16479	.14966	.13609	.12393	.11301	.10320	.09438	.08645	.07930	.07286	.06705	.06181	.05707	.05278
87	21	.30747	.27770	.25109	.22727	.20595	.18685	.16972	.15436	.14056	.12817	.11703	.10701	.09799	.08986	.08252	.07590	.06992	.06450	.05961	.05517

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
87	22	.31362	.28374	.25697	.23297	.21145	.19213	.17478	.15919	.14518	.13256	.12120	.11096	.10173	.09340	.08587	.07906	.07290	.06732	.06226	.05767
87	23	.31990	.28991	.26299	.23881	.21710	.19757	.18000	.16419	.14995	.13711	.12553	.11507	.10563	.09709	.08936	.08237	.07603	.07028	.06505	.06031
87	24	.32631	.29621	.26916	.24482	.22291	.20318	.18539	.16936	.15489	.14183	.13003	.11936	.10970	.10095	.09303	.08584	.07932	.07339	.06800	.06309
87	25	.33286	.30268	.27549	.25098	.22889	.20896	.19097	.17472	.16003	.14674	.13472	.12383	.11395	.10500	.09688	.08949	.08278	.07668	.07111	.06605
87	26	.33955	.30928	.28197	.25732	.23505	.21492	.19672	.18026	.16535	.15184	.13959	.12848	.11840	.10923	.10090	.09333	.08642	.08014	.07440	.06917
87	27	.34639	.31606	.28863	.26384	.24140	.22108	.20268	.18600	.17087	.15714	.14468	.13335	.12305	.11368	.10514	.09736	.09027	.08379	.07788	.07248
87	28	.35337	.32297	.29545	.27051	.24791	.22742	.20882	.19193	.17659	.16264	.14995	.13841	.12789	.11830	.10956	.10158	.09429	.08763	.08154	.07596
87	29	.36048	.33003	.30242	.27736	.25460	.23393	.21514	.19805	.18249	.16833	.15543	.14366	.13293	.12313	.11418	.10600	.09851	.09166	.08538	.07962
87	30	.36771	.33724	.30954	.28436	.26146	.24062	.22164	.20435	.18859	.17421	.16109	.14911	.13816	.12815	.11899	.11060	.10291	.09587	.08940	.08346
87	31	.37507	.34457	.31681	.29152	.26848	.24748	.22832	.21084	.19487	.18028	.16695	.15475	.14359	.13336	.12399	.11540	.10751	.10027	.09361	.08749
87	32	.38256	.35205	.32423	.29885	.27568	.25452	.23519	.21752	.20135	.18656	.17301	.16060	.14922	.13878	.12920	.12040	.11231	.10487	.09802	.09171
87	33	.39019	.35968	.33181	.30634	.28306	.26175	.24226	.22440	.20804	.19305	.17929	.16667	.15507	.14442	.13463	.12562	.11733	.10969	.10265	.09615
87	34	.39795	.36746	.33955	.31401	.29061	.26917	.24952	.23149	.21494	.19974	.18578	.17295	.16115	.15028	.14028	.13106	.12256	.11472	.10749	.10080
87	35	.40585	.37539	.34747	.32186	.29836	.27680	.25699	.23879	.22206	.20667	.19251	.17947	.16746	.15639	.14618	.13675	.12805	.12000	.11257	.10569
87	36	.41389	.38347	.35554	.32988	.30630	.28461	.26467	.24631	.22940	.21383	.19947	.18623	.17401	.16273	.15231	.14267	.13377	.12552	.11789	.11081
87	37	.42205	.39170	.36377	.33808	.31442	.29263	.27255	.25404	.23697	.22121	.20666	.19322	.18080	.16932	.15869	.14885	.13973	.13129	.12345	.11618
87	38	.43037	.40009	.37218	.34646	.32274	.30086	.28066	.26201	.24477	.22884	.21411	.20048	.18786	.17617	.16533	.15529	.14597	.13732	.12929	.12182
87	39	.43882	.40863	.38076	.35503	.33126	.30930	.28899	.27020	.25281	.23671	.22180	.20798	.19517	.18328	.17225	.16200	.15248	.14363	.13539	.12773
87	40	.44741	.41733	.38952	.36379	.33999	.31795	.29754	.27863	.26110	.24485	.22976	.21576	.20276	.19068	.17944	.16900	.15927	.15022	.14179	.13393
87	41	.45615	.42620	.39845	.37275	.34892	.32683	.30633	.28731	.26965	.25324	.23800	.22382	.21064	.19836	.18694	.17629	.16637	.15712	.14849	.14043
87	42	.46503	.43522	.40756	.38189	.35806	.33592	.31535	.29623	.27845	.26190	.24650	.23216	.21880	.20634	.19473	.18389	.17377	.16432	.15549	.14724
87	43	.47404	.44439	.41683	.39122	.36739	.34523	.32460	.30539	.28750	.27082	.25527	.24077	.22724	.21461	.20281	.19178	.18147	.17183	.16281	.15436
87	44	.48318	.45371	.42627	.40072	.37692	.35474	.33406	.31478	.29679	.27999	.26431	.24966	.23596	.22316	.21118	.19997	.18948	.17964	.17043	.16179
87	45	.49242	.46314	.43584	.41037	.38661	.36443	.34372	.32438	.30630	.28939	.27358	.25879	.24494	.23197	.21983	.20844	.19776	.18774	.17834	.16951
87	46	.50176	.47269	.44554	.42018	.39647	.37430	.35357	.33418	.31602	.29902	.28310	.26817	.25418	.24106	.22874	.21718	.20633	.19613	.18654	.17752
87	47	.51117	.48233	.45535	.43010	.40647	.38433	.36359	.34416	.32594	.30886	.29283	.27778	.26365	.25038	.23791	.22618	.21515	.20478	.19501	.18581
87	48	.52067	.49207	.46527	.44016	.41661	.39452	.37379	.35433	.33606	.31890	.30278	.28762	.27337	.25995	.24733	.23545	.22426	.21371	.20377	.19439
87	49	.53024	.50190	.47530	.45033	.42688	.40485	.38415	.36468	.34638	.32916	.31295	.29769	.28332	.26978	.25701	.24498	.23363	.22291	.21280	.20325
87	50	.53988	.51182	.48544	.46063	.43730	.41534	.39468	.37522	.35689	.33962	.32334	.30799	.29351	.27985	.26696	.25478	.24328	.23241	.22213	.21241
87	51	.54958	.52181	.49566	.47104	.44784	.42597	.40536	.38592	.36758	.35028	.33394	.31852	.30394	.29017	.27716	.26485	.25320	.24218	.23175	.22186
87	52	.55931	.53185	.50595	.48152	.45847	.43671	.41617	.39676	.37843	.36111	.34472	.32923	.31458	.30071	.28758	.27514	.26336	.25220	.24161	.23158
87	53	.56908	.54194	.51630	.49209	.46920	.44756	.42710	.40774	.38943	.37209	.35568	.34013	.32541	.31145	.29822	.28567	.27376	.26246	.25173	.24155
87	54	.57886	.55206	.52670	.50271	.48000	.45849	.43813	.41884	.40056	.38323	.36679	.35121	.33642	.32239	.30906	.29641	.28438	.27296	.26210	.25177
87	55	.58865	.56220	.53714	.51338	.49087	.46952	.44926	.43005	.41181	.39450	.37807	.36245	.34762	.33352	.32011	.30736	.29523	.28369	.27270	.26224
87	56	.59845	.57236	.54761	.52411	.50180	.48061	.46049	.44137	.42319	.40592	.38949	.37386	.35899	.34483	.33136	.31852	.30630	.29465	.28354	.27296
87	57	.60824	.58253	.55809	.53487	.51278	.49177	.47179	.45278	.43468	.41745	.40104	.38541	.37052	.35632	.34279	.32988	.31757	.30582	.29461	.28391
87	58	.61801	.59268	.56858	.54563	.52378	.50297	.48314	.46425	.44624	.42907	.41270	.39708	.38217	.36795	.35437	.34140	.32902	.31718	.30587	.29506
87	59	.62772	.60279	.57903	.55638	.53478	.51417	.49452	.47576	.45785	.44076	.42443	.40883	.39393	.37969	.36608	.35306	.34061	.32870	.31730	.30639
87	60	.63737	.61285	.58945	.56710	.54576	.52538	.50590	.48729	.46950	.45249	.43622	.42066	.40578	.39153	.37790	.36484	.35233	.34036	.32888	.31788
87	61	.64697	.62287	.59983	.57780	.55673	.53658	.51730	.49885	.48119	.46428	.44809	.43258	.41772	.40348	.38983	.37675	.36420	.35217	.34062	.32955
87	62	.65652	.63284	.61018	.58848	.56770	.54780	.52872	.51045	.49293	.47614	.46003	.44459	.42977	.41555	.40191	.38881	.37623	.36416	.35256	.34141
87	63	.66602	.64278	.62051	.59915	.57867	.55902	.54017	.52209	.50473	.48806	.47206	.45669	.44193	.42775	.41412	.40102	.38842	.37632	.36467	.35347
87	64	.67545	.65266	.63079	.60978	.58961	.57024	.55162	.53374	.51655	.50002	.48414	.46886	.45417	.44003	.42643	.41335	.40075	.38862	.37694	.36569
87	65	.68480	.66247	.64100	.62036	.60051	.58142	.56306	.54539	.52838	.51201	.49626	.48109	.46648	.45240	.43885	.42578	.41320	.40106	.38936	.37808
87	66	.69408	.67222	.65117	.63090	.61138	.59259	.57448	.55704	.54023	.52403	.50842	.49337	.47886	.46486	.45136	.43833	.42577	.41364	.40193	.39063
87	67	.70329	.68190	.66127	.64139	.62222	.60373	.58590	.56870	.55210	.53609	.52063	.50572	.49131	.47741	.46398	.45100	.43847	.42636	.41466	.40336
87	68	.71241	.69149	.67130	.65181	.63299	.61482	.59728	.58033	.56396	.54814	.53286	.51809	.50381	.49001	.47666	.46375	.45127	.43920	.42752	.41621
87	69	.72140	.70096	.68121	.66213	.64367	.62583	.60858	.59190	.57576	.56016	.54506	.53044	.51630	.50262	.48937	.47654	.46412	.45210	.44045	.42916
87	70	.73024	.71029	.69098	.67230	.65422	.63671	.61977	.60336	.58747	.57208	.55717	.54273	.52874	.51519	.50205	.48931	.47697	.46500	.45340	.44214
87	71	.73890	.71943	.70057	.68230	.66459	.64743	.63079	.61467	.59903	.58387	.56917	.55491	.54108	.52766	.51465	.50202	.48976	.47786	.46631	.45510

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
87	72	.74736	.72838	.70997	.69210	.67477	.65795	.64164	.62580	.61042	.59550	.58101	.56695	.55329	.54002	.52713	.51462	.50246	.49064	.47916	.46801
87	73	.75562	.73712	.71915	.70170	.68474	.66828	.65228	.63673	.62163	.60695	.59268	.57881	.56533	.55223	.53948	.52709	.51504	.50332	.49192	.48082
87	74	.76368	.74566	.72813	.71109	.69452	.67841	.66273	.64749	.63266	.61823	.60419	.59053	.57724	.56430	.55171	.53945	.52752	.51590	.50459	.49358
87	75	.77156	.75400	.73692	.72030	.70411	.68835	.67301	.65807	.64352	.62935	.61555	.60211	.58902	.57626	.56383	.55172	.53992	.52841	.51720	.50628
87	76	.77924	.76217	.74553	.72931	.71351	.69812	.68311	.66848	.65422	.64032	.62676	.61355	.60066	.58809	.57583	.56388	.55222	.54084	.52975	.51892
87	77	.78673	.77012	.75392	.73812	.72271	.70767	.69300	.67869	.66472	.65109	.63779	.62481	.61214	.59977	.58769	.57591	.56440	.55316	.54219	.53147
87	78	.79399	.77785	.76209	.74670	.73167	.71699	.70266	.68867	.67500	.66164	.64860	.63586	.62341	.61125	.59936	.58775	.57640	.56531	.55447	.54388
87	79	.80100	.78531	.76997	.75499	.74034	.72603	.71203	.69835	.68498	.67191	.65913	.64663	.63441	.62246	.61077	.59934	.58816	.57722	.56653	.55606
87	80	.80770	.79246	.77754	.76295	.74868	.73472	.72106	.70769	.69461	.68182	.66930	.65705	.64505	.63332	.62183	.61059	.59958	.58881	.57826	.56793
87	81	.81409	.79927	.78476	.77055	.75664	.74302	.72969	.71663	.70385	.69133	.67907	.66706	.65529	.64377	.63249	.62143	.61060	.59999	.58960	.57941
87	82	.82014	.80573	.79161	.77777	.76422	.75093	.73792	.72516	.71266	.70041	.68840	.67664	.66510	.65379	.64271	.63185	.62119	.61075	.60051	.59047
87	83	.82586	.81184	.79810	.78462	.77140	.75845	.74574	.73328	.72105	.70907	.69731	.68578	.67447	.66338	.65250	.64182	.63135	.62107	.61099	.60110
87	84	.83128	.81764	.80426	.79112	.77824	.76559	.75319	.74101	.72906	.71733	.70582	.69453	.68344	.67256	.66188	.65139	.64110	.63099	.62107	.61133
87	85	.83641	.82313	.81010	.79730	.78473	.77239	.76027	.74837	.73669	.72522	.71395	.70289	.69202	.68135	.67087	.66057	.65046	.64052	.63076	.62118
87	86	.84123	.82829	.81559	.80310	.79084	.77879	.76696	.75533	.74390	.73268	.72164	.71080	.70015	.68969	.67940	.66929	.65936	.64959	.64000	.63056
87	87	.84570	.83309	.82069	.80851	.79653	.78476	.77319	.76182	.75063	.73964	.72884	.71822	.70777	.69750	.68741	.67748	.66772	.65812	.64868	.63940
88	0	.20481	.17907	.15690	.13779	.12131	.10709	.09479	.08415	.07493	.06694	.05999	.05396	.04870	.04411	.04011	.03660	.03353	.03083	.02845	.02636
88	1	.20271	.17658	.15405	.13461	.11781	.10330	.09074	.07986	.07043	.06225	.05514	.04895	.04356	.03886	.03476	.03117	.02803	.02527	.02284	.02071
88	2	.20673	.18036	.15759	.13790	.12086	.10611	.09333	.08223	.07260	.06422	.05693	.05058	.04504	.04020	.03596	.03225	.02900	.02614	.02363	.02141
88	3	.21101	.18442	.16141	.14148	.12420	.10921	.09620	.08489	.07505	.06648	.05901	.05248	.04678	.04180	.03743	.03360	.03023	.02727	.02465	.02235
88	4	.21548	.18866	.16542	.14524	.12773	.11250	.09926	.08773	.07768	.06892	.06126	.05457	.04871	.04357	.03906	.03510	.03162	.02855	.02584	.02344
88	5	.22009	.19306	.16958	.14917	.13142	.11596	.10249	.09074	.08048	.07151	.06367	.05680	.05078	.04549	.04084	.03675	.03314	.02996	.02715	.02466
88	6	.22483	.19759	.17388	.15324	.13525	.11955	.10585	.09388	.08341	.07424	.06621	.05916	.05297	.04753	.04273	.03851	.03478	.03148	.02856	.02597
88	7	.22970	.20225	.17832	.15745	.13922	.12329	.10936	.09717	.08648	.07711	.06888	.06166	.05529	.04969	.04475	.04039	.03653	.03311	.03009	.02740
88	8	.23468	.20703	.18289	.16178	.14332	.12716	.11299	.10058	.08968	.08010	.07168	.06427	.05773	.05197	.04688	.04237	.03839	.03485	.03171	.02891
88	9	.23979	.21195	.18759	.16626	.14756	.13117	.11678	.10414	.09302	.08324	.07462	.06702	.06031	.05438	.04913	.04449	.04036	.03670	.03345	.03055
88	10	.24503	.21700	.19243	.17088	.15195	.13533	.12071	.10784	.09651	.08652	.07770	.06991	.06303	.05693	.05152	.04673	.04247	.03868	.03531	.03230
88	11	.25039	.22218	.19741	.17563	.15648	.13962	.12478	.11168	.10013	.08993	.08091	.07294	.06587	.05960	.05404	.04909	.04469	.04077	.03727	.03415
88	12	.25587	.22748	.20251	.18051	.16114	.14405	.12897	.11566	.10389	.09348	.08426	.07608	.06883	.06239	.05666	.05156	.04702	.04297	.03934	.03610
88	13	.26142	.23287	.20769	.18549	.16589	.14858	.13327	.11973	.10774	.09711	.08769	.07932	.07188	.06527	.05937	.05412	.04943	.04524	.04149	.03813
88	14	.26703	.23830	.21294	.19052	.17070	.15316	.13763	.12386	.11165	.10081	.09117	.08261	.07498	.06818	.06212	.05671	.05187	.04754	.04365	.04017
88	15	.27265	.24377	.21821	.19559	.17555	.15778	.14202	.12802	.11559	.10453	.09469	.08592	.07811	.07113	.06489	.05932	.05432	.04985	.04583	.04222
88	16	.27830	.24926	.22351	.20068	.18042	.16243	.14644	.13222	.11956	.10828	.09823	.08926	.08125	.07409	.06768	.06194	.05679	.05216	.04801	.04427
88	17	.28399	.25478	.22886	.20582	.18534	.16713	.15091	.13646	.12358	.11208	.10181	.09264	.08443	.07708	.07049	.06458	.05927	.05450	.05021	.04634
88	18	.28972	.26037	.23426	.21103	.19033	.17189	.15545	.14077	.12766	.11594	.10546	.09608	.08767	.08013	.07336	.06727	.06180	.05688	.05244	.04843
88	19	.29554	.26605	.23977	.21633	.19543	.17676	.16009	.14518	.13185	.11991	.10921	.09962	.09101	.08327	.07632	.07006	.06442	.05934	.05475	.05060
88	20	.30147	.27184	.24539	.22177	.20065	.18177	.16487	.14974	.13617	.12401	.11309	.10329	.09447	.08654	.07940	.07296	.06716	.06191	.05717	.05288
88	21	.30752	.27776	.25115	.22734	.20602	.18692	.16980	.15444	.14065	.12826	.11712	.10710	.09808	.08995	.08262	.07600	.07002	.06461	.05971	.05528
88	22	.31368	.28380	.25703	.23304	.21152	.19221	.17486	.15928	.14526	.13265	.12129	.11106	.10183	.09350	.08597	.07916	.07300	.06743	.06237	.05778
88	23	.31996	.28997	.26305	.23889	.21717	.19765	.18009	.16428	.15004	.13720	.12562	.11517	.10573	.09719	.08947	.08248	.07614	.07039	.06517	.06042
88	24	.32637	.29628	.26923	.24489	.22298	.20326	.18548	.16945	.15499	.14193	.13013	.11946	.10980	.10106	.09314	.08595	.07943	.07350	.06812	.06321
88	25	.33293	.30274	.27556	.25106	.22897	.20905	.19106	.17481	.16012	.14684	.13482	.12393	.11406	.10511	.09699	.08961	.08290	.07679	.07124	.06617
88	26	.33962	.30936	.28205	.25740	.23513	.21501	.19682	.18035	.16545	.15194	.13970	.12859	.11851	.10935	.10102	.09345	.08655	.08026	.07453	.06929
88	27	.34646	.31613	.28871	.26392	.24149	.22117	.20278	.18610	.17098	.15725	.14479	.13346	.12317	.11379	.10526	.09749	.09040	.08392	.07801	.07261
88	28	.35344	.32305	.29553	.27060	.24801	.22751	.20892	.19203	.17670	.16275	.15007	.13853	.12801	.11843	.10969	.10171	.09443	.08777	.08167	.07610
88	29	.36055	.33012	.30251	.27745	.25470	.23403	.21524	.19816	.18261	.16845	.15555	.14379	.13306	.12326	.11431	.10613	.09865	.09180	.08552	.07977
88	30	.36779	.33732	.30963	.28446	.26156	.24073	.22175	.20447	.18871	.17434	.16122	.14924	.13830	.12829	.11913	.11074	.10306	.09602	.08955	.08362
88	31	.37516	.34466	.31691	.29163	.26859	.24759	.22844	.21096	.19500	.18042	.16708	.15489	.14373	.13351	.12414	.11555	.10767	.10043	.09377	.08766
88	32	.38265	.35215	.32433	.29895	.27579	.25464	.23531	.21764	.20148	.18670	.17315	.16074	.14937	.13893	.12936	.12056	.11247	.10503	.09819	.09189
88	33	.39029	.35978	.33192	.30646	.28318	.26188	.24239	.22454	.20818	.19319	.17944	.16682	.15523	.14458	.13480	.12579	.11750	.10986	.10282	.09633

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
88	34	.39805	.36756	.33967	.31413	.29074	.26931	.24965	.23163	.21509	.19990	.18594	.17311	.16131	.15045	.14045	.13124	.12275	.11491	.10767	.10099
88	35	.40596	.37550	.34759	.32199	.29850	.27694	.25714	.23894	.22222	.20684	.19268	.17965	.16764	.15657	.14636	.13694	.12824	.12020	.11277	.10589
88	36	.41400	.38359	.35567	.33001	.30644	.28476	.26482	.24647	.22957	.21400	.19965	.18641	.17420	.16292	.15250	.14287	.13397	.12573	.11810	.11103
88	37	.42217	.39182	.36391	.33822	.31457	.29279	.27272	.25421	.23714	.22139	.20685	.19342	.18100	.16952	.15889	.14906	.13995	.13151	.12367	.11641
88	38	.43049	.40022	.37233	.34662	.32291	.30103	.28084	.26219	.24496	.22904	.21431	.20068	.18807	.17638	.16556	.15552	.14620	.13755	.12952	.12206
88	39	.43895	.40877	.38092	.35520	.33143	.30948	.28917	.27039	.25301	.23692	.22202	.20820	.19539	.18351	.17248	.16224	.15272	.14388	.13565	.12799
88	40	.44756	.41749	.38968	.36397	.34017	.31814	.29774	.27884	.26132	.24507	.22999	.21600	.20300	.19092	.17970	.16926	.15954	.15049	.14206	.13420
88	41	.45631	.42636	.39863	.37294	.34912	.32704	.30655	.28754	.26988	.25348	.23825	.22408	.21090	.19863	.18721	.17657	.16666	.15741	.14878	.14073
88	42	.46520	.43540	.40775	.38210	.35827	.33615	.31559	.29648	.27870	.26216	.24677	.23244	.21908	.20663	.19502	.18419	.17408	.16464	.15581	.14756
88	43	.47423	.44459	.41705	.39144	.36763	.34547	.32485	.30566	.28777	.27110	.25557	.24107	.22755	.21492	.20313	.19211	.18181	.17217	.16315	.15471
88	44	.48338	.45392	.42650	.40096	.37718	.35501	.33434	.31507	.29709	.28030	.26463	.24998	.23630	.22350	.21153	.20033	.18984	.18002	.17081	.16217
88	45	.49264	.46337	.43609	.41064	.38689	.36472	.34403	.32469	.30662	.28973	.27393	.25915	.24531	.23235	.22021	.20883	.19816	.18814	.17875	.16992
88	46	.50200	.47295	.44581	.42046	.39677	.37462	.35391	.33452	.31638	.29939	.28347	.26856	.25458	.24146	.22916	.21761	.20676	.19657	.18699	.17798
88	47	.51144	.48261	.45565	.43042	.40680	.38468	.36395	.34454	.32633	.30926	.29324	.27820	.26408	.25082	.23836	.22664	.21563	.20526	.19550	.18631
88	48	.52096	.49238	.46560	.44050	.41697	.39489	.37418	.35474	.33649	.31934	.30323	.28808	.27384	.26044	.24783	.23595	.22477	.21423	.20430	.19493
88	49	.53055	.50223	.47566	.45071	.42727	.40526	.38457	.36513	.34684	.32963	.31344	.29819	.28383	.27030	.25755	.24553	.23419	.22349	.21338	.20384
88	50	.54022	.51218	.48582	.46104	.43772	.41579	.39514	.37570	.35739	.34014	.32387	.30854	.29408	.28043	.26755	.25538	.24389	.23303	.22276	.21306
88	51	.54995	.52220	.49608	.47148	.44830	.42646	.40587	.38645	.36813	.35084	.33452	.31911	.30456	.29080	.27780	.26550	.25387	.24286	.23244	.22256
88	52	.55972	.53228	.50641	.48201	.45898	.43724	.41672	.39734	.37903	.36172	.34536	.32988	.31525	.30139	.28828	.27586	.26409	.25294	.24237	.23234
88	53	.56952	.54241	.51680	.49261	.46975	.44814	.42770	.40837	.39008	.37276	.35637	.34084	.32613	.31219	.29898	.28644	.27455	.26327	.25255	.24238
88	54	.57934	.55257	.52724	.50328	.48060	.45912	.43878	.41952	.40126	.38395	.36754	.35198	.33721	.32319	.30989	.29725	.28524	.27383	.26299	.25267
88	55	.58917	.56275	.53772	.51400	.49152	.47020	.44997	.43079	.41258	.39529	.37888	.36329	.34847	.33439	.32101	.30828	.29617	.28464	.27367	.26322
88	56	.59901	.57296	.54824	.52478	.50251	.48135	.46126	.44217	.42402	.40677	.39037	.37476	.35992	.34578	.33233	.31952	.30731	.29568	.28459	.27402
88	57	.60885	.58318	.55878	.53559	.51355	.49258	.47263	.45365	.43558	.41838	.40200	.38639	.37152	.35735	.34384	.33096	.31867	.30694	.29575	.28506
88	58	.61866	.59338	.56932	.54642	.52461	.50384	.48405	.46519	.44721	.43008	.41373	.39814	.38327	.36907	.35551	.34257	.33021	.31839	.30710	.29631
88	59	.62843	.60355	.57984	.55723	.53567	.51511	.49549	.47677	.45890	.44184	.42555	.40998	.39511	.38090	.36731	.35432	.34189	.33000	.31863	.30774
88	60	.63813	.61367	.59031	.56802	.54672	.52638	.50695	.48838	.47063	.45366	.43743	.42190	.40705	.39283	.37923	.36620	.35372	.34177	.33031	.31934
88	61	.64779	.62374	.60076	.57878	.55777	.53766	.51843	.50002	.48240	.46554	.44938	.43391	.41909	.40488	.39126	.37821	.36569	.35369	.34217	.33111
88	62	.65740	.63379	.61118	.58954	.56882	.54896	.52994	.51171	.49424	.47749	.46143	.44602	.43124	.41706	.40345	.39038	.37784	.36579	.35422	.34310
88	63	.66696	.64380	.62159	.60029	.57987	.56028	.54148	.52344	.50613	.48951	.47356	.45823	.44351	.42937	.41577	.40271	.39015	.37807	.36646	.35528
88	64	.67647	.65375	.63194	.61101	.59090	.57158	.55303	.53520	.51806	.50159	.48575	.47052	.45587	.44177	.42821	.41516	.40260	.39051	.37886	.36764
88	65	.68590	.66364	.64225	.62168	.60190	.58287	.56457	.54696	.53001	.51369	.49799	.48287	.46830	.45428	.44076	.42774	.41519	.40309	.39142	.38018
88	66	.69526	.67347	.65250	.63231	.61287	.59414	.57610	.55872	.54198	.52584	.51028	.49528	.48082	.46687	.45341	.44043	.42791	.41582	.40415	.39288
88	67	.70455	.68325	.66271	.64291	.62381	.60540	.58764	.57051	.55398	.53803	.52263	.50777	.49342	.47957	.46619	.45326	.44077	.42871	.41705	.40578
88	68	.71376	.69294	.67284	.65344	.63471	.61662	.59915	.58228	.56597	.55022	.53500	.52029	.50607	.49233	.47903	.46618	.45375	.44172	.43008	.41882
88	69	.72285	.70252	.68287	.66387	.64551	.62776	.61059	.59399	.57793	.56239	.54736	.53281	.51874	.50511	.49192	.47915	.46678	.45480	.44320	.43196
88	70	.73180	.71195	.69275	.67417	.65619	.63878	.62192	.60560	.58979	.57448	.55965	.54528	.53135	.51786	.50478	.49211	.47982	.46790	.45635	.44514
88	71	.74056	.72122	.70247	.68430	.66670	.64964	.63310	.61706	.60151	.58644	.57182	.55763	.54388	.53053	.51758	.50501	.49281	.48097	.46948	.45832
88	72	.74914	.73029	.71199	.69425	.67703	.66032	.64410	.62836	.61308	.59825	.58384	.56986	.55628	.54308	.53027	.51782	.50573	.49397	.48255	.47145
88	73	.75752	.73915	.72131	.70398	.68715	.67080	.65491	.63947	.62446	.60988	.59571	.58193	.56853	.55550	.54283	.53051	.51853	.50688	.49554	.48450
88	74	.76571	.74783	.73044	.71353	.69709	.68110	.66554	.65041	.63568	.62136	.60742	.59385	.58065	.56780	.55529	.54311	.53125	.51970	.50846	.49751
88	75	.77371	.75632	.73938	.72290	.70685	.69122	.67600	.66118	.64675	.63269	.61899	.60565	.59265	.57999	.56764	.55562	.54389	.53247	.52133	.51047
88	76	.78154	.76463	.74815	.73208	.71643	.70117	.68630	.67179	.65766	.64387	.63043	.61732	.60454	.59207	.57990	.56804	.55646	.54517	.53415	.52339
88	77	.78918	.77274	.75671	.74107	.72582	.71093	.69640	.68222	.66839	.65488	.64170	.62883	.61627	.60401	.59203	.58034	.56892	.55777	.54688	.53624
88	78	.79659	.78064	.76505	.74984	.73497	.72046	.70628	.69243	.67890	.66568	.65276	.64014	.62781	.61576	.60398	.59247	.58122	.57023	.55947	.54896
88	79	.80376	.78827	.77313	.75832	.74385	.72971	.71588	.70235	.68913	.67620	.66355	.65119	.63909	.62726	.61569	.60436	.59329	.58245	.57185	.56148
88	80	.81063	.79559	.78088	.76649	.75240	.73862	.72513	.71193	.69901	.68637	.67400	.66188	.65002	.63842	.62705	.61592	.60503	.59436	.58392	.57369
88	81	.81718	.80259	.78829	.77429	.76058	.74715	.73400	.72112	.70851	.69615	.68404	.67218	.66056	.64918	.63802	.62709	.61638	.60588	.59560	.58551
88	82	.82340	.80923	.79534	.78172	.76837	.75529	.74247	.72990	.71758	.70550	.69366	.68205	.67067	.65950	.64856	.63783	.62730	.61698	.60685	.59692
88	83	.82930	.81553	.80202	.78878	.77578	.76304	.75053	.73827	.72624	.71443	.70285	.69149	.68034	.66940	.65866	.64813	.63779	.62764	.61768	.60791

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
88	84	.83489	.82151	.80838	.79549	.78284	.77042	.75823	.74626	.73451	.72298	.71165	.70053	.68961	.67889	.66837	.65803	.64788	.63791	.62812	.61850
88	85	.84020	.82719	.81442	.80188	.78956	.77745	.76556	.75389	.74241	.73114	.72007	.70919	.69851	.68800	.67769	.66755	.65759	.64780	.63818	.62872
88	86	.84519	.83254	.82011	.80790	.79589	.78409	.77250	.76110	.74990	.73888	.72806	.71741	.70695	.69666	.68655	.67661	.66683	.65722	.64777	.63848
88	87	.84983	.83752	.82541	.81351	.80181	.79030	.77898	.76784	.75690	.74613	.73554	.72512	.71488	.70480	.69489	.68513	.67554	.66611	.65682	.64769
88	88	.85413	.84213	.83033	.81872	.80730	.79606	.78500	.77413	.76342	.75289	.74252	.73232	.72229	.71241	.70269	.69312	.68370	.67444	.66531	.65634
89	0	.20488	.17914	.15698	.13788	.12141	.10718	.09489	.08426	.07504	.06705	.06012	.05408	.04883	.04425	.04024	.03674	.03367	.03097	.02860	.02651
89	1	.20273	.17660	.15407	.13463	.11783	.10332	.09076	.07989	.07046	.06227	.05516	.04898	.04359	.03889	.03479	.03120	.02806	.02530	.02288	.02074
89	2	.20674	.18038	.15760	.13792	.12088	.10613	.09334	.08225	.07262	.06424	.05695	.05060	.04506	.04022	.03599	.03228	.02903	.02617	.02365	.02144
89	3	.21103	.18443	.16142	.14149	.12421	.10923	.09621	.08490	.07506	.06650	.05902	.05250	.04680	.04182	.03745	.03362	.03025	.02729	.02468	.02237
89	4	.21549	.18867	.16543	.14526	.12774	.11252	.09928	.08775	.07770	.06893	.06128	.05458	.04872	.04359	.03908	.03512	.03164	.02857	.02586	.02346
89	5	.22010	.19307	.16960	.14919	.13143	.11598	.10250	.09076	.08050	.07153	.06369	.05682	.05080	.04551	.04086	.03677	.03316	.02998	.02717	.02468
89	6	.22484	.19760	.17390	.15326	.13526	.11957	.10587	.09390	.08343	.07426	.06623	.05918	.05299	.04755	.04276	.03853	.03480	.03150	.02858	.02600
89	7	.22971	.20226	.17834	.15746	.13924	.12331	.10938	.09718	.08650	.07713	.06891	.06168	.05532	.04971	.04477	.04041	.03655	.03314	.03011	.02742
89	8	.23469	.20705	.18290	.16180	.14334	.12717	.11302	.10060	.08970	.08013	.07170	.06429	.05776	.05199	.04690	.04240	.03841	.03487	.03173	.02894
89	9	.23981	.21197	.18761	.16628	.14758	.13119	.11680	.10416	.09304	.08326	.07465	.06705	.06034	.05441	.04916	.04452	.04039	.03673	.03348	.03058
89	10	.24505	.21703	.19246	.17090	.15198	.13535	.12074	.10787	.09654	.08655	.07773	.06994	.06306	.05696	.05156	.04676	.04251	.03872	.03534	.03233
89	11	.25042	.22221	.19743	.17566	.15651	.13966	.12481	.11172	.10017	.08997	.08095	.07297	.06591	.05964	.05408	.04913	.04473	.04081	.03732	.03419
89	12	.25590	.22751	.20254	.18055	.16117	.14409	.12901	.11570	.10393	.09352	.08430	.07613	.06888	.06244	.05671	.05161	.04707	.04302	.03940	.03616
89	13	.26146	.23290	.20773	.18553	.16593	.14862	.13332	.11978	.10779	.09716	.08774	.07937	.07194	.06532	.05943	.05418	.04949	.04530	.04155	.03819
89	14	.26706	.23834	.21298	.19056	.17074	.15321	.13768	.12391	.11170	.10086	.09123	.08267	.07504	.06825	.06219	.05677	.05193	.04760	.04372	.04024
89	15	.27269	.24381	.21826	.19564	.17560	.15783	.14207	.12808	.11565	.10459	.09475	.08599	.07817	.07120	.06496	.05939	.05440	.04992	.04591	.04230
89	16	.27834	.24930	.22356	.20073	.18048	.16249	.14650	.13228	.11962	.10835	.09830	.08933	.08132	.07416	.06775	.06201	.05687	.05224	.04809	.04436
89	17	.28403	.25483	.22891	.20588	.18540	.16719	.15097	.13652	.12364	.11215	.10189	.09271	.08451	.07716	.07057	.06466	.05936	.05459	.05029	.04642
89	18	.28977	.26042	.23432	.21108	.19039	.17195	.15551	.14083	.12773	.11601	.10553	.09615	.08775	.08021	.07344	.06736	.06189	.05697	.05253	.04852
89	19	.29559	.26610	.23982	.21639	.19549	.17683	.16016	.14525	.13192	.11998	.10929	.09970	.09109	.08335	.07640	.07015	.06451	.05943	.05484	.05070
89	20	.30152	.27190	.24545	.22183	.20072	.18184	.16494	.14981	.13625	.12409	.11317	.10337	.09456	.08663	.07949	.07305	.06725	.06200	.05727	.05298
89	21	.30757	.27782	.25121	.22740	.20608	.18699	.16987	.15451	.14072	.12834	.11721	.10719	.09817	.09004	.08271	.07609	.07011	.06471	.05981	.05537
89	22	.31373	.28386	.25709	.23310	.21159	.19228	.17493	.15935	.14534	.13273	.12138	.11114	.10192	.09359	.08606	.07926	.07310	.06753	.06247	.05788
89	23	.32001	.29003	.26312	.23895	.21724	.19772	.18016	.16435	.15012	.13728	.12571	.11526	.10582	.09729	.08956	.08257	.07624	.07049	.06527	.06053
89	24	.32643	.29634	.26929	.24496	.22305	.20333	.18556	.16953	.15507	.14201	.13021	.11955	.10990	.10116	.09324	.08605	.07953	.07361	.06822	.06332
89	25	.33298	.30280	.27562	.25113	.22905	.20912	.19114	.17489	.16021	.14693	.13491	.12402	.11416	.10521	.09709	.08971	.08300	.07690	.07135	.06628
89	26	.33968	.30942	.28212	.25747	.23521	.21509	.19690	.18044	.16553	.15203	.13979	.12869	.11861	.10945	.10113	.09355	.08666	.08037	.07464	.06941
89	27	.34653	.31620	.28879	.26399	.24156	.22126	.20286	.18619	.17107	.15735	.14489	.13357	.12327	.11390	.10537	.09760	.09051	.08404	.07813	.07273
89	28	.35351	.32312	.29561	.27068	.24809	.22760	.20901	.19213	.17679	.16285	.15017	.13863	.12812	.11854	.10981	.10183	.09455	.08789	.08180	.07623
89	29	.36062	.33019	.30259	.27753	.25479	.23412	.21534	.19826	.18271	.16856	.15566	.14390	.13317	.12338	.11444	.10626	.09878	.09193	.08566	.07990
89	30	.36787	.33740	.30971	.28455	.26165	.24082	.22185	.20457	.18882	.17445	.16134	.14936	.13842	.12841	.11926	.11088	.10320	.09615	.08969	.08376
89	31	.37524	.34475	.31699	.29172	.26869	.24769	.22854	.21107	.19511	.18053	.16721	.15502	.14386	.13364	.12427	.11569	.10781	.10057	.09392	.08780
89	32	.38273	.35223	.32442	.29905	.27589	.25475	.23542	.21776	.20160	.18682	.17328	.16088	.14950	.13907	.12950	.12070	.11262	.10519	.09834	.09204
89	33	.39037	.35987	.33202	.30656	.28328	.26199	.24250	.22466	.20831	.19332	.17957	.16696	.15537	.14473	.13494	.12594	.11765	.11002	.10299	.09650
89	34	.39814	.36766	.33977	.31424	.29085	.26942	.24978	.23176	.21522	.20003	.18608	.17326	.16146	.15061	.14061	.13140	.12291	.11508	.10784	.10116
89	35	.40605	.37560	.34769	.32210	.29862	.27706	.25727	.23908	.22236	.20698	.19283	.17980	.16780	.15673	.14653	.13711	.12841	.12038	.11295	.10607
89	36	.41410	.38370	.35578	.33013	.30657	.28490	.26496	.24661	.22972	.21415	.19981	.18657	.17436	.16309	.15268	.14305	.13415	.12591	.11829	.11122
89	37	.42228	.39194	.36403	.33835	.31471	.29293	.27286	.25436	.23730	.22156	.20702	.19359	.18118	.16970	.15908	.14925	.14014	.13170	.12388	.11661
89	38	.43061	.40034	.37246	.34675	.32305	.30118	.28099	.26235	.24513	.22921	.21449	.20087	.18826	.17658	.16575	.15572	.14641	.13777	.12974	.12228
89	39	.43907	.40890	.38105	.35534	.33159	.30964	.28934	.27057	.25319	.23711	.22221	.20840	.19560	.18372	.17270	.16246	.15294	.14410	.13587	.12822
89	40	.44769	.41762	.38983	.36412	.34034	.31831	.29792	.27903	.26151	.24527	.23020	.21621	.20322	.19115	.17993	.16949	.15977	.15073	.14231	.13445
89	41	.45645	.42651	.39879	.37310	.34930	.32722	.30674	.28774	.27009	.25370	.23847	.22430	.21113	.19887	.18746	.17682	.16691	.15767	.14905	.14100
89	42	.46535	.43556	.40793	.38228	.35847	.33635	.31580	.29669	.27893	.26240	.24701	.23268	.21933	.20689	.19529	.18446	.17436	.16492	.15610	.14785
89	43	.47439	.44477	.41723	.39164	.36784	.34569	.32508	.30589	.28802	.27136	.25583	.24134	.22782	.21520	.20342	.19240	.18211	.17248	.16347	.15503
89	44	.48356	.45411	.42670	.40118	.37740	.35525	.33459	.31533	.29735	.28058	.26491	.25028	.23660	.22381	.21185	.20065	.19017	.18035	.17115	.16252

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
89	45	.49284	.46358	.43631	.41087	.38714	.36498	.34430	.32497	.30691	.29003	.27424	.25946	.24563	.23268	.22055	.20918	.19851	.18851	.17912	.17030
89	46	.50221	.47317	.44605	.42072	.39704	.37490	.35420	.33483	.31669	.29972	.28381	.26891	.25493	.24183	.22953	.21799	.20715	.19696	.18739	.17839
89	47	.51167	.48286	.45591	.43069	.40709	.38498	.36428	.34487	.32668	.30961	.29361	.27858	.26447	.25122	.23877	.22706	.21605	.20569	.19594	.18675
89	48	.52121	.49265	.46589	.44080	.41729	.39523	.37453	.35510	.33686	.31973	.30363	.28849	.27426	.26087	.24827	.23641	.22523	.21470	.20478	.19541
89	49	.53082	.50253	.47597	.45104	.42762	.40563	.38496	.36552	.34725	.33005	.31387	.29864	.28429	.27078	.25804	.24602	.23469	.22400	.21390	.20437
89	50	.54052	.51250	.48616	.46140	.43811	.41619	.39556	.37613	.35784	.34060	.32435	.30903	.29458	.28095	.26808	.25592	.24444	.23359	.22333	.21363
89	51	.55028	.52255	.49646	.47187	.44872	.42689	.40632	.38692	.36862	.35135	.33504	.31965	.30511	.29136	.27837	.26609	.25447	.24347	.23306	.22320
89	52	.56007	.53267	.50682	.48244	.45943	.43772	.41722	.39785	.37956	.36227	.34593	.33047	.31584	.30201	.28890	.27650	.26474	.25360	.24304	.23303
89	53	.56991	.54282	.51724	.49308	.47024	.44865	.42824	.40893	.39066	.37336	.35699	.34148	.32679	.31286	.29966	.28714	.27526	.26399	.25329	.24313
89	54	.57976	.55302	.52772	.50379	.48113	.45968	.43937	.42013	.40189	.38461	.36822	.35267	.33792	.32392	.31063	.29801	.28602	.27462	.26379	.25349
89	55	.58963	.56324	.53825	.51456	.49210	.47081	.45061	.43145	.41326	.39600	.37961	.36404	.34925	.33518	.32182	.30910	.29701	.28550	.27454	.26411
89	56	.59951	.57349	.54881	.52538	.50314	.48201	.46195	.44289	.42477	.40754	.39116	.37558	.36075	.34664	.33321	.32041	.30823	.29661	.28554	.27498
89	57	.60939	.58376	.55940	.53624	.51423	.49329	.47338	.45442	.43638	.41921	.40286	.38728	.37243	.35828	.34480	.33193	.31966	.30795	.29678	.28611
89	58	.61925	.59401	.56999	.54712	.52535	.50461	.48486	.46603	.44809	.43098	.41466	.39910	.38425	.37008	.35655	.34362	.33128	.31949	.30822	.29744
89	59	.62906	.60422	.58055	.55799	.53647	.51595	.49637	.47768	.45984	.44281	.42655	.41102	.39617	.38199	.36843	.35546	.34305	.33119	.31983	.30896
89	60	.63881	.61439	.59109	.56884	.54758	.52729	.50789	.48936	.47165	.45471	.43851	.42302	.40819	.39401	.38043	.36742	.35497	.34304	.33161	.32066
89	61	.64852	.62453	.60159	.57966	.55869	.53864	.51944	.50108	.48350	.46667	.45055	.43511	.42032	.40614	.39256	.37953	.36704	.35506	.34357	.33253
89	62	.65818	.63463	.61208	.59049	.56981	.55001	.53103	.51285	.49542	.47871	.46268	.44731	.43257	.41842	.40484	.39181	.37929	.36727	.35572	.34463
89	63	.66781	.64470	.62255	.60131	.58094	.56140	.54265	.52467	.50740	.49082	.47491	.45962	.44494	.43083	.41727	.40424	.39171	.37966	.36807	.35693
89	64	.67737	.65472	.63298	.61210	.59205	.57279	.55429	.53651	.51942	.50299	.48720	.47201	.45740	.44335	.42983	.41681	.40428	.39222	.38060	.36942
89	65	.68687	.66469	.64336	.62286	.60314	.58417	.56592	.54837	.53147	.51521	.49955	.48447	.46995	.45597	.44249	.42951	.41699	.40493	.39330	.38208
89	66	.69631	.67460	.65370	.63358	.61420	.59554	.57756	.56024	.54355	.52746	.51196	.49701	.48259	.46869	.45528	.44234	.42985	.41780	.40616	.39493
89	67	.70568	.68445	.66399	.64427	.62525	.60690	.58921	.57214	.55567	.53977	.52443	.50963	.49533	.48152	.46819	.45531	.44286	.43084	.41921	.40798
89	68	.71497	.69424	.67422	.65490	.63624	.61823	.60083	.58403	.56779	.55210	.53694	.52229	.50813	.49443	.48119	.46838	.45599	.44401	.43241	.42119
89	69	.72415	.70391	.68435	.66544	.64716	.62949	.61240	.59587	.57988	.56441	.54944	.53496	.52094	.50737	.49423	.48151	.46919	.45726	.44571	.43451
89	70	.73319	.71345	.69435	.67586	.65796	.64064	.62386	.60762	.59188	.57664	.56188	.54758	.53372	.52029	.50727	.49465	.48241	.47055	.45904	.44788
89	71	.74206	.72282	.70418	.68611	.66860	.65163	.63518	.61923	.60376	.58876	.57421	.56010	.54641	.53313	.52024	.50773	.49559	.48381	.47236	.46125
89	72	.75074	.73200	.71382	.69618	.67906	.66245	.64633	.63068	.61548	.60073	.58641	.57250	.55899	.54587	.53312	.52074	.50870	.49701	.48564	.47459
89	73	.75923	.74098	.72326	.70605	.68933	.67308	.65729	.64195	.62703	.61254	.59845	.58475	.57143	.55848	.54588	.53363	.52172	.51012	.49884	.48787
89	74	.76753	.74978	.73252	.71573	.69941	.68353	.66808	.65305	.63843	.62420	.61035	.59687	.58375	.57098	.55855	.54644	.53465	.52317	.51199	.50110
89	75	.77566	.75840	.74160	.72525	.70932	.69382	.67871	.66400	.64968	.63572	.62212	.60887	.59596	.58338	.57112	.55917	.54753	.53617	.52510	.51431
89	76	.78362	.76685	.75052	.73459	.71907	.70394	.68919	.67481	.66078	.64711	.63377	.62076	.60807	.59569	.58362	.57184	.56034	.54912	.53818	.52749
89	77	.79139	.77511	.75924	.74375	.72863	.71388	.69949	.68543	.67172	.65833	.64526	.63250	.62004	.60788	.59600	.58440	.57306	.56200	.55118	.54062
89	78	.79895	.78316	.76774	.75268	.73797	.72360	.70957	.69585	.68245	.66936	.65656	.64406	.63184	.61989	.60822	.59680	.58564	.57474	.56407	.55364
89	79	.80627	.79096	.77599	.76136	.74705	.73306	.71938	.70600	.69291	.68012	.66760	.65535	.64338	.63166	.62019	.60898	.59800	.58726	.57675	.56646
89	80	.81329	.79845	.78392	.76971	.75580	.74218	.72885	.71581	.70304	.69054	.67830	.66632	.65458	.64310	.63185	.62083	.61004	.59948	.58913	.57899
89	81	.82000	.80561	.79151	.77770	.76418	.75093	.73795	.72523	.71277	.70056	.68860	.67688	.66540	.65414	.64311	.63230	.62170	.61131	.60113	.59115
89	82	.82638	.81242	.79874	.78533	.77218	.75928	.74664	.73425	.72209	.71017	.69849	.68703	.67578	.66476	.65395	.64334	.63294	.62273	.61272	.60289
89	83	.83244	.81890	.80561	.79258	.77979	.76725	.75493	.74285	.73100	.71937	.70795	.69674	.68574	.67495	.66435	.65395	.64374	.63372	.62388	.61422
89	84	.83820	.82506	.81216	.79950	.78706	.77485	.76286	.75109	.73953	.72817	.71702	.70607	.69531	.68475	.67437	.66417	.65416	.64432	.63466	.62516
89	85	.84367	.83092	.81839	.80609	.79400	.78211	.77044	.75897	.74769	.73661	.72572	.71502	.70450	.69417	.68401	.67402	.66420	.65455	.64506	.63574
89	86	.84883	.83645	.82428	.81231	.80055	.78898	.77761	.76643	.75544	.74462	.73399	.72353	.71325	.70314	.69319	.68341	.67379	.66432	.65501	.64586
89	87	.85363	.84160	.82977	.81813	.80668	.79541	.78433	.77342	.76270	.75214	.74175	.73153	.72148	.71158	.70184	.69226	.68283	.67355	.66441	.65542
89	88	.85809	.84639	.83487	.82354	.81238	.80140	.79059	.77995	.76948	.75916	.74901	.73902	.72918	.71949	.70996	.70057	.69132	.68222	.67325	.66443
89	89	.86222	.85082	.83960	.82855	.81767	.80696	.79641	.78601	.77578	.76570	.75577	.74600	.73636	.72688	.71754	.70833	.69926	.69033	.68153	.67287
90	0	.20495	.17922	.15706	.13796	.12149	.10728	.09499	.08436	.07515	.06716	.06023	.05420	.04895	.04437	.04037	.03687	.03381	.03111	.02874	.02666
90	1	.20274	.17661	.15408	.13464	.11785	.10334	.09078	.07991	.07048	.06230	.05519	.04900	.04362	.03892	.03482	.03123	.02808	.02533	.02290	.02077
90	2	.20675	.18039	.15762	.13793	.12090	.10615	.09336	.08227	.07264	.06426	.05697	.05062	.04508	.04024	.03601	.03230	.02905	.02619	.02368	.02146
90	3	.21104	.18445	.16143	.14150	.12423	.10924	.09623	.08492	.07508	.06651	.05904	.05252	.04682	.04184	.03747	.03364	.03027	.02731	.02470	.02239
90	4	.21550	.18869	.16544	.14527	.12775	.11253	.09929	.08776	.07771	.06895	.06129	.05460	.04874	.04361	.03910	.03514	.03166	.02859	.02588	.02348

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
90	5	.22011	.19308	.16961	.14920	.13145	.11599	.10252	.09077	.08051	.07155	.06370	.05684	.05081	.04553	.04088	.03679	.03318	.03000	.02719	.02470
90	6	.22485	.19761	.17391	.15327	.13528	.11958	.10589	.09391	.08345	.07428	.06625	.05920	.05301	.04757	.04277	.03855	.03482	.03152	.02860	.02602
90	7	.22972	.20228	.17835	.15748	.13925	.12332	.10939	.09720	.08652	.07715	.06892	.06170	.05534	.04973	.04479	.04043	.03657	.03316	.03013	.02744
90	8	.23470	.20706	.18292	.16181	.14335	.12719	.11303	.10062	.08972	.08014	.07172	.06431	.05778	.05202	.04692	.04242	.03843	.03490	.03176	.02897
90	9	.23982	.21198	.18762	.16629	.14760	.13121	.11682	.10418	.09307	.08329	.07467	.06707	.06036	.05443	.04919	.04454	.04042	.03676	.03350	.03061
90	10	.24507	.21704	.19248	.17092	.15200	.13538	.12076	.10789	.09656	.08657	.07776	.06997	.06309	.05699	.05159	.04680	.04254	.03875	.03537	.03237
90	11	.25044	.22223	.19746	.17569	.15654	.13968	.12484	.11175	.10020	.09000	.08098	.07301	.06594	.05967	.05411	.04917	.04477	.04085	.03736	.03423
90	12	.25592	.22754	.20256	.18058	.16120	.14412	.12905	.11573	.10397	.09356	.08434	.07617	.06892	.06248	.05675	.05166	.04712	.04306	.03944	.03620
90	13	.26148	.23293	.20776	.18556	.16597	.14866	.13336	.11982	.10783	.09721	.08779	.07942	.07198	.06537	.05948	.05423	.04954	.04535	.04160	.03824
90	14	.26709	.23837	.21301	.19060	.17079	.15325	.13772	.12396	.11175	.10091	.09128	.08272	.07510	.06830	.06224	.05683	.05199	.04766	.04379	.04030
90	15	.27273	.24385	.21830	.19568	.17564	.15788	.14212	.12813	.11570	.10465	.09481	.08605	.07823	.07126	.06503	.05945	.05446	.04999	.04598	.04237
90	16	.27838	.24934	.22360	.20078	.18052	.16254	.14655	.13233	.11968	.10841	.09836	.08939	.08139	.07423	.06782	.06208	.05694	.05232	.04817	.04443
90	17	.28407	.25488	.22895	.20593	.18545	.16724	.15103	.13658	.12370	.11221	.10195	.09278	.08457	.07723	.07064	.06474	.05943	.05466	.05037	.04650
90	18	.28981	.26046	.23436	.21113	.19045	.17201	.15557	.14089	.12779	.11608	.10560	.09622	.08782	.08028	.07351	.06744	.06197	.05705	.05261	.04861
90	19	.29563	.26615	.23987	.21644	.19554	.17689	.16022	.14532	.13199	.12005	.10936	.09977	.09116	.08343	.07648	.07023	.06459	.05951	.05493	.05078
90	20	.30157	.27194	.24550	.22188	.20077	.18189	.16500	.14987	.13631	.12416	.11324	.10344	.09463	.08671	.07957	.07313	.06733	.06209	.05735	.05307
90	21	.30762	.27787	.25126	.22746	.20614	.18705	.16993	.15458	.14079	.12841	.11728	.10726	.09825	.09012	.08279	.07618	.07020	.06479	.05990	.05547
90	22	.31378	.28391	.25715	.23316	.21164	.19234	.17500	.15942	.14541	.13280	.12145	.11122	.10199	.09367	.08614	.07934	.07319	.06762	.06256	.05798
90	23	.32006	.29008	.26317	.23901	.21730	.19778	.18023	.16442	.15019	.13736	.12578	.11534	.10590	.09737	.08965	.08266	.07633	.07058	.06536	.06062
90	24	.32648	.29639	.26935	.24502	.22312	.20340	.18563	.16960	.15514	.14209	.13029	.11963	.10998	.10124	.09332	.08614	.07962	.07370	.06832	.06342
90	25	.33304	.30286	.27568	.25119	.22911	.20919	.19121	.17496	.16028	.14701	.13499	.12411	.11425	.10530	.09718	.08981	.08310	.07700	.07145	.06638
90	26	.33973	.30948	.28218	.25754	.23528	.21516	.19697	.18052	.16561	.15212	.13988	.12878	.11870	.10955	.10122	.09365	.08676	.08047	.07474	.06952
90	27	.34658	.31626	.28885	.26406	.24164	.22133	.20294	.18627	.17115	.15744	.14498	.13366	.12337	.11400	.10547	.09770	.09061	.08415	.07824	.07284
90	28	.35357	.32318	.29567	.27075	.24816	.22768	.20909	.19221	.17688	.16294	.15027	.13873	.12822	.11864	.10991	.10194	.09466	.08800	.08191	.07634
90	29	.36068	.33026	.30266	.27761	.25487	.23421	.21543	.19835	.18280	.16865	.15576	.14400	.13328	.12349	.11455	.10637	.09889	.09205	.08577	.08002
90	30	.36793	.33747	.30979	.28462	.26174	.24091	.22194	.20466	.18891	.17455	.16144	.14947	.13853	.12852	.11937	.11099	.10332	.09628	.08982	.08389
90	31	.37530	.34482	.31707	.29180	.26877	.24778	.22864	.21117	.19521	.18064	.16732	.15513	.14397	.13376	.12440	.11581	.10793	.10070	.09405	.08794
90	32	.38281	.35231	.32450	.29914	.27598	.25484	.23552	.21786	.20171	.18693	.17340	.16099	.14963	.13920	.12963	.12083	.11275	.10532	.09848	.09218
90	33	.39045	.35996	.33210	.30665	.28338	.26209	.24261	.22477	.20842	.19344	.17970	.16708	.15550	.14486	.13508	.12608	.11780	.11016	.10313	.09664
90	34	.39822	.36774	.33986	.31433	.29095	.26953	.24989	.23187	.21534	.20016	.18621	.17339	.16160	.15075	.14075	.13155	.12306	.11523	.10800	.10132
90	35	.40613	.37569	.34779	.32220	.29872	.27717	.25738	.23920	.22249	.20711	.19296	.17994	.16794	.15688	.14668	.13726	.12857	.12054	.11311	.10624
90	36	.41419	.38379	.35588	.33024	.30668	.28501	.26508	.24674	.22985	.21429	.19995	.18672	.17452	.16325	.15284	.14322	.13432	.12608	.11846	.11139
90	37	.42237	.39204	.36414	.33846	.31483	.29306	.27299	.25450	.23744	.22170	.20717	.19375	.18134	.16987	.15925	.14942	.14032	.13188	.12406	.11680
90	38	.43071	.40045	.37257	.34687	.32318	.30131	.28113	.26250	.24528	.22937	.21465	.20103	.18843	.17675	.16593	.15590	.14659	.13796	.12993	.12248
90	39	.43918	.40902	.38118	.35547	.33172	.30978	.28949	.27072	.25335	.23727	.22238	.20858	.19578	.18391	.17289	.16265	.15314	.14430	.13608	.12843
90	40	.44780	.41775	.38996	.36426	.34048	.31847	.29808	.27919	.26168	.24545	.23038	.21640	.20341	.19135	.18013	.16970	.15999	.15095	.14253	.13468
90	41	.45657	.42665	.39893	.37325	.34945	.32739	.30691	.28792	.27028	.25389	.23866	.22451	.21134	.19909	.18768	.17705	.16714	.15790	.14928	.14124
90	42	.46549	.43571	.40808	.38244	.35864	.33653	.31598	.29689	.27913	.26260	.24722	.23290	.21956	.20712	.19553	.18470	.17460	.16517	.15636	.14812
90	43	.47454	.44492	.41740	.39181	.36802	.34589	.32528	.30610	.28823	.27158	.25606	.24158	.22807	.21546	.20368	.19267	.18238	.17275	.16374	.15531
90	44	.48372	.45428	.42688	.40137	.37760	.35546	.33481	.31556	.29759	.28082	.26516	.25054	.23687	.22408	.21213	.20094	.19046	.18065	.17145	.16283
90	45	.49301	.46377	.43651	.41108	.38736	.36521	.34454	.32522	.30717	.29030	.27451	.25975	.24593	.23298	.22086	.20949	.19883	.18883	.17945	.17064
90	46	.50240	.47338	.44627	.42095	.39728	.37515	.35446	.33510	.31698	.30001	.28411	.26922	.25525	.24215	.22987	.21833	.20750	.19732	.18775	.17875
90	47	.51187	.48308	.45615	.43094	.40735	.38526	.36456	.34516	.32698	.30993	.29393	.27892	.26482	.25158	.23913	.22743	.21643	.20608	.19633	.18715
90	48	.52143	.49289	.46614	.44107	.41757	.39552	.37484	.35543	.33720	.32008	.30399	.28886	.27464	.26126	.24867	.23681	.22565	.21512	.20521	.19585
90	49	.53107	.50279	.47625	.45133	.42793	.40595	.38529	.36588	.34761	.33043	.31426	.29904	.28471	.27120	.25847	.24647	.23514	.22446	.21437	.20485
90	50	.54078	.51279	.48647	.46172	.43844	.41654	.39593	.37652	.35824	.34101	.32478	.30947	.29503	.28141	.26855	.25640	.24493	.23409	.22385	.21415
90	51	.55057	.52287	.49679	.47222	.44909	.42728	.40672	.38734	.36905	.35180	.33551	.32013	.30560	.29187	.27889	.26662	.25501	.24402	.23362	.22376
90	52	.56039	.53300	.50718	.48282	.45983	.43814	.41766	.39831	.38003	.36276	.34643	.33099	.31638	.30256	.28947	.27707	.26533	.25420	.24365	.23365
90	53	.57025	.54319	.51764	.49349	.47068	.44911	.42872	.40943	.39117	.37390	.35754	.34205	.32737	.31346	.30027	.28777	.27590	.26464	.25396	.24381
90	54	.58013	.55342	.52815	.50424	.48161	.46018	.43989	.42067	.40245	.38519	.36882	.35329	.33856	.32457	.31130	.29869	.28672	.27533	.26451	.25422

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
90	55	.59004	.56368	.53871	.51505	.49262	.47135	.45118	.43204	.41388	.39663	.38026	.36471	.34994	.33589	.32254	.30984	.29777	.28627	.27533	.26491
90	56	.59995	.57397	.54931	.52591	.50370	.48260	.46256	.44353	.42543	.40823	.39187	.37631	.36150	.34741	.33400	.32122	.30905	.29745	.28639	.27585
90	57	.60987	.58427	.55994	.53682	.51484	.49393	.47404	.45512	.43710	.41996	.40363	.38807	.37325	.35912	.34565	.33281	.32055	.30886	.29770	.28705
90	58	.61976	.59456	.57058	.54775	.52601	.50530	.48558	.46678	.44887	.43179	.41550	.39996	.38513	.37098	.35747	.34457	.33225	.32047	.30922	.29846
90	59	.62962	.60482	.58119	.55867	.53718	.51669	.49715	.47849	.46069	.44369	.42745	.41194	.39713	.38296	.36943	.35648	.34410	.33225	.32092	.31007
90	60	.63941	.61504	.59178	.56956	.54835	.52809	.50873	.49024	.47255	.45565	.43948	.42402	.40922	.39506	.38151	.36853	.35610	.34419	.33278	.32185
90	61	.64917	.62522	.60233	.58045	.55952	.53950	.52035	.50202	.48448	.46768	.45159	.43619	.42143	.40728	.39372	.38072	.36826	.35630	.34483	.33382
90	62	.65888	.63538	.61288	.59134	.57071	.55094	.53201	.51386	.49647	.47980	.46381	.44847	.43376	.41964	.40609	.39309	.38060	.36860	.35708	.34601
90	63	.66856	.64551	.62341	.60222	.58190	.56241	.54370	.52576	.50853	.49200	.47612	.46087	.44622	.43215	.41862	.40562	.39312	.38110	.36954	.35842
90	64	.67818	.65559	.63390	.61308	.59308	.57387	.55542	.53768	.52064	.50426	.48850	.47335	.45878	.44476	.43128	.41829	.40580	.39376	.38218	.37102
90	65	.68774	.66562	.64436	.62391	.60425	.58533	.56714	.54963	.53278	.51656	.50095	.48592	.47144	.45749	.44405	.43110	.41862	.40659	.39499	.38380
90	66	.69724	.67560	.65477	.63471	.61539	.59679	.57887	.56160	.54496	.52892	.51346	.49856	.48419	.47033	.45695	.44405	.43160	.41958	.40798	.39678
90	67	.70669	.68553	.66514	.64548	.62653	.60825	.59061	.57360	.55719	.54135	.52606	.51130	.49705	.48328	.46999	.45715	.44475	.43276	.42117	.40997
90	68	.71605	.69540	.67546	.65621	.63762	.61968	.60234	.58560	.56942	.55379	.53869	.52409	.50997	.49633	.48313	.47037	.45802	.44608	.43452	.42333
90	69	.72532	.70516	.68568	.66685	.64865	.63104	.61402	.59756	.58163	.56623	.55132	.53689	.52293	.50941	.49632	.48365	.47138	.45949	.44797	.43682
90	70	.73444	.71479	.69577	.67737	.65955	.64230	.62560	.60943	.59377	.57860	.56390	.54966	.53586	.52248	.50952	.49695	.48476	.47294	.46148	.45036
90	71	.74340	.72425	.70571	.68773	.67031	.65342	.63705	.62118	.60578	.59086	.57638	.56233	.54871	.53548	.52265	.51020	.49811	.48638	.47498	.46392
90	72	.75218	.73354	.71546	.69791	.68089	.66437	.64833	.63276	.61765	.60298	.58873	.57489	.56145	.54839	.53571	.52338	.51140	.49976	.48845	.47745
90	73	.76076	.74263	.72501	.70790	.69128	.67513	.65943	.64418	.62935	.61494	.60093	.58731	.57406	.56118	.54865	.53646	.52461	.51307	.50185	.49092
90	74	.76917	.75154	.73439	.71772	.70150	.68572	.67037	.65544	.64090	.62676	.61300	.59960	.58656	.57386	.56150	.54946	.53774	.52632	.51520	.50437
90	75	.77741	.76028	.74360	.72736	.71155	.69616	.68116	.66655	.65232	.63846	.62495	.61179	.59897	.58647	.57428	.56241	.55083	.53954	.52854	.51780
90	76	.78548	.76885	.75265	.73685	.72145	.70644	.69180	.67753	.66361	.65003	.63679	.62388	.61128	.59899	.58699	.57529	.56387	.55273	.54185	.53123
90	77	.79338	.77725	.76152	.74616	.73118	.71655	.70228	.68834	.67474	.66146	.64849	.63583	.62347	.61140	.59961	.58809	.57684	.56585	.55511	.54462
90	78	.80107	.78544	.77017	.75526	.74069	.72645	.71255	.69896	.68567	.67270	.66001	.64762	.63550	.62365	.61207	.60075	.58968	.57885	.56827	.55791
90	79	.80853	.79338	.77858	.76410	.74994	.73609	.72255	.70931	.69635	.68368	.67128	.65915	.64728	.63567	.62431	.61319	.60231	.59166	.58123	.57103
90	80	.81570	.80103	.78668	.77263	.75887	.74541	.73223	.71933	.70670	.69433	.68222	.67036	.65874	.64737	.63623	.62532	.61463	.60416	.59390	.58386
90	81	.82255	.80835	.79443	.78080	.76744	.75436	.74154	.72897	.71666	.70459	.69277	.68118	.66982	.65868	.64777	.63707	.62658	.61629	.60621	.59632
90	82	.82908	.81532	.80183	.78861	.77563	.76292	.75044	.73821	.72621	.71444	.70290	.69158	.68047	.66957	.65889	.64840	.63811	.62801	.61811	.60838
90	83	.83529	.82196	.80888	.79605	.78345	.77109	.75895	.74704	.73535	.72388	.71261	.70156	.69070	.68004	.66958	.65931	.64922	.63931	.62958	.62003
90	84	.84120	.82829	.81561	.80315	.79092	.77890	.76710	.75551	.74412	.73294	.72195	.71115	.70055	.69013	.67989	.66983	.65994	.65023	.64069	.63131
90	85	.84684	.83432	.82202	.80994	.79806	.78638	.77490	.76362	.75253	.74163	.73092	.72038	.71002	.69984	.68983	.67998	.67030	.66079	.65143	.64222
90	86	.85215	.84002	.82809	.81636	.80482	.79347	.78231	.77133	.76053	.74990	.73945	.72917	.71906	.70911	.69932	.68969	.68021	.67089	.66172	.65269
90	87	.85712	.84535	.83377	.82237	.81115	.80011	.78925	.77856	.76804	.75768	.74748	.73745	.72757	.71785	.70828	.69885	.68958	.68045	.67145	.66260
90	88	.86173	.85030	.83905	.82797	.81706	.80632	.79574	.78532	.77506	.76496	.75501	.74521	.73556	.72606	.71669	.70747	.69839	.68944	.68063	.67195
90	89	.86601	.85490	.84395	.83317	.82255	.81208	.80177	.79162	.78161	.77175	.76203	.75246	.74303	.73373	.72457	.71554	.70665	.69788	.68924	.68073
90	90	.86995	.85914	.84848	.83797	.82762	.81742	.80736	.79745	.78767	.77804	.76855	.75919	.74996	.74087	.73190	.72306	.71434	.70575	.69728	.68892
91	0	.20502	.17928	.15713	.13804	.12158	.10736	.09508	.08445	.07525	.06727	.06034	.05431	.04906	.04449	.04049	.03700	.03393	.03125	.02888	.02679
91	1	.20276	.17663	.15410	.13466	.11787	.10336	.09080	.07993	.07050	.06232	.05521	.04903	.04364	.03894	.03484	.03125	.02811	.02535	.02293	.02080
91	2	.20677	.18040	.15763	.13794	.12091	.10616	.09338	.08228	.07265	.06428	.05699	.05064	.04510	.04026	.03603	.03232	.02907	.02621	.02370	.02148
91	3	.21105	.18446	.16144	.14151	.12424	.10925	.09624	.08493	.07509	.06653	.05906	.05254	.04684	.04185	.03749	.03365	.03029	.02733	.02472	.02241
91	4	.21551	.18870	.16545	.14528	.12777	.11254	.09930	.08778	.07773	.06896	.06131	.05462	.04876	.04362	.03912	.03516	.03167	.02860	.02589	.02350
91	5	.22012	.19309	.16962	.14921	.13146	.11600	.10253	.09078	.08053	.07156	.06372	.05685	.05083	.04554	.04089	.03680	.03320	.03002	.02720	.02471
91	6	.22486	.19762	.17392	.15328	.13529	.11960	.10590	.09393	.08346	.07429	.06626	.05921	.05302	.04758	.04279	.03857	.03484	.03154	.02862	.02603
91	7	.22973	.20229	.17836	.15749	.13926	.12334	.10941	.09722	.08653	.07716	.06894	.06171	.05535	.04975	.04481	.04045	.03659	.03318	.03015	.02746
91	8	.23472	.20707	.18293	.16183	.14337	.12721	.11305	.10063	.08973	.08016	.07174	.06433	.05780	.05203	.04694	.04244	.03845	.03492	.03178	.02899
91	9	.23983	.21200	.18764	.16631	.14762	.13123	.11684	.10420	.09309	.08330	.07469	.06709	.06038	.05446	.04921	.04456	.04044	.03678	.03353	.03063
91	10	.24508	.21706	.19249	.17094	.15202	.13540	.12078	.10792	.09659	.08660	.07778	.07000	.06311	.05702	.05161	.04682	.04256	.03878	.03540	.03239
91	11	.25046	.22225	.19748	.17571	.15656	.13971	.12486	.11177	.10023	.09003	.08101	.07304	.06597	.05970	.05414	.04920	.04480	.04088	.03739	.03427
91	12	.25594	.22756	.20259	.18060	.16123	.14415	.12908	.11576	.10400	.09359	.08437	.07620	.06895	.06252	.05679	.05170	.04716	.04310	.03948	.03625
91	13	.26151	.23296	.20779	.18559	.16600	.14869	.13339	.11985	.10787	.09725	.08782	.07946	.07203	.06541	.05952	.05427	.04958	.04540	.04165	.03829

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
91	14	.26712	.23840	.21304	.19064	.17082	.15329	.13776	.12400	.11179	.10096	.09133	.08277	.07514	.06835	.06229	.05688	.05205	.04772	.04384	.04036
91	15	.27276	.24388	.21833	.19572	.17568	.15792	.14217	.12818	.11575	.10470	.09486	.08610	.07829	.07131	.06508	.05951	.05452	.05005	.04604	.04243
91	16	.27842	.24938	.22364	.20082	.18057	.16258	.14660	.13238	.11973	.10846	.09842	.08945	.08144	.07429	.06788	.06214	.05700	.05238	.04823	.04450
91	17	.28411	.25491	.22899	.20597	.18550	.16729	.15108	.13663	.12376	.11227	.10201	.09284	.08463	.07729	.07071	.06480	.05950	.05473	.05044	.04657
91	18	.28985	.26050	.23441	.21118	.19049	.17206	.15562	.14095	.12785	.11614	.10566	.09628	.08788	.08035	.07358	.06750	.06204	.05712	.05268	.04868
91	19	.29567	.26619	.23991	.21649	.19559	.17694	.16027	.14537	.13204	.12011	.10942	.09983	.09123	.08350	.07655	.07030	.06466	.05958	.05500	.05086
91	20	.30161	.27199	.24554	.22193	.20082	.18195	.16506	.14993	.13637	.12422	.11331	.10351	.09470	.08677	.07964	.07321	.06740	.06216	.05743	.05314
91	21	.30766	.27791	.25131	.22750	.20619	.18710	.16999	.15463	.14085	.12847	.11734	.10733	.09832	.09019	.08286	.07625	.07027	.06487	.05998	.05555
91	22	.31382	.28395	.25719	.23321	.21170	.19239	.17506	.15948	.14547	.13287	.12152	.11129	.10207	.09374	.08622	.07942	.07327	.06770	.06264	.05806
91	23	.32010	.29012	.26322	.23906	.21735	.19784	.18029	.16449	.15025	.13742	.12585	.11541	.10597	.09744	.08973	.08274	.07641	.07066	.06545	.06071
91	24	.32652	.29644	.26940	.24507	.22317	.20345	.18569	.16966	.15521	.14216	.13036	.11970	.11005	.10132	.09340	.08622	.07971	.07379	.06841	.06351
91	25	.33308	.30291	.27573	.25125	.22917	.20925	.19127	.17503	.16035	.14708	.13506	.12418	.11432	.10538	.09726	.08989	.08319	.07709	.07153	.06647
91	26	.33978	.30953	.28223	.25759	.23534	.21523	.19704	.18058	.16569	.15219	.13995	.12886	.11878	.10963	.10131	.09374	.08685	.08056	.07484	.06961
91	27	.34663	.31631	.28890	.26412	.24170	.22140	.20301	.18634	.17123	.15751	.14506	.13374	.12345	.11409	.10556	.09779	.09071	.08424	.07834	.07294
91	28	.35362	.32324	.29573	.27081	.24823	.22775	.20916	.19229	.17696	.16303	.15035	.13882	.12831	.11874	.11000	.10203	.09475	.08810	.08202	.07644
91	29	.36074	.33031	.30272	.27767	.25494	.23428	.21550	.19842	.18289	.16874	.15584	.14409	.13337	.12358	.11464	.10647	.09899	.09215	.08588	.08013
91	30	.36799	.33753	.30985	.28469	.26181	.24098	.22202	.20475	.18900	.17464	.16153	.14956	.13863	.12863	.11948	.11110	.10342	.09639	.08993	.08400
91	31	.37536	.34488	.31714	.29187	.26885	.24786	.22872	.21125	.19530	.18073	.16741	.15523	.14408	.13386	.12450	.11592	.10805	.10081	.09417	.08806
91	32	.38287	.35238	.32458	.29921	.27606	.25492	.23561	.21795	.20181	.18703	.17350	.16110	.14973	.13931	.12974	.12095	.11287	.10544	.09861	.09231
91	33	.39051	.36003	.33218	.30673	.28346	.26218	.24270	.22486	.20852	.19354	.17980	.16719	.15562	.14498	.13520	.12620	.11792	.11029	.10326	.09678
91	34	.39829	.36782	.33994	.31442	.29104	.26962	.24999	.23197	.21544	.20027	.18632	.17351	.16172	.15087	.14088	.13168	.12319	.11536	.10814	.10146
91	35	.40621	.37577	.34787	.32229	.29882	.27727	.25749	.23931	.22260	.20723	.19308	.18006	.16807	.15701	.14681	.13740	.12871	.12068	.11325	.10639
91	36	.41426	.38387	.35597	.33034	.30678	.28512	.26519	.24685	.22997	.21441	.20007	.18685	.17465	.16338	.15298	.14336	.13446	.12623	.11861	.11155
91	37	.42246	.39213	.36423	.33856	.31493	.29317	.27311	.25462	.23757	.22183	.20730	.19388	.18148	.17001	.15940	.14957	.14047	.13204	.12422	.11696
91	38	.43079	.40054	.37267	.34698	.32329	.30143	.28125	.26262	.24541	.22950	.21479	.20118	.18858	.17691	.16609	.15606	.14676	.13812	.13010	.12265
91	39	.43927	.40912	.38128	.35558	.33184	.30990	.28962	.27086	.25350	.23742	.22253	.20873	.19594	.18407	.17305	.16282	.15332	.14448	.13626	.12861
91	40	.44790	.41785	.39008	.36438	.34061	.31860	.29822	.27934	.26184	.24560	.23054	.21657	.20358	.19152	.18031	.16988	.16018	.15114	.14272	.13488
91	41	.45668	.42676	.39905	.37338	.34959	.32753	.30706	.28807	.27044	.25406	.23884	.22469	.21153	.19928	.18787	.17725	.16734	.15811	.14950	.14145
91	42	.46560	.43583	.40821	.38258	.35878	.33668	.31615	.29706	.27930	.26279	.24741	.23310	.21976	.20733	.19574	.18492	.17482	.16540	.15659	.14835
91	43	.47467	.44506	.41754	.39197	.36818	.34606	.32546	.30629	.28843	.27178	.25626	.24179	.22829	.21568	.20390	.19290	.18262	.17300	.16399	.15556
91	44	.48386	.45443	.42704	.40154	.37778	.35564	.33500	.31576	.29780	.28104	.26539	.25077	.23710	.22433	.21238	.20119	.19072	.18091	.17172	.16310
91	45	.49316	.46393	.43668	.41126	.38755	.36541	.34475	.32544	.30740	.29053	.27476	.26000	.24618	.23325	.22113	.20977	.19911	.18912	.17974	.17094
91	46	.50256	.47355	.44646	.42114	.39749	.37537	.35469	.33534	.31722	.30026	.28438	.26949	.25553	.24244	.23016	.21863	.20780	.19763	.18807	.17908
91	47	.51205	.48327	.45635	.43116	.40758	.38550	.36481	.34543	.32725	.31021	.29422	.27922	.26513	.25189	.23945	.22776	.21677	.20642	.19668	.18751
91	48	.52163	.49310	.46636	.44131	.41782	.39579	.37511	.35571	.33749	.32038	.30430	.28919	.27497	.26160	.24902	.23717	.22601	.21550	.20559	.19624
91	49	.53128	.50302	.47649	.45159	.42820	.40624	.38559	.36619	.34793	.33077	.31461	.29940	.28507	.27157	.25885	.24686	.23554	.22487	.21479	.20527
91	50	.54102	.51303	.48673	.46200	.43874	.41685	.39625	.37686	.35859	.34138	.32515	.30986	.29543	.28182	.26897	.25683	.24537	.23454	.22430	.21462
91	51	.55082	.52314	.49708	.47253	.44941	.42762	.40708	.38771	.36944	.35219	.33592	.32055	.30603	.29231	.27935	.26708	.25548	.24450	.23411	.22427
91	52	.56067	.53330	.50750	.48315	.46019	.43851	.41804	.39871	.38045	.36319	.34688	.33145	.31685	.30304	.28997	.27758	.26585	.25473	.24419	.23420
91	53	.57055	.54352	.51798	.49386	.47106	.44951	.42914	.40986	.39163	.37437	.35803	.34255	.32789	.31399	.30082	.28832	.27647	.26522	.25455	.24441
91	54	.58046	.55377	.52852	.50464	.48203	.46062	.44035	.42115	.40295	.38570	.36935	.35383	.33912	.32515	.31189	.29930	.28733	.27596	.26516	.25488
91	55	.59039	.56406	.53912	.51548	.49307	.47183	.45167	.43256	.41441	.39719	.38084	.36531	.35055	.33652	.32319	.31050	.29844	.28696	.27603	.26562
91	56	.60034	.57438	.54976	.52638	.50419	.48312	.46311	.44409	.42602	.40884	.39250	.37696	.36217	.34809	.33470	.32194	.30978	.29820	.28715	.27663
91	57	.61029	.58472	.56043	.53733	.51537	.49449	.47463	.45573	.43774	.42061	.40431	.38877	.37397	.35986	.34641	.33358	.32135	.30967	.29853	.28789
91	58	.62022	.59505	.57110	.54830	.52659	.50591	.48622	.46745	.44956	.43250	.41623	.40072	.38591	.37178	.35829	.34541	.33311	.32135	.31012	.29938
91	59	.63011	.60535	.58176	.55926	.53781	.51735	.49784	.47921	.46143	.44446	.42825	.41277	.39797	.38383	.37032	.35739	.34503	.33320	.32189	.31105
91	60	.63995	.61561	.59238	.57021	.54903	.52880	.50948	.49101	.47336	.45648	.44034	.42490	.41013	.39600	.38247	.36951	.35710	.34522	.33383	.32291
91	61	.64974	.62584	.60299	.58114	.56025	.54027	.52115	.50285	.48534	.46858	.45252	.43714	.42241	.40829	.39476	.38178	.36934	.35740	.34595	.33496
91	62	.65950	.63604	.61358	.59208	.57149	.55177	.53287	.51476	.49740	.48076	.46481	.44950	.43482	.42073	.40721	.39423	.38176	.36979	.35829	.34724
91	63	.66922	.64622	.62417	.60302	.58275	.56329	.54463	.52672	.50954	.49304	.47719	.46198	.44736	.43332	.41982	.40685	.39437	.38238	.37084	.35974

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
91	64	.67890	.65636	.63472	.61394	.59399	.57483	.55642	.53872	.52172	.50537	.48966	.47455	.46001	.44602	.43257	.41962	.40715	.39514	.38358	.37245
91	65	.68851	.66645	.64523	.62484	.60522	.58636	.56821	.55075	.53394	.51777	.50219	.48720	.47276	.45884	.44544	.43252	.42007	.40807	.39650	.38534
91	66	.69807	.67649	.65571	.63571	.61644	.59789	.58002	.56280	.54621	.53022	.51480	.49994	.48561	.47178	.45845	.44558	.43316	.42118	.40961	.39844
91	67	.70757	.68649	.66616	.64656	.62766	.60944	.59186	.57490	.55853	.54274	.52750	.51278	.49857	.48485	.47160	.45880	.44643	.43448	.42292	.41176
91	68	.71701	.69642	.67655	.65736	.63884	.62096	.60368	.58699	.57087	.55529	.54024	.52569	.51162	.49802	.48486	.47214	.45983	.44793	.43640	.42525
91	69	.72634	.70626	.68685	.66809	.64996	.63242	.61546	.59906	.58319	.56784	.55299	.53861	.52470	.51123	.49819	.48556	.47333	.46148	.45001	.43889
91	70	.73554	.71597	.69704	.67871	.66096	.64379	.62715	.61105	.59545	.58033	.56569	.55151	.53776	.52444	.51152	.49900	.48686	.47509	.46367	.45259
91	71	.74458	.72553	.70706	.68917	.67182	.65501	.63871	.62291	.60758	.59272	.57830	.56432	.55075	.53758	.52481	.51241	.50037	.48868	.47733	.46631
91	72	.75344	.73490	.71691	.69945	.68251	.66607	.65011	.63462	.61958	.60498	.59079	.57702	.56364	.55064	.53802	.52575	.51382	.50223	.49097	.48001
91	73	.76212	.74408	.72657	.70955	.69302	.67695	.66134	.64617	.63142	.61708	.60314	.58959	.57641	.56359	.55112	.53899	.52720	.51571	.50454	.49367
91	74	.77062	.75309	.73605	.71948	.70335	.68767	.67241	.65756	.64311	.62905	.61536	.60204	.58907	.57644	.56415	.55217	.54051	.52915	.51809	.50731
91	75	.77896	.76194	.74538	.72925	.71354	.69824	.68334	.66882	.65468	.64091	.62748	.61440	.60165	.58923	.57711	.56531	.55379	.54257	.53162	.52095
91	76	.78714	.77063	.75455	.73886	.72358	.70867	.69413	.67996	.66613	.65265	.63950	.62667	.61415	.60194	.59002	.57839	.56704	.55597	.54515	.53460
91	77	.79515	.77915	.76354	.74831	.73344	.71893	.70477	.69094	.67744	.66426	.65139	.63882	.62655	.61456	.60285	.59141	.58023	.56931	.55865	.54822
91	78	.80296	.78747	.77234	.75756	.74311	.72900	.71521	.70173	.68856	.67569	.66311	.65081	.63878	.62703	.61554	.60430	.59331	.58256	.57205	.56177
91	79	.81055	.79555	.78089	.76655	.75253	.73881	.72540	.71227	.69943	.68687	.67458	.66256	.65079	.63928	.62801	.61698	.60619	.59562	.58528	.57515
91	80	.81785	.80334	.78914	.77524	.76163	.74831	.73526	.72249	.70998	.69774	.68574	.67399	.66249	.65122	.64018	.62937	.61877	.60839	.59822	.58826
91	81	.82484	.81080	.79705	.78358	.77037	.75744	.74476	.73233	.72015	.70822	.69652	.68505	.67380	.66278	.65197	.64138	.63099	.62080	.61081	.60101
91	82	.83150	.81793	.80461	.79155	.77874	.76618	.75386	.74177	.72992	.71829	.70688	.69568	.68470	.67392	.66335	.65297	.64279	.63280	.62299	.61336
91	83	.83785	.82471	.81182	.79916	.78674	.77454	.76257	.75082	.73928	.72795	.71683	.70591	.69518	.68465	.67431	.66415	.65418	.64438	.63476	.62531
91	84	.84391	.83119	.81871	.80644	.79439	.78255	.77092	.75950	.74827	.73724	.72640	.71575	.70529	.69500	.68489	.67496	.66519	.65560	.64617	.63689
91	85	.84969	.83739	.82529	.81341	.80172	.79023	.77894	.76783	.75691	.74618	.73562	.72524	.71503	.70499	.69511	.68540	.67585	.66646	.65722	.64813
91	86	.85515	.84325	.83153	.82001	.80868	.79753	.78656	.77576	.76514	.75469	.74441	.73429	.72434	.71454	.70490	.69541	.68607	.67687	.66783	.65892
91	87	.86026	.84873	.83738	.82621	.81520	.80438	.79372	.78322	.77289	.76271	.75270	.74283	.73312	.72356	.71414	.70487	.69573	.68674	.67788	.66916
91	88	.86503	.85385	.84283	.83199	.82130	.81078	.80041	.79020	.78014	.77023	.76047	.75085	.74138	.73204	.72284	.71378	.70485	.69605	.68738	.67884
91	89	.86945	.85860	.84790	.83737	.82698	.81675	.80666	.79672	.78692	.77726	.76774	.75836	.74911	.73999	.73100	.72214	.71341	.70480	.69631	.68794
91	90	.87353	.86299	.85259	.84234	.83224	.82228	.81245	.80276	.79321	.78379	.77450	.76534	.75631	.74740	.73861	.72994	.72140	.71297	.70465	.69645
91	91	.87724	.86698	.85686	.84688	.83703	.82732	.81774	.80829	.79896	.78976	.78069	.77174	.76290	.75419	.74559	.73711	.72873	.72048	.71233	.70428
92	0	.20507	.17935	.15720	.13811	.12165	.10744	.09516	.08454	.07534	.06736	.06043	.05441	.04917	.04460	.04061	.03711	.03405	.03137	.02900	.02692
92	1	.20277	.17664	.15411	.13467	.11788	.10337	.09082	.07994	.07052	.06234	.05523	.04905	.04366	.03896	.03486	.03127	.02813	.02538	.02295	.02082
92	2	.20677	.18041	.15764	.13795	.12092	.10617	.09339	.08230	.07267	.06429	.05701	.05066	.04512	.04028	.03605	.03234	.02909	.02623	.02372	.02150
92	3	.21105	.18446	.16145	.14152	.12425	.10927	.09625	.08495	.07511	.06654	.05907	.05255	.04685	.04187	.03750	.03367	.03030	.02734	.02473	.02243
92	4	.21551	.18870	.16546	.14529	.12778	.11255	.09931	.08779	.07774	.06898	.06132	.05463	.04877	.04364	.03913	.03517	.03169	.02862	.02591	.02351
92	5	.22013	.19310	.16963	.14922	.13147	.11601	.10254	.09079	.08054	.07157	.06373	.05686	.05084	.04555	.04091	.03682	.03321	.03003	.02722	.02473
92	6	.22487	.19763	.17393	.15329	.13530	.11961	.10591	.09394	.08347	.07431	.06627	.05923	.05304	.04760	.04280	.03858	.03485	.03155	.02864	.02605
92	7	.22974	.20230	.17837	.15750	.13927	.12335	.10942	.09723	.08655	.07718	.06895	.06172	.05537	.04976	.04483	.04046	.03661	.03319	.03017	.02748
92	8	.23473	.20708	.18294	.16184	.14338	.12722	.11306	.10065	.08975	.08018	.07176	.06435	.05781	.05205	.04696	.04246	.03847	.03494	.03180	.02900
92	9	.23984	.21201	.18765	.16632	.14763	.13124	.11685	.10421	.09310	.08332	.07471	.06711	.06040	.05447	.04923	.04458	.04046	.03680	.03355	.03065
92	10	.24510	.21707	.19251	.17096	.15204	.13541	.12080	.10793	.09661	.08662	.07780	.07002	.06313	.05704	.05164	.04684	.04259	.03880	.03543	.03242
92	11	.25047	.22227	.19750	.17572	.15658	.13973	.12488	.11180	.10025	.09005	.08104	.07306	.06600	.05973	.05417	.04923	.04483	.04091	.03742	.03430
92	12	.25596	.22758	.20261	.18062	.16125	.14417	.12910	.11579	.10403	.09362	.08440	.07623	.06898	.06255	.05682	.05173	.04719	.04314	.03952	.03628
92	13	.26153	.23298	.20782	.18562	.16603	.14872	.13342	.11988	.10790	.09728	.08786	.07950	.07206	.06545	.05956	.05431	.04963	.04544	.04169	.03833
92	14	.26715	.23843	.21307	.19067	.17085	.15332	.13779	.12403	.11183	.10099	.09137	.08281	.07519	.06840	.06234	.05693	.05209	.04777	.04389	.04041
92	15	.27279	.24391	.21836	.19575	.17572	.15796	.14220	.12822	.11579	.10474	.09491	.08615	.07833	.07136	.06513	.05956	.05458	.05010	.04609	.04249
92	16	.27845	.24941	.22368	.20086	.18060	.16262	.14664	.13243	.11978	.10851	.09846	.08950	.08149	.07434	.06794	.06220	.05706	.05244	.04829	.04456
92	17	.28414	.25495	.22903	.20601	.18554	.16733	.15112	.13668	.12380	.11232	.10206	.09289	.08469	.07735	.07076	.06486	.05956	.05479	.05050	.04664
92	18	.28988	.26054	.23444	.21122	.19053	.17210	.15566	.14100	.12790	.11619	.10571	.09634	.08794	.08040	.07364	.06756	.06210	.05718	.05275	.04875
92	19	.29571	.26622	.23995	.21653	.19563	.17698	.16032	.14542	.13209	.12016	.10947	.09989	.09128	.08356	.07661	.07036	.06473	.05965	.05507	.05093
92	20	.30164	.27202	.24558	.22197	.20087	.18199	.16510	.14998	.13643	.12427	.11336	.10357	.09476	.08684	.07970	.07327	.06747	.06223	.05750	.05321
92	21	.30769	.27795	.25135	.22755	.20624	.18715	.17004	.15469	.14091	.12853	.11740	.10739	.09838	.09025	.08293	.07632	.07034	.06494	.06005	.05562

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
92	22	.31386	.28399	.25723	.23325	.21174	.19244	.17511	.15953	.14553	.13293	.12158	.11135	.10213	.09380	.08629	.07949	.07334	.06777	.06272	.05813
92	23	.32014	.29016	.26326	.23910	.21740	.19789	.18034	.16454	.15031	.13748	.12591	.11547	.10604	.09751	.08980	.08281	.07648	.07073	.06552	.06078
92	24	.32656	.29648	.26944	.24511	.22322	.20351	.18574	.16972	.15527	.14222	.13043	.11977	.11012	.10139	.09347	.08630	.07978	.07386	.06848	.06358
92	25	.33312	.30295	.27578	.25129	.22922	.20930	.19133	.17509	.16041	.14714	.13513	.12425	.11439	.10545	.09733	.08996	.08326	.07716	.07161	.06655
92	26	.33982	.30957	.28228	.25764	.23539	.21528	.19710	.18064	.16575	.15225	.14002	.12893	.11885	.10970	.10138	.09381	.08692	.08064	.07492	.06969
92	27	.34667	.31636	.28895	.26417	.24175	.22146	.20307	.18641	.17129	.15758	.14513	.13381	.12352	.11416	.10564	.09787	.09079	.08433	.07842	.07303
92	28	.35366	.32329	.29578	.27087	.24829	.22781	.20922	.19235	.17703	.16310	.15043	.13889	.12839	.11882	.11009	.10212	.09484	.08819	.08210	.07654
92	29	.36079	.33036	.30277	.27773	.25500	.23434	.21557	.19849	.18296	.16881	.15592	.14417	.13345	.12367	.11473	.10656	.09909	.09224	.08598	.08023
92	30	.36804	.33758	.30991	.28475	.26187	.24105	.22209	.20482	.18908	.17472	.16161	.14965	.13871	.12871	.11957	.11119	.10352	.09648	.09003	.08410
92	31	.37542	.34494	.31720	.29193	.26892	.24793	.22880	.21133	.19538	.18082	.16750	.15532	.14417	.13396	.12460	.11602	.10815	.10092	.09427	.08816
92	32	.38292	.35244	.32464	.29928	.27613	.25500	.23569	.21804	.20189	.18712	.17359	.16119	.14983	.13941	.12984	.12105	.11298	.10555	.09871	.09242
92	33	.39057	.36009	.33225	.30680	.28354	.26226	.24278	.22495	.20861	.19363	.17990	.16729	.15572	.14508	.13530	.12631	.11803	.11041	.10338	.09689
92	34	.39835	.36788	.34001	.31449	.29112	.26970	.25007	.23206	.21554	.20036	.18642	.17361	.16182	.15098	.14099	.13179	.12331	.11548	.10826	.10158
92	35	.40627	.37584	.34795	.32237	.29890	.27736	.25758	.23940	.22269	.20733	.19319	.18017	.16818	.15712	.14693	.13752	.12883	.12080	.11338	.10652
92	36	.41433	.38395	.35605	.33042	.30686	.28521	.26529	.24695	.23007	.21452	.20018	.18696	.17477	.16350	.15310	.14349	.13459	.12637	.11875	.11169
92	37	.42253	.39220	.36431	.33865	.31502	.29326	.27321	.25473	.23768	.22195	.20742	.19400	.18160	.17014	.15953	.14971	.14061	.13218	.12436	.11711
92	38	.43087	.40063	.37276	.34707	.32338	.30153	.28136	.26274	.24553	.22962	.21491	.20131	.18871	.17704	.16623	.15620	.14691	.13827	.13026	.12281
92	39	.43936	.40920	.38138	.35568	.33195	.31001	.28973	.27098	.25362	.23755	.22266	.20887	.19608	.18421	.17320	.16298	.15347	.14464	.13643	.12878
92	40	.44799	.41795	.39018	.36449	.34072	.31872	.29834	.27947	.26197	.24574	.23069	.21671	.20374	.19168	.18047	.17004	.16034	.15131	.14290	.13505
92	41	.45677	.42686	.39916	.37350	.34971	.32766	.30720	.28821	.27058	.25421	.23899	.22485	.21169	.19944	.18804	.17742	.16752	.15829	.14968	.14164
92	42	.46571	.43594	.40833	.38270	.35891	.33682	.31629	.29720	.27946	.26295	.24758	.23327	.21993	.20751	.19592	.18511	.17502	.16559	.15679	.14855
92	43	.47478	.44518	.41767	.39210	.36832	.34620	.32562	.30645	.28859	.27195	.25644	.24198	.22848	.21587	.20410	.19311	.18282	.17321	.16421	.15579
92	44	.48398	.45456	.42718	.40168	.37793	.35580	.33517	.31593	.29798	.28123	.26558	.25097	.23731	.22454	.21259	.20142	.19095	.18114	.17196	.16334
92	45	.49329	.46407	.43683	.41142	.38772	.36559	.34493	.32563	.30760	.29074	.27497	.26022	.24641	.23348	.22136	.21001	.19936	.18938	.18000	.17120
92	46	.50271	.47370	.44662	.42132	.39767	.37556	.35489	.33555	.31744	.30049	.28461	.26973	.25578	.24269	.23042	.21890	.20807	.19791	.18835	.17937
92	47	.51221	.48344	.45653	.43135	.40778	.38570	.36503	.34565	.32749	.31046	.29447	.27948	.26539	.25217	.23974	.22805	.21706	.20672	.19699	.18782
92	48	.52180	.49328	.46656	.44152	.41804	.39601	.37535	.35596	.33775	.32065	.30458	.28947	.27527	.26190	.24933	.23749	.22634	.21583	.20592	.19658
92	49	.53147	.50321	.47670	.45181	.42844	.40648	.38585	.36646	.34822	.33106	.31491	.29971	.28539	.27190	.25919	.24720	.23590	.22523	.21515	.20564
92	50	.54122	.51325	.48696	.46225	.43900	.41712	.39653	.37715	.35889	.34169	.32548	.31019	.29578	.28217	.26933	.25721	.24575	.23493	.22470	.21502
92	51	.55104	.52337	.49733	.47280	.44969	.42791	.40739	.38803	.36977	.35254	.33628	.32092	.30641	.29270	.27975	.26749	.25590	.24493	.23455	.22471
92	52	.56091	.53356	.50777	.48345	.46049	.43883	.41838	.39906	.38082	.36357	.34727	.33185	.31727	.30347	.29040	.27803	.26631	.25520	.24467	.23468
92	53	.57081	.54380	.51828	.49418	.47140	.44987	.42950	.41025	.39203	.37478	.35845	.34299	.32834	.31445	.30129	.28881	.27697	.26573	.25506	.24493
92	54	.58075	.55408	.52885	.50498	.48239	.46100	.44075	.42156	.40338	.38615	.36981	.35431	.33961	.32566	.31241	.29983	.28788	.27652	.26572	.25545
92	55	.59070	.56440	.53947	.51585	.49347	.47224	.45211	.43301	.41489	.39768	.38134	.36583	.35108	.33707	.32375	.31108	.29903	.28756	.27664	.26625
92	56	.60068	.57474	.55014	.52679	.50462	.48357	.46358	.44458	.42653	.40937	.39305	.37752	.36275	.34869	.33531	.32256	.31042	.29885	.28782	.27731
92	57	.61065	.58511	.56084	.53778	.51584	.49498	.47514	.45627	.43830	.42119	.40490	.38939	.37460	.36051	.34708	.33427	.32205	.31039	.29926	.28863
92	58	.62062	.59548	.57155	.54878	.52710	.50645	.48677	.46803	.45016	.43312	.41688	.40138	.38660	.37249	.35902	.34615	.33387	.32213	.31091	.30018
92	59	.63054	.60581	.58225	.55978	.53836	.51793	.49844	.47984	.46208	.44513	.42895	.41349	.39871	.38460	.37110	.35819	.34585	.33404	.32274	.31192
92	60	.64041	.61611	.59291	.57077	.54962	.52943	.51013	.49169	.47406	.45721	.44110	.42568	.41094	.39682	.38331	.37038	.35799	.34612	.33475	.32385
92	61	.65024	.62637	.60356	.58175	.56089	.54094	.52185	.50359	.48610	.46936	.45333	.43798	.42327	.40918	.39567	.38271	.37029	.35838	.34695	.33598
92	62	.66004	.63662	.61420	.59273	.57218	.55249	.53362	.51555	.49822	.48161	.46568	.45040	.43575	.42169	.40819	.39523	.38279	.37084	.35936	.34833
92	63	.66980	.64684	.62483	.60372	.58348	.56407	.54544	.52757	.51042	.49395	.47814	.46295	.44836	.43434	.42087	.40793	.39548	.38351	.37199	.36092
92	64	.67952	.65703	.63543	.61470	.59479	.57566	.55729	.53964	.52267	.50636	.49067	.47559	.46109	.44713	.43370	.42078	.40834	.39636	.38482	.37371
92	65	.68918	.66716	.64600	.62565	.60608	.58726	.56915	.55173	.53496	.51882	.50329	.48833	.47392	.46004	.44666	.43378	.42136	.40938	.39784	.38670
92	66	.69879	.67726	.65653	.63658	.61737	.59886	.58103	.56386	.54731	.53136	.51598	.50115	.48686	.47307	.45976	.44693	.43454	.42259	.41105	.39990
92	67	.70835	.68732	.66704	.64750	.62865	.61048	.59295	.57603	.55971	.54396	.52876	.51409	.49992	.48623	.47302	.46025	.44791	.43599	.42447	.41333
92	68	.71784	.69732	.67750	.65838	.63991	.62208	.60486	.58822	.57214	.55661	.54160	.52709	.51307	.49950	.48639	.47370	.46143	.44956	.43807	.42695
92	69	.72724	.70723	.68788	.66918	.65111	.63363	.61673	.60038	.58456	.56926	.55446	.54013	.52626	.51283	.49983	.48725	.47505	.46324	.45180	.44072
92	70	.73651	.71701	.69814	.67988	.66220	.64509	.62851	.61246	.59692	.58186	.56727	.55314	.53944	.52616	.51329	.50081	.48871	.47698	.46560	.45456
92	71	.74562	.72664	.70825	.69043	.67315	.65641	.64017	.62443	.60917	.59436	.58000	.56607	.55255	.53944	.52671	.51435	.50236	.49072	.47941	.46843

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
92	72	.75456	.73609	.71818	.70080	.68394	.66757	.65168	.63625	.62128	.60674	.59262	.57890	.56558	.55263	.54006	.52784	.51596	.50442	.49320	.48229
92	73	.76331	.74536	.72793	.71100	.69454	.67855	.66302	.64792	.63324	.61897	.60509	.59160	.57848	.56572	.55331	.54123	.52949	.51806	.50693	.49611
92	74	.77189	.75446	.73751	.72102	.70499	.68938	.67420	.65943	.64506	.63107	.61745	.60420	.59129	.57873	.56649	.55457	.54297	.53166	.52065	.50992
92	75	.78032	.76340	.74694	.73090	.71529	.70008	.68526	.67083	.65677	.64307	.62972	.61671	.60403	.59167	.57962	.56787	.55642	.54525	.53436	.52374
92	76	.78859	.77220	.75622	.74064	.72544	.71063	.69619	.68210	.66836	.65496	.64189	.62914	.61670	.60455	.59271	.58114	.56986	.55884	.54809	.53759
92	77	.79671	.78083	.76533	.75021	.73544	.72103	.70697	.69323	.67983	.66673	.65395	.64146	.62927	.61736	.60572	.59435	.58325	.57239	.56179	.55143
92	78	.80463	.78926	.77425	.75958	.74525	.73125	.71756	.70419	.69111	.67834	.66585	.65364	.64170	.63003	.61861	.60745	.59653	.58586	.57542	.56520
92	79	.81232	.79746	.78293	.76872	.75481	.74121	.72791	.71490	.70216	.68970	.67751	.66559	.65391	.64248	.63130	.62035	.60964	.59915	.58888	.57882
92	80	.81974	.80538	.79131	.77755	.76407	.75087	.73795	.72529	.71290	.70076	.68887	.67722	.66582	.65464	.64369	.63297	.62246	.61216	.60207	.59218
92	81	.82685	.81297	.79937	.78603	.77297	.76016	.74761	.73531	.72326	.71143	.69985	.68849	.67735	.66643	.65572	.64521	.63492	.62482	.61491	.60519
92	82	.83365	.82023	.80707	.79416	.78150	.76908	.75689	.74494	.73321	.72171	.71042	.69934	.68847	.67780	.66733	.65706	.64697	.63707	.62735	.61781
92	83	.84012	.82715	.81442	.80193	.78966	.77761	.76579	.75417	.74277	.73158	.72058	.70978	.69918	.68876	.67853	.66848	.65861	.64892	.63939	.63003
92	84	.84630	.83377	.82146	.80937	.79748	.78580	.77433	.76305	.75197	.74108	.73038	.71986	.70952	.69936	.68937	.67955	.66989	.66040	.65107	.64190
92	85	.85222	.84011	.82820	.81650	.80499	.79367	.78254	.77159	.76082	.75024	.73982	.72958	.71950	.70960	.69985	.69026	.68082	.67154	.66241	.65343
92	86	.85782	.84612	.83460	.82327	.81212	.80115	.79035	.77972	.76927	.75897	.74884	.73887	.72906	.71940	.70989	.70053	.69132	.68225	.67332	.66452
92	87	.86307	.85175	.84060	.82963	.81882	.80818	.79771	.78739	.77723	.76722	.75736	.74766	.73810	.72868	.71940	.71027	.70127	.69240	.68367	.67507
92	88	.86797	.85701	.84622	.83558	.82510	.81478	.80460	.79458	.78470	.77496	.76537	.75592	.74660	.73742	.72837	.71945	.71066	.70200	.69346	.68504
92	89	.87252	.86191	.85144	.84112	.83095	.82093	.81104	.80130	.79169	.78221	.77287	.76366	.75458	.74563	.73680	.72809	.71950	.71103	.70268	.69444
92	90	.87673	.86644	.85628	.84626	.83638	.82664	.81702	.80754	.79819	.78896	.77986	.77088	.76202	.75328	.74466	.73616	.72776	.71948	.71132	.70325
92	91	.88057	.87057	.86070	.85095	.84134	.83186	.82249	.81326	.80414	.79514	.78626	.77750	.76885	.76032	.75189	.74358	.73537	.72727	.71927	.71137
92	92	.88402	.87428	.86467	.85517	.84580	.83655	.82742	.81841	.80951	.80072	.79204	.78348	.77502	.76667	.75843	.75029	.74225	.73431	.72647	.71873
93	0	.20513	.17940	.15726	.13818	.12172	.10751	.09524	.08462	.07542	.06745	.06052	.05451	.04927	.04470	.04071	.03722	.03416	.03148	.02912	.02704
93	1	.20278	.17665	.15412	.13469	.11790	.10339	.09083	.07996	.07053	.06235	.05525	.04906	.04368	.03898	.03488	.03130	.02815	.02540	.02298	.02085
93	2	.20678	.18042	.15765	.13796	.12093	.10618	.09340	.08231	.07268	.06431	.05702	.05067	.04513	.04029	.03606	.03235	.02910	.02625	.02373	.02152
93	3	.21106	.18447	.16146	.14153	.12426	.10928	.09626	.08496	.07512	.06655	.05908	.05256	.04687	.04188	.03752	.03368	.03032	.02736	.02475	.02244
93	4	.21552	.18871	.16547	.14530	.12778	.11256	.09932	.08780	.07775	.06899	.06133	.05464	.04878	.04365	.03914	.03519	.03170	.02863	.02592	.02353
93	5	.22013	.19311	.16963	.14923	.13148	.11602	.10255	.09080	.08055	.07158	.06374	.05687	.05085	.04557	.04092	.03683	.03323	.03004	.02723	.02474
93	6	.22488	.19764	.17394	.15330	.13531	.11962	.10592	.09395	.08348	.07432	.06628	.05924	.05305	.04761	.04282	.03859	.03486	.03157	.02865	.02606
93	7	.22975	.20230	.17838	.15751	.13928	.12336	.10943	.09724	.08656	.07719	.06896	.06174	.05538	.04978	.04484	.04048	.03662	.03321	.03018	.02749
93	8	.23473	.20709	.18295	.16185	.14339	.12723	.11307	.10066	.08976	.08019	.07177	.06436	.05783	.05206	.04697	.04247	.03849	.03495	.03181	.02902
93	9	.23985	.21202	.18766	.16633	.14764	.13125	.11686	.10423	.09311	.08334	.07472	.06712	.06042	.05449	.04925	.04460	.04048	.03682	.03357	.03067
93	10	.24511	.21709	.19252	.17097	.15205	.13543	.12081	.10795	.09662	.08663	.07782	.07004	.06315	.05706	.05166	.04686	.04261	.03882	.03545	.03244
93	11	.25048	.22228	.19751	.17574	.15659	.13974	.12490	.11181	.10027	.09007	.08106	.07308	.06602	.05975	.05419	.04925	.04486	.04094	.03744	.03432
93	12	.25598	.22760	.20263	.18064	.16127	.14419	.12912	.11581	.10405	.09364	.08443	.07626	.06901	.06258	.05685	.05176	.04722	.04317	.03955	.03631
93	13	.26155	.23300	.20784	.18564	.16605	.14874	.13345	.11991	.10793	.09731	.08789	.07953	.07209	.06548	.05960	.05435	.04966	.04547	.04173	.03837
93	14	.26717	.23845	.21310	.19069	.17088	.15335	.13782	.12406	.11186	.10103	.09140	.08284	.07522	.06843	.06238	.05697	.05214	.04781	.04393	.04045
93	15	.27281	.24394	.21839	.19578	.17575	.15799	.14224	.12825	.11583	.10478	.09495	.08619	.07838	.07140	.06518	.05961	.05462	.05015	.04614	.04254
93	16	.27847	.24944	.22371	.20089	.18064	.16266	.14668	.13246	.11982	.10855	.09851	.08954	.08154	.07438	.06798	.06225	.05711	.05249	.04834	.04461
93	17	.28416	.25498	.22906	.20604	.18557	.16737	.15116	.13672	.12385	.11236	.10210	.09294	.08474	.07739	.07081	.06491	.05961	.05485	.05056	.04669
93	18	.28991	.26057	.23448	.21125	.19057	.17214	.15570	.14104	.12794	.11623	.10576	.09639	.08799	.08045	.07369	.06762	.06215	.05724	.05280	.04880
93	19	.29573	.26625	.23999	.21657	.19567	.17702	.16036	.14546	.13214	.12021	.10952	.09994	.09134	.08361	.07666	.07041	.06478	.05971	.05513	.05099
93	20	.30167	.27205	.24562	.22201	.20090	.18203	.16515	.15002	.13647	.12432	.11341	.10362	.09481	.08689	.07976	.07333	.06753	.06229	.05756	.05328
93	21	.30772	.27798	.25138	.22758	.20628	.18719	.17008	.15473	.14095	.12858	.11745	.10744	.09843	.09031	.08299	.07637	.07040	.06500	.06011	.05568
93	22	.31389	.28402	.25727	.23329	.21178	.19248	.17515	.15958	.14558	.13298	.12163	.11140	.10218	.09386	.08634	.07955	.07340	.06783	.06278	.05820
93	23	.32017	.29020	.26330	.23914	.21744	.19793	.18038	.16459	.15036	.13753	.12597	.11553	.10610	.09757	.08986	.08287	.07654	.07080	.06559	.06085
93	24	.32659	.29652	.26948	.24516	.22326	.20355	.18579	.16977	.15532	.14227	.13048	.11982	.11018	.10145	.09353	.08636	.07985	.07393	.06855	.06365
93	25	.33315	.30299	.27582	.25134	.22926	.20935	.19137	.17514	.16047	.14720	.13519	.12431	.11445	.10551	.09740	.09003	.08333	.07723	.07168	.06662
93	26	.33986	.30961	.28232	.25769	.23544	.21533	.19715	.18070	.16580	.15231	.14008	.12899	.11891	.10977	.10145	.09388	.08699	.08072	.07499	.06977
93	27	.34671	.31640	.28900	.26422	.24180	.22151	.20312	.18646	.17135	.15764	.14519	.13388	.12359	.11423	.10571	.09794	.09086	.08440	.07850	.07310
93	28	.35370	.32333	.29583	.27092	.24834	.22786	.20928	.19241	.17709	.16316	.15049	.13896	.12846	.11889	.11016	.10219	.09492	.08827	.08218	.07662

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
93	29	.36083	.33041	.30282	.27778	.25505	.23440	.21563	.19855	.18302	.16888	.15599	.14424	.13352	.12374	.11481	.10664	.09916	.09232	.08606	.08031
93	30	.36808	.33763	.30996	.28481	.26193	.24111	.22215	.20488	.18914	.17479	.16168	.14972	.13879	.12879	.11965	.11127	.10360	.09657	.09012	.08419
93	31	.37546	.34499	.31725	.29199	.26898	.24800	.22886	.21140	.19545	.18089	.16757	.15539	.14425	.13404	.12468	.11611	.10823	.10101	.09436	.08826
93	32	.38297	.35249	.32469	.29934	.27620	.25506	.23576	.21811	.20196	.18719	.17367	.16127	.14991	.13949	.12993	.12114	.11307	.10564	.09881	.09252
93	33	.39062	.36014	.33230	.30686	.28360	.26232	.24285	.22502	.20869	.19371	.17998	.16738	.15580	.14517	.13540	.12640	.11813	.11050	.10348	.09700
93	34	.39840	.36794	.34007	.31455	.29119	.26978	.25015	.23214	.21562	.20045	.18651	.17370	.16192	.15107	.14109	.13189	.12341	.11558	.10836	.10169
93	35	.40633	.37590	.34801	.32244	.29897	.27743	.25766	.23948	.22278	.20742	.19328	.18026	.16827	.15722	.14703	.13762	.12894	.12091	.11349	.10663
93	36	.41439	.38401	.35611	.33049	.30694	.28529	.26537	.24704	.23016	.21461	.20028	.18706	.17487	.16361	.15321	.14360	.13471	.12648	.11886	.11181
93	37	.42259	.39227	.36439	.33873	.31510	.29335	.27330	.25482	.23777	.22204	.20752	.19411	.18171	.17025	.15964	.14983	.14073	.13230	.12449	.11724
93	38	.43094	.40070	.37284	.34715	.32347	.30162	.28145	.26283	.24563	.22973	.21502	.20142	.18882	.17716	.16635	.15633	.14703	.13840	.13039	.12294
93	39	.43943	.40928	.38146	.35577	.33204	.31011	.28983	.27108	.25373	.23766	.22278	.20899	.19620	.18434	.17333	.16311	.15361	.14478	.13657	.12892
93	40	.44806	.41803	.39026	.36458	.34082	.31882	.29845	.27958	.26208	.24586	.23081	.21684	.20387	.19181	.18061	.17019	.16049	.15146	.14305	.13521
93	41	.45686	.42695	.39926	.37360	.34982	.32777	.30731	.28833	.27071	.25434	.23913	.22498	.21183	.19959	.18819	.17757	.16768	.15845	.14984	.14181
93	42	.46579	.43604	.40843	.38281	.35903	.33694	.31641	.29733	.27959	.26309	.24772	.23342	.22009	.20767	.19608	.18527	.17519	.16576	.15696	.14873
93	43	.47487	.44528	.41778	.39222	.36845	.34633	.32575	.30659	.28874	.27211	.25660	.24214	.22864	.21604	.20428	.19329	.18301	.17340	.16440	.15598
93	44	.48408	.45467	.42730	.40181	.37807	.35594	.33532	.31608	.29814	.28139	.26575	.25114	.23749	.22473	.21278	.20161	.19115	.18135	.17216	.16355
93	45	.49340	.46419	.43696	.41156	.38786	.36574	.34509	.32580	.30777	.29092	.27516	.26041	.24661	.23368	.22157	.21022	.19958	.18960	.18023	.17143
93	46	.50283	.47384	.44676	.42147	.39783	.37573	.35506	.33573	.31763	.30068	.28481	.26994	.25599	.24292	.23065	.21913	.20831	.19815	.18860	.17962
93	47	.51234	.48358	.45668	.43151	.40795	.38589	.36522	.34585	.32769	.31067	.29470	.27970	.26563	.25241	.23998	.22830	.21732	.20698	.19726	.18810
93	48	.52194	.49344	.46673	.44169	.41822	.39621	.37556	.35617	.33797	.32088	.30482	.28972	.27552	.26217	.24960	.23776	.22662	.21612	.20622	.19688
93	49	.53163	.50339	.47689	.45201	.42865	.40670	.38608	.36669	.34846	.33131	.31517	.29998	.28567	.27219	.25948	.24750	.23620	.22554	.21548	.20597
93	50	.54139	.51344	.48716	.46246	.43922	.41736	.39678	.37741	.35916	.34197	.32577	.31049	.29608	.28249	.26965	.25754	.24609	.23527	.22505	.21538
93	51	.55123	.52358	.49755	.47303	.44994	.42817	.40766	.38831	.37006	.35284	.33659	.32124	.30675	.29305	.28010	.26785	.25627	.24531	.23493	.22510
93	52	.56112	.53378	.50801	.48370	.46076	.43911	.41867	.39937	.38114	.36390	.34761	.33221	.31763	.30384	.29078	.27842	.26671	.25561	.24509	.23511
93	53	.57104	.54404	.51854	.49445	.47169	.45017	.42983	.41058	.39237	.37514	.35882	.34337	.32873	.31486	.30171	.28924	.27741	.26618	.25552	.24540
93	54	.58099	.55434	.52913	.50528	.48271	.46134	.44110	.42193	.40376	.38654	.37022	.35473	.34004	.32610	.31286	.30029	.28835	.27700	.26622	.25596
93	55	.59097	.56468	.53978	.51618	.49381	.47260	.45249	.43341	.41530	.39811	.38179	.36628	.35155	.33755	.32424	.31159	.29955	.28809	.27718	.26680
93	56	.60097	.57506	.55048	.52715	.50500	.48397	.46399	.44501	.42698	.40983	.39353	.37802	.36326	.34922	.33585	.32312	.31099	.29943	.28841	.27791
93	57	.61097	.58546	.56121	.53816	.51625	.49541	.47559	.45673	.43878	.42170	.40542	.38992	.37516	.36108	.34766	.33487	.32266	.31101	.29990	.28928
93	58	.62096	.59585	.57195	.54920	.52754	.50691	.48726	.46854	.45069	.43367	.41745	.40197	.38720	.37311	.35965	.34680	.33453	.32281	.31160	.30089
93	59	.63091	.60621	.58268	.56024	.53884	.51843	.49897	.48039	.46266	.44573	.42956	.41412	.39937	.38527	.37179	.35890	.34657	.33478	.32349	.31269
93	60	.64081	.61654	.59338	.57126	.55014	.52997	.51070	.49228	.47468	.45785	.44176	.42637	.41164	.39755	.38405	.37114	.35877	.34692	.33556	.32468
93	61	.65067	.62684	.60406	.58228	.56145	.54153	.52246	.50423	.48677	.47005	.45405	.43872	.42403	.40996	.39647	.38353	.37113	.35924	.34782	.33687
93	62	.66050	.63712	.61474	.59330	.57278	.55312	.53429	.51624	.49894	.48235	.46645	.45120	.43657	.42253	.40905	.39612	.38369	.37176	.36031	.34929
93	63	.67031	.64738	.62541	.60434	.58413	.56475	.54616	.52831	.51119	.49475	.47896	.46380	.44924	.43525	.42180	.40888	.39645	.38450	.37301	.36195
93	64	.68006	.65761	.63605	.61536	.59549	.57640	.55806	.54044	.52350	.50722	.49157	.47651	.46204	.44811	.43470	.42180	.40939	.39743	.38592	.37483
93	65	.68976	.66779	.64667	.62636	.60683	.58805	.56998	.55259	.53586	.51975	.50425	.48932	.47494	.46109	.44774	.43488	.42248	.41054	.39901	.38790
93	66	.69942	.67793	.65725	.63735	.61817	.59971	.58192	.56478	.54827	.53235	.51701	.50222	.48795	.47420	.46092	.44812	.43576	.42383	.41231	.40120
93	67	.70903	.68804	.66782	.64832	.62952	.61139	.59390	.57703	.56075	.54504	.52988	.51524	.50110	.48745	.47427	.46153	.44922	.43733	.42584	.41473
93	68	.71857	.69810	.67834	.65927	.64085	.62306	.60589	.58929	.57326	.55777	.54280	.52833	.51434	.50082	.48774	.47508	.46285	.45100	.43955	.42845
93	69	.72802	.70807	.68878	.67014	.65212	.63469	.61784	.60154	.58577	.57051	.55575	.54146	.52764	.51425	.50129	.48873	.47658	.46480	.45339	.44234
93	70	.73735	.71792	.69911	.68091	.66329	.64623	.62971	.61371	.59822	.58321	.56867	.55457	.54092	.52768	.51485	.50242	.49035	.47866	.46731	.45631
93	71	.74653	.72762	.70929	.69153	.67432	.65763	.64146	.62577	.61056	.59581	.58150	.56762	.55415	.54108	.52839	.51608	.50413	.49252	.48125	.47031
93	72	.75553	.73714	.71930	.70199	.68519	.66888	.65306	.63769	.62278	.60829	.59422	.58056	.56729	.55439	.54186	.52969	.51785	.50635	.49517	.48430
93	73	.76435	.74648	.72913	.71227	.69588	.67996	.66449	.64946	.63484	.62063	.60681	.59338	.58031	.56760	.55524	.54322	.53152	.52013	.50905	.49827
93	74	.77301	.75566	.73879	.72239	.70642	.69090	.67579	.66108	.64678	.63285	.61930	.60610	.59325	.58074	.56856	.55670	.54514	.53389	.52292	.51223
93	75	.78151	.76469	.74831	.73236	.71682	.70169	.68695	.67260	.65861	.64497	.63169	.61875	.60613	.59383	.58184	.57015	.55875	.54764	.53680	.52622
93	76	.78987	.77357	.75769	.74220	.72709	.71236	.69800	.68400	.67033	.65701	.64401	.63132	.61895	.60687	.59508	.58358	.57235	.56139	.55069	.54025
93	77	.79808	.78230	.76690	.75188	.73721	.72289	.70891	.69526	.68194	.66892	.65621	.64380	.63168	.61984	.60827	.59697	.58592	.57513	.56458	.55428
93	78	.80610	.79084	.77593	.76137	.74714	.73323	.71964	.70636	.69337	.68068	.66827	.65614	.64428	.63268	.62134	.61025	.59940	.58879	.57841	.56826

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
93	79	.81389	.79915	.78473	.77063	.75683	.74334	.73014	.71722	.70458	.69221	.68011	.66827	.65668	.64533	.63423	.62335	.61271	.60229	.59209	.58210
93	80	.82142	.80718	.79324	.77959	.76623	.75314	.74032	.72777	.71548	.70344	.69165	.68009	.66877	.65769	.64682	.63618	.62574	.61552	.60550	.59568
93	81	.82864	.81489	.80142	.78821	.77527	.76258	.75015	.73796	.72601	.71429	.70281	.69155	.68050	.66967	.65905	.64864	.63842	.62840	.61857	.60893
93	82	.83554	.82227	.80925	.79647	.78394	.77165	.75959	.74776	.73614	.72475	.71357	.70260	.69183	.68126	.67088	.66070	.65070	.64089	.63125	.62179
93	83	.84213	.82931	.81673	.80438	.79225	.78034	.76865	.75716	.74588	.73481	.72393	.71324	.70274	.69243	.68230	.67235	.66258	.65297	.64354	.63426
93	84	.84843	.83606	.82391	.81197	.80023	.78869	.77736	.76622	.75527	.74450	.73392	.72352	.71330	.70325	.69336	.68365	.67410	.66471	.65547	.64639
93	85	.85447	.84253	.83079	.81925	.80789	.79673	.78574	.77494	.76431	.75386	.74358	.73346	.72351	.71372	.70408	.69460	.68528	.67610	.66707	.65819
93	86	.86019	.84867	.83733	.82617	.81519	.80438	.79374	.78326	.77295	.76280	.75281	.74298	.73329	.72376	.71437	.70513	.69603	.68707	.67825	.66956
93	87	.86557	.85444	.84348	.83269	.82206	.81159	.80127	.79112	.78111	.77125	.76154	.75198	.74256	.73327	.72413	.71512	.70624	.69749	.68887	.68038
93	88	.87059	.85984	.84924	.83879	.82850	.81835	.80835	.79850	.78878	.77921	.76977	.76046	.75129	.74225	.73334	.72456	.71589	.70735	.69893	.69063
93	89	.87527	.86486	.85460	.84449	.83451	.82467	.81497	.80540	.79597	.78666	.77748	.76843	.75950	.75070	.74201	.73344	.72499	.71665	.70843	.70032
93	90	.87960	.86953	.85959	.84978	.84010	.83055	.82113	.81183	.80266	.79361	.78468	.77587	.76717	.75859	.75012	.74176	.73351	.72537	.71733	.70940
93	91	.88356	.87379	.86414	.85461	.84521	.83593	.82677	.81773	.80880	.79999	.79129	.78270	.77422	.76585	.75758	.74942	.74136	.73340	.72555	.71779
93	92	.88712	.87762	.86823	.85897	.84982	.84078	.83186	.82305	.81434	.80575	.79726	.78887	.78059	.77241	.76433	.75635	.74847	.74069	.73300	.72540
93	93	.89032	.88106	.87192	.86289	.85397	.84515	.83645	.82784	.81934	.81095	.80265	.79445	.78635	.77835	.77045	.76263	.75491	.74728	.73975	.73230
94	0	.20517	.17946	.15731	.13824	.12178	.10758	.09531	.08469	.07550	.06753	.06061	.05459	.04935	.04479	.04080	.03732	.03426	.03158	.02922	.02714
94	1	.20279	.17666	.15413	.13470	.11791	.10340	.09085	.07997	.07055	.06237	.05526	.04908	.04370	.03900	.03490	.03131	.02817	.02542	.02300	.02087
94	2	.20679	.18043	.15766	.13797	.12094	.10619	.09341	.08232	.07269	.06432	.05703	.05068	.04515	.04031	.03608	.03237	.02912	.02626	.02375	.02153
94	3	.21107	.18448	.16147	.14154	.12427	.10928	.09627	.08497	.07513	.06656	.05909	.05257	.04688	.04189	.03753	.03370	.03033	.02737	.02476	.02246
94	4	.21553	.18872	.16547	.14531	.12779	.11257	.09933	.08781	.07776	.06900	.06134	.05465	.04879	.04366	.03915	.03520	.03171	.02864	.02594	.02354
94	5	.22014	.19311	.16964	.14924	.13148	.11603	.10256	.09081	.08056	.07159	.06375	.05688	.05086	.04558	.04093	.03684	.03324	.03006	.02724	.02476
94	6	.22488	.19765	.17394	.15330	.13532	.11962	.10593	.09396	.08349	.07433	.06629	.05925	.05306	.04762	.04283	.03860	.03487	.03158	.02866	.02607
94	7	.22975	.20231	.17839	.15751	.13929	.12337	.10944	.09725	.08657	.07720	.06897	.06175	.05539	.04979	.04485	.04049	.03663	.03322	.03019	.02750
94	8	.23474	.20710	.18296	.16185	.14340	.12724	.11308	.10067	.08977	.08020	.07178	.06437	.05784	.05208	.04699	.04249	.03850	.03496	.03182	.02903
94	9	.23986	.21203	.18767	.16634	.14765	.13126	.11688	.10424	.09313	.08335	.07473	.06714	.06043	.05450	.04926	.04461	.04049	.03684	.03358	.03068
94	10	.24512	.21710	.19253	.17098	.15206	.13544	.12082	.10796	.09664	.08665	.07784	.07005	.06317	.05707	.05167	.04688	.04262	.03884	.03547	.03246
94	11	.25050	.22229	.19752	.17575	.15661	.13976	.12492	.11183	.10029	.09009	.08108	.07310	.06604	.05977	.05421	.04927	.04488	.04096	.03747	.03435
94	12	.25599	.22761	.20264	.18066	.16129	.14421	.12914	.11583	.10407	.09366	.08445	.07628	.06904	.06260	.05688	.05178	.04724	.04320	.03958	.03634
94	13	.26157	.23302	.20786	.18566	.16607	.14877	.13347	.11994	.10795	.09733	.08792	.07955	.07212	.06551	.05963	.05438	.04969	.04551	.04176	.03841
94	14	.26719	.23847	.21312	.19071	.17090	.15337	.13785	.12409	.11189	.10106	.09143	.08287	.07526	.06847	.06241	.05700	.05217	.04785	.04397	.04049
94	15	.27283	.24396	.21841	.19580	.17577	.15802	.14227	.12828	.11586	.10481	.09498	.08622	.07841	.07144	.06522	.05965	.05466	.05019	.04618	.04258
94	16	.27849	.24946	.22373	.20091	.18067	.16269	.14671	.13250	.11985	.10859	.09854	.08958	.08158	.07443	.06802	.06229	.05715	.05254	.04839	.04466
94	17	.28419	.25500	.22909	.20607	.18560	.16740	.15119	.13675	.12388	.11240	.10214	.09298	.08478	.07744	.07086	.06496	.05966	.05489	.05061	.04674
94	18	.28993	.26060	.23450	.21128	.19060	.17217	.15574	.14107	.12798	.11627	.10580	.09643	.08803	.08050	.07374	.06767	.06220	.05729	.05285	.04886
94	19	.29576	.26628	.24002	.21660	.19571	.17705	.16039	.14550	.13218	.12025	.10956	.09998	.09138	.08366	.07671	.07046	.06483	.05976	.05518	.05104
94	20	.30170	.27208	.24565	.22204	.20094	.18207	.16518	.15006	.13651	.12436	.11346	.10366	.09486	.08694	.07981	.07338	.06758	.06234	.05761	.05333
94	21	.30775	.27801	.25141	.22762	.20631	.18723	.17012	.15477	.14100	.12862	.11750	.10749	.09848	.09036	.08304	.07643	.07046	.06506	.06017	.05574
94	22	.31391	.28405	.25730	.23332	.21182	.19252	.17519	.15962	.14562	.13302	.12168	.11145	.10223	.09391	.08640	.07960	.07345	.06788	.06284	.05826
94	23	.32020	.29023	.26333	.23918	.21748	.19797	.18042	.16463	.15040	.13758	.12601	.11558	.10615	.09762	.08991	.08293	.07660	.07086	.06565	.06091
94	24	.32662	.29655	.26951	.24519	.22330	.20359	.18583	.16981	.15536	.14232	.13053	.11987	.11023	.10150	.09359	.08641	.07990	.07399	.06861	.06371
94	25	.33318	.30302	.27585	.25137	.22930	.20939	.19142	.17518	.16051	.14724	.13524	.12436	.11451	.10557	.09746	.09009	.08339	.07729	.07175	.06669
94	26	.33989	.30964	.28236	.25772	.23548	.21537	.19719	.18074	.16585	.15236	.14013	.12904	.11897	.10982	.10151	.09394	.08705	.08078	.07506	.06983
94	27	.34674	.31643	.28903	.26426	.24184	.22155	.20317	.18651	.17140	.15769	.14524	.13393	.12365	.11429	.10577	.09801	.09093	.08447	.07857	.07317
94	28	.35374	.32337	.29587	.27096	.24838	.22791	.20933	.19246	.17714	.16321	.15055	.13902	.12852	.11895	.11022	.10226	.09498	.08834	.08225	.07669
94	29	.36086	.33045	.30286	.27783	.25510	.23445	.21568	.19861	.18308	.16893	.15605	.14430	.13359	.12381	.11487	.10671	.09924	.09240	.08613	.08039
94	30	.36812	.33767	.31000	.28485	.26198	.24116	.22221	.20494	.18920	.17485	.16175	.14978	.13885	.12886	.11972	.11135	.10368	.09665	.09020	.08427
94	31	.37550	.34503	.31730	.29204	.26903	.24805	.22892	.21146	.19552	.18095	.16764	.15546	.14432	.13411	.12476	.11618	.10831	.10109	.09445	.08834
94	32	.38301	.35253	.32474	.29939	.27625	.25512	.23581	.21817	.20203	.18726	.17373	.16134	.14999	.13957	.13001	.12122	.11315	.10573	.09890	.09261
94	33	.39066	.36019	.33235	.30692	.28366	.26238	.24292	.22509	.20875	.19378	.18005	.16745	.15588	.14525	.13548	.12649	.11821	.11059	.10357	.09709
94	34	.39845	.36799	.34012	.31461	.29125	.26984	.25021	.23221	.21569	.20052	.18659	.17378	.16200	.15116	.14117	.13198	.12350	.11568	.10846	.10179

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
94	35	.40638	.37595	.34807	.32249	.29903	.27750	.25773	.23956	.22286	.20750	.19336	.18035	.16836	.15731	.14712	.13772	.12903	.12101	.11359	.10673
94	36	.41444	.38407	.35617	.33055	.30701	.28536	.26544	.24712	.23024	.21470	.20037	.18715	.17496	.16370	.15331	.14370	.13481	.12659	.11897	.11192
94	37	.42264	.39233	.36445	.33879	.31517	.29342	.27338	.25490	.23786	.22213	.20761	.19420	.18181	.17035	.15975	.14993	.14084	.13241	.12460	.11735
94	38	.43100	.40076	.37290	.34722	.32354	.30170	.28154	.26292	.24572	.22982	.21512	.20152	.18893	.17727	.16646	.15644	.14715	.13852	.13051	.12306
94	39	.43949	.40935	.38153	.35584	.33212	.31019	.28992	.27117	.25382	.23776	.22288	.20909	.19631	.18445	.17345	.16323	.15373	.14490	.13669	.12905
94	40	.44813	.41810	.39034	.36466	.34090	.31891	.29854	.27967	.26219	.24597	.23092	.21695	.20398	.19193	.18073	.17031	.16062	.15159	.14318	.13534
94	41	.45693	.42703	.39934	.37368	.34991	.32786	.30741	.28843	.27082	.25445	.23924	.22510	.21195	.19972	.18832	.17771	.16782	.15859	.14999	.14196
94	42	.46587	.43612	.40852	.38290	.35913	.33704	.31652	.29745	.27971	.26321	.24785	.23355	.22022	.20780	.19622	.18542	.17533	.16592	.15712	.14889
94	43	.47495	.44537	.41788	.39232	.36855	.34644	.32587	.30671	.28887	.27224	.25674	.24228	.22879	.21620	.20443	.19344	.18317	.17356	.16457	.15615
94	44	.48417	.45477	.42740	.40192	.37818	.35606	.33545	.31622	.29828	.28154	.26590	.25130	.23765	.22489	.21295	.20178	.19133	.18153	.17235	.16374
94	45	.49350	.46430	.43707	.41168	.38799	.36588	.34523	.32594	.30792	.29107	.27532	.26058	.24678	.23386	.22175	.21041	.19977	.18979	.18043	.17163
94	46	.50294	.47395	.44689	.42160	.39797	.37588	.35522	.33589	.31780	.30086	.28499	.27012	.25618	.24311	.23085	.21933	.20852	.19837	.18882	.17984
94	47	.51246	.48371	.45682	.43165	.40810	.38604	.36538	.34602	.32788	.31086	.29489	.27990	.26583	.25262	.24020	.22853	.21755	.20722	.19750	.18834
94	48	.52207	.49357	.46687	.44185	.41839	.39638	.37574	.35636	.33817	.32108	.30503	.28994	.27575	.26240	.24983	.23801	.22687	.21637	.20648	.19715
94	49	.53177	.50354	.47705	.45218	.42883	.40689	.38628	.36690	.34868	.33153	.31540	.30022	.28591	.27244	.25974	.24777	.23648	.22582	.21576	.20626
94	50	.54155	.51360	.48734	.46265	.43942	.41757	.39700	.37763	.35940	.34221	.32602	.31075	.29635	.28276	.26994	.25783	.24639	.23558	.22536	.21570
94	51	.55140	.52376	.49774	.47324	.45015	.42840	.40789	.38856	.37032	.35311	.33687	.32153	.30704	.29335	.28041	.26817	.25659	.24564	.23527	.22545
94	52	.56130	.53398	.50822	.48392	.46100	.43936	.41893	.39964	.38142	.36419	.34791	.33252	.31795	.30417	.29112	.27877	.26706	.25597	.24546	.23549
94	53	.57124	.54426	.51877	.49470	.47195	.45044	.43011	.41088	.39268	.37546	.35915	.34371	.32908	.31522	.30208	.28962	.27779	.26658	.25592	.24581
94	54	.58121	.55458	.52938	.50555	.48299	.46163	.44141	.42225	.40409	.38689	.37057	.35510	.34042	.32649	.31327	.30071	.28877	.27744	.26666	.25641
94	55	.59121	.56494	.54005	.51647	.49412	.47292	.45282	.43376	.41566	.39849	.38218	.36669	.35197	.33798	.32468	.31204	.30001	.28856	.27766	.26729
94	56	.60123	.57534	.55077	.52746	.50533	.48432	.46436	.44539	.42737	.41024	.39395	.37846	.36371	.34968	.33633	.32360	.31149	.29994	.28894	.27844
94	57	.61125	.58576	.56153	.53850	.51661	.49579	.47599	.45715	.43921	.42214	.40589	.39040	.37565	.36159	.34818	.33540	.32320	.31157	.30046	.28986
94	58	.62126	.59618	.57230	.54957	.52793	.50732	.48769	.46898	.45115	.43416	.41795	.40249	.38774	.37366	.36022	.34738	.33512	.32341	.31222	.30152
94	59	.63124	.60657	.58305	.56064	.53926	.51888	.49943	.48087	.46316	.44625	.43010	.41468	.39994	.38586	.37240	.35952	.34721	.33543	.32416	.31337
94	60	.64117	.61692	.59378	.57169	.55060	.53045	.51120	.49281	.47523	.45842	.44235	.42697	.41226	.39819	.38471	.37181	.35946	.34762	.33628	.32541
94	61	.65105	.62725	.60450	.58274	.56194	.54204	.52301	.50479	.48736	.47066	.45468	.43937	.42470	.41065	.39718	.38426	.37188	.36000	.34860	.33766
94	62	.66092	.63756	.61521	.59381	.57331	.55368	.53487	.51685	.49957	.48301	.46713	.45190	.43729	.42327	.40982	.39690	.38450	.37259	.36114	.35015
94	63	.67075	.64786	.62592	.60488	.58470	.56535	.54679	.52897	.51187	.49546	.47970	.46456	.45002	.43605	.42263	.40973	.39732	.38539	.37392	.36288
94	64	.68054	.65812	.63660	.61594	.59610	.57704	.55873	.54114	.52423	.50798	.49236	.47733	.46288	.44897	.43559	.42272	.41032	.39838	.38689	.37582
94	65	.69028	.66834	.64726	.62699	.60749	.58874	.57071	.55335	.53665	.52057	.50510	.49019	.47584	.46202	.44870	.43586	.42349	.41156	.40006	.38897
94	66	.69997	.67853	.65789	.63802	.61889	.60046	.58271	.56560	.54912	.53324	.51793	.50317	.48893	.47520	.46195	.44917	.43684	.42494	.41344	.40235
94	67	.70962	.68869	.66851	.64905	.63029	.61220	.59475	.57791	.56167	.54599	.53086	.51626	.50215	.48853	.47538	.46267	.45039	.43852	.42706	.41597
94	68	.71921	.69879	.67908	.66005	.64168	.62393	.60680	.59025	.57425	.55880	.54387	.52943	.51548	.50198	.48893	.47631	.46410	.45229	.44086	.42979
94	69	.72872	.70882	.68958	.67099	.65301	.63563	.61882	.60256	.58684	.57162	.55690	.54265	.52886	.51551	.50258	.49006	.47793	.46619	.45481	.44378
94	70	.73810	.71872	.69997	.68182	.66425	.64724	.63077	.61482	.59937	.58440	.56990	.55585	.54224	.52904	.51625	.50384	.49182	.48015	.46884	.45786
94	71	.74733	.72848	.71021	.69251	.67535	.65872	.64260	.62696	.61180	.59709	.58283	.56899	.55556	.54253	.52989	.51761	.50570	.49413	.48289	.47198
94	72	.75639	.73807	.72029	.70304	.68630	.67005	.65428	.63897	.62410	.60967	.59565	.58203	.56881	.55596	.54347	.53134	.51954	.50808	.49694	.48610
94	73	.76527	.74748	.73019	.71339	.69707	.68122	.66581	.65083	.63626	.62211	.60835	.59496	.58194	.56928	.55697	.54499	.53333	.52199	.51095	.50020
94	74	.77400	.75673	.73993	.72359	.70770	.69224	.67719	.66255	.64830	.63444	.62094	.60780	.59500	.58254	.57041	.55859	.54708	.53587	.52495	.51430
94	75	.78257	.76583	.74953	.73365	.71819	.70313	.68846	.67417	.66024	.64667	.63345	.62056	.60800	.59576	.58382	.57218	.56083	.54977	.53897	.52844
94	76	.79101	.77480	.75899	.74358	.72855	.71390	.69961	.68568	.67209	.65883	.64589	.63327	.62096	.60894	.59721	.58576	.57459	.56368	.55303	.54263
94	77	.79929	.78361	.76830	.75336	.73878	.72454	.71064	.69707	.68382	.67087	.65824	.64589	.63383	.62205	.61055	.59930	.58832	.57758	.56709	.55683
94	78	.80740	.79224	.77743	.76296	.74882	.73500	.72150	.70829	.69539	.68278	.67044	.65838	.64659	.63506	.62379	.61276	.60197	.59142	.58110	.57100
94	79	.81529	.80065	.78633	.77233	.75863	.74523	.73212	.71929	.70674	.69446	.68244	.67067	.65915	.64788	.63685	.62604	.61547	.60511	.59497	.58504
94	80	.82291	.80878	.79495	.78141	.76815	.75516	.74245	.72999	.71779	.70584	.69413	.68266	.67142	.66041	.64963	.63905	.62869	.61854	.60859	.59883
94	81	.83023	.81660	.80324	.79015	.77732	.76475	.75241	.74033	.72848	.71686	.70546	.69429	.68333	.67259	.66205	.65171	.64157	.63162	.62187	.61229
94	82	.83723	.82409	.81119	.79854	.78613	.77395	.76200	.75028	.73877	.72748	.71639	.70552	.69484	.68436	.67407	.66397	.65406	.64432	.63476	.62538
94	83	.84392	.83125	.81880	.80658	.79457	.78279	.77121	.75984	.74867	.73770	.72693	.71634	.70595	.69573	.68570	.67584	.66615	.65663	.64727	.63808
94	84	.85034	.83811	.82610	.81429	.80269	.79129	.78008	.76906	.75823	.74758	.73711	.72682	.71670	.70675	.69697	.68735	.67789	.66859	.65944	.65044

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
94	85	.85648	.84470	.83311	.82171	.81050	.79947	.78862	.77795	.76745	.75712	.74695	.73695	.72711	.71743	.70790	.69853	.68930	.68022	.67128	.66249
94	86	.86233	.85097	.83979	.82878	.81795	.80728	.79679	.78645	.77627	.76625	.75639	.74667	.73711	.72769	.71842	.70928	.70029	.69143	.68271	.67411
94	87	.86781	.85686	.84607	.83544	.82497	.81465	.80449	.79448	.78461	.77489	.76532	.75588	.74659	.73743	.72840	.71950	.71074	.70210	.69358	.68519
94	88	.87295	.86238	.85196	.84168	.83156	.82158	.81173	.80203	.79247	.78304	.77374	.76458	.75554	.74663	.73784	.72918	.72064	.71221	.70390	.69571
94	89	.87775	.86753	.85746	.84752	.83772	.82806	.81852	.80912	.79984	.79069	.78166	.77275	.76396	.75529	.74674	.73830	.72997	.72176	.71365	.70565
94	90	.88219	.87232	.86257	.85295	.84346	.83409	.82485	.81572	.80671	.79783	.78905	.78039	.77184	.76340	.75507	.74685	.73873	.73072	.72281	.71500
94	91	.88626	.87669	.86725	.85792	.84872	.83963	.83065	.82178	.81303	.80439	.79585	.78742	.77909	.77087	.76275	.75473	.74682	.73899	.73127	.72364
94	92	.88992	.88064	.87147	.86241	.85346	.84462	.83589	.82726	.81874	.81032	.80200	.79378	.78566	.77764	.76972	.76188	.75415	.74650	.73895	.73148
94	93	.89321	.88418	.87526	.86645	.85773	.84912	.84061	.83220	.82389	.81568	.80756	.79954	.79161	.78377	.77602	.76836	.76079	.75331	.74592	.73861
94	94	.89620	.88741	.87871	.87012	.86162	.85322	.84491	.83670	.82859	.82056	.81263	.80478	.79703	.78936	.78178	.77428	.76687	.75954	.75229	.74512
95	0	.20522	.17950	.15737	.13829	.12184	.10764	.09537	.08476	.07557	.06760	.06069	.05467	.04944	.04488	.04089	.03741	.03436	.03168	.02932	.02725
95	1	.20280	.17667	.15414	.13471	.11792	.10341	.09086	.07999	.07056	.06238	.05528	.04909	.04371	.03902	.03492	.03133	.02819	.02543	.02301	.02088
95	2	.20680	.18044	.15767	.13798	.12095	.10620	.09342	.08233	.07270	.06433	.05704	.05070	.04516	.04032	.03609	.03238	.02913	.02628	.02376	.02155
95	3	.21107	.18449	.16148	.14155	.12428	.10929	.09628	.08497	.07514	.06657	.05910	.05258	.04689	.04190	.03754	.03371	.03034	.02738	.02477	.02247
95	4	.21553	.18872	.16548	.14531	.12780	.11258	.09934	.08781	.07777	.06900	.06135	.05466	.04880	.04367	.03916	.03521	.03172	.02865	.02595	.02355
95	5	.22015	.19312	.16965	.14924	.13149	.11603	.10257	.09082	.08056	.07160	.06376	.05689	.05087	.04559	.04094	.03685	.03325	.03007	.02726	.02477
95	6	.22489	.19765	.17395	.15331	.13532	.11963	.10593	.09397	.08350	.07433	.06630	.05926	.05307	.04763	.04284	.03861	.03488	.03159	.02867	.02609
95	7	.22976	.20232	.17839	.15752	.13930	.12337	.10945	.09725	.08657	.07721	.06898	.06176	.05540	.04980	.04486	.04050	.03664	.03323	.03020	.02752
95	8	.23475	.20711	.18296	.16186	.14340	.12725	.11309	.10068	.08978	.08021	.07179	.06438	.05785	.05209	.04700	.04250	.03851	.03498	.03184	.02905
95	9	.23987	.21203	.18768	.16635	.14766	.13127	.11689	.10425	.09314	.08336	.07474	.06715	.06044	.05452	.04927	.04463	.04051	.03685	.03359	.03070
95	10	.24513	.21710	.19254	.17099	.15207	.13545	.12084	.10798	.09665	.08666	.07785	.07006	.06318	.05709	.05169	.04690	.04264	.03885	.03548	.03247
95	11	.25050	.22230	.19753	.17577	.15662	.13977	.12493	.11185	.10030	.09010	.08109	.07312	.06605	.05979	.05423	.04929	.04490	.04098	.03749	.03437
95	12	.25600	.22762	.20266	.18067	.16131	.14423	.12916	.11585	.10409	.09368	.08447	.07630	.06906	.06262	.05690	.05181	.04727	.04322	.03960	.03637
95	13	.26158	.23303	.20787	.18568	.16609	.14878	.13349	.11996	.10798	.09736	.08794	.07958	.07215	.06554	.05965	.05440	.04972	.04553	.04179	.03843
95	14	.26720	.23849	.21314	.19073	.17092	.15340	.13787	.12412	.11192	.10108	.09146	.08290	.07529	.06850	.06244	.05704	.05220	.04788	.04400	.04053
95	15	.27285	.24398	.21844	.19583	.17580	.15804	.14229	.12831	.11589	.10484	.09501	.08625	.07845	.07148	.06525	.05968	.05470	.05023	.04622	.04262
95	16	.27851	.24948	.22376	.20094	.18069	.16271	.14674	.13253	.11988	.10862	.09858	.08962	.08162	.07446	.06806	.06233	.05719	.05258	.04843	.04470
95	17	.28421	.25502	.22911	.20609	.18563	.16743	.15122	.13679	.12392	.11243	.10218	.09301	.08482	.07748	.07090	.06500	.05970	.05494	.05065	.04679
95	18	.28995	.26062	.23453	.21131	.19063	.17220	.15577	.14111	.12801	.11631	.10584	.09647	.08807	.08054	.07378	.06771	.06225	.05733	.05290	.04890
95	19	.29578	.26631	.24004	.21663	.19574	.17709	.16043	.14554	.13221	.12029	.10960	.10002	.09142	.08370	.07676	.07051	.06488	.05981	.05523	.05109
95	20	.30172	.27211	.24568	.22207	.20097	.18210	.16522	.15010	.13655	.12440	.11350	.10370	.09490	.08698	.07985	.07342	.06763	.06239	.05766	.05338
95	21	.30778	.27804	.25144	.22765	.20634	.18726	.17015	.15481	.14103	.12866	.11754	.10753	.09852	.09040	.08308	.07647	.07050	.06510	.06022	.05579
95	22	.31394	.28408	.25733	.23336	.21185	.19256	.17523	.15966	.14566	.13306	.12172	.11150	.10228	.09396	.08644	.07965	.07350	.06794	.06289	.05831
95	23	.32023	.29026	.26336	.23921	.21751	.19801	.18046	.16467	.15044	.13762	.12606	.11562	.10619	.09767	.08996	.08297	.07665	.07091	.06570	.06096
95	24	.32665	.29658	.26954	.24522	.22334	.20363	.18587	.16985	.15540	.14236	.13057	.11992	.11028	.10155	.09364	.08647	.07995	.07404	.06866	.06377
95	25	.33321	.30305	.27588	.25141	.22934	.20943	.19146	.17522	.16055	.14729	.13528	.12441	.11455	.10562	.09751	.09014	.08344	.07735	.07180	.06675
95	26	.33992	.30967	.28239	.25776	.23551	.21541	.19723	.18078	.16590	.15241	.14018	.12909	.11902	.10987	.10156	.09400	.08711	.08084	.07511	.06989
95	27	.34677	.31646	.28907	.26430	.24188	.22159	.20321	.18655	.17145	.15774	.14529	.13398	.12370	.11434	.10583	.09806	.09099	.08453	.07863	.07323
95	28	.35377	.32340	.29590	.27100	.24842	.22795	.20937	.19251	.17719	.16326	.15060	.13907	.12857	.11901	.11028	.10232	.09504	.08840	.08232	.07675
95	29	.36090	.33048	.30290	.27787	.25514	.23449	.21572	.19866	.18313	.16899	.15610	.14436	.13365	.12387	.11493	.10677	.09930	.09246	.08620	.08046
95	30	.36815	.33771	.31004	.28489	.26202	.24121	.22226	.20499	.18925	.17490	.16180	.14984	.13891	.12892	.11978	.11141	.10374	.09672	.09027	.08434
95	31	.37554	.34507	.31734	.29208	.26907	.24810	.22897	.21151	.19557	.18101	.16770	.15552	.14438	.13418	.12483	.11625	.10838	.10116	.09452	.08842
95	32	.38305	.35257	.32479	.29943	.27630	.25517	.23587	.21822	.20209	.18732	.17380	.16141	.15005	.13964	.13008	.12130	.11323	.10580	.09897	.09269
95	33	.39070	.36023	.33240	.30696	.28371	.26244	.24297	.22515	.20882	.19385	.18012	.16752	.15595	.14532	.13555	.12657	.11829	.11067	.10365	.09717
95	34	.39849	.36804	.34017	.31466	.29130	.26989	.25027	.23227	.21575	.20059	.18666	.17385	.16207	.15123	.14125	.13206	.12358	.11576	.10854	.10188
95	35	.40642	.37600	.34812	.32255	.29909	.27756	.25779	.23962	.22292	.20757	.19343	.18042	.16844	.15739	.14720	.13780	.12912	.12110	.11368	.10683
95	36	.41449	.38412	.35623	.33061	.30707	.28542	.26551	.24719	.23031	.21477	.20044	.18723	.17504	.16379	.15339	.14379	.13490	.12668	.11907	.11201
95	37	.42269	.39238	.36450	.33885	.31524	.29349	.27345	.25497	.23793	.22221	.20770	.19429	.18190	.17044	.15984	.15002	.14094	.13251	.12470	.11745
95	38	.43105	.40082	.37296	.34729	.32361	.30177	.28161	.26300	.24580	.22990	.21521	.20161	.18902	.17736	.16656	.15654	.14725	.13862	.13061	.12317
95	39	.43954	.40941	.38159	.35591	.33219	.31027	.29000	.27125	.25391	.23785	.22297	.20919	.19641	.18455	.17355	.16333	.15384	.14501	.13681	.12917

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
95	40	.44819	.41816	.39041	.36473	.34098	.31899	.29863	.27976	.26228	.24606	.23102	.21705	.20409	.19204	.18084	.17042	.16073	.15171	.14330	.13547
95	41	.45699	.42709	.39941	.37376	.34999	.32795	.30750	.28853	.27091	.25455	.23935	.22521	.21207	.19983	.18844	.17783	.16794	.15872	.15012	.14209
95	42	.46594	.43619	.40860	.38299	.35921	.33713	.31662	.29755	.27982	.26332	.24796	.23366	.22034	.20793	.19635	.18555	.17547	.16605	.15726	.14903
95	43	.47503	.44545	.41796	.39241	.36865	.34654	.32597	.30682	.28898	.27236	.25686	.24241	.22892	.21633	.20457	.19359	.18332	.17371	.16472	.15631
95	44	.48425	.45486	.42749	.40202	.37829	.35617	.33556	.31634	.29840	.28166	.26604	.25144	.23779	.22504	.21310	.20194	.19148	.18169	.17251	.16391
95	45	.49359	.46439	.43717	.41179	.38810	.36599	.34535	.32607	.30806	.29121	.27546	.26073	.24693	.23402	.22192	.21058	.19994	.18997	.18061	.17182
95	46	.50303	.47406	.44700	.42172	.39809	.37601	.35535	.33603	.31794	.30101	.28515	.27029	.25635	.24328	.23102	.21952	.20871	.19856	.18901	.18004
95	47	.51256	.48382	.45694	.43178	.40823	.38619	.36553	.34618	.32804	.31102	.29506	.28008	.26602	.25281	.24040	.22873	.21775	.20743	.19771	.18856
95	48	.52219	.49370	.46701	.44199	.41854	.39654	.37590	.35653	.33835	.32127	.30522	.29013	.27595	.26260	.25005	.23823	.22709	.21660	.20671	.19738
95	49	.53189	.50367	.47719	.45233	.42899	.40706	.38645	.36708	.34887	.33173	.31561	.30043	.28613	.27267	.25997	.24801	.23672	.22607	.21601	.20652
95	50	.54168	.51375	.48750	.46281	.43959	.41775	.39719	.37784	.35961	.34243	.32624	.31098	.29659	.28301	.27019	.25809	.24665	.23585	.22564	.21598
95	51	.55155	.52392	.49791	.47342	.45034	.42860	.40810	.38878	.37055	.35335	.33711	.32178	.30730	.29362	.28068	.26845	.25689	.24594	.23557	.22576
95	52	.56146	.53415	.50841	.48412	.46121	.43958	.41916	.39988	.38167	.36445	.34818	.33279	.31824	.30446	.29143	.27908	.26738	.25630	.24579	.23583
95	53	.57142	.54445	.51897	.49491	.47217	.45068	.43036	.41114	.39295	.37574	.35945	.34402	.32940	.31554	.30241	.28996	.27814	.26693	.25629	.24618
95	54	.58140	.55478	.52960	.50578	.48324	.46189	.44168	.42253	.40439	.38720	.37089	.35543	.34076	.32684	.31363	.30108	.28915	.27782	.26705	.25681
95	55	.59142	.56516	.54029	.51673	.49439	.47321	.45312	.43407	.41599	.39882	.38252	.36705	.35234	.33836	.32508	.31244	.30042	.28898	.27809	.26773
95	56	.60145	.57558	.55104	.52774	.50562	.48463	.46468	.44573	.42773	.41061	.39433	.37885	.36412	.35010	.33675	.32404	.31194	.30040	.28940	.27892
95	57	.61150	.58602	.56182	.53881	.51693	.49613	.47634	.45752	.43960	.42254	.40630	.39083	.37609	.36204	.34865	.33587	.32369	.31207	.30097	.29038
95	58	.62153	.59647	.57261	.54990	.52828	.50769	.48807	.46938	.45157	.43459	.41840	.40295	.38821	.37415	.36072	.34790	.33565	.32395	.31277	.30208
95	59	.63153	.60688	.58339	.56099	.53964	.51927	.49985	.48131	.46361	.44672	.43059	.41518	.40046	.38639	.37294	.36008	.34779	.33602	.32476	.31398
95	60	.64148	.61726	.59415	.57208	.55100	.53088	.51165	.49327	.47571	.45892	.44287	.42751	.41282	.39876	.38530	.37242	.36008	.34826	.33693	.32607
95	61	.65139	.62762	.60489	.58316	.56238	.54250	.52349	.50530	.48788	.47121	.45525	.43995	.42531	.41127	.39781	.38492	.37255	.36068	.34930	.33838
95	62	.66128	.63796	.61563	.59425	.57378	.55418	.53539	.51739	.50014	.48360	.46774	.45253	.43794	.42394	.41050	.39761	.38522	.37333	.36190	.35092
95	63	.67114	.64828	.62637	.60536	.58521	.56589	.54735	.52956	.51248	.49609	.48035	.46524	.45072	.43677	.42337	.41049	.39810	.38619	.37473	.36371
95	64	.68096	.65858	.63709	.61646	.59665	.57762	.55934	.54177	.52489	.50867	.49306	.47806	.46363	.44975	.43639	.42353	.41116	.39924	.38777	.37671
95	65	.69073	.66884	.64779	.62755	.60808	.58936	.57136	.55403	.53736	.52131	.50586	.49098	.47665	.46285	.44956	.43674	.42439	.41249	.40101	.38993
95	66	.70046	.67906	.65846	.63862	.61952	.60113	.58341	.56634	.54989	.53403	.51875	.50401	.48980	.47610	.46288	.45012	.43781	.42593	.41446	.40339
95	67	.71015	.68926	.66912	.64970	.63098	.61292	.59550	.57870	.56249	.54685	.53175	.51717	.50310	.48950	.47638	.46369	.45144	.43960	.42815	.41709
95	68	.71979	.69941	.67974	.66075	.64242	.62471	.60761	.59110	.57514	.55972	.54482	.53042	.51649	.50303	.49001	.47742	.46524	.45345	.44204	.43100
95	69	.72934	.70948	.69029	.67174	.65381	.63647	.61970	.60348	.58779	.57262	.55793	.54371	.52996	.51664	.50374	.49125	.47915	.46744	.45609	.44509
95	70	.73877	.71944	.70073	.68263	.66511	.64814	.63172	.61581	.60040	.58547	.57101	.55700	.54342	.53026	.51750	.50513	.49313	.48150	.47022	.45927
95	71	.74805	.72925	.71104	.69338	.67628	.65969	.64362	.62803	.61291	.59825	.58402	.57023	.55684	.54385	.53124	.51900	.50712	.49558	.48438	.47350
95	72	.75716	.73890	.72118	.70398	.68729	.67110	.65538	.64012	.62530	.61091	.59693	.58336	.57018	.55737	.54492	.53282	.52107	.50964	.49853	.48773
95	73	.76610	.74837	.73114	.71440	.69814	.68234	.66698	.65205	.63754	.62344	.60972	.59638	.58341	.57080	.55852	.54658	.53497	.52366	.51266	.50195
95	74	.77488	.75768	.74095	.72467	.70884	.69344	.67845	.66387	.64968	.63586	.62241	.60932	.59658	.58417	.57208	.56031	.54884	.53767	.52678	.51618
95	75	.78352	.76685	.75062	.73481	.71941	.70442	.68981	.67558	.66171	.64820	.63503	.62220	.60969	.59750	.58561	.57402	.56271	.55169	.54094	.53045
95	76	.79202	.77589	.76016	.74482	.72987	.71529	.70106	.68719	.67366	.66047	.64759	.63503	.62277	.61080	.59913	.58773	.57660	.56574	.55514	.54478
95	77	.80038	.78478	.76955	.75469	.74018	.72602	.71219	.69869	.68551	.67263	.66006	.64778	.63578	.62406	.61261	.60142	.59048	.57980	.56935	.55915
95	78	.80857	.79350	.77878	.76439	.75033	.73659	.72316	.71004	.69721	.68466	.67240	.66041	.64868	.63721	.62600	.61503	.60430	.59380	.58353	.57348
95	79	.81654	.80200	.78778	.77386	.76025	.74694	.73391	.72116	.70869	.69648	.68453	.67284	.66139	.65019	.63922	.62848	.61796	.60766	.59758	.58771
95	80	.82425	.81023	.79650	.78305	.76989	.75699	.74436	.73199	.71988	.70801	.69638	.68499	.67382	.66289	.65217	.64166	.63137	.62128	.61139	.60169
95	81	.83166	.81814	.80489	.79191	.77918	.76670	.75446	.74247	.73071	.71917	.70786	.69677	.68590	.67523	.66477	.65450	.64443	.63455	.62486	.61536
95	82	.83876	.82573	.81295	.80041	.78811	.77603	.76418	.75256	.74115	.72995	.71896	.70817	.69758	.68718	.67697	.66695	.65711	.64745	.63796	.62865
95	83	.84555	.83299	.82067	.80856	.79667	.78500	.77353	.76227	.75120	.74033	.72966	.71917	.70886	.69873	.68878	.67901	.66940	.65996	.65068	.64156
95	84	.85206	.83997	.82808	.81640	.80492	.79364	.78254	.77164	.76091	.75037	.74001	.72982	.71979	.70994	.70025	.69072	.68134	.67213	.66306	.65414
95	85	.85831	.84667	.83522	.82395	.81287	.80197	.79124	.78069	.77030	.76008	.75003	.74014	.73040	.72082	.71139	.70211	.69297	.68398	.67513	.66642
95	86	.86426	.85305	.84201	.83115	.82046	.80993	.79956	.78935	.77930	.76940	.75965	.75005	.74059	.73128	.72211	.71308	.70418	.69542	.68679	.67829
95	87	.86985	.85906	.84842	.83794	.82762	.81744	.80742	.79754	.78781	.77822	.76877	.75945	.75027	.74122	.73231	.72352	.71486	.70632	.69790	.68961
95	88	.87510	.86469	.85444	.84432	.83435	.82452	.81482	.80526	.79584	.78654	.77738	.76834	.75942	.75063	.74197	.73342	.72498	.71667	.70846	.70037
95	89	.88000	.86997	.86006	.85029	.84066	.83115	.82177	.81251	.80338	.79437	.78548	.77671	.76805	.75951	.75108	.74276	.73455	.72645	.71845	.71056

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
95	90	.88456	.87487	.86530	.85586	.84653	.83733	.82825	.81928	.81043	.80169	.79306	.78454	.77613	.76783	.75963	.75153	.74354	.73564	.72785	.72015
95	91	.88873	.87935	.87010	.86096	.85193	.84301	.83420	.82550	.81691	.80842	.80004	.79176	.78358	.77550	.76752	.75963	.75184	.74414	.73654	.72903
95	92	.89248	.88340	.87443	.86556	.85680	.84814	.83958	.83113	.82277	.81452	.80636	.79830	.79033	.78246	.77467	.76698	.75938	.75187	.74444	.73710
95	93	.89587	.88705	.87833	.86971	.86119	.85277	.84444	.83621	.82808	.82003	.81208	.80422	.79645	.78876	.78116	.77365	.76622	.75888	.75162	.74444
95	94	.89894	.89036	.88188	.87349	.86519	.85699	.84887	.84085	.83291	.82506	.81730	.80963	.80203	.79452	.78710	.77975	.77249	.76530	.75819	.75116
95	95	.90177	.89341	.88514	.87697	.86887	.86087	.85295	.84512	.83737	.82971	.82212	.81462	.80720	.79985	.79258	.78540	.77828	.77124	.76428	.75739
96	0	.20526	.17955	.15741	.13834	.12190	.10770	.09543	.08482	.07564	.06767	.06076	.05475	.04952	.04496	.04098	.03749	.03444	.03177	.02941	.02734
96	1	.20280	.17668	.15415	.13472	.11793	.10342	.09087	.08000	.07057	.06239	.05529	.04911	.04372	.03903	.03493	.03135	.02821	.02545	.02303	.02090
96	2	.20680	.18044	.15767	.13799	.12096	.10621	.09343	.08234	.07271	.06434	.05705	.05071	.04517	.04033	.03610	.03239	.02914	.02629	.02378	.02156
96	3	.21108	.18449	.16148	.14156	.12428	.10930	.09629	.08498	.07515	.06658	.05911	.05259	.04690	.04191	.03755	.03372	.03035	.02739	.02478	.02248
96	4	.21554	.18873	.16548	.14532	.12780	.11259	.09935	.08782	.07778	.06901	.06136	.05467	.04881	.04368	.03917	.03522	.03173	.02866	.02596	.02356
96	5	.22015	.19313	.16965	.14925	.13150	.11604	.10257	.09083	.08057	.07161	.06377	.05690	.05088	.04559	.04095	.03686	.03326	.03008	.02726	.02478
96	6	.22489	.19766	.17396	.15332	.13533	.11964	.10594	.09397	.08350	.07434	.06631	.05926	.05308	.04764	.04284	.03862	.03489	.03160	.02868	.02609
96	7	.22976	.20232	.17840	.15753	.13930	.12338	.10945	.09726	.08658	.07721	.06899	.06176	.05541	.04981	.04487	.04051	.03665	.03324	.03021	.02753
96	8	.23475	.20711	.18297	.16187	.14341	.12725	.11310	.10068	.08979	.08022	.07180	.06439	.05786	.05210	.04701	.04251	.03852	.03499	.03185	.02906
96	9	.23987	.21204	.18768	.16636	.14767	.13128	.11689	.10426	.09315	.08337	.07475	.06716	.06045	.05453	.04928	.04464	.04052	.03686	.03361	.03071
96	10	.24513	.21711	.19255	.17100	.15208	.13546	.12085	.10799	.09666	.08667	.07786	.07008	.06319	.05710	.05170	.04691	.04265	.03887	.03550	.03249
96	11	.25051	.22231	.19754	.17578	.15663	.13978	.12494	.11186	.10031	.09012	.08111	.07313	.06607	.05981	.05425	.04931	.04491	.04100	.03750	.03438
96	12	.25601	.22764	.20267	.18069	.16132	.14424	.12917	.11587	.10410	.09370	.08449	.07632	.06907	.06264	.05692	.05183	.04729	.04324	.03962	.03639
96	13	.26159	.23305	.20789	.18569	.16610	.14880	.13351	.11998	.10799	.09738	.08796	.07960	.07217	.06556	.05968	.05443	.04974	.04556	.04182	.03846
96	14	.26722	.23851	.21315	.19075	.17094	.15342	.13789	.12414	.11194	.10111	.09149	.08293	.07531	.06852	.06247	.05706	.05223	.04791	.04403	.04056
96	15	.27287	.24400	.21845	.19585	.17582	.15807	.14232	.12834	.11591	.10487	.09504	.08628	.07847	.07151	.06528	.05972	.05473	.05026	.04626	.04266
96	16	.27853	.24950	.22378	.20096	.18072	.16274	.14676	.13255	.11991	.10865	.09861	.08965	.08165	.07450	.06810	.06237	.05723	.05261	.04847	.04474
96	17	.28423	.25505	.22914	.20612	.18566	.16745	.15125	.13681	.12395	.11246	.10221	.09305	.08485	.07751	.07094	.06504	.05974	.05498	.05069	.04683
96	18	.28997	.26064	.23455	.21133	.19066	.17223	.15580	.14114	.12804	.11634	.10587	.09650	.08811	.08058	.07382	.06775	.06229	.05737	.05294	.04895
96	19	.29580	.26633	.24007	.21665	.19576	.17711	.16046	.14557	.13225	.12032	.10964	.10006	.09146	.08374	.07679	.07055	.06492	.05985	.05527	.05113
96	20	.30174	.27213	.24570	.22209	.20100	.18213	.16525	.15013	.13658	.12443	.11353	.10374	.09494	.08702	.07989	.07347	.06767	.06244	.05771	.05343
96	21	.30780	.27806	.25147	.22767	.20637	.18729	.17018	.15484	.14107	.12870	.11757	.10757	.09856	.09044	.08312	.07652	.07055	.06515	.06026	.05584
96	22	.31396	.28410	.25736	.23338	.21188	.19259	.17526	.15969	.14569	.13310	.12175	.11153	.10232	.09400	.08649	.07969	.07355	.06798	.06294	.05836
96	23	.32025	.29028	.26339	.23924	.21754	.19804	.18049	.16470	.15048	.13766	.12610	.11566	.10623	.09771	.09000	.08302	.07669	.07095	.06575	.06101
96	24	.32667	.29660	.26957	.24525	.22337	.20366	.18590	.16989	.15544	.14240	.13061	.11996	.11032	.10159	.09368	.08651	.08000	.07409	.06871	.06382
96	25	.33324	.30308	.27591	.25144	.22937	.20946	.19149	.17526	.16059	.14733	.13532	.12445	.11460	.10566	.09755	.09019	.08349	.07740	.07185	.06680
96	26	.33994	.30970	.28242	.25779	.23554	.21544	.19727	.18082	.16593	.15245	.14022	.12913	.11906	.10992	.10161	.09404	.08716	.08089	.07517	.06994
96	27	.34680	.31649	.28910	.26433	.24191	.22163	.20325	.18659	.17149	.15778	.14534	.13403	.12375	.11439	.10587	.09811	.09104	.08458	.07868	.07329
96	28	.35379	.32343	.29593	.27103	.24846	.22799	.20941	.19255	.17723	.16331	.15064	.13912	.12862	.11906	.11033	.10237	.09510	.08845	.08238	.07681
96	29	.36092	.33051	.30293	.27790	.25517	.23453	.21576	.19870	.18317	.16903	.15615	.14441	.13370	.12392	.11499	.10682	.09936	.09252	.08626	.08052
96	30	.36818	.33774	.31008	.28493	.26206	.24125	.22230	.20504	.18930	.17495	.16185	.14990	.13897	.12898	.11984	.11147	.10380	.09678	.09033	.08441
96	31	.37557	.34510	.31737	.29212	.26911	.24814	.22901	.21156	.19562	.18106	.16775	.15558	.14444	.13423	.12489	.11631	.10845	.10122	.09459	.08848
96	32	.38308	.35261	.32482	.29948	.27634	.25522	.23592	.21827	.20214	.18737	.17385	.16147	.15011	.13970	.13014	.12136	.11329	.10587	.09904	.09276
96	33	.39074	.36027	.33244	.30701	.28375	.26249	.24302	.22520	.20887	.19390	.18018	.16758	.15601	.14539	.13562	.12663	.11836	.11074	.10372	.09725
96	34	.39853	.36808	.34021	.31471	.29135	.26994	.25032	.23233	.21581	.20065	.18672	.17391	.16214	.15130	.14132	.13213	.12365	.11584	.10862	.10195
96	35	.40646	.37604	.34816	.32260	.29914	.27761	.25784	.23968	.22298	.20763	.19350	.18049	.16851	.15746	.14728	.13788	.12920	.12118	.11377	.10691
96	36	.41453	.38416	.35627	.33066	.30712	.28548	.26557	.24725	.23038	.21484	.20051	.18730	.17512	.16386	.15347	.14386	.13498	.12676	.11915	.11210
96	37	.42274	.39243	.36455	.33890	.31529	.29355	.27351	.25504	.23800	.22228	.20777	.19436	.18197	.17052	.15992	.15011	.14102	.13260	.12479	.11755
96	38	.43109	.40086	.37301	.34734	.32367	.30183	.28168	.26306	.24587	.22998	.21528	.20169	.18910	.17744	.16664	.15663	.14734	.13872	.13071	.12327
96	39	.43959	.40946	.38165	.35597	.33225	.31033	.29007	.27133	.25398	.23793	.22305	.20927	.19650	.18464	.17364	.16343	.15394	.14511	.13691	.12927
96	40	.44824	.41822	.39047	.36480	.34105	.31906	.29870	.27984	.26236	.24614	.23110	.21714	.20418	.19213	.18094	.17052	.16083	.15181	.14341	.13558
96	41	.45705	.42715	.39947	.37383	.35006	.32802	.30758	.28861	.27100	.25464	.23944	.22531	.21216	.19993	.18855	.17794	.16805	.15883	.15023	.14221
96	42	.46600	.43626	.40867	.38306	.35929	.33722	.31670	.29764	.27991	.26341	.24806	.23377	.22045	.20804	.19646	.18567	.17559	.16618	.15738	.14916
96	43	.47509	.44552	.41804	.39249	.36873	.34663	.32607	.30692	.28908	.27246	.25697	.24252	.22904	.21645	.20469	.19371	.18344	.17384	.16486	.15645

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
96	44	.48433	.45493	.42758	.40210	.37838	.35627	.33566	.31644	.29851	.28178	.26615	.25156	.23792	.22517	.21324	.20207	.19162	.18183	.17266	.16406
96	45	.49367	.46448	.43726	.41188	.38820	.36610	.34546	.32619	.30818	.29134	.27559	.26086	.24707	.23416	.22206	.21073	.20010	.19013	.18077	.17198
96	46	.50312	.47415	.44709	.42182	.39820	.37612	.35547	.33615	.31807	.30115	.28529	.27043	.25650	.24344	.23118	.21968	.20888	.19873	.18919	.18022
96	47	.51266	.48392	.45704	.43189	.40835	.38631	.36566	.34632	.32818	.31117	.29522	.28024	.26618	.25298	.24057	.22891	.21794	.20761	.19790	.18875
96	48	.52229	.49381	.46712	.44211	.41867	.39668	.37605	.35668	.33850	.32143	.30539	.29031	.27613	.26279	.25024	.23842	.22729	.21680	.20692	.19760
96	49	.53200	.50379	.47732	.45246	.42913	.40721	.38661	.36725	.34904	.33191	.31579	.30062	.28633	.27287	.26018	.24822	.23694	.22629	.21624	.20675
96	50	.54180	.51388	.48763	.46296	.43975	.41791	.39736	.37801	.35979	.34262	.32644	.31119	.29680	.28323	.27042	.25832	.24689	.23609	.22589	.21623
96	51	.55168	.52406	.49806	.47358	.45051	.42878	.40829	.38897	.37075	.35356	.33733	.32201	.30753	.29386	.28093	.26871	.25714	.24620	.23585	.22604
96	52	.56160	.53431	.50857	.48429	.46139	.43977	.41937	.40009	.38189	.36468	.34842	.33304	.31849	.30473	.29170	.27936	.26767	.25659	.24609	.23613
96	53	.57157	.54461	.51915	.49510	.47238	.45089	.43058	.41137	.39319	.37599	.35971	.34428	.32967	.31583	.30270	.29026	.27845	.26725	.25661	.24651
96	54	.58157	.55497	.52980	.50599	.48346	.46212	.44192	.42279	.40466	.38747	.37118	.35573	.34107	.32715	.31395	.30140	.28949	.27817	.26741	.25717
96	55	.59160	.56536	.54051	.51695	.49463	.47346	.45339	.43434	.41627	.39912	.38283	.36737	.35267	.33870	.32543	.31280	.30079	.28936	.27848	.26812
96	56	.60166	.57580	.55127	.52799	.50589	.48490	.46497	.44603	.42804	.41093	.39467	.37920	.36448	.35047	.33713	.32443	.31234	.30081	.28982	.27935
96	57	.61172	.58626	.56207	.53908	.51722	.49643	.47666	.45784	.43994	.42290	.40667	.39121	.37648	.36244	.34906	.33630	.32413	.31252	.30143	.29085
96	58	.62177	.59672	.57288	.55019	.52859	.50801	.48841	.46974	.45194	.43497	.41880	.40336	.38864	.37459	.36117	.34836	.33613	.32444	.31327	.30259
96	59	.63179	.60716	.58369	.56131	.53997	.51963	.50021	.48169	.46401	.44714	.43102	.41563	.40092	.38687	.37343	.36059	.34830	.33655	.32530	.31453
96	60	.64176	.61756	.59447	.57242	.55137	.53126	.51205	.49369	.47615	.45938	.44334	.42800	.41332	.39928	.38583	.37296	.36063	.34883	.33751	.32667
96	61	.65170	.62794	.60523	.58353	.56277	.54291	.52392	.50575	.48835	.47170	.45575	.44048	.42584	.41182	.39838	.38550	.37315	.36130	.34993	.33902
96	62	.66161	.63831	.61600	.59465	.57420	.55462	.53585	.51788	.50064	.48412	.46828	.45309	.43852	.42454	.41112	.39824	.38587	.37399	.36258	.35161
96	63	.67149	.64866	.62677	.60579	.58567	.56636	.54785	.53008	.51303	.49666	.48094	.46585	.45135	.43742	.42403	.41116	.39879	.38690	.37546	.36445
96	64	.68134	.65899	.63753	.61692	.59714	.57813	.55988	.54234	.52548	.50927	.49369	.47871	.46430	.45044	.43710	.42427	.41191	.40001	.38855	.37752
96	65	.69114	.66927	.64825	.62804	.60861	.58992	.57194	.55464	.53799	.52196	.50654	.49168	.47738	.46360	.45032	.43753	.42520	.41331	.40185	.39080
96	66	.70090	.67953	.65896	.63916	.62009	.60172	.58403	.56699	.55057	.53474	.51948	.50477	.49059	.47690	.46371	.45097	.43868	.42682	.41537	.40432
96	67	.71063	.68977	.66966	.65028	.63159	.61356	.59618	.57941	.56323	.54761	.53254	.51799	.50394	.49037	.47727	.46461	.45238	.44056	.42914	.41809
96	68	.72030	.69996	.68032	.66137	.64307	.62541	.60834	.59186	.57593	.56055	.54567	.53130	.51740	.50397	.49097	.47841	.46625	.45449	.44310	.43209
96	69	.72989	.71007	.69092	.67241	.65452	.63722	.62049	.60430	.58865	.57350	.55885	.54467	.53094	.51765	.50478	.49232	.48025	.46856	.45723	.44626
96	70	.73936	.72008	.70142	.68336	.66587	.64895	.63256	.61669	.60132	.58643	.57200	.55803	.54448	.53135	.51862	.50628	.49432	.48271	.47145	.46053
96	71	.74868	.72994	.71177	.69417	.67710	.66056	.64453	.62898	.61390	.59928	.58509	.57133	.55798	.54502	.53245	.52024	.50839	.49688	.48571	.47486
96	72	.75785	.73963	.72196	.70482	.68818	.67203	.65636	.64114	.62637	.61202	.59808	.58455	.57140	.55863	.54622	.53416	.52244	.51104	.49997	.48920
96	73	.76684	.74916	.73199	.71530	.69909	.68334	.66803	.65315	.63869	.62463	.61096	.59766	.58473	.57215	.55992	.54802	.53644	.52516	.51420	.50352
96	74	.77567	.75853	.74185	.72564	.70986	.69451	.67958	.66505	.65090	.63714	.62374	.61069	.59799	.58562	.57358	.56184	.55042	.53928	.52843	.51786
96	75	.78436	.76776	.75159	.73584	.72051	.70557	.69102	.67684	.66303	.64957	.63645	.62367	.61121	.59906	.58721	.57567	.56440	.55342	.54271	.53226
96	76	.79293	.77687	.76120	.74593	.73104	.71652	.70236	.68855	.67508	.66194	.64911	.63660	.62439	.61248	.60085	.58950	.57842	.56760	.55704	.54673
96	77	.80135	.78583	.77068	.75588	.74145	.72735	.71359	.70015	.68703	.67421	.66170	.64947	.63753	.62586	.61446	.60332	.59243	.58180	.57140	.56123
96	78	.80961	.79462	.77998	.76567	.75169	.73802	.72466	.71160	.69884	.68636	.67416	.66223	.65056	.63915	.62799	.61707	.60640	.59595	.58573	.57573
96	79	.81766	.80321	.78907	.77524	.76171	.74847	.73552	.72284	.71044	.69830	.68642	.67479	.66341	.65227	.64136	.63068	.62022	.60997	.59994	.59012
96	80	.82545	.81152	.79788	.78452	.77144	.75863	.74608	.73379	.72175	.70996	.69840	.68708	.67599	.66512	.65446	.64402	.63379	.62375	.61392	.60428
96	81	.83294	.81953	.80637	.79348	.78084	.76845	.75630	.74439	.73271	.72126	.71003	.69902	.68821	.67762	.66722	.65702	.64702	.63721	.62758	.61813
96	82	.84013	.82721	.81453	.80209	.78988	.77791	.76615	.75461	.74329	.73218	.72127	.71056	.70005	.68973	.67959	.66964	.65987	.65028	.64086	.63161
96	83	.84700	.83456	.82235	.81035	.79857	.78699	.77562	.76446	.75349	.74271	.73212	.72171	.71149	.70145	.69158	.68188	.67234	.66297	.65376	.64471
96	84	.85361	.84164	.82987	.81831	.80694	.79576	.78477	.77397	.76334	.75290	.74263	.73253	.72260	.71283	.70322	.69377	.68448	.67534	.66635	.65750
96	85	.85995	.84844	.83711	.82597	.81501	.80422	.79361	.78316	.77288	.76277	.75282	.74302	.73338	.72389	.71455	.70536	.69631	.68740	.67863	.67000
96	86	.86600	.85493	.84403	.83329	.82272	.81232	.80207	.79197	.78203	.77224	.76260	.75311	.74376	.73454	.72547	.71653	.70772	.69905	.69050	.68208
96	87	.87170	.86105	.85055	.84021	.83001	.81997	.81007	.80032	.79071	.78123	.77189	.76269	.75362	.74468	.73586	.72717	.71861	.71016	.70184	.69363
96	88	.87705	.86679	.85668	.84671	.83688	.82718	.81762	.80819	.79890	.78972	.78068	.77176	.76296	.75428	.74572	.73728	.72895	.72073	.71262	.70462
96	89	.88205	.87217	.86242	.85281	.84332	.83396	.82472	.81560	.80660	.79772	.78896	.78031	.77177	.76335	.75503	.74683	.73873	.73073	.72284	.71505
96	90	.88670	.87718	.86778	.85849	.84933	.84028	.83134	.82252	.81381	.80521	.79671	.78833	.78004	.77186	.76379	.75581	.74793	.74015	.73246	.72487
96	91	.89097	.88177	.87269	.86372	.85485	.84609	.83744	.82889	.82045	.81211	.80387	.79572	.78768	.77973	.77187	.76411	.75644	.74886	.74137	.73397
96	92	.89482	.88592	.87713	.86843	.85984	.85135	.84296	.83466	.82646	.81836	.81035	.80243	.79460	.78686	.77922	.77165	.76418	.75679	.74948	.74226
96	93	.89829	.88966	.88113	.87269	.86435	.85610	.84795	.83988	.83191	.82402	.81622	.80851	.80088	.79334	.78588	.77850	.77121	.76399	.75686	.74980

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
96	94	.90145	.89306	.88477	.87657	.86846	.86043	.85249	.84464	.83687	.82919	.82158	.81406	.80662	.79926	.79198	.78477	.77765	.77059	.76362	.75671
96	95	.90435	.89620	.88813	.88015	.87224	.86443	.85669	.84904	.84146	.83396	.82654	.81920	.81194	.80474	.79763	.79058	.78361	.77671	.76989	.76313
96	96	.90701	.89906	.89120	.88342	.87571	.86809	.86054	.85307	.84567	.83835	.83110	.82392	.81682	.80979	.80282	.79593	.78911	.78235	.77566	.76904
97	0	.20530	.17959	.15746	.13839	.12195	.10775	.09549	.08488	.07570	.06774	.06082	.05482	.04959	.04503	.04105	.03757	.03453	.03185	.02950	.02743
97	1	.20281	.17669	.15416	.13473	.11794	.10343	.09088	.08001	.07058	.06241	.05530	.04912	.04374	.03904	.03494	.03136	.02822	.02547	.02305	.02092
97	2	.20681	.18045	.15768	.13800	.12096	.10622	.09344	.08235	.07272	.06435	.05706	.05072	.04518	.04034	.03611	.03241	.02915	.02630	.02379	.02157
97	3	.21108	.18450	.16149	.14156	.12429	.10931	.09630	.08499	.07515	.06659	.05912	.05260	.04691	.04192	.03756	.03373	.03036	.02740	.02479	.02249
97	4	.21554	.18873	.16549	.14532	.12781	.11259	.09935	.08783	.07778	.06902	.06137	.05468	.04882	.04369	.03918	.03522	.03174	.02867	.02597	.02357
97	5	.22015	.19313	.16966	.14925	.13150	.11605	.10258	.09083	.08058	.07161	.06377	.05691	.05089	.04560	.04096	.03687	.03326	.03008	.02727	.02478
97	6	.22489	.19766	.17396	.15332	.13533	.11964	.10595	.09398	.08351	.07435	.06632	.05927	.05308	.04764	.04285	.03863	.03490	.03161	.02869	.02610
97	7	.22977	.20233	.17840	.15753	.13931	.12338	.10946	.09727	.08659	.07722	.06900	.06177	.05541	.04981	.04488	.04052	.03666	.03325	.03022	.02753
97	8	.23475	.20712	.18297	.16187	.14342	.12726	.11310	.10069	.08979	.08022	.07181	.06440	.05787	.05210	.04701	.04251	.03853	.03499	.03186	.02907
97	9	.23988	.21205	.18769	.16636	.14768	.13129	.11690	.10426	.09315	.08338	.07476	.06717	.06046	.05453	.04929	.04465	.04053	.03687	.03362	.03072
97	10	.24514	.21712	.19255	.17101	.15209	.13547	.12085	.10799	.09667	.08668	.07787	.07009	.06320	.05711	.05171	.04692	.04267	.03888	.03551	.03250
97	11	.25052	.22232	.19755	.17579	.15664	.13979	.12495	.11187	.10032	.09013	.08112	.07314	.06608	.05982	.05426	.04932	.04493	.04101	.03752	.03440
97	12	.25602	.22764	.20268	.18070	.16133	.14426	.12919	.11588	.10412	.09371	.08450	.07634	.06909	.06266	.05694	.05184	.04731	.04326	.03964	.03641
97	13	.26160	.23306	.20790	.18571	.16612	.14882	.13352	.11999	.10801	.09740	.08798	.07962	.07219	.06558	.05970	.05445	.04977	.04558	.04184	.03848
97	14	.26723	.23852	.21317	.19077	.17096	.15343	.13791	.12416	.11196	.10113	.09151	.08295	.07533	.06855	.06249	.05709	.05226	.04794	.04406	.04059
97	15	.27288	.24401	.21847	.19586	.17584	.15809	.14234	.12836	.11594	.10489	.09506	.08631	.07850	.07153	.06531	.05974	.05476	.05029	.04629	.04269
97	16	.27855	.24952	.22379	.20098	.18074	.16276	.14678	.13258	.11993	.10867	.09863	.08968	.08168	.07453	.06813	.06240	.05726	.05265	.04850	.04477
97	17	.28425	.25506	.22916	.20614	.18568	.16748	.15127	.13684	.12397	.11249	.10224	.09308	.08488	.07754	.07097	.06507	.05977	.05501	.05073	.04687
97	18	.28999	.26066	.23457	.21136	.19068	.17226	.15583	.14116	.12807	.11637	.10590	.09653	.08814	.08061	.07385	.06778	.06232	.05741	.05298	.04898
97	19	.29582	.26635	.24009	.21667	.19579	.17714	.16048	.14559	.13227	.12035	.10967	.10009	.09149	.08377	.07683	.07058	.06496	.05989	.05531	.05117
97	20	.30176	.27215	.24572	.22212	.20102	.18216	.16527	.15016	.13661	.12446	.11356	.10377	.09497	.08706	.07993	.07350	.06771	.06247	.05775	.05347
97	21	.30782	.27808	.25149	.22770	.20640	.18732	.17021	.15487	.14110	.12873	.11761	.10760	.09860	.09048	.08316	.07655	.07059	.06519	.06030	.05588
97	22	.31398	.28412	.25738	.23341	.21191	.19261	.17529	.15972	.14572	.13313	.12179	.11157	.10235	.09404	.08652	.07973	.07359	.06802	.06298	.05840
97	23	.32027	.29030	.26341	.23926	.21757	.19807	.18052	.16473	.15051	.13769	.12613	.11569	.10627	.09775	.09004	.08306	.07673	.07100	.06579	.06106
97	24	.32669	.29662	.26959	.24528	.22339	.20369	.18593	.16992	.15547	.14243	.13065	.11999	.11036	.10163	.09372	.08655	.08004	.07413	.06876	.06386
97	25	.33326	.30310	.27594	.25146	.22940	.20949	.19152	.17529	.16063	.14736	.13536	.12449	.11464	.10570	.09759	.09023	.08353	.07744	.07190	.06684
97	26	.33996	.30972	.28244	.25782	.23557	.21547	.19730	.18086	.16597	.15248	.14026	.12917	.11910	.10996	.10165	.09409	.08720	.08093	.07521	.06999
97	27	.34682	.31652	.28912	.26436	.24194	.22166	.20328	.18663	.17152	.15782	.14538	.13407	.12379	.11444	.10592	.09816	.09108	.08463	.07873	.07334
97	28	.35382	.32345	.29596	.27106	.24849	.22802	.20945	.19259	.17727	.16335	.15068	.13916	.12867	.11910	.11038	.10242	.09515	.08850	.08243	.07686
97	29	.36095	.33054	.30296	.27793	.25521	.23456	.21580	.19874	.18321	.16907	.15619	.14445	.13374	.12397	.11504	.10687	.09941	.09257	.08631	.08057
97	30	.36821	.33777	.31011	.28496	.26209	.24128	.22234	.20508	.18934	.17499	.16190	.14994	.13902	.12903	.11989	.11152	.10386	.09683	.09038	.08447
97	31	.37560	.34513	.31741	.29216	.26915	.24818	.22905	.21160	.19566	.18111	.16780	.15563	.14449	.13429	.12494	.11637	.10850	.10128	.09465	.08854
97	32	.38311	.35264	.32486	.29951	.27638	.25526	.23596	.21832	.20218	.18742	.17390	.16152	.15017	.13975	.13020	.12142	.11335	.10593	.09911	.09282
97	33	.39077	.36030	.33247	.30704	.28379	.26253	.24307	.22524	.20892	.19395	.18023	.16763	.15607	.14545	.13568	.12669	.11842	.11081	.10379	.09731
97	34	.39856	.36811	.34025	.31475	.29139	.26999	.25037	.23238	.21586	.20070	.18677	.17397	.16220	.15136	.14138	.13219	.12372	.11590	.10869	.10202
97	35	.40649	.37608	.34820	.32264	.29919	.27766	.25789	.23973	.22304	.20768	.19356	.18055	.16857	.15753	.14734	.13794	.12927	.12125	.11384	.10698
97	36	.41457	.38420	.35632	.33070	.30717	.28553	.26562	.24730	.23043	.21490	.20057	.18737	.17518	.16393	.15354	.14394	.13505	.12684	.11923	.11218
97	37	.42278	.39247	.36460	.33895	.31534	.29360	.27356	.25509	.23806	.22234	.20783	.19443	.18204	.17059	.15999	.15018	.14110	.13268	.12487	.11763
97	38	.43113	.40091	.37306	.34739	.32372	.30189	.28173	.26312	.24593	.23004	.21535	.20176	.18917	.17752	.16672	.15671	.14742	.13880	.13079	.12335
97	39	.43963	.40950	.38170	.35602	.33231	.31039	.29013	.27139	.25405	.23800	.22313	.20935	.19657	.18472	.17372	.16351	.15402	.14520	.13700	.12936
97	40	.44829	.41827	.39052	.36485	.34110	.31912	.29877	.27991	.26243	.24622	.23118	.21722	.20426	.19222	.18103	.17061	.16093	.15191	.14351	.13568
97	41	.45710	.42721	.39953	.37389	.35012	.32809	.30765	.28868	.27108	.25472	.23952	.22539	.21225	.20002	.18864	.17803	.16815	.15893	.15034	.14231
97	42	.46605	.43631	.40873	.38313	.35936	.33729	.31678	.29772	.27999	.26350	.24815	.23386	.22055	.20814	.19657	.18577	.17569	.16628	.15749	.14928
97	43	.47515	.44558	.41810	.39256	.36881	.34671	.32615	.30700	.28917	.27255	.25706	.24262	.22914	.21656	.20480	.19382	.18356	.17396	.16498	.15657
97	44	.48439	.45500	.42765	.40218	.37846	.35636	.33575	.31654	.29861	.28188	.26626	.25167	.23803	.22528	.21336	.20220	.19175	.18196	.17279	.16419
97	45	.49373	.46455	.43734	.41196	.38829	.36619	.34556	.32629	.30828	.29145	.27571	.26098	.24719	.23429	.22219	.21086	.20023	.19027	.18091	.17213
97	46	.50319	.47423	.44718	.42191	.39830	.37622	.35558	.33627	.31819	.30127	.28541	.27056	.25664	.24358	.23132	.21982	.20903	.19888	.18935	.18038

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
97	47	.51274	.48401	.45714	.43199	.40846	.38642	.36578	.34644	.32831	.31130	.29535	.28038	.26633	.25313	.24072	.22906	.21810	.20778	.19807	.18893
97	48	.52238	.49390	.46722	.44222	.41878	.39680	.37617	.35681	.33864	.32157	.30553	.29046	.27629	.26295	.25040	.23859	.22747	.21698	.20710	.19779
97	49	.53210	.50389	.47743	.45258	.42925	.40734	.38675	.36739	.34919	.33207	.31595	.30079	.28650	.27305	.26036	.24841	.23713	.22649	.21644	.20696
97	50	.54191	.51399	.48776	.46309	.43989	.41806	.39751	.37817	.35996	.34280	.32662	.31137	.29699	.28342	.27062	.25852	.24710	.23631	.22611	.21646
97	51	.55179	.52418	.49819	.47372	.45066	.42894	.40846	.38915	.37093	.35375	.33752	.32221	.30774	.29407	.28115	.26893	.25738	.24644	.23609	.22628
97	52	.56173	.53444	.50872	.48445	.46155	.43995	.41955	.40028	.38209	.36489	.34863	.33326	.31872	.30496	.29193	.27960	.26792	.25685	.24635	.23640
97	53	.57171	.54476	.51931	.49527	.47255	.45108	.43078	.41158	.39341	.37622	.35994	.34452	.32992	.31608	.30297	.29053	.27873	.26753	.25690	.24681
97	54	.58172	.55513	.52997	.50617	.48365	.46233	.44214	.42301	.40489	.38772	.37143	.35599	.34134	.32743	.31423	.30170	.28979	.27848	.26772	.25749
97	55	.59177	.56554	.54070	.51715	.49484	.47369	.45362	.43459	.41653	.39939	.38311	.36765	.35296	.33901	.32574	.31312	.30111	.28969	.27882	.26847
97	56	.60184	.57599	.55147	.52820	.50612	.48514	.46523	.44630	.42832	.41122	.39497	.37951	.36480	.35080	.33747	.32478	.31269	.30118	.29020	.27973
97	57	.61192	.58647	.56229	.53931	.51747	.49669	.47693	.45813	.44024	.42321	.40699	.39154	.37683	.36280	.34943	.33668	.32452	.31291	.30184	.29127
97	58	.62198	.59695	.57313	.55045	.52886	.50830	.48872	.47006	.45227	.43532	.41915	.40373	.38902	.37498	.36157	.34877	.33655	.32487	.31371	.30304
97	59	.63202	.60741	.58395	.56159	.54027	.51994	.50054	.48204	.46437	.44751	.43141	.41603	.40133	.38729	.37387	.36103	.34876	.33701	.32578	.31502
97	60	.64201	.61783	.59475	.57272	.55169	.53159	.51240	.49406	.47653	.45978	.44375	.42843	.41376	.39973	.38630	.37344	.36113	.34933	.33803	.32720
97	61	.65196	.62823	.60554	.58385	.56311	.54328	.52430	.50614	.48877	.47213	.45620	.44094	.42632	.41232	.39889	.38602	.37368	.36184	.35049	.33959
97	62	.66189	.63862	.61633	.59500	.57458	.55501	.53627	.51831	.50109	.48459	.46877	.45359	.43904	.42507	.41167	.39880	.38644	.37458	.36318	.35223
97	63	.67180	.64899	.62713	.60617	.58607	.56679	.54829	.53054	.51351	.49716	.48146	.46639	.45190	.43799	.42462	.41177	.39942	.38754	.37611	.36512
97	64	.68168	.65935	.63791	.61733	.59757	.57859	.56036	.54284	.52600	.50982	.49426	.47929	.46490	.45106	.43774	.42492	.41258	.40070	.38925	.37823
97	65	.69150	.66966	.64867	.62848	.60907	.59041	.57245	.55518	.53855	.52255	.50714	.49231	.47803	.46427	.45101	.43823	.42592	.41405	.40261	.39157
97	66	.70129	.67995	.65941	.63963	.62059	.60225	.58459	.56757	.55117	.53537	.52013	.50545	.49128	.47762	.46444	.45173	.43946	.42762	.41619	.40515
97	67	.71104	.69022	.67014	.65079	.63213	.61413	.59678	.58003	.56388	.54829	.53324	.51872	.50469	.49115	.47807	.46543	.45322	.44142	.43001	.41899
97	68	.72075	.70044	.68084	.66193	.64366	.62602	.60899	.59253	.57664	.56128	.54643	.53209	.51822	.50480	.49184	.47929	.46716	.45542	.44405	.43306
97	69	.73037	.71060	.69148	.67301	.65515	.63788	.62118	.60503	.58941	.57429	.55967	.54551	.53181	.51855	.50571	.49327	.48123	.46956	.45826	.44730
97	70	.73988	.72064	.70202	.68400	.66656	.64967	.63332	.61748	.60214	.58728	.57289	.55894	.54543	.53233	.51963	.50731	.49537	.48379	.47256	.46166
97	71	.74925	.73055	.71242	.69486	.67784	.66134	.64534	.62983	.61479	.60020	.58605	.57232	.55900	.54607	.53353	.52135	.50953	.49805	.48690	.47608
97	72	.75845	.74029	.72267	.70557	.68897	.67286	.65723	.64205	.62732	.61301	.59911	.58561	.57250	.55976	.54738	.53535	.52366	.51230	.50125	.49051
97	73	.76749	.74986	.73274	.71610	.69994	.68423	.66897	.65413	.63971	.62569	.61206	.59880	.58591	.57337	.56117	.54930	.53775	.52651	.51558	.50493
97	74	.77637	.75928	.74266	.72650	.71077	.69547	.68059	.66610	.65200	.63828	.62492	.61192	.59925	.58692	.57492	.56322	.55183	.54073	.52991	.51938
97	75	.78512	.76857	.75246	.73677	.72148	.70660	.69210	.67797	.66421	.65079	.63772	.62498	.61256	.60046	.58865	.57714	.56592	.55498	.54430	.53389
97	76	.79374	.77774	.76213	.74692	.73209	.71763	.70352	.68976	.67634	.66325	.65048	.63801	.62585	.61398	.60240	.59109	.58005	.56927	.55875	.54847
97	77	.80222	.78676	.77168	.75695	.74257	.72854	.71483	.70145	.68838	.67562	.66316	.65098	.63909	.62747	.61612	.60502	.59418	.58359	.57323	.56311
97	78	.81054	.79563	.78106	.76681	.75290	.73929	.72600	.71300	.70030	.68788	.67573	.66386	.65224	.64088	.62977	.61891	.60828	.59788	.58770	.57775
97	79	.81866	.80429	.79022	.77647	.76301	.74984	.73696	.72435	.71201	.69993	.68811	.67655	.66522	.65413	.64328	.63265	.62224	.61205	.60206	.59229
97	80	.82652	.81268	.79912	.78584	.77284	.76010	.74763	.73541	.72344	.71171	.70022	.68896	.67793	.66712	.65652	.64614	.63596	.62598	.61620	.60661
97	81	.83409	.82076	.80770	.79489	.78234	.77003	.75796	.74612	.73452	.72314	.71198	.70103	.69029	.67976	.66943	.65929	.64935	.63959	.63002	.62063
97	82	.84135	.82853	.81594	.80359	.79148	.77959	.76791	.75646	.74522	.73418	.72335	.71271	.70227	.69202	.68195	.67207	.66236	.65283	.64347	.63428
97	83	.84831	.83597	.82386	.81195	.80027	.78878	.77750	.76642	.75554	.74484	.73433	.72401	.71386	.70389	.69409	.68446	.67500	.66570	.65655	.64756
97	84	.85500	.84314	.83148	.82001	.80874	.79766	.78677	.77606	.76553	.75517	.74499	.73497	.72512	.71543	.70590	.69653	.68731	.67824	.66932	.66054
97	85	.86143	.85003	.83882	.82779	.81693	.80625	.79573	.78539	.77521	.76519	.75533	.74562	.73607	.72666	.71740	.70829	.69932	.69049	.68179	.67323
97	86	.86757	.85662	.84584	.83522	.82476	.81447	.80433	.79434	.78450	.77481	.76527	.75587	.74661	.73749	.72850	.71965	.71093	.70233	.69387	.68552
97	87	.87336	.86283	.85247	.84225	.83218	.82225	.81247	.80283	.79332	.78395	.77472	.76562	.75665	.74780	.73908	.73048	.72201	.71365	.70541	.69728
97	88	.87880	.86868	.85870	.84887	.83916	.82959	.82015	.81084	.80166	.79260	.78367	.77485	.76616	.75758	.74912	.74077	.73254	.72441	.71640	.70849
97	89	.88389	.87416	.86456	.85508	.84573	.83649	.82738	.81839	.80952	.80076	.79211	.78357	.77515	.76683	.75862	.75052	.74252	.73462	.72682	.71912
97	90	.88864	.87927	.87002	.86088	.85186	.84295	.83415	.82546	.81688	.80840	.80003	.79176	.78359	.77553	.76756	.75969	.75192	.74424	.73665	.72916
97	91	.89300	.88396	.87504	.86621	.85750	.84889	.84038	.83197	.82366	.81545	.80734	.79932	.79140	.78357	.77583	.76818	.76063	.75316	.74577	.73848
97	92	.89693	.88820	.87957	.87104	.86260	.85426	.84602	.83787	.82981	.82185	.81397	.80618	.79849	.79087	.78335	.77591	.76855	.76127	.75408	.74696
97	93	.90049	.89203	.88367	.87540	.86722	.85913	.85113	.84321	.83538	.82764	.81998	.81241	.80492	.79751	.79018	.78292	.77575	.76865	.76163	.75469
97	94	.90372	.89552	.88740	.87937	.87143	.86356	.85579	.84809	.84048	.83294	.82548	.81811	.81080	.80358	.79643	.78935	.78235	.77542	.76857	.76178
97	95	.90670	.89873	.89084	.88304	.87531	.86766	.86009	.85260	.84518	.83784	.83057	.82338	.81626	.80921	.80223	.79532	.78848	.78171	.77501	.76837
97	96	.90942	.90167	.89399	.88639	.87887	.87142	.86404	.85674	.84950	.84234	.83525	.82823	.82127	.81439	.80757	.80081	.79413	.78750	.78094	.77445

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
97	97	.91190	.90435	.89686	.88945	.88211	.87484	.86764	.86051	.85345	.84645	.83952	.83265	.82585	.81912	.81244	.80583	.79929	.79280	.78638	.78001
98	0	.20533	.17963	.15750	.13843	.12199	.10780	.09554	.08494	.07576	.06780	.06089	.05488	.04966	.04510	.04112	.03765	.03460	.03193	.02958	.02751
98	1	.20282	.17669	.15417	.13473	.11795	.10344	.09089	.08002	.07059	.06242	.05531	.04913	.04375	.03906	.03496	.03137	.02823	.02548	.02306	.02093
98	2	.20681	.18045	.15768	.13800	.12097	.10622	.09344	.08236	.07273	.06436	.05707	.05072	.04519	.04035	.03612	.03242	.02917	.02631	.02380	.02158
98	3	.21109	.18450	.16149	.14157	.12429	.10931	.09630	.08500	.07516	.06659	.05913	.05261	.04691	.04193	.03757	.03374	.03037	.02741	.02480	.02250
98	4	.21554	.18874	.16549	.14533	.12782	.11260	.09936	.08783	.07779	.06902	.06137	.05468	.04883	.04369	.03919	.03523	.03175	.02868	.02597	.02358
98	5	.22016	.19313	.16966	.14926	.13151	.11605	.10258	.09084	.08058	.07162	.06378	.05691	.05089	.04561	.04096	.03687	.03327	.03009	.02728	.02479
98	6	.22490	.19766	.17396	.15332	.13534	.11965	.10595	.09398	.08352	.07435	.06632	.05928	.05309	.04765	.04286	.03864	.03491	.03161	.02870	.02611
98	7	.22977	.20233	.17841	.15754	.13931	.12339	.10946	.09727	.08659	.07723	.06900	.06178	.05542	.04982	.04488	.04052	.03667	.03325	.03023	.02754
98	8	.23476	.20712	.18298	.16188	.14342	.12726	.11311	.10069	.08980	.08023	.07181	.06440	.05787	.05211	.04702	.04252	.03854	.03500	.03186	.02907
98	9	.23988	.21205	.18770	.16637	.14768	.13129	.11691	.10427	.09316	.08338	.07477	.06717	.06047	.05454	.04930	.04466	.04054	.03688	.03363	.03073
98	10	.24514	.21712	.19256	.17101	.15209	.13548	.12086	.10800	.09668	.08669	.07788	.07010	.06321	.05712	.05172	.04693	.04268	.03889	.03552	.03251
98	11	.25053	.22233	.19756	.17579	.15665	.13980	.12496	.11188	.10033	.09014	.08113	.07316	.06609	.05983	.05427	.04933	.04494	.04102	.03753	.03441
98	12	.25603	.22765	.20269	.18071	.16134	.14427	.12920	.11589	.10413	.09373	.08451	.07635	.06910	.06267	.05695	.05186	.04732	.04327	.03966	.03642
98	13	.26161	.23307	.20791	.18572	.16613	.14883	.13354	.12001	.10803	.09741	.08800	.07964	.07221	.06560	.05971	.05447	.04979	.04560	.04186	.03851
98	14	.26724	.23853	.21318	.19078	.17098	.15345	.13793	.12418	.11198	.10115	.09153	.08297	.07536	.06857	.06252	.05711	.05228	.04796	.04409	.04061
98	15	.27289	.24403	.21849	.19588	.17585	.15810	.14236	.12838	.11596	.10491	.09509	.08633	.07852	.07156	.06533	.05977	.05479	.05032	.04632	.04272
98	16	.27856	.24954	.22381	.20100	.18076	.16278	.14681	.13260	.11996	.10870	.09866	.08970	.08170	.07455	.06816	.06243	.05729	.05268	.04853	.04481
98	17	.28426	.25508	.22917	.20616	.18570	.16750	.15130	.13686	.12400	.11252	.10227	.09310	.08491	.07757	.07100	.06510	.05980	.05504	.05076	.04690
98	18	.29001	.26068	.23459	.21138	.19070	.17228	.15585	.14119	.12810	.11639	.10593	.09656	.08817	.08064	.07388	.06781	.06236	.05744	.05301	.04902
98	19	.29584	.26637	.24011	.21669	.19581	.17716	.16051	.14562	.13230	.12038	.10969	.10012	.09152	.08380	.07686	.07062	.06499	.05992	.05534	.05121
98	20	.30178	.27217	.24574	.22214	.20104	.18218	.16530	.15018	.13664	.12449	.11359	.10380	.09500	.08709	.07996	.07354	.06774	.06251	.05778	.05350
98	21	.30783	.27810	.25151	.22772	.20642	.18734	.17024	.15490	.14113	.12876	.11764	.10763	.09863	.09051	.08319	.07659	.07062	.06523	.06034	.05592
98	22	.31400	.28414	.25740	.23343	.21193	.19264	.17531	.15975	.14575	.13316	.12182	.11160	.10239	.09407	.08656	.07977	.07362	.06806	.06301	.05844
98	23	.32029	.29032	.26343	.23928	.21759	.19809	.18055	.16476	.15054	.13772	.12616	.11573	.10630	.09778	.09007	.08309	.07677	.07103	.06583	.06110
98	24	.32671	.29664	.26961	.24530	.22342	.20371	.18596	.16995	.15550	.14246	.13068	.12003	.11039	.10166	.09376	.08659	.08008	.07417	.06880	.06391
98	25	.33328	.30312	.27596	.25149	.22942	.20952	.19155	.17532	.16066	.14739	.13539	.12452	.11467	.10574	.09763	.09027	.08357	.07748	.07194	.06688
98	26	.33998	.30975	.28247	.25784	.23560	.21550	.19733	.18089	.16600	.15252	.14029	.12920	.11914	.11000	.10169	.09413	.08724	.08097	.07525	.07004
98	27	.34684	.31654	.28915	.26438	.24197	.22169	.20331	.18666	.17156	.15785	.14541	.13411	.12383	.11447	.10596	.09820	.09113	.08467	.07877	.07339
98	28	.35384	.32348	.29599	.27109	.24852	.22805	.20948	.19262	.17730	.16338	.15072	.13920	.12870	.11914	.11042	.10246	.09519	.08855	.08247	.07691
98	29	.36097	.33057	.30299	.27796	.25524	.23460	.21583	.19877	.18325	.16911	.15623	.14449	.13378	.12401	.11508	.10692	.09945	.09262	.08636	.08062
98	30	.36823	.33779	.31014	.28499	.26213	.24132	.22237	.20511	.18938	.17503	.16194	.14998	.13906	.12907	.11994	.11157	.10391	.09688	.09044	.08452
98	31	.37562	.34516	.31743	.29219	.26918	.24821	.22909	.21164	.19570	.18115	.16784	.15567	.14453	.13433	.12499	.11642	.10855	.10133	.09470	.08860
98	32	.38314	.35267	.32489	.29954	.27641	.25529	.23600	.21836	.20223	.18746	.17395	.16156	.15021	.13980	.13025	.12147	.11340	.10599	.09916	.09288
98	33	.39080	.36033	.33251	.30708	.28383	.26257	.24311	.22529	.20896	.19400	.18028	.16768	.15612	.14550	.13573	.12675	.11848	.11087	.10385	.09737
98	34	.39859	.36814	.34028	.31478	.29143	.27003	.25041	.23242	.21591	.20075	.18682	.17402	.16225	.15142	.14144	.13225	.12378	.11596	.10875	.10209
98	35	.40653	.37611	.34824	.32268	.29923	.27770	.25794	.23978	.22309	.20773	.19361	.18060	.16862	.15758	.14740	.13800	.12933	.12131	.11390	.10705
98	36	.41460	.38423	.35635	.33074	.30721	.28557	.26567	.24735	.23048	.21495	.20063	.18742	.17524	.16399	.15360	.14400	.13512	.12690	.11930	.11225
98	37	.42281	.39251	.36464	.33899	.31539	.29364	.27361	.25514	.23811	.22240	.20789	.19449	.18210	.17065	.16006	.15025	.14117	.13275	.12494	.11770
98	38	.43117	.40095	.37310	.34744	.32377	.30194	.28179	.26318	.24599	.23010	.21541	.20182	.18924	.17759	.16679	.15678	.14749	.13887	.13087	.12343
98	39	.43967	.40955	.38174	.35607	.33236	.31044	.29019	.27145	.25411	.23806	.22319	.20942	.19664	.18479	.17380	.16359	.15410	.14528	.13708	.12945
98	40	.44833	.41831	.39057	.36490	.34116	.31918	.29883	.27997	.26249	.24629	.23125	.21729	.20434	.19230	.18110	.17069	.16101	.15199	.14359	.13576
98	41	.45714	.42726	.39958	.37394	.35018	.32815	.30771	.28875	.27115	.25479	.23960	.22547	.21233	.20011	.18872	.17812	.16824	.15903	.15043	.14241
98	42	.46610	.43636	.40878	.38318	.35942	.33735	.31685	.29779	.28007	.26358	.24823	.23394	.22063	.20822	.19666	.18586	.17579	.16638	.15759	.14938
98	43	.47520	.44564	.41816	.39262	.36887	.34678	.32622	.30708	.28925	.27264	.25715	.24271	.22923	.21665	.20490	.19393	.18366	.17407	.16509	.15668
98	44	.48444	.45506	.42771	.40225	.37853	.35643	.33583	.31662	.29870	.28197	.26635	.25177	.23813	.22539	.21346	.20231	.19186	.18208	.17291	.16432
98	45	.49380	.46462	.43741	.41204	.38837	.36628	.34565	.32638	.30838	.29155	.27581	.26109	.24730	.23440	.22231	.21098	.20036	.19039	.18104	.17226
98	46	.50326	.47430	.44726	.42199	.39838	.37631	.35568	.33637	.31829	.30137	.28553	.27068	.25676	.24370	.23145	.21996	.20916	.19902	.18949	.18052
98	47	.51281	.48409	.45722	.43208	.40855	.38652	.36588	.34655	.32842	.31142	.29547	.28051	.26646	.25326	.24086	.22921	.21824	.20793	.19822	.18908
98	48	.52245	.49399	.46731	.44232	.41888	.39690	.37629	.35693	.33877	.32170	.30567	.29060	.27643	.26310	.25056	.23875	.22763	.21715	.20727	.19796

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
98	49	.53218	.50399	.47753	.45269	.42937	.40746	.38687	.36752	.34932	.33221	.31610	.30094	.28666	.27321	.26053	.24858	.23730	.22667	.21663	.20714
98	50	.54200	.51409	.48786	.46320	.44001	.41819	.39765	.37831	.36010	.34295	.32678	.31154	.29716	.28360	.27080	.25871	.24729	.23650	.22631	.21666
98	51	.55190	.52430	.49831	.47384	.45080	.42908	.40860	.38930	.37109	.35391	.33770	.32239	.30793	.29426	.28135	.26914	.25758	.24665	.23631	.22651
98	52	.56184	.53457	.50885	.48459	.46170	.44010	.41971	.40045	.38226	.36507	.34882	.33346	.31892	.30517	.29215	.27982	.26815	.25708	.24659	.23664
98	53	.57183	.54489	.51945	.49542	.47271	.45125	.43096	.41176	.39360	.37642	.36015	.34474	.33014	.31631	.30320	.29077	.27897	.26778	.25716	.24707
98	54	.58186	.55527	.53013	.50634	.48383	.46251	.44233	.42321	.40510	.38793	.37166	.35622	.34158	.32768	.31449	.30196	.29006	.27875	.26801	.25778
98	55	.59191	.56570	.54087	.51733	.49503	.47389	.45383	.43481	.41676	.39962	.38336	.36791	.35323	.33928	.32602	.31341	.30141	.29000	.27913	.26879
98	56	.60200	.57616	.55166	.52840	.50632	.48536	.46545	.44654	.42857	.41148	.39524	.37979	.36509	.35110	.33778	.32510	.31302	.30151	.29054	.28008
98	57	.61209	.58666	.56249	.53953	.51769	.49693	.47718	.45840	.44051	.42349	.40729	.39185	.37714	.36313	.34976	.33702	.32487	.31327	.30221	.29164
98	58	.62217	.59715	.57334	.55068	.52911	.50856	.48899	.47034	.45257	.43562	.41947	.40406	.38936	.37533	.36194	.34915	.33693	.32526	.31411	.30345
98	59	.63222	.60763	.58419	.56184	.54054	.52022	.50084	.48234	.46469	.44784	.43175	.41639	.40170	.38767	.37426	.36144	.34917	.33744	.32621	.31547
98	60	.64223	.61807	.59501	.57299	.55197	.53190	.51272	.49439	.47688	.46014	.44413	.42881	.41416	.40015	.38673	.37388	.36158	.34979	.33850	.32768
98	61	.65220	.62848	.60582	.58415	.56342	.54361	.52465	.50650	.48914	.47252	.45660	.44136	.42676	.41276	.39935	.38649	.37416	.36234	.35099	.34011
98	62	.66215	.63889	.61663	.59532	.57491	.55536	.53664	.51869	.50150	.48501	.46920	.45405	.43950	.42555	.41216	.39931	.38696	.37511	.36373	.35279
98	63	.67208	.64929	.62745	.60651	.58643	.56717	.54869	.53096	.51395	.49761	.48193	.46687	.45241	.43851	.42516	.41232	.39998	.38811	.37670	.36572
98	64	.68197	.65967	.63826	.61770	.59796	.57900	.56079	.54329	.52647	.51030	.49476	.47982	.46545	.45162	.43831	.42551	.41318	.40132	.38989	.37888
98	65	.69182	.67001	.64904	.62888	.60949	.59085	.57292	.55566	.53906	.52307	.50769	.49288	.47861	.46487	.45163	.43887	.42657	.41472	.40329	.39227
98	66	.70163	.68032	.65981	.64006	.62104	.60273	.58509	.56809	.55172	.53593	.52072	.50605	.49191	.47827	.46511	.45242	.44017	.42834	.41693	.40590
98	67	.71142	.69062	.67057	.65125	.63262	.61465	.59732	.58060	.56447	.54890	.53388	.51937	.50537	.49185	.47879	.46617	.45398	.44220	.43081	.41980
98	68	.72115	.70088	.68131	.66242	.64419	.62658	.60957	.59314	.57727	.56194	.54712	.53280	.51895	.50556	.49261	.48009	.46798	.45626	.44492	.43394
98	69	.73081	.71107	.69199	.67355	.65572	.63848	.62181	.60569	.59010	.57501	.56041	.54628	.53261	.51937	.50655	.49414	.48212	.47047	.45919	.44826
98	70	.74036	.72115	.70257	.68458	.66717	.65032	.63400	.61819	.60288	.58806	.57369	.55977	.54628	.53321	.52053	.50825	.49633	.48477	.47357	.46269
98	71	.74976	.73109	.71301	.69548	.67850	.66203	.64607	.63059	.61559	.60103	.58691	.57321	.55992	.54702	.53451	.52236	.51056	.49911	.48799	.47719
98	72	.75900	.74088	.72330	.70624	.68968	.67362	.65802	.64288	.62818	.61390	.60004	.58657	.57349	.56079	.54844	.53644	.52478	.51344	.50242	.49170
98	73	.76808	.75050	.73342	.71683	.70071	.68504	.66982	.65502	.64064	.62665	.61306	.59983	.58698	.57447	.56230	.55046	.53895	.52774	.51683	.50621
98	74	.77700	.75996	.74339	.72727	.71159	.69634	.68150	.66705	.65299	.63931	.62599	.61303	.60040	.58811	.57613	.56447	.55311	.54204	.53126	.52075
98	75	.78579	.76930	.75324	.73760	.72237	.70753	.69307	.67899	.66527	.65190	.63887	.62617	.61379	.60173	.58996	.57849	.56730	.55639	.54575	.53536
98	76	.79447	.77852	.76297	.74782	.73304	.71863	.70457	.69086	.67749	.66444	.65171	.63929	.62717	.61534	.60380	.59253	.58153	.57079	.56030	.55006
98	77	.80300	.78761	.77258	.75791	.74359	.72961	.71596	.70263	.68962	.67690	.66449	.65236	.64051	.62894	.61763	.60658	.59578	.58522	.57490	.56482
98	78	.81139	.79654	.78203	.76785	.75399	.74045	.72721	.71427	.70162	.68925	.67716	.66534	.65377	.64246	.63140	.62058	.60999	.59964	.58950	.57959
98	79	.81957	.80526	.79127	.77758	.76419	.75108	.73826	.72571	.71343	.70142	.68965	.67814	.66687	.65583	.64503	.63445	.62409	.61394	.60400	.59427
98	80	.82750	.81373	.80024	.78704	.77410	.76144	.74903	.73687	.72497	.71330	.70187	.69067	.67970	.66894	.65840	.64807	.63794	.62801	.61828	.60874
98	81	.83513	.82189	.80890	.79617	.78369	.77146	.75946	.74769	.73616	.72484	.71375	.70286	.69219	.68172	.67144	.66136	.65148	.64177	.63225	.62291
98	82	.84247	.82973	.81723	.80496	.79293	.78111	.76952	.75814	.74697	.73601	.72524	.71467	.70430	.69411	.68411	.67429	.66464	.65517	.64586	.63672
98	83	.84950	.83725	.82523	.81341	.80181	.79041	.77922	.76822	.75741	.74679	.73636	.72610	.71603	.70613	.69639	.68683	.67743	.66819	.65910	.65017
98	84	.85626	.84450	.83294	.82157	.81039	.79940	.78860	.77797	.76752	.75725	.74714	.73720	.72743	.71781	.70836	.69905	.68990	.68090	.67204	.66332
98	85	.86278	.85148	.84037	.82944	.81868	.80810	.79768	.78742	.77733	.76740	.75762	.74800	.73853	.72920	.72002	.71098	.70208	.69332	.68469	.67620
98	86	.86900	.85816	.84749	.83698	.82663	.81643	.80639	.79650	.78676	.77717	.76771	.75840	.74923	.74019	.73129	.72251	.71387	.70535	.69696	.68868
98	87	.87487	.86447	.85422	.84411	.83415	.82434	.81466	.80512	.79572	.78645	.77731	.76830	.75942	.75067	.74203	.73352	.72513	.71685	.70869	.70064
98	88	.88040	.87041	.86056	.85084	.84125	.83180	.82247	.81327	.80420	.79524	.78641	.77770	.76910	.76062	.75225	.74399	.73584	.72780	.71987	.71204
98	89	.88558	.87598	.86651	.85716	.84793	.83882	.82983	.82095	.81219	.80354	.79501	.78658	.77825	.77004	.76193	.75392	.74601	.73820	.73049	.72288
98	90	.89042	.88119	.87207	.86307	.85418	.84540	.83672	.82816	.81969	.81134	.80308	.79492	.78686	.77890	.77104	.76327	.75560	.74802	.74052	.73312
98	91	.89486	.88597	.87719	.86851	.85993	.85146	.84308	.83480	.82662	.81853	.81054	.80264	.79483	.78711	.77948	.77194	.76449	.75712	.74984	.74264
98	92	.89888	.89030	.88182	.87343	.86514	.85695	.84884	.84082	.83290	.82506	.81731	.80965	.80207	.79458	.78716	.77983	.77259	.76542	.75833	.75131
98	93	.90250	.89421	.88600	.87789	.86986	.86192	.85406	.84628	.83859	.83099	.82346	.81601	.80865	.80136	.79415	.78701	.77995	.77297	.76606	.75922
98	94	.90581	.89777	.88982	.88195	.87416	.86645	.85882	.85127	.84380	.83641	.82909	.82184	.81467	.80757	.80055	.79359	.78671	.77990	.77315	.76648
98	95	.90886	.90106	.89334	.88570	.87814	.87065	.86323	.85589	.84862	.84143	.83430	.82724	.82026	.81334	.80649	.79971	.79299	.78634	.77975	.77323
98	96	.91165	.90407	.89657	.88914	.88179	.87450	.86728	.86013	.85305	.84604	.83909	.83221	.82540	.81865	.81196	.80534	.79878	.79228	.78585	.77947
98	97	.91419	.90682	.89951	.89228	.88511	.87801	.87097	.86400	.85710	.85025	.84347	.83675	.83010	.82350	.81697	.81049	.80408	.79772	.79142	.78518
98	98	.91654	.90935	.90223	.89518	.88819	.88126	.87439	.86759	.86084	.85416	.84753	.84097	.83446	.82801	.82162	.81528	.80900	.80277	.79661	.79049

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
99	0	.20537	.17967	.15754	.13848	.12204	.10785	.09559	.08499	.07581	.06785	.06095	.05494	.04972	.04517	.04119	.03772	.03468	.03201	.02966	.02759
99	1	.20282	.17670	.15418	.13474	.11796	.10345	.09090	.08003	.07060	.06243	.05532	.04914	.04376	.03907	.03497	.03138	.02825	.02549	.02307	.02094
99	2	.20682	.18046	.15769	.13801	.12098	.10623	.09345	.08236	.07273	.06436	.05708	.05073	.04520	.04036	.03613	.03242	.02917	.02632	.02381	.02159
99	3	.21109	.18450	.16150	.14157	.12430	.10932	.09631	.08500	.07517	.06660	.05913	.05262	.04692	.04194	.03757	.03374	.03038	.02742	.02481	.02251
99	4	.21555	.18874	.16550	.14533	.12782	.11260	.09936	.08784	.07779	.06903	.06138	.05469	.04883	.04370	.03920	.03524	.03176	.02869	.02598	.02359
99	5	.22016	.19314	.16966	.14926	.13151	.11606	.10259	.09084	.08059	.07163	.06379	.05692	.05090	.04561	.04097	.03688	.03328	.03010	.02729	.02480
99	6	.22490	.19767	.17397	.15333	.13534	.11965	.10596	.09399	.08352	.07436	.06633	.05928	.05310	.04765	.04286	.03864	.03491	.03162	.02870	.02612
99	7	.22977	.20233	.17841	.15754	.13932	.12339	.10947	.09728	.08660	.07723	.06901	.06178	.05543	.04983	.04489	.04053	.03667	.03326	.03023	.02755
99	8	.23476	.20712	.18298	.16188	.14343	.12727	.11311	.10070	.08981	.08023	.07182	.06441	.05788	.05212	.04703	.04253	.03854	.03501	.03187	.02908
99	9	.23989	.21205	.18770	.16637	.14769	.13130	.11691	.10428	.09317	.08339	.07477	.06718	.06047	.05455	.04931	.04466	.04054	.03689	.03363	.03074
99	10	.24515	.21713	.19257	.17102	.15210	.13548	.12087	.10801	.09668	.08670	.07789	.07010	.06322	.05713	.05173	.04694	.04268	.03890	.03553	.03252
99	11	.25053	.22233	.19757	.17580	.15666	.13981	.12497	.11189	.10034	.09015	.08114	.07317	.06610	.05984	.05428	.04935	.04495	.04104	.03754	.03442
99	12	.25604	.22766	.20270	.18072	.16135	.14428	.12921	.11590	.10414	.09374	.08453	.07636	.06912	.06268	.05696	.05187	.04734	.04329	.03967	.03644
99	13	.26162	.23308	.20792	.18573	.16614	.14884	.13355	.12002	.10804	.09743	.08801	.07965	.07222	.06562	.05973	.05449	.04980	.04562	.04188	.03852
99	14	.26725	.23854	.21319	.19080	.17099	.15346	.13794	.12419	.11199	.10117	.09154	.08299	.07537	.06859	.06254	.05713	.05230	.04798	.04411	.04063
99	15	.27291	.24404	.21850	.19589	.17587	.15812	.14237	.12840	.11598	.10493	.09511	.08635	.07855	.07158	.06536	.05979	.05481	.05035	.04634	.04274
99	16	.27858	.24955	.22383	.20101	.18077	.16280	.14682	.13262	.11998	.10872	.09868	.08972	.08173	.07458	.06818	.06245	.05731	.05270	.04856	.04483
99	17	.28427	.25510	.22919	.20617	.18572	.16752	.15132	.13688	.12402	.11254	.10229	.09313	.08494	.07760	.07102	.06513	.05983	.05507	.05079	.04693
99	18	.29002	.26069	.23461	.21139	.19072	.17230	.15587	.14121	.12812	.11642	.10595	.09659	.08819	.08067	.07391	.06784	.06239	.05747	.05305	.04905
99	19	.29585	.26638	.24012	.21671	.19583	.17718	.16053	.14564	.13232	.12040	.10972	.10014	.09155	.08383	.07689	.07065	.06502	.05995	.05538	.05124
99	20	.30179	.27219	.24576	.22216	.20106	.18220	.16532	.15021	.13666	.12452	.11362	.10383	.09503	.08712	.07999	.07357	.06777	.06254	.05782	.05354
99	21	.30785	.27812	.25153	.22774	.20644	.18736	.17026	.15492	.14115	.12878	.11766	.10766	.09866	.09054	.08323	.07662	.07065	.06526	.06038	.05595
99	22	.31402	.28416	.25742	.23345	.21195	.19266	.17534	.15977	.14578	.13318	.12185	.11163	.10242	.09410	.08659	.07980	.07366	.06809	.06305	.05847
99	23	.32030	.29034	.26345	.23931	.21761	.19811	.18057	.16478	.15056	.13775	.12619	.11576	.10633	.09781	.09011	.08313	.07680	.07107	.06586	.06113
99	24	.32673	.29666	.26963	.24532	.22344	.20374	.18598	.16997	.15553	.14249	.13071	.12006	.11042	.10170	.09379	.08662	.08012	.07421	.06883	.06394
99	25	.33329	.30314	.27598	.25151	.22944	.20954	.19157	.17535	.16068	.14742	.13542	.12455	.11470	.10577	.09766	.09030	.08361	.07752	.07198	.06692
99	26	.34000	.30976	.28249	.25786	.23562	.21553	.19735	.18091	.16603	.15255	.14032	.12924	.11917	.11003	.10172	.09416	.08728	.08101	.07529	.07008
99	27	.34686	.31656	.28917	.26440	.24200	.22171	.20334	.18669	.17159	.15788	.14544	.13414	.12386	.11451	.10600	.09824	.09116	.08471	.07881	.07343
99	28	.35386	.32350	.29601	.27111	.24854	.22808	.20951	.19265	.17733	.16342	.15076	.13923	.12874	.11918	.11046	.10250	.09523	.08859	.08252	.07695
99	29	.36099	.33059	.30301	.27799	.25526	.23462	.21586	.19880	.18328	.16915	.15627	.14453	.13382	.12405	.11512	.10696	.09950	.09267	.08641	.08067
99	30	.36826	.33782	.31016	.28502	.26215	.24135	.22240	.20515	.18941	.17507	.16198	.15002	.13910	.12911	.11998	.11161	.10395	.09693	.09048	.08457
99	31	.37564	.34519	.31746	.29222	.26921	.24825	.22912	.21167	.19574	.18118	.16788	.15571	.14458	.13438	.12503	.11646	.10860	.10138	.09475	.08865
99	32	.38316	.35270	.32492	.29957	.27645	.25533	.23603	.21839	.20226	.18750	.17399	.16161	.15026	.13985	.13029	.12152	.11345	.10604	.09921	.09293
99	33	.39082	.36036	.33254	.30711	.28386	.26260	.24314	.22533	.20900	.19404	.18032	.16773	.15617	.14555	.13578	.12680	.11853	.11092	.10390	.09743
99	34	.39861	.36817	.34032	.31482	.29146	.27007	.25045	.23246	.21595	.20079	.18687	.17407	.16230	.15147	.14149	.13230	.12383	.11602	.10881	.10215
99	35	.40655	.37614	.34827	.32271	.29926	.27774	.25798	.23982	.22313	.20778	.19366	.18065	.16868	.15764	.14746	.13806	.12939	.12137	.11396	.10711
99	36	.41463	.38427	.35639	.33078	.30725	.28561	.26571	.24739	.23053	.21500	.20068	.18748	.17529	.16405	.15366	.14406	.13518	.12697	.11936	.11231
99	37	.42284	.39254	.36467	.33903	.31543	.29369	.27366	.25519	.23816	.22245	.20794	.19454	.18216	.17071	.16012	.15031	.14123	.13281	.12501	.11777
99	38	.43120	.40098	.37314	.34748	.32381	.30198	.28183	.26323	.24604	.23016	.21547	.20188	.18930	.17765	.16685	.15685	.14756	.13894	.13094	.12351
99	39	.43971	.40958	.38178	.35611	.33240	.31049	.29024	.27150	.25417	.23812	.22325	.20948	.19671	.18486	.17387	.16366	.15417	.14535	.13715	.12952
99	40	.44837	.41835	.39061	.36495	.34121	.31923	.29888	.28003	.26255	.24635	.23131	.21736	.20440	.19237	.18118	.17077	.16109	.15207	.14367	.13585
99	41	.45718	.42730	.39963	.37399	.35023	.32821	.30777	.28881	.27121	.25486	.23967	.22554	.21241	.20018	.18880	.17820	.16832	.15911	.15052	.14250
99	42	.46614	.43641	.40883	.38324	.35948	.33741	.31691	.29785	.28013	.26365	.24831	.23402	.22071	.20831	.19674	.18595	.17588	.16647	.15769	.14947
99	43	.47525	.44569	.41821	.39268	.36894	.34685	.32629	.30715	.28933	.27272	.25723	.24279	.22932	.21674	.20499	.19402	.18376	.17416	.16519	.15678
99	44	.48449	.45512	.42777	.40231	.37860	.35650	.33591	.31670	.29878	.28206	.26644	.25186	.23822	.22548	.21356	.20241	.19197	.18219	.17302	.16443
99	45	.49385	.46468	.43748	.41211	.38844	.36635	.34573	.32647	.30847	.29164	.27591	.26118	.24741	.23450	.22242	.21109	.20047	.19051	.18116	.17238
99	46	.50332	.47436	.44733	.42207	.39846	.37640	.35576	.33646	.31839	.30147	.28563	.27078	.25687	.24381	.23157	.22008	.20928	.19914	.18962	.18066
99	47	.51288	.48416	.45730	.43216	.40864	.38661	.36598	.34665	.32852	.31153	.29559	.28063	.26658	.25339	.24099	.22934	.21838	.20807	.19836	.18923
99	48	.52253	.49406	.46740	.44241	.41898	.39700	.37639	.35704	.33888	.32182	.30579	.29073	.27656	.26323	.25070	.23889	.22777	.21730	.20743	.19811
99	49	.53226	.50407	.47762	.45279	.42947	.40757	.38698	.36764	.34945	.33234	.31623	.30108	.28680	.27335	.26068	.24873	.23746	.22683	.21679	.20732

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
99	50	.54209	.51419	.48796	.46331	.44012	.41830	.39777	.37844	.36024	.34309	.32693	.31169	.29732	.28376	.27096	.25888	.24747	.23668	.22649	.21685
99	51	.55199	.52440	.49842	.47396	.45092	.42921	.40874	.38944	.37124	.35407	.33786	.32255	.30810	.29444	.28153	.26932	.25778	.24685	.23651	.22671
99	52	.56195	.53468	.50896	.48471	.46183	.44024	.41986	.40061	.38242	.36524	.34900	.33364	.31911	.30536	.29235	.28003	.26836	.25729	.24681	.23687
99	53	.57195	.54502	.51958	.49556	.47286	.45140	.43112	.41193	.39378	.37660	.36034	.34494	.33035	.31652	.30342	.29099	.27920	.26802	.25740	.24732
99	54	.58198	.55541	.53027	.50649	.48398	.46268	.44251	.42340	.40529	.38814	.37187	.35644	.34180	.32791	.31473	.30221	.29031	.27901	.26827	.25805
99	55	.59205	.56584	.54102	.51750	.49521	.47407	.45403	.43501	.41697	.39984	.38358	.36814	.35347	.33953	.32628	.31367	.30168	.29028	.27942	.26908
99	56	.60214	.57632	.55183	.52858	.50651	.48556	.46567	.44676	.42880	.41172	.39549	.38004	.36535	.35137	.33806	.32539	.31331	.30181	.29085	.28040
99	57	.61225	.58683	.56268	.53972	.51790	.49715	.47741	.45864	.44077	.42375	.40756	.39213	.37743	.36342	.35007	.33734	.32519	.31361	.30255	.29199
99	58	.62235	.59734	.57354	.55090	.52933	.50880	.48924	.47060	.45284	.43591	.41976	.40436	.38967	.37565	.36227	.34949	.33729	.32563	.31448	.30383
99	59	.63241	.60783	.58440	.56207	.54078	.52048	.50111	.48263	.46499	.44815	.43207	.41672	.40204	.38802	.37462	.36181	.34956	.33783	.32661	.31588
99	60	.64243	.61829	.59524	.57324	.55224	.53218	.51301	.49470	.47720	.46047	.44447	.42917	.41453	.40053	.38712	.37428	.36199	.35022	.33894	.32812
99	61	.65242	.62872	.60607	.58442	.56371	.54391	.52496	.50683	.48949	.47288	.45698	.44174	.42715	.41317	.39977	.38693	.37461	.36280	.35146	.34059
99	62	.66239	.63915	.61691	.59561	.57522	.55569	.53698	.51905	.50187	.48540	.46961	.45446	.43993	.42599	.41262	.39978	.38745	.37561	.36423	.35331
99	63	.67234	.64957	.62775	.60682	.58676	.56752	.54906	.53135	.51435	.49803	.48237	.46732	.45287	.43899	.42565	.41283	.40050	.38865	.37725	.36628
99	64	.68225	.65996	.63857	.61804	.59832	.57938	.56118	.54370	.52690	.51076	.49523	.48030	.46595	.45213	.43885	.42606	.41375	.40189	.39048	.37949
99	65	.69212	.67033	.64938	.62924	.60988	.59126	.57334	.55611	.53952	.52356	.50819	.49340	.47915	.46542	.45220	.43946	.42718	.41534	.40393	.39292
99	66	.70195	.68067	.66018	.64045	.62146	.60317	.58555	.56858	.55222	.53646	.52127	.50662	.49249	.47887	.46573	.45305	.44082	.42901	.41761	.40660
99	67	.71176	.69099	.67097	.65167	.63307	.61512	.59781	.58112	.56501	.54947	.53446	.51998	.50600	.49250	.47945	.46686	.45468	.44292	.43155	.42056
99	68	.72153	.70128	.68174	.66288	.64467	.62709	.61011	.59371	.57786	.56255	.54775	.53345	.51963	.50626	.49334	.48083	.46874	.45704	.44572	.43476
99	69	.73121	.71150	.69245	.67404	.65624	.63904	.62239	.60630	.59073	.57567	.56110	.54699	.53334	.52013	.50733	.49494	.48294	.47132	.46005	.44914
99	70	.74079	.72162	.70307	.68512	.66774	.65091	.63462	.61885	.60357	.58877	.57443	.56054	.54708	.53403	.52138	.50911	.49722	.48569	.47450	.46365
99	71	.75023	.73160	.71355	.69606	.67911	.66268	.64675	.63130	.61633	.60180	.58771	.57404	.56078	.54791	.53542	.52329	.51152	.50009	.48900	.47822
99	72	.75951	.74142	.72388	.70686	.69034	.67431	.65875	.64364	.62897	.61473	.60090	.58747	.57442	.56174	.54942	.53745	.52581	.51450	.50350	.49281
99	73	.76862	.75108	.73404	.71749	.70141	.68579	.67060	.65584	.64149	.62754	.61398	.60079	.58797	.57549	.56335	.55155	.54006	.52888	.51800	.50741
99	74	.77758	.76059	.74406	.72799	.71235	.69714	.68234	.66793	.65391	.64027	.62698	.61405	.60146	.58920	.57726	.56563	.55430	.54327	.53251	.52204
99	75	.78642	.76998	.75396	.73837	.72318	.70839	.69398	.67994	.66626	.65293	.63994	.62728	.61494	.60290	.59117	.57974	.56858	.55770	.54709	.53674
99	76	.79514	.77925	.76375	.74864	.73391	.71955	.70554	.69188	.67855	.66554	.65286	.64048	.62840	.61661	.60511	.59387	.58291	.57220	.56175	.55154
99	77	.80373	.78839	.77341	.75880	.74453	.73060	.71701	.70373	.69076	.67809	.66572	.65364	.64184	.63030	.61903	.60802	.59726	.58674	.57646	.56642
99	78	.81216	.79738	.78293	.76881	.75501	.74152	.72834	.71545	.70285	.69053	.67849	.66671	.65520	.64393	.63291	.62214	.61159	.60128	.59118	.58131
99	79	.82040	.80617	.79224	.77861	.76528	.75224	.73947	.72698	.71476	.70279	.69108	.67962	.66840	.65741	.64666	.63612	.62581	.61571	.60581	.59612
99	80	.82840	.81470	.80128	.78814	.77528	.76268	.75033	.73824	.72639	.71478	.70341	.69227	.68135	.67064	.66016	.64987	.63980	.62992	.62023	.61073
99	81	.83610	.82293	.81002	.79736	.78495	.77278	.76085	.74916	.73768	.72643	.71540	.70458	.69396	.68354	.67333	.66330	.65347	.64381	.63434	.62505
99	82	.84350	.83084	.81842	.80624	.79427	.78254	.77102	.75971	.74861	.73771	.72701	.71651	.70619	.69607	.68613	.67636	.66677	.65735	.64810	.63901
99	83	.85060	.83844	.82650	.81477	.80325	.79193	.78081	.76989	.75916	.74861	.73825	.72806	.71805	.70822	.69855	.68905	.67971	.67052	.66150	.65262
99	84	.85744	.84577	.83430	.82302	.81193	.80102	.79030	.77976	.76939	.75919	.74916	.73929	.72959	.72005	.71066	.70142	.69233	.68339	.67460	.66594
99	85	.86403	.85284	.84183	.83099	.82032	.80983	.79950	.78933	.77932	.76947	.75977	.75023	.74083	.73158	.72247	.71351	.70468	.69598	.68742	.67899
99	86	.87033	.85960	.84903	.83863	.82837	.81828	.80833	.79853	.78888	.77937	.77001	.76078	.75169	.74273	.73390	.72520	.71663	.70819	.69987	.69166
99	87	.87629	.86600	.85586	.84586	.83601	.82629	.81672	.80728	.79797	.78879	.77975	.77083	.76203	.75336	.74481	.73638	.72807	.71987	.71178	.70381
99	88	.88190	.87203	.86229	.85269	.84322	.83387	.82465	.81555	.80658	.79773	.78899	.78037	.77187	.76348	.75520	.74703	.73896	.73101	.72315	.71540
99	89	.88717	.87770	.86835	.85912	.85001	.84101	.83213	.82337	.81471	.80617	.79773	.78941	.78118	.77306	.76505	.75713	.74931	.74159	.73397	.72644
99	90	.89209	.88299	.87401	.86513	.85637	.84771	.83915	.83070	.82235	.81410	.80596	.79791	.78995	.78210	.77433	.76666	.75908	.75159	.74419	.73688
99	91	.89661	.88787	.87922	.87067	.86223	.85388	.84563	.83747	.82941	.82144	.81356	.80578	.79808	.79047	.78294	.77550	.76815	.76088	.75369	.74659
99	92	.90071	.89228	.88394	.87570	.86754	.85948	.85150	.84362	.83582	.82811	.82048	.81293	.80547	.79809	.79078	.78356	.77642	.76935	.76236	.75545
99	93	.90441	.89627	.88821	.88024	.87236	.86455	.85683	.84919	.84164	.83416	.82676	.81943	.81219	.80501	.79792	.79090	.78395	.77707	.77026	.76353
99	94	.90778	.89991	.89211	.88439	.87675	.86919	.86170	.85429	.84696	.83970	.83251	.82539	.81834	.81137	.80446	.79763	.79086	.78416	.77752	.77096
99	95	.91090	.90327	.89571	.88823	.88082	.87348	.86621	.85902	.85189	.84483	.83784	.83092	.82406	.81727	.81055	.80389	.79729	.79075	.78428	.77787
99	96	.91376	.90635	.89902	.89175	.88455	.87742	.87036	.86336	.85643	.84956	.84275	.83601	.82933	.82271	.81615	.80966	.80322	.79684	.79053	.78426
99	97	.91636	.90916	.90203	.89496	.88796	.88102	.87414	.86732	.86057	.85387	.84724	.84066	.83415	.82769	.82129	.81494	.80865	.80242	.79624	.79012
99	98	.91876	.91176	.90482	.89794	.89111	.88435	.87765	.87100	.86441	.85788	.85140	.84498	.83862	.83231	.82605	.81985	.81370	.80761	.80156	.79557
99	99	.92105	.91423	.90747	.90077	.89412	.88752	.88099	.87450	.86807	.86170	.85538	.84911	.84289	.83673	.83061	.82455	.81853	.81257	.80666	.80079

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
100	0	.20540	.17970	.15758	.13852	.12208	.10790	.09564	.08504	.07587	.06791	.06101	.05500	.04978	.04523	.04126	.03779	.03475	.03208	.02973	.02767
100	1	.20283	.17671	.15418	.13475	.11796	.10346	.09090	.08004	.07061	.06244	.05533	.04915	.04377	.03908	.03498	.03140	.02826	.02550	.02309	.02096
100	2	.20682	.18046	.15769	.13801	.12098	.10624	.09346	.08237	.07274	.06437	.05709	.05074	.04520	.04037	.03614	.03243	.02918	.02633	.02382	.02160
100	3	.21110	.18451	.16150	.14158	.12430	.10932	.09631	.08501	.07517	.06661	.05914	.05262	.04693	.04195	.03758	.03375	.03039	.02743	.02482	.02252
100	4	.21555	.18874	.16550	.14534	.12782	.11261	.09937	.08784	.07780	.06904	.06138	.05469	.04884	.04371	.03920	.03525	.03176	.02870	.02599	.02359
100	5	.22016	.19314	.16967	.14926	.13151	.11606	.10259	.09085	.08059	.07163	.06379	.05693	.05090	.04562	.04098	.03689	.03328	.03010	.02729	.02481
100	6	.22490	.19767	.17397	.15333	.13534	.11966	.10596	.09399	.08353	.07436	.06633	.05929	.05310	.04766	.04287	.03865	.03492	.03163	.02871	.02612
100	7	.22978	.20234	.17841	.15754	.13932	.12340	.10947	.09728	.08660	.07724	.06901	.06179	.05543	.04983	.04489	.04053	.03668	.03327	.03024	.02755
100	8	.23477	.20713	.18299	.16189	.14343	.12727	.11312	.10070	.08981	.08024	.07182	.06441	.05788	.05212	.04703	.04253	.03855	.03501	.03188	.02909
100	9	.23989	.21206	.18770	.16638	.14769	.13130	.11692	.10428	.09317	.08339	.07478	.06719	.06048	.05456	.04931	.04467	.04055	.03689	.03364	.03074
100	10	.24515	.21713	.19257	.17102	.15211	.13549	.12087	.10802	.09669	.08670	.07789	.07011	.06323	.05714	.05174	.04695	.04269	.03891	.03554	.03253
100	11	.25054	.22234	.19757	.17581	.15666	.13982	.12498	.11189	.10035	.09016	.08115	.07317	.06611	.05985	.05429	.04936	.04496	.04105	.03755	.03444
100	12	.25604	.22767	.20270	.18072	.16136	.14428	.12922	.11591	.10415	.09375	.08454	.07637	.06913	.06270	.05698	.05189	.04735	.04330	.03969	.03645
100	13	.26163	.23309	.20793	.18574	.16615	.14885	.13356	.12003	.10805	.09744	.08802	.07967	.07224	.06563	.05975	.05450	.04982	.04564	.04190	.03854
100	14	.26726	.23856	.21321	.19081	.17100	.15348	.13796	.12421	.11201	.10118	.09156	.08301	.07539	.06861	.06256	.05715	.05232	.04800	.04413	.04066
100	15	.27292	.24405	.21851	.19591	.17588	.15813	.14239	.12841	.11599	.10495	.09512	.08637	.07857	.07160	.06538	.05982	.05483	.05037	.04636	.04277
100	16	.27859	.24956	.22384	.20103	.18079	.16281	.14684	.13264	.12000	.10874	.09870	.08975	.08175	.07460	.06820	.06248	.05734	.05273	.04859	.04486
100	17	.28429	.25511	.22920	.20619	.18573	.16753	.15134	.13690	.12404	.11256	.10231	.09315	.08496	.07762	.07105	.06515	.05986	.05510	.05082	.04696
100	18	.29004	.26071	.23462	.21141	.19074	.17232	.15589	.14123	.12814	.11644	.10598	.09661	.08822	.08069	.07394	.06787	.06241	.05750	.05307	.04908
100	19	.29587	.26640	.24014	.21673	.19584	.17720	.16055	.14566	.13235	.12042	.10974	.10017	.09157	.08386	.07692	.07067	.06505	.05998	.05541	.05127
100	20	.30181	.27220	.24578	.22217	.20108	.18222	.16534	.15023	.13669	.12454	.11364	.10386	.09506	.08714	.08002	.07360	.06780	.06257	.05785	.05357
100	21	.30787	.27813	.25154	.22776	.20646	.18738	.17028	.15494	.14117	.12881	.11769	.10769	.09868	.09057	.08325	.07665	.07068	.06529	.06041	.05598
100	22	.31403	.28418	.25744	.23347	.21197	.19268	.17536	.15980	.14580	.13321	.12187	.11166	.10244	.09413	.08662	.07983	.07369	.06813	.06308	.05851
100	23	.32032	.29036	.26347	.23932	.21763	.19813	.18060	.16481	.15059	.13777	.12622	.11578	.10636	.09784	.09014	.08316	.07684	.07110	.06590	.06117
100	24	.32674	.29668	.26965	.24534	.22346	.20376	.18600	.17000	.15555	.14251	.13074	.12009	.11045	.10173	.09382	.08665	.08015	.07424	.06887	.06398
100	25	.33331	.30316	.27600	.25153	.22947	.20956	.19160	.17537	.16071	.14745	.13545	.12458	.11473	.10580	.09770	.09033	.08364	.07755	.07201	.06696
100	26	.34002	.30978	.28251	.25788	.23565	.21555	.19738	.18094	.16606	.15257	.14035	.12927	.11920	.11006	.10176	.09420	.08732	.08105	.07533	.07011
100	27	.34688	.31658	.28919	.26443	.24202	.22174	.20336	.18671	.17161	.15791	.14547	.13417	.12389	.11454	.10603	.09827	.09120	.08475	.07885	.07347
100	28	.35388	.32352	.29603	.27113	.24857	.22810	.20953	.19268	.17736	.16345	.15079	.13927	.12877	.11921	.11049	.10254	.09527	.08863	.08256	.07700
100	29	.36101	.33061	.30303	.27801	.25529	.23465	.21589	.19883	.18331	.16918	.15630	.14457	.13386	.12409	.11516	.10700	.09954	.09271	.08645	.08071
100	30	.36828	.33784	.31019	.28505	.26218	.24138	.22243	.20518	.18945	.17510	.16201	.15006	.13914	.12915	.12002	.11166	.10399	.09697	.09053	.08461
100	31	.37567	.34521	.31749	.29224	.26924	.24828	.22915	.21170	.19577	.18122	.16792	.15575	.14461	.13442	.12507	.11651	.10864	.10143	.09479	.08870
100	32	.38319	.35272	.32494	.29960	.27647	.25536	.23606	.21843	.20230	.18754	.17403	.16165	.15030	.13989	.13034	.12156	.11350	.10609	.09926	.09298
100	33	.39085	.36039	.33256	.30714	.28390	.26263	.24318	.22536	.20904	.19408	.18036	.16777	.15621	.14559	.13583	.12685	.11858	.11097	.10395	.09748
100	34	.39864	.36820	.34034	.31485	.29150	.27010	.25049	.23250	.21599	.20083	.18691	.17411	.16234	.15151	.14154	.13235	.12389	.11607	.10886	.10220
100	35	.40658	.37617	.34830	.32274	.29930	.27778	.25801	.23986	.22317	.20782	.19370	.18070	.16872	.15769	.14751	.13811	.12944	.12143	.11402	.10717
100	36	.41465	.38429	.35642	.33081	.30728	.28565	.26575	.24744	.23057	.21504	.20073	.18752	.17534	.16410	.15371	.14411	.13524	.12702	.11942	.11237
100	37	.42287	.39257	.36471	.33907	.31546	.29373	.27370	.25524	.23821	.22250	.20799	.19459	.18221	.17077	.16017	.15037	.14129	.13288	.12507	.11783
100	38	.43123	.40102	.37318	.34752	.32385	.30202	.28188	.26328	.24609	.23021	.21552	.20193	.18935	.17771	.16691	.15691	.14762	.13901	.13101	.12357
100	39	.43974	.40962	.38182	.35615	.33244	.31054	.29028	.27155	.25422	.23817	.22331	.20953	.19677	.18492	.17393	.16372	.15424	.14542	.13722	.12959
100	40	.44840	.41839	.39065	.36499	.34125	.31928	.29893	.28008	.26261	.24640	.23137	.21742	.20447	.19243	.18124	.17084	.16116	.15214	.14375	.13592
100	41	.45722	.42734	.39967	.37404	.35028	.32826	.30783	.28887	.27127	.25492	.23973	.22561	.21247	.20025	.18887	.17827	.16840	.15919	.15060	.14258
100	42	.46618	.43645	.40888	.38329	.35953	.33747	.31697	.29791	.28020	.26371	.24837	.23409	.22078	.20838	.19682	.18603	.17596	.16656	.15777	.14956
100	43	.47529	.44573	.41826	.39273	.36899	.34691	.32635	.30722	.28939	.27279	.25730	.24287	.22940	.21682	.20508	.19410	.18385	.17425	.16528	.15688
100	44	.48454	.45517	.42783	.40237	.37866	.35657	.33597	.31677	.29885	.28213	.26652	.25194	.23831	.22557	.21365	.20250	.19206	.18228	.17312	.16453
100	45	.49390	.46473	.43753	.41217	.38851	.36642	.34580	.32654	.30855	.29172	.27599	.26127	.24750	.23460	.22252	.21119	.20058	.19062	.18127	.17249
100	46	.50338	.47442	.44739	.42214	.39854	.37647	.35584	.33654	.31848	.30157	.28572	.27088	.25697	.24392	.23168	.22019	.20940	.19926	.18974	.18078
100	47	.51294	.48422	.45737	.43224	.40872	.38670	.36607	.34674	.32862	.31163	.29569	.28073	.26669	.25350	.24111	.22946	.21850	.20820	.19850	.18936
100	48	.52259	.49414	.46747	.44249	.41906	.39709	.37649	.35714	.33898	.32193	.30590	.29084	.27668	.26336	.25082	.23902	.22791	.21744	.20757	.19826
100	49	.53233	.50415	.47770	.45287	.42956	.40766	.38709	.36775	.34956	.33245	.31636	.30120	.28693	.27349	.26082	.24888	.23761	.22698	.21695	.20748

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
100	50	.54217	.51427	.48805	.46341	.44022	.41841	.39789	.37856	.36036	.34322	.32706	.31183	.29746	.28391	.27112	.25904	.24763	.23685	.22666	.21703
100	51	.55208	.52449	.49852	.47407	.45103	.42932	.40887	.38957	.37138	.35421	.33801	.32271	.30826	.29460	.28170	.26950	.25795	.24703	.23669	.22690
100	52	.56204	.53478	.50907	.48483	.46196	.44037	.41999	.40075	.38257	.36540	.34916	.33381	.31928	.30554	.29253	.28022	.26855	.25749	.24701	.23708
100	53	.57205	.54513	.51970	.49569	.47300	.45155	.43127	.41209	.39394	.37677	.36051	.34512	.33054	.31672	.30362	.29120	.27942	.26824	.25762	.24755
100	54	.58209	.55553	.53040	.50663	.48413	.46284	.44267	.42357	.40547	.38832	.37206	.35664	.34201	.32812	.31495	.30243	.29054	.27925	.26851	.25830
100	55	.59217	.56598	.54116	.51765	.49537	.47424	.45420	.43520	.41716	.40005	.38379	.36836	.35370	.33976	.32651	.31392	.30194	.29054	.27968	.26935
100	56	.60228	.57647	.55198	.52875	.50669	.48575	.46586	.44696	.42901	.41194	.39571	.38028	.36560	.35162	.33832	.32566	.31359	.30209	.29114	.28069
100	57	.61240	.58699	.56285	.53990	.51809	.49735	.47762	.45886	.44100	.42400	.40781	.39239	.37770	.36370	.35036	.33763	.32549	.31392	.30286	.29231
100	58	.62251	.59751	.57373	.55109	.52954	.50902	.48947	.47084	.45309	.43617	.42004	.40465	.38996	.37595	.36258	.34981	.33761	.32596	.31483	.30418
100	59	.63258	.60801	.58460	.56228	.54101	.52071	.50136	.48289	.46526	.44843	.43237	.41702	.40236	.38835	.37496	.36216	.34991	.33820	.32699	.31626
100	60	.64262	.61849	.59546	.57347	.55248	.53243	.51328	.49498	.47750	.46078	.44479	.42950	.41488	.40088	.38748	.37466	.36238	.35061	.33934	.32854
100	61	.65262	.62894	.60630	.58466	.56397	.54418	.52525	.50714	.48980	.47321	.45732	.44210	.42752	.41355	.40017	.38733	.37503	.36322	.35190	.34103
100	62	.66261	.63938	.61716	.59588	.57550	.55599	.53729	.51938	.50221	.48576	.46998	.45485	.44033	.42641	.41304	.40021	.38790	.37607	.36470	.35379
100	63	.67257	.64982	.62802	.60711	.58707	.56784	.54940	.53170	.51472	.49842	.48277	.46774	.45330	.43943	.42611	.41330	.40098	.38914	.37775	.36680
100	64	.68250	.66024	.63887	.61835	.59865	.57972	.56155	.54408	.52730	.51117	.49566	.48075	.46641	.45261	.43934	.42656	.41427	.40243	.39103	.38005
100	65	.69239	.67062	.64970	.62958	.61024	.59163	.57374	.55652	.53995	.52401	.50866	.49388	.47965	.46594	.45273	.44001	.42774	.41592	.40452	.39352
100	66	.70225	.68098	.66052	.64081	.62184	.60357	.58597	.56902	.55268	.53694	.52177	.50714	.49303	.47943	.46630	.45364	.44142	.42963	.41825	.40726
100	67	.71208	.69133	.67134	.65206	.63348	.61556	.59827	.58160	.56551	.54999	.53501	.52054	.50658	.49310	.48007	.46749	.45534	.44359	.43224	.42126
100	68	.72187	.70165	.68214	.66330	.64512	.62756	.61060	.59423	.57840	.56312	.54834	.53406	.52026	.50691	.49400	.48152	.46945	.45776	.44646	.43552
100	69	.73158	.71190	.69288	.67450	.65673	.63955	.62293	.60686	.59132	.57628	.56173	.54765	.53402	.52083	.50805	.49568	.48370	.47210	.46086	.44996
100	70	.74119	.72205	.70353	.68561	.66826	.65146	.63520	.61946	.60420	.58943	.57512	.56125	.54781	.53479	.52216	.50992	.49805	.48654	.47537	.46454
100	71	.75066	.73207	.71405	.69659	.67967	.66327	.64737	.63196	.61701	.60251	.58845	.57481	.56157	.54873	.53626	.52416	.51241	.50101	.48993	.47918
100	72	.75997	.74193	.72442	.70743	.69095	.67495	.65942	.64435	.62971	.61550	.60170	.58829	.57527	.56262	.55033	.53838	.52677	.51549	.50451	.49385
100	73	.76912	.75162	.73462	.71811	.70207	.68648	.67133	.65660	.64229	.62837	.61484	.60168	.58889	.57644	.56433	.55255	.54109	.52994	.51908	.50852
100	74	.77812	.76117	.74469	.72865	.71305	.69788	.68311	.66875	.65476	.64115	.62791	.61501	.60245	.59022	.57831	.56671	.55542	.54441	.53368	.52323
100	75	.78700	.77060	.75463	.73908	.72394	.70918	.69481	.68081	.66717	.65388	.64093	.62830	.61600	.60400	.59230	.58090	.56978	.55893	.54835	.53803
100	76	.79576	.77992	.76447	.74941	.73473	.72041	.70644	.69282	.67953	.66657	.65392	.64158	.62954	.61779	.60632	.59512	.58419	.57352	.56310	.55293
100	77	.80440	.78911	.77419	.75962	.74541	.73153	.71797	.70474	.69182	.67920	.66687	.65483	.64306	.63157	.62034	.60937	.59865	.58816	.57792	.56790
100	78	.81288	.79815	.78376	.76969	.75595	.74251	.72938	.71654	.70399	.69172	.67973	.66800	.65652	.64530	.63432	.62359	.61308	.60281	.59275	.58291
100	79	.82118	.80700	.79313	.77957	.76629	.75331	.74060	.72816	.71599	.70408	.69242	.68100	.66983	.65889	.64818	.63769	.62742	.61736	.60750	.59785
100	80	.82923	.81560	.80225	.78917	.77637	.76383	.75154	.73951	.72772	.71617	.70485	.69376	.68289	.67223	.66179	.65156	.64153	.63169	.62205	.61260
100	81	.83700	.82390	.81106	.79847	.78612	.77402	.76216	.75052	.73911	.72792	.71694	.70617	.69561	.68525	.67509	.66511	.65533	.64573	.63630	.62705
100	82	.84446	.83188	.81953	.80742	.79553	.78386	.77241	.76117	.75013	.73930	.72866	.71822	.70797	.69790	.68801	.67830	.66877	.65940	.65020	.64117
100	83	.85163	.83955	.82769	.81604	.80460	.79335	.78231	.77145	.76079	.75031	.74001	.72989	.71995	.71018	.70057	.69113	.68184	.67272	.66375	.65493
100	84	.85853	.84695	.83557	.82437	.81336	.80254	.79189	.78143	.77113	.76101	.75105	.74125	.73162	.72214	.71281	.70364	.69462	.68574	.67700	.66840
100	85	.86520	.85410	.84318	.83243	.82185	.81144	.80120	.79111	.78118	.77141	.76179	.75232	.74300	.73382	.72478	.71588	.70712	.69849	.68999	.68162
100	86	.87158	.86095	.85048	.84016	.83001	.82000	.81014	.80043	.79087	.78144	.77216	.76301	.75400	.74511	.73636	.72774	.71924	.71086	.70261	.69447
100	87	.87762	.86743	.85739	.84750	.83774	.82813	.81864	.80930	.80008	.79100	.78204	.77320	.76449	.75590	.74743	.73908	.73084	.72271	.71470	.70679
100	88	.88331	.87355	.86392	.85443	.84506	.83582	.82670	.81770	.80882	.80006	.79142	.78289	.77448	.76617	.75798	.74989	.74191	.73403	.72625	.71858
100	89	.88866	.87930	.87007	.86095	.85196	.84307	.83430	.82564	.81709	.80864	.80031	.79208	.78395	.77592	.76799	.76016	.75243	.74479	.73725	.72980
100	90	.89366	.88469	.87583	.86707	.85842	.84988	.84144	.83310	.82486	.81672	.80867	.80073	.79287	.78511	.77744	.76987	.76238	.75498	.74766	.74044
100	91	.89826	.88965	.88113	.87271	.86439	.85617	.84803	.84000	.83205	.82419	.81642	.80874	.80115	.79364	.78622	.77888	.77162	.76445	.75735	.75033
100	92	.90243	.89414	.88594	.87783	.86981	.86187	.85402	.84626	.83858	.83099	.82347	.81604	.80869	.80141	.79422	.78710	.78006	.77309	.76620	.75938
100	93	.90621	.89821	.89030	.88247	.87472	.86705	.85946	.85195	.84451	.83716	.82988	.82267	.81554	.80848	.80150	.79458	.78774	.78097	.77426	.76763
100	94	.90965	.90193	.89428	.88670	.87920	.87178	.86443	.85715	.84995	.84282	.83575	.82876	.82183	.81498	.80819	.80146	.79481	.78821	.78168	.77522
100	95	.91283	.90536	.89796	.89062	.88336	.87617	.86904	.86198	.85499	.84806	.84121	.83441	.82768	.82101	.81441	.80786	.80138	.79496	.78860	.78230
100	96	.91576	.90851	.90134	.89423	.88718	.88020	.87328	.86642	.85963	.85290	.84623	.83962	.83307	.82658	.82015	.81377	.80745	.80119	.79499	.78884
100	97	.91842	.91139	.90442	.89751	.89067	.88388	.87715	.87048	.86387	.85732	.85082	.84439	.83800	.83167	.82540	.81918	.81302	.80691	.80085	.79484
100	98	.92088	.91405	.90727	.90056	.89390	.88729	.88074	.87425	.86781	.86142	.85509	.84881	.84259	.83641	.83029	.82422	.81819	.81222	.80630	.80043
100	99	.92322	.91658	.90999	.90346	.89697	.89054	.88417	.87784	.87157	.86534	.85917	.85304	.84697	.84094	.83496	.82903	.82315	.81732	.81153	.80579

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
100	100	.92545	.91899	.91258	.90622	.89991	.89364	.88743	.88127	.87515	.86908	.86306	.85708	.85115	.84527	.83943	.83364	.82789	.82219	.81653	.81092
101	0	.20543	.17974	.15762	.13856	.12213	.10794	.09569	.08509	.07592	.06796	.06106	.05506	.04984	.04530	.04133	.03786	.03482	.03215	.02981	.02775
101	1	.20283	.17671	.15419	.13475	.11797	.10346	.09091	.08004	.07062	.06245	.05534	.04916	.04378	.03909	.03499	.03141	.02827	.02552	.02310	.02097
101	2	.20683	.18047	.15770	.13802	.12099	.10624	.09346	.08238	.07275	.06438	.05709	.05075	.04521	.04038	.03615	.03244	.02919	.02634	.02383	.02161
101	3	.21110	.18451	.16151	.14158	.12431	.10933	.09632	.08501	.07518	.06661	.05915	.05263	.04693	.04195	.03759	.03376	.03039	.02744	.02483	.02253
101	4	.21555	.18875	.16551	.14534	.12783	.11261	.09937	.08785	.07780	.06904	.06139	.05470	.04884	.04371	.03921	.03525	.03177	.02870	.02599	.02360
101	5	.22017	.19314	.16967	.14927	.13152	.11606	.10260	.09085	.08060	.07164	.06380	.05693	.05091	.04563	.04098	.03689	.03329	.03011	.02730	.02481
101	6	.22491	.19767	.17397	.15334	.13535	.11966	.10596	.09400	.08353	.07437	.06634	.05929	.05311	.04767	.04288	.03865	.03493	.03163	.02872	.02613
101	7	.22978	.20234	.17842	.15755	.13932	.12340	.10948	.09729	.08661	.07724	.06902	.06179	.05544	.04984	.04490	.04054	.03668	.03327	.03025	.02756
101	8	.23477	.20713	.18299	.16189	.14343	.12728	.11312	.10071	.08981	.08024	.07183	.06442	.05789	.05213	.04704	.04254	.03855	.03502	.03188	.02909
101	9	.23989	.21206	.18771	.16638	.14769	.13131	.11692	.10429	.09318	.08340	.07479	.06719	.06049	.05456	.04932	.04468	.04056	.03690	.03365	.03075
101	10	.24516	.21714	.19257	.17103	.15211	.13549	.12088	.10802	.09670	.08671	.07790	.07012	.06324	.05714	.05175	.04696	.04270	.03892	.03555	.03254
101	11	.25054	.22234	.19758	.17581	.15667	.13982	.12498	.11190	.10036	.09017	.08116	.07318	.06612	.05986	.05430	.04936	.04497	.04106	.03756	.03445
101	12	.25605	.22767	.20271	.18073	.16137	.14429	.12923	.11592	.10416	.09376	.08455	.07638	.06914	.06271	.05699	.05190	.04736	.04332	.03970	.03647
101	13	.26164	.23310	.20794	.18575	.16616	.14886	.13357	.12004	.10807	.09745	.08804	.07968	.07225	.06565	.05976	.05452	.04984	.04565	.04191	.03856
101	14	.26727	.23856	.21322	.19082	.17101	.15349	.13797	.12422	.11202	.10120	.09158	.08302	.07541	.06862	.06257	.05717	.05234	.04802	.04415	.04068
101	15	.27293	.24406	.21853	.19592	.17590	.15815	.14240	.12843	.11601	.10497	.09514	.08639	.07859	.07162	.06540	.05984	.05486	.05039	.04639	.04279
101	16	.27860	.24957	.22385	.20104	.18080	.16283	.14686	.13266	.12002	.10876	.09872	.08977	.08177	.07462	.06823	.06250	.05736	.05275	.04861	.04489
101	17	.28430	.25512	.22922	.20621	.18575	.16755	.15135	.13692	.12406	.11258	.10233	.09317	.08498	.07765	.07107	.06518	.05988	.05513	.05084	.04699
101	18	.29005	.26072	.23464	.21143	.19075	.17233	.15591	.14125	.12816	.11646	.10600	.09663	.08824	.08072	.07396	.06790	.06244	.05753	.05310	.04911
101	19	.29588	.26641	.24015	.21674	.19586	.17722	.16057	.14568	.13237	.12045	.10977	.10019	.09160	.08388	.07694	.07070	.06508	.06001	.05544	.05130
101	20	.30182	.27222	.24579	.22219	.20110	.18224	.16536	.15025	.13671	.12456	.11367	.10388	.09508	.08717	.08004	.07362	.06783	.06260	.05788	.05360
101	21	.30788	.27815	.25156	.22777	.20648	.18740	.17030	.15496	.14120	.12883	.11771	.10771	.09871	.09060	.08328	.07668	.07071	.06532	.06044	.05602
101	22	.31404	.28419	.25745	.23348	.21199	.19270	.17538	.15982	.14582	.13323	.12190	.11168	.10247	.09416	.08665	.07986	.07372	.06816	.06311	.05854
101	23	.32033	.29037	.26348	.23934	.21765	.19815	.18062	.16483	.15061	.13780	.12624	.11581	.10639	.09787	.09016	.08319	.07687	.07113	.06593	.06120
101	24	.32676	.29669	.26967	.24536	.22348	.20378	.18602	.17002	.15558	.14254	.13076	.12011	.11048	.10176	.09385	.08668	.08018	.07427	.06890	.06401
101	25	.33333	.30317	.27602	.25155	.22949	.20958	.19162	.17540	.16073	.14747	.13547	.12461	.11476	.10583	.09773	.09036	.08367	.07759	.07204	.06699
101	26	.34003	.30980	.28252	.25790	.23567	.21557	.19740	.18096	.16608	.15260	.14038	.12929	.11923	.11009	.10179	.09423	.08735	.08108	.07536	.07015
101	27	.34690	.31660	.28921	.26445	.24204	.22176	.20339	.18674	.17164	.15794	.14550	.13420	.12392	.11457	.10606	.09831	.09124	.08478	.07889	.07350
101	28	.35389	.32354	.29605	.27115	.24859	.22813	.20956	.19270	.17739	.16347	.15082	.13930	.12881	.11925	.11053	.10257	.09531	.08867	.08259	.07703
101	29	.36103	.33063	.30305	.27803	.25531	.23468	.21592	.19886	.18334	.16921	.15633	.14460	.13389	.12412	.11519	.10704	.09958	.09274	.08649	.08075
101	30	.36830	.33786	.31021	.28507	.26221	.24140	.22246	.20520	.18948	.17513	.16204	.15009	.13917	.12919	.12006	.11169	.10403	.09701	.09057	.08465
101	31	.37569	.34523	.31751	.29227	.26927	.24830	.22918	.21174	.19581	.18125	.16795	.15579	.14465	.13446	.12511	.11655	.10869	.10147	.09484	.08874
101	32	.38321	.35274	.32497	.29963	.27650	.25539	.23609	.21846	.20233	.18757	.17406	.16168	.15034	.13993	.13038	.12161	.11354	.10613	.09931	.09303
101	33	.39087	.36041	.33259	.30717	.28392	.26266	.24321	.22539	.20907	.19412	.18040	.16781	.15625	.14563	.13587	.12689	.11863	.11102	.10400	.09753
101	34	.39866	.36822	.34037	.31487	.29153	.27013	.25052	.23253	.21603	.20087	.18695	.17415	.16238	.15156	.14159	.13240	.12393	.11612	.10891	.10225
101	35	.40660	.37620	.34833	.32277	.29933	.27781	.25805	.23990	.22321	.20786	.19374	.18074	.16877	.15773	.14755	.13816	.12949	.12148	.11407	.10722
101	36	.41468	.38432	.35645	.33085	.30732	.28568	.26579	.24747	.23061	.21508	.20077	.18757	.17539	.16415	.15376	.14417	.13529	.12708	.11947	.11243
101	37	.42290	.39260	.36474	.33910	.31550	.29376	.27374	.25528	.23825	.22254	.20804	.19464	.18226	.17082	.16023	.15042	.14135	.13293	.12513	.11789
101	38	.43126	.40105	.37321	.34755	.32389	.30206	.28192	.26332	.24614	.23025	.21557	.20198	.18941	.17776	.16697	.15696	.14768	.13907	.13107	.12364
101	39	.43977	.40965	.38185	.35619	.33248	.31058	.29033	.27160	.25426	.23822	.22336	.20959	.19682	.18498	.17399	.16378	.15430	.14549	.13729	.12966
101	40	.44843	.41843	.39069	.36503	.34129	.31932	.29898	.28013	.26266	.24646	.23143	.21748	.20453	.19249	.18131	.17090	.16122	.15221	.14382	.13599
101	41	.45725	.42738	.39971	.37408	.35033	.32830	.30788	.28892	.27132	.25498	.23979	.22567	.21254	.20032	.18894	.17834	.16847	.15926	.15067	.14265
101	42	.46622	.43649	.40892	.38333	.35958	.33752	.31702	.29797	.28026	.26377	.24844	.23415	.22085	.20845	.19689	.18610	.17604	.16663	.15785	.14964
101	43	.47533	.44577	.41831	.39278	.36904	.34696	.32641	.30728	.28946	.27285	.25737	.24294	.22947	.21690	.20515	.19418	.18393	.17434	.16537	.15697
101	44	.48458	.45521	.42788	.40242	.37872	.35663	.33604	.31683	.29892	.28220	.26659	.25201	.23839	.22565	.21374	.20259	.19215	.18238	.17321	.16463
101	45	.49395	.46478	.43759	.41223	.38857	.36649	.34587	.32661	.30862	.29180	.27607	.26136	.24759	.23469	.22261	.21129	.20067	.19072	.18137	.17260
101	46	.50343	.47448	.44745	.42220	.39860	.37654	.35592	.33662	.31856	.30165	.28581	.27097	.25706	.24402	.23178	.22029	.20950	.19937	.18985	.18089
101	47	.51299	.48428	.45743	.43231	.40879	.38677	.36615	.34682	.32871	.31172	.29579	.28083	.26679	.25361	.24122	.22957	.21862	.20832	.19862	.18949
101	48	.52265	.49420	.46754	.44256	.41914	.39718	.37657	.35724	.33908	.32203	.30601	.29095	.27679	.26348	.25094	.23915	.22804	.21757	.20770	.19840

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
101	49	.53240	.50422	.47778	.45296	.42965	.40776	.38718	.36785	.34967	.33256	.31647	.30132	.28706	.27362	.26095	.24901	.23775	.22712	.21710	.20762
101	50	.54224	.51435	.48814	.46350	.44032	.41851	.39799	.37867	.36048	.34334	.32719	.31196	.29760	.28405	.27126	.25919	.24778	.23701	.22682	.21719
101	51	.55216	.52458	.49861	.47416	.45113	.42943	.40898	.38970	.37150	.35434	.33814	.32285	.30840	.29475	.28185	.26966	.25812	.24720	.23687	.22708
101	52	.56213	.53487	.50917	.48494	.46207	.44049	.42012	.40088	.38271	.36554	.34931	.33396	.31944	.30571	.29270	.28039	.26873	.25768	.24720	.23727
101	53	.57214	.54523	.51981	.49581	.47312	.45168	.43140	.41223	.39409	.37693	.36068	.34529	.33071	.31690	.30381	.29139	.27961	.26844	.25783	.24776
101	54	.58220	.55564	.53052	.50676	.48427	.46298	.44282	.42373	.40564	.38849	.37224	.35682	.34220	.32832	.31515	.30264	.29076	.27947	.26874	.25853
101	55	.59228	.56610	.54129	.51779	.49551	.47440	.45437	.43537	.41734	.40023	.38399	.36856	.35391	.33998	.32674	.31415	.30217	.29078	.27993	.26960
101	56	.60240	.57660	.55212	.52890	.50685	.48592	.46604	.44715	.42921	.41215	.39593	.38050	.36583	.35186	.33856	.32591	.31385	.30236	.29141	.28097
101	57	.61253	.58713	.56300	.54007	.51827	.49754	.47782	.45906	.44121	.42422	.40804	.39263	.37795	.36396	.35062	.33790	.32578	.31420	.30316	.29262
101	58	.62265	.59767	.57390	.55127	.52973	.50922	.48968	.47107	.45333	.43641	.42029	.40491	.39024	.37623	.36287	.35011	.33792	.32627	.31515	.30451
101	59	.63274	.60819	.58479	.56248	.54122	.52093	.50159	.48313	.46551	.44870	.43264	.41731	.40266	.38865	.37527	.36248	.35024	.33854	.32734	.31662
101	60	.64279	.61867	.59566	.57369	.55271	.53267	.51353	.49525	.47777	.46106	.44509	.42981	.41519	.40121	.38782	.37501	.36274	.35098	.33972	.32892
101	61	.65281	.62914	.60652	.58489	.56422	.54444	.52552	.50742	.49010	.47352	.45764	.44243	.42787	.41391	.40053	.38771	.37542	.36362	.35231	.34145
101	62	.66281	.63960	.61739	.59613	.57577	.55626	.53758	.51969	.50253	.48609	.47033	.45521	.44070	.42679	.41344	.40062	.38831	.37650	.36514	.35424
101	63	.67279	.65006	.62827	.60738	.58735	.56814	.54971	.53203	.51506	.49878	.48314	.46813	.45370	.43985	.42653	.41374	.40143	.38961	.37823	.36728
101	64	.68274	.66049	.63914	.61864	.59895	.58005	.56189	.54444	.52767	.51156	.49607	.48117	.46684	.45306	.43980	.42704	.41475	.40293	.39154	.38057
101	65	.69264	.67089	.64999	.62989	.61057	.59198	.57410	.55691	.54036	.52443	.50909	.49433	.48011	.46642	.45323	.44052	.42827	.41646	.40507	.39409
101	66	.70252	.68128	.66083	.64115	.62220	.60395	.58637	.56943	.55312	.53739	.52224	.50762	.49353	.47995	.46684	.45419	.44199	.43021	.41884	.40787
101	67	.71237	.69165	.67168	.65243	.63386	.61596	.59870	.58205	.56598	.55048	.53551	.52107	.50712	.49366	.48065	.46809	.45595	.44422	.43288	.42192
101	68	.72219	.70199	.68251	.66370	.64554	.62800	.61107	.59471	.57891	.56364	.54889	.53463	.52085	.50752	.49463	.48217	.47011	.45844	.44715	.43623
101	69	.73193	.71227	.69328	.67492	.65718	.64002	.62343	.60739	.59187	.57685	.56232	.54827	.53466	.52149	.50873	.49638	.48442	.47284	.46161	.45074
101	70	.74156	.72245	.70396	.68607	.66875	.65198	.63574	.62002	.60480	.59005	.57576	.56191	.54850	.53550	.52289	.51067	.49882	.48733	.47619	.46537
101	71	.75106	.73250	.71452	.69709	.68020	.66383	.64796	.63257	.61765	.60318	.58914	.57553	.56231	.54949	.53705	.52498	.51325	.50187	.49081	.48008
101	72	.76041	.74239	.72492	.70797	.69152	.67555	.66005	.64501	.63040	.61622	.60244	.58907	.57607	.56345	.55118	.53926	.52767	.51641	.50546	.49482
101	73	.76959	.75212	.73516	.71868	.70268	.68712	.67200	.65731	.64303	.62914	.61564	.60251	.58975	.57733	.56525	.55350	.54206	.53094	.52011	.50956
101	74	.77862	.76171	.74527	.72927	.71371	.69857	.68384	.66951	.65556	.64198	.62877	.61590	.60338	.59118	.57930	.56773	.55646	.54548	.53478	.52436
101	75	.78754	.77118	.75525	.73974	.72464	.70993	.69560	.68163	.66803	.65478	.64186	.62927	.61699	.60503	.59336	.58199	.57090	.56008	.54953	.53924
101	76	.79634	.78054	.76514	.75012	.73548	.72121	.70728	.69370	.68045	.66753	.65492	.64262	.63061	.61890	.60746	.59630	.58540	.57476	.56437	.55423
101	77	.80502	.78978	.77491	.76039	.74622	.73239	.71888	.70569	.69281	.68023	.66795	.65594	.64422	.63277	.62157	.61064	.59995	.58950	.57929	.56931
101	78	.81356	.79888	.78454	.77053	.75683	.74344	.73036	.71757	.70507	.69284	.68089	.66920	.65777	.64659	.63565	.62495	.61449	.60425	.59423	.58443
101	79	.82191	.80779	.79398	.78046	.76724	.75431	.74165	.72927	.71715	.70528	.69367	.68230	.67117	.66028	.64961	.63916	.62893	.61891	.60910	.59949
101	80	.83001	.81644	.80315	.79014	.77739	.76491	.75268	.74070	.72896	.71746	.70620	.69516	.68434	.67373	.66334	.65315	.64316	.63337	.62377	.61436
101	81	.83784	.82480	.81203	.79950	.78722	.77519	.76338	.75180	.74045	.72931	.71839	.70768	.69717	.68686	.67675	.66682	.65709	.64753	.63816	.62895
101	82	.84536	.83285	.82058	.80853	.79671	.78511	.77372	.76254	.75157	.74080	.73022	.71984	.70964	.69963	.68980	.68014	.67066	.66134	.65219	.64320
101	83	.85259	.84059	.82881	.81723	.80586	.79469	.78371	.77293	.76233	.75192	.74168	.73163	.72174	.71203	.70248	.69309	.68386	.67479	.66588	.65711
101	84	.85957	.84807	.83676	.82564	.81471	.80397	.79340	.78300	.77278	.76272	.75283	.74310	.73353	.72412	.71486	.70575	.69678	.68796	.67928	.67074
101	85	.86630	.85529	.84446	.83379	.82330	.81297	.80280	.79280	.78294	.77325	.76370	.75430	.74505	.73594	.72697	.71813	.70943	.70087	.69243	.68412
101	86	.87276	.86222	.85184	.84162	.83155	.82163	.81186	.80223	.79275	.78340	.77420	.76512	.75619	.74738	.73870	.73014	.72171	.71340	.70521	.69714
101	87	.87887	.86878	.85884	.84905	.83939	.82986	.82047	.81121	.80209	.79309	.78421	.77546	.76683	.75832	.74992	.74164	.73348	.72542	.71748	.70964
101	88	.88464	.87499	.86547	.85607	.84680	.83766	.82864	.81974	.81095	.80229	.79373	.78529	.77696	.76874	.76062	.75262	.74471	.73691	.72921	.72161
101	89	.89007	.88083	.87170	.86270	.85381	.84503	.83636	.82780	.81935	.81100	.80276	.79462	.78658	.77864	.77080	.76305	.75541	.74785	.74039	.73302
101	90	.89515	.88630	.87755	.86892	.86038	.85195	.84362	.83538	.82725	.81921	.81127	.80342	.79566	.78799	.78042	.77293	.76553	.75821	.75099	.74384
101	91	.89983	.89134	.88295	.87466	.86645	.85835	.85033	.84240	.83456	.82682	.81915	.81158	.80409	.79668	.78935	.78211	.77494	.76786	.76085	.75392
101	92	.90408	.89592	.88785	.87987	.87197	.86416	.85643	.84878	.84122	.83374	.82634	.81901	.81177	.80460	.79750	.79049	.78354	.77667	.76987	.76315
101	93	.90792	.90006	.89229	.88459	.87697	.86943	.86197	.85458	.84727	.84003	.83287	.82578	.81876	.81181	.80493	.79812	.79138	.78471	.77810	.77156
101	94	.91144	.90385	.89635	.88891	.88155	.87426	.86704	.85989	.85282	.84581	.83886	.83199	.82518	.81844	.81176	.80515	.79860	.79211	.78568	.77932
101	95	.91468	.90736	.90010	.89291	.88579	.87874	.87175	.86482	.85796	.85117	.84443	.83776	.83115	.82460	.81812	.81169	.80532	.79901	.79275	.78655
101	96	.91767	.91058	.90356	.89660	.88970	.88286	.87608	.86937	.86271	.85611	.84957	.84309	.83667	.83030	.82399	.81773	.81153	.80538	.79929	.79325
101	97	.92039	.91352	.90671	.89996	.89326	.88662	.88004	.87352	.86705	.86063	.85427	.84797	.84171	.83551	.82937	.82327	.81723	.81123	.80529	.79940
101	98	.92291	.91624	.90963	.90307	.89657	.89012	.88372	.87737	.87108	.86483	.85864	.85250	.84641	.84036	.83437	.82843	.82253	.81668	.81088	.80512

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
101	99	.92531	.91884	.91241	.90604	.89972	.89345	.88723	.88105	.87493	.86885	.86282	.85683	.85090	.84501	.83916	.83336	.82761	.82190	.81624	.81062
101	100	.92759	.92131	.91507	.90887	.90273	.89663	.89057	.88456	.87860	.87268	.86681	.86098	.85519	.84945	.84375	.83809	.83248	.82691	.82137	.81588
101	101	.92979	.92368	.91762	.91160	.90562	.89969	.89380	.88795	.88215	.87638	.87066	.86498	.85934	.85374	.84819	.84267	.83719	.83175	.82635	.82099
102	0	.20547	.17977	.15765	.13860	.12217	.10799	.09574	.08514	.07597	.06802	.06112	.05512	.04990	.04536	.04139	.03792	.03488	.03222	.02988	.02782
102	1	.20284	.17672	.15419	.13476	.11798	.10347	.09092	.08005	.07063	.06245	.05535	.04917	.04379	.03910	.03500	.03142	.02828	.02553	.02311	.02098
102	2	.20683	.18047	.15770	.13802	.12099	.10625	.09347	.08238	.07275	.06438	.05710	.05075	.04522	.04038	.03615	.03245	.02920	.02635	.02384	.02162
102	3	.21110	.18452	.16151	.14158	.12431	.10933	.09632	.08502	.07518	.06662	.05915	.05263	.04694	.04196	.03759	.03377	.03040	.02744	.02484	.02253
102	4	.21556	.18875	.16551	.14534	.12783	.11261	.09938	.08785	.07781	.06905	.06139	.05470	.04885	.04372	.03921	.03526	.03178	.02871	.02600	.02361
102	5	.22017	.19315	.16967	.14927	.13152	.11607	.10260	.09086	.08060	.07164	.06380	.05693	.05091	.04563	.04099	.03690	.03330	.03012	.02731	.02482
102	6	.22491	.19768	.17398	.15334	.13535	.11966	.10597	.09400	.08353	.07437	.06634	.05930	.05311	.04767	.04288	.03866	.03493	.03164	.02872	.02614
102	7	.22978	.20234	.17842	.15755	.13933	.12340	.10948	.09729	.08661	.07724	.06902	.06180	.05544	.04984	.04490	.04054	.03669	.03328	.03025	.02757
102	8	.23477	.20713	.18299	.16189	.14344	.12728	.11312	.10071	.08982	.08025	.07183	.06442	.05789	.05213	.04704	.04254	.03856	.03503	.03189	.02910
102	9	.23990	.21206	.18771	.16638	.14770	.13131	.11693	.10429	.09318	.08340	.07479	.06720	.06049	.05457	.04932	.04468	.04056	.03691	.03365	.03076
102	10	.24516	.21714	.19258	.17103	.15212	.13550	.12088	.10803	.09670	.08672	.07791	.07012	.06324	.05715	.05175	.04696	.04271	.03892	.03555	.03255
102	11	.25055	.22235	.19758	.17582	.15668	.13983	.12499	.11191	.10037	.09017	.08116	.07319	.06613	.05987	.05431	.04937	.04498	.04106	.03757	.03446
102	12	.25605	.22768	.20272	.18074	.16137	.14430	.12923	.11593	.10417	.09377	.08456	.07639	.06915	.06272	.05700	.05191	.04737	.04333	.03971	.03648
102	13	.26164	.23310	.20795	.18576	.16617	.14887	.13358	.12005	.10808	.09746	.08805	.07969	.07227	.06566	.05978	.05453	.04985	.04567	.04193	.03857
102	14	.26728	.23857	.21323	.19083	.17102	.15350	.13798	.12423	.11204	.10121	.09159	.08304	.07542	.06864	.06259	.05719	.05236	.04804	.04417	.04069
102	15	.27294	.24407	.21854	.19593	.17591	.15816	.14242	.12844	.11603	.10498	.09516	.08641	.07860	.07164	.06542	.05986	.05488	.05041	.04641	.04281
102	16	.27861	.24959	.22387	.20106	.18082	.16284	.14687	.13267	.12003	.10877	.09874	.08979	.08179	.07464	.06825	.06252	.05739	.05278	.04864	.04491
102	17	.28431	.25513	.22923	.20622	.18576	.16757	.15137	.13694	.12408	.11260	.10235	.09319	.08500	.07767	.07110	.06520	.05991	.05515	.05087	.04701
102	18	.29006	.26073	.23465	.21144	.19077	.17235	.15592	.14127	.12818	.11648	.10602	.09665	.08826	.08074	.07399	.06792	.06246	.05755	.05313	.04914
102	19	.29589	.26642	.24017	.21676	.19588	.17724	.16059	.14570	.13239	.12047	.10979	.10021	.09162	.08390	.07697	.07073	.06510	.06004	.05546	.05133
102	20	.30183	.27223	.24581	.22221	.20112	.18226	.16538	.15027	.13673	.12458	.11369	.10390	.09511	.08719	.08007	.07365	.06786	.06263	.05790	.05363
102	21	.30789	.27816	.25158	.22779	.20650	.18742	.17032	.15498	.14122	.12885	.11774	.10774	.09873	.09062	.08331	.07671	.07074	.06535	.06047	.05605
102	22	.31406	.28421	.25747	.23350	.21201	.19272	.17540	.15984	.14584	.13325	.12192	.11170	.10249	.09418	.08667	.07989	.07374	.06818	.06314	.05857
102	23	.32035	.29039	.26350	.23936	.21767	.19817	.18064	.16485	.15063	.13782	.12626	.11583	.10641	.09790	.09019	.08322	.07689	.07116	.06596	.06123
102	24	.32677	.29671	.26968	.24538	.22350	.20380	.18604	.17004	.15560	.14256	.13078	.12014	.11050	.10178	.09388	.08671	.08021	.07430	.06893	.06404
102	25	.33334	.30319	.27603	.25156	.22950	.20960	.19164	.17542	.16076	.14750	.13550	.12463	.11479	.10586	.09775	.09039	.08370	.07762	.07208	.06703
102	26	.34005	.30982	.28254	.25792	.23568	.21559	.19742	.18098	.16610	.15262	.14040	.12932	.11926	.11012	.10182	.09426	.08738	.08111	.07540	.07018
102	27	.34691	.31661	.28923	.26447	.24206	.22178	.20341	.18676	.17167	.15797	.14553	.13423	.12395	.11460	.10609	.09834	.09127	.08481	.07892	.07354
102	28	.35391	.32355	.29607	.27117	.24861	.22815	.20958	.19273	.17742	.16350	.15084	.13933	.12884	.11928	.11056	.10261	.09534	.08870	.08263	.07707
102	29	.36105	.33065	.30307	.27805	.25533	.23470	.21594	.19889	.18337	.16924	.15636	.14463	.13392	.12415	.11523	.10707	.09961	.09278	.08653	.08079
102	30	.36831	.33788	.31023	.28509	.26223	.24143	.22249	.20523	.18951	.17516	.16207	.15012	.13921	.12922	.12009	.11173	.10407	.09705	.09061	.08469
102	31	.37570	.34525	.31753	.29229	.26929	.24833	.22921	.21176	.19583	.18128	.16798	.15582	.14469	.13449	.12515	.11658	.10873	.10151	.09488	.08878
102	32	.38323	.35276	.32499	.29965	.27653	.25541	.23612	.21849	.20236	.18761	.17410	.16172	.15037	.13997	.13042	.12165	.11358	.10617	.09935	.09307
102	33	.39089	.36043	.33261	.30719	.28395	.26269	.24324	.22543	.20911	.19415	.18043	.16785	.15629	.14567	.13591	.12693	.11867	.11106	.10405	.09758
102	34	.39868	.36825	.34039	.31490	.29155	.27016	.25055	.23256	.21606	.20091	.18699	.17419	.16242	.15160	.14163	.13244	.12398	.11617	.10896	.10230
102	35	.40663	.37622	.34835	.32280	.29936	.27784	.25808	.23993	.22325	.20790	.19378	.18078	.16881	.15778	.14760	.13821	.12954	.12153	.11412	.10727
102	36	.41470	.38435	.35648	.33087	.30735	.28572	.26582	.24751	.23065	.21512	.20081	.18761	.17543	.16419	.15381	.14421	.13534	.12713	.11953	.11248
102	37	.42292	.39263	.36477	.33913	.31553	.29380	.27377	.25531	.23829	.22258	.20808	.19469	.18231	.17086	.16028	.15048	.14140	.13299	.12519	.11795
102	38	.43129	.40107	.37324	.34758	.32392	.30210	.28196	.26336	.24618	.23030	.21561	.20203	.18946	.17781	.16702	.15702	.14774	.13913	.13113	.12370
102	39	.43980	.40968	.38189	.35622	.33252	.31062	.29037	.27164	.25431	.23827	.22341	.20964	.19687	.18503	.17404	.16384	.15436	.14555	.13735	.12972
102	40	.44846	.41846	.39072	.36507	.34133	.31936	.29902	.28017	.26270	.24650	.23148	.21753	.20458	.19255	.18136	.17096	.16128	.15227	.14388	.13606
102	41	.45728	.42741	.39975	.37412	.35037	.32835	.30792	.28897	.27137	.25503	.23984	.22572	.21259	.20038	.18900	.17841	.16853	.15933	.15074	.14272
102	42	.46625	.43653	.40896	.38337	.35962	.33756	.31707	.29802	.28031	.26383	.24849	.23422	.22091	.20852	.19696	.18617	.17611	.16671	.15793	.14972
102	43	.47537	.44581	.41835	.39283	.36909	.34701	.32646	.30733	.28952	.27291	.25744	.24300	.22954	.21697	.20523	.19426	.18401	.17442	.16545	.15705
102	44	.48462	.45526	.42792	.40247	.37877	.35668	.33609	.31690	.29899	.28227	.26666	.25209	.23846	.22573	.21382	.20267	.19224	.18246	.17330	.16472
102	45	.49399	.46483	.43764	.41228	.38863	.36655	.34593	.32668	.30869	.29187	.27615	.26144	.24767	.23477	.22270	.21138	.20076	.19081	.18147	.17270
102	46	.50347	.47453	.44750	.42226	.39867	.37661	.35599	.33669	.31864	.30173	.28589	.27106	.25715	.24411	.23187	.22039	.20960	.19947	.18995	.18100

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
102	47	.51304	.48434	.45749	.43237	.40886	.38684	.36622	.34690	.32879	.31181	.29588	.28093	.26689	.25371	.24132	.22968	.21873	.20843	.19873	.18960
102	48	.52271	.49426	.46761	.44263	.41922	.39726	.37666	.35732	.33917	.32212	.30611	.29105	.27690	.26358	.25106	.23926	.22815	.21769	.20783	.19852
102	49	.53246	.50429	.47785	.45303	.42973	.40784	.38727	.36794	.34976	.33267	.31658	.30143	.28717	.27374	.26107	.24914	.23788	.22726	.21723	.20776
102	50	.54231	.51442	.48822	.46358	.44041	.41861	.39809	.37878	.36059	.34345	.32730	.31208	.29772	.28418	.27139	.25932	.24792	.23715	.22697	.21734
102	51	.55223	.52466	.49870	.47426	.45123	.42954	.40909	.38981	.37162	.35446	.33827	.32298	.30854	.29490	.28200	.26981	.25827	.24736	.23703	.22725
102	52	.56221	.53496	.50927	.48504	.46218	.44060	.42024	.40101	.38284	.36567	.34945	.33411	.31959	.30586	.29286	.28056	.26890	.25785	.24738	.23745
102	53	.57223	.54533	.51992	.49591	.47324	.45180	.43153	.41237	.39423	.37707	.36083	.34545	.33088	.31707	.30398	.29157	.27980	.26863	.25803	.24796
102	54	.58229	.55574	.53063	.50688	.48439	.46311	.44296	.42387	.40579	.38865	.37240	.35700	.34238	.32851	.31534	.30284	.29096	.27968	.26895	.25875
102	55	.59239	.56621	.54142	.51792	.49565	.47454	.45452	.43553	.41751	.40041	.38417	.36875	.35410	.34018	.32695	.31436	.30239	.29100	.28016	.26984
102	56	.60251	.57672	.55226	.52904	.50700	.48608	.46621	.44733	.42939	.41234	.39613	.38071	.36604	.35208	.33879	.32614	.31409	.30261	.29166	.28123
102	57	.61266	.58727	.56315	.54022	.51843	.49771	.47800	.45925	.44141	.42443	.40826	.39285	.37818	.36420	.35087	.33816	.32604	.31447	.30344	.29290
102	58	.62279	.59782	.57406	.55144	.52991	.50941	.48988	.47127	.45354	.43664	.42053	.40515	.39049	.37650	.36314	.35039	.33821	.32657	.31545	.30482
102	59	.63289	.60835	.58496	.56266	.54141	.52114	.50181	.48336	.46575	.44895	.43290	.41757	.40293	.38894	.37557	.36278	.35055	.33886	.32766	.31695
102	60	.64295	.61885	.59584	.57388	.55292	.53289	.51377	.49549	.47803	.46133	.44537	.43010	.41549	.40152	.38814	.37534	.36307	.35133	.34007	.32929
102	61	.65298	.62933	.60672	.58511	.56444	.54468	.52578	.50769	.49038	.47381	.45794	.44275	.42819	.41424	.40088	.38807	.37578	.36400	.35269	.34185
102	62	.66299	.63980	.61761	.59636	.57601	.55652	.53786	.51997	.50283	.48640	.47065	.45554	.44105	.42715	.41381	.40100	.38871	.37690	.36556	.35466
102	63	.67299	.65028	.62850	.60763	.58762	.56842	.55001	.53234	.51539	.49911	.48349	.46849	.45408	.44024	.42693	.41415	.40186	.39004	.37868	.36774
102	64	.68295	.66073	.63939	.61891	.59924	.58035	.56221	.54477	.52802	.51192	.49644	.48156	.46725	.45348	.44023	.42748	.41521	.40340	.39202	.38106
102	65	.69288	.67115	.65026	.63018	.61087	.59231	.57445	.55726	.54073	.52482	.50950	.49475	.48055	.46687	.45370	.44100	.42876	.41696	.40559	.39462
102	66	.70277	.68155	.66113	.64146	.62253	.60430	.58674	.56982	.55352	.53782	.52268	.50808	.49401	.48043	.46734	.45471	.44252	.43076	.41940	.40844
102	67	.71265	.69195	.67200	.65277	.63422	.61634	.59910	.58247	.56642	.55093	.53599	.52156	.50763	.49418	.48119	.46865	.45652	.44481	.43349	.42255
102	68	.72248	.70231	.68285	.66406	.64592	.62841	.61150	.59516	.57938	.56414	.54940	.53516	.52140	.50809	.49522	.48277	.47073	.45908	.44781	.43690
102	69	.73225	.71262	.69365	.67532	.65760	.64047	.62390	.60788	.59238	.57739	.56288	.54884	.53526	.52210	.50937	.49704	.48510	.47353	.46232	.45146
102	70	.74191	.72283	.70437	.68650	.66920	.65246	.63625	.62055	.60535	.59063	.57636	.56254	.54915	.53616	.52358	.51138	.49955	.48808	.47695	.46616
102	71	.75144	.73291	.71495	.69755	.68069	.66435	.64851	.63314	.61825	.60380	.58979	.57620	.56301	.55022	.53780	.52574	.51404	.50268	.49165	.48093
102	72	.76081	.74283	.72539	.70847	.69205	.67611	.66064	.64562	.63105	.61689	.60314	.58979	.57682	.56423	.55198	.54009	.52852	.51729	.50636	.49574
102	73	.77002	.75259	.73567	.71922	.70325	.68772	.67264	.65797	.64372	.62987	.61640	.60330	.59056	.57817	.56611	.55439	.54298	.53188	.52107	.51055
102	74	.77909	.76222	.74581	.72985	.71432	.69922	.68452	.67023	.65631	.64276	.62958	.61675	.60425	.59208	.58023	.56869	.55744	.54649	.53582	.52542
102	75	.78804	.77172	.75584	.74037	.72530	.71063	.69633	.68240	.66884	.65561	.64273	.63017	.61793	.60600	.59436	.58302	.57196	.56117	.55065	.54038
102	76	.79688	.78113	.76577	.75079	.73619	.72196	.70807	.69453	.68132	.66843	.65586	.64359	.63162	.61994	.60854	.59741	.58654	.57593	.56558	.55546
102	77	.80560	.79041	.77559	.76112	.74699	.73320	.71973	.70659	.69375	.68121	.66896	.65700	.64531	.63389	.62273	.61183	.60118	.59077	.58059	.57064
102	78	.81419	.79956	.78527	.77131	.75766	.74432	.73128	.71854	.70608	.69389	.68198	.67033	.65894	.64780	.63691	.62625	.61582	.60562	.59563	.58586
102	79	.82259	.80852	.79476	.78131	.76814	.75525	.74265	.73031	.71824	.70642	.69485	.68353	.67244	.66159	.65097	.64056	.63037	.62039	.61061	.60104
102	80	.83075	.81724	.80401	.79105	.77836	.76593	.75375	.74182	.73014	.71869	.70747	.69648	.68571	.67515	.66480	.65466	.64471	.63496	.62541	.61604
102	81	.83863	.82566	.81295	.80048	.78826	.77628	.76453	.75301	.74172	.73063	.71977	.70911	.69865	.68839	.67832	.66845	.65876	.64925	.63991	.63075
102	82	.84621	.83377	.82156	.80958	.79783	.78629	.77496	.76384	.75293	.74222	.73170	.72137	.71123	.70127	.69149	.68188	.67245	.66318	.65408	.64514
102	83	.85350	.84158	.82986	.81836	.80705	.79595	.78504	.77432	.76379	.75344	.74326	.73327	.72344	.71378	.70429	.69496	.68579	.67677	.66790	.65918
102	84	.86054	.84912	.83789	.82685	.81599	.80532	.79482	.78449	.77434	.76435	.75453	.74486	.73535	.72600	.71680	.70775	.69884	.69007	.68145	.67296
102	85	.86735	.85642	.84567	.83508	.82467	.81442	.80433	.79439	.78462	.77499	.76551	.75618	.74700	.73795	.72905	.72028	.71164	.70313	.69476	.68651
102	86	.87387	.86342	.85313	.84300	.83301	.82318	.81349	.80394	.79454	.78527	.77614	.76714	.75827	.74953	.74092	.73244	.72407	.71583	.70770	.69969
102	87	.88006	.87007	.86022	.85052	.84095	.83151	.82221	.81304	.80399	.79507	.78628	.77761	.76905	.76062	.75230	.74409	.73600	.72801	.72014	.71237
102	88	.88590	.87635	.86693	.85764	.84847	.83942	.83049	.82168	.81298	.80440	.79593	.78758	.77933	.77119	.76315	.75522	.74739	.73967	.73204	.72451
102	89	.89141	.88228	.87326	.86436	.85557	.84689	.83832	.82986	.82150	.81325	.80510	.79705	.78910	.78124	.77349	.76582	.75826	.75078	.74340	.73610
102	90	.89657	.88783	.87920	.87067	.86225	.85392	.84570	.83756	.82953	.82159	.81374	.80599	.79832	.79075	.78326	.77586	.76855	.76132	.75417	.74711
102	91	.90133	.89296	.88469	.87651	.86842	.86043	.85252	.84470	.83697	.82933	.82177	.81429	.80690	.79959	.79236	.78521	.77813	.77114	.76422	.75738
102	92	.90565	.89762	.88967	.88181	.87404	.86634	.85873	.85120	.84375	.83638	.82908	.82186	.81472	.80766	.80066	.79374	.78689	.78012	.77341	.76677
102	93	.90956	.90184	.89419	.88662	.87913	.87172	.86437	.85711	.84991	.84279	.83574	.82876	.82185	.81501	.80823	.80153	.79489	.78831	.78180	.77536
102	94	.91314	.90570	.89833	.89103	.88380	.87664	.86955	.86252	.85557	.84868	.84185	.83509	.82840	.82177	.81520	.80869	.80225	.79586	.78954	.78327
102	95	.91646	.90928	.90216	.89511	.88813	.88121	.87435	.86756	.86082	.85415	.84754	.84099	.83450	.82806	.82169	.81537	.80911	.80291	.79676	.79067
102	96	.91950	.91256	.90569	.89887	.89212	.88542	.87878	.87220	.86567	.85920	.85279	.84643	.84013	.83389	.82769	.82155	.81546	.80943	.80345	.79751

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
102	97	.92228	.91557	.90891	.90231	.89576	.88926	.88283	.87644	.87011	.86383	.85760	.85142	.84529	.83922	.83319	.82722	.82129	.81541	.80958	.80380
102	98	.92486	.91835	.91190	.90549	.89914	.89284	.88658	.88038	.87423	.86812	.86207	.85606	.85010	.84418	.83831	.83249	.82672	.82099	.81530	.80966
102	99	.92731	.92101	.91475	.90853	.90237	.89625	.89018	.88415	.87817	.87223	.86634	.86050	.85470	.84894	.84322	.83755	.83192	.82634	.82079	.81529
102	100	.92965	.92354	.91746	.91143	.90545	.89950	.89360	.88775	.88193	.87616	.87043	.86474	.85910	.85349	.84793	.84240	.83691	.83147	.82606	.82069
102	101	.93191	.92597	.92008	.91423	.90842	.90264	.89691	.89122	.88557	.87996	.87439	.86885	.86335	.85790	.85248	.84709	.84175	.83644	.83117	.82593
102	102	.93408	.92832	.92261	.91693	.91128	.90568	.90011	.89458	.88909	.88363	.87821	.87283	.86748	.86217	.85689	.85164	.84644	.84126	.83612	.83102
103	0	.20550	.17980	.15769	.13864	.12221	.10803	.09578	.08519	.07602	.06807	.06117	.05518	.04996	.04542	.04145	.03799	.03495	.03229	.02995	.02789
103	1	.20284	.17672	.15420	.13477	.11798	.10348	.09093	.08006	.07064	.06246	.05536	.04918	.04380	.03911	.03501	.03143	.02829	.02554	.02312	.02099
103	2	.20683	.18048	.15771	.13803	.12100	.10625	.09347	.08239	.07276	.06439	.05711	.05076	.04523	.04039	.03616	.03246	.02921	.02636	.02384	.02163
103	3	.21110	.18452	.16151	.14159	.12432	.10934	.09633	.08502	.07519	.06662	.05916	.05264	.04695	.04196	.03760	.03377	.03041	.02745	.02484	.02254
103	4	.21556	.18875	.16551	.14535	.12784	.11262	.09938	.08786	.07781	.06905	.06140	.05471	.04885	.04372	.03922	.03526	.03178	.02871	.02601	.02361
103	5	.22017	.19315	.16968	.14927	.13152	.11607	.10260	.09086	.08061	.07164	.06380	.05694	.05092	.04564	.04099	.03690	.03330	.03012	.02731	.02482
103	6	.22491	.19768	.17398	.15334	.13535	.11967	.10597	.09400	.08354	.07437	.06635	.05930	.05311	.04767	.04289	.03866	.03494	.03164	.02873	.02614
103	7	.22978	.20234	.17842	.15755	.13933	.12341	.10948	.09729	.08661	.07725	.06903	.06180	.05544	.04985	.04491	.04055	.03669	.03328	.03026	.02757
103	8	.23477	.20713	.18299	.16189	.14344	.12728	.11313	.10072	.08982	.08025	.07184	.06443	.05790	.05214	.04705	.04255	.03856	.03503	.03189	.02910
103	9	.23990	.21207	.18771	.16639	.14770	.13131	.11693	.10429	.09318	.08341	.07479	.06720	.06050	.05457	.04933	.04469	.04057	.03691	.03366	.03076
103	10	.24516	.21714	.19258	.17103	.15212	.13550	.12089	.10803	.09671	.08672	.07791	.07013	.06325	.05716	.05176	.04697	.04271	.03893	.03556	.03255
103	11	.25055	.22235	.19759	.17582	.15668	.13983	.12500	.11191	.10037	.09018	.08117	.07320	.06614	.05988	.05432	.04938	.04499	.04107	.03758	.03446
103	12	.25606	.22769	.20272	.18074	.16138	.14431	.12924	.11594	.10418	.09378	.08457	.07640	.06916	.06273	.05701	.05192	.04738	.04334	.03972	.03649
103	13	.26165	.23311	.20795	.18577	.16618	.14888	.13359	.12006	.10809	.09747	.08806	.07970	.07228	.06567	.05979	.05454	.04986	.04568	.04194	.03859
103	14	.26729	.23858	.21324	.19084	.17103	.15351	.13799	.12424	.11205	.10122	.09160	.08305	.07544	.06866	.06261	.05720	.05238	.04805	.04418	.04071
103	15	.27295	.24408	.21855	.19594	.17592	.15817	.14243	.12846	.11604	.10500	.09517	.08642	.07862	.07166	.06544	.05987	.05489	.05043	.04643	.04283
103	16	.27862	.24960	.22388	.20107	.18083	.16286	.14689	.13269	.12005	.10879	.09876	.08980	.08181	.07466	.06827	.06254	.05741	.05280	.04866	.04493
103	17	.28432	.25515	.22924	.20623	.18578	.16758	.15138	.13696	.12409	.11262	.10237	.09321	.08502	.07769	.07112	.06522	.05993	.05517	.05089	.04704
103	18	.29007	.26075	.23466	.21145	.19078	.17237	.15594	.14129	.12820	.11650	.10604	.09667	.08828	.08076	.07401	.06794	.06249	.05758	.05315	.04916
103	19	.29590	.26644	.24018	.21677	.19589	.17725	.16060	.14572	.13240	.12049	.10981	.10023	.09164	.08393	.07699	.07075	.06513	.06006	.05549	.05136
103	20	.30185	.27224	.24582	.22222	.20113	.18227	.16540	.15029	.13675	.12460	.11371	.10392	.09513	.08722	.08009	.07367	.06788	.06266	.05793	.05366
103	21	.30790	.27817	.25159	.22780	.20651	.18744	.17034	.15500	.14124	.12887	.11776	.10776	.09876	.09065	.08333	.07673	.07077	.06537	.06049	.05607
103	22	.31407	.28422	.25748	.23352	.21202	.19274	.17542	.15986	.14586	.13328	.12194	.11173	.10252	.09421	.08670	.07991	.07377	.06821	.06317	.05860
103	23	.32036	.29040	.26351	.23937	.21769	.19819	.18065	.16487	.15065	.13784	.12629	.11586	.10644	.09792	.09022	.08324	.07692	.07119	.06599	.06126
103	24	.32678	.29672	.26970	.24539	.22352	.20381	.18606	.17006	.15562	.14258	.13081	.12016	.11053	.10181	.09390	.08674	.08024	.07433	.06896	.06407
103	25	.33335	.30320	.27605	.25158	.22952	.20962	.19166	.17544	.16078	.14752	.13552	.12466	.11481	.10588	.09778	.09042	.08373	.07765	.07211	.06706
103	26	.34006	.30983	.28256	.25794	.23570	.21561	.19744	.18101	.16613	.15265	.14043	.12935	.11929	.11015	.10184	.09429	.08741	.08114	.07543	.07021
103	27	.34693	.31663	.28924	.26448	.24208	.22180	.20343	.18678	.17169	.15799	.14555	.13425	.12398	.11463	.10612	.09837	.09130	.08485	.07895	.07357
103	28	.35393	.32357	.29609	.27119	.24863	.22817	.20960	.19275	.17744	.16353	.15087	.13935	.12886	.11931	.11059	.10264	.09537	.08873	.08266	.07710
103	29	.36106	.33066	.30309	.27807	.25536	.23472	.21597	.19891	.18339	.16926	.15639	.14466	.13395	.12418	.11526	.10710	.09964	.09282	.08656	.08083
103	30	.36833	.33790	.31025	.28511	.26225	.24145	.22251	.20526	.18953	.17519	.16210	.15015	.13924	.12926	.12012	.11176	.10411	.09709	.09065	.08473
103	31	.37572	.34527	.31755	.29231	.26931	.24835	.22923	.21179	.19586	.18131	.16801	.15585	.14472	.13452	.12518	.11662	.10876	.10155	.09492	.08882
103	32	.38324	.35278	.32501	.29967	.27655	.25544	.23615	.21852	.20239	.18764	.17413	.16175	.15041	.14000	.13045	.12168	.11362	.10621	.09939	.09311
103	33	.39091	.36045	.33263	.30722	.28398	.26272	.24327	.22545	.20914	.19418	.18047	.16788	.15632	.14571	.13595	.12697	.11871	.11110	.10409	.09762
103	34	.39870	.36827	.34042	.31493	.29158	.27019	.25058	.23260	.21609	.20094	.18702	.17423	.16246	.15164	.14167	.13249	.12402	.11621	.10900	.10235
103	35	.40665	.37624	.34838	.32283	.29938	.27787	.25811	.23996	.22328	.20794	.19382	.18082	.16885	.15782	.14764	.13825	.12958	.12157	.11417	.10732
103	36	.41473	.38437	.35650	.33090	.30738	.28575	.26585	.24755	.23069	.21516	.20085	.18765	.17548	.16424	.15385	.14426	.13539	.12718	.11958	.11254
103	37	.42294	.39265	.36479	.33916	.31556	.29383	.27381	.25535	.23833	.22262	.20812	.19473	.18235	.17091	.16032	.15052	.14145	.13304	.12524	.11800
103	38	.43131	.40110	.37327	.34761	.32396	.30213	.28199	.26340	.24622	.23034	.21566	.20207	.18950	.17786	.16707	.15707	.14779	.13918	.13118	.12375
103	39	.43982	.40971	.38192	.35626	.33255	.31065	.29040	.27168	.25435	.23831	.22345	.20968	.19692	.18508	.17409	.16389	.15441	.14560	.13741	.12978
103	40	.44849	.41849	.39075	.36510	.34137	.31940	.29906	.28021	.26275	.24655	.23153	.21758	.20463	.19260	.18142	.17102	.16134	.15233	.14394	.13612
103	41	.45731	.42744	.39978	.37416	.35041	.32839	.30796	.28901	.27142	.25508	.23989	.22578	.21265	.20043	.18906	.17847	.16860	.15939	.15081	.14279
103	42	.46628	.43656	.40900	.38341	.35966	.33761	.31712	.29807	.28036	.26388	.24855	.23427	.22097	.20858	.19702	.18624	.17617	.16678	.15800	.14979
103	43	.47540	.44585	.41839	.39287	.36914	.34706	.32651	.30739	.28957	.27297	.25750	.24307	.22960	.21703	.20530	.19433	.18408	.17449	.16552	.15713

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
103	44	.48466	.45530	.42797	.40252	.37882	.35673	.33615	.31695	.29905	.28233	.26673	.25215	.23853	.22580	.21389	.20275	.19231	.18254	.17339	.16480
103	45	.49403	.46487	.43769	.41233	.38868	.36660	.34599	.32674	.30876	.29194	.27622	.26151	.24774	.23485	.22278	.21146	.20085	.19090	.18156	.17279
103	46	.50352	.47458	.44756	.42231	.39872	.37667	.35605	.33676	.31871	.30180	.28597	.27114	.25723	.24419	.23196	.22048	.20970	.19957	.19005	.18110
103	47	.51309	.48439	.45755	.43243	.40892	.38691	.36629	.34698	.32887	.31189	.29596	.28101	.26698	.25380	.24142	.22978	.21883	.20853	.19884	.18971
103	48	.52276	.49432	.46767	.44270	.41929	.39733	.37673	.35740	.33926	.32221	.30620	.29115	.27700	.26369	.25116	.23937	.22827	.21780	.20794	.19865
103	49	.53252	.50435	.47792	.45310	.42981	.40792	.38736	.36803	.34986	.33276	.31668	.30154	.28728	.27385	.26119	.24926	.23800	.22738	.21736	.20790
103	50	.54237	.51449	.48829	.46366	.44049	.41869	.39818	.37887	.36069	.34356	.32741	.31219	.29784	.28430	.27152	.25945	.24806	.23729	.22711	.21749
103	51	.55230	.52473	.49878	.47434	.45132	.42963	.40919	.38991	.37173	.35458	.33839	.32311	.30867	.29503	.28214	.26995	.25842	.24751	.23718	.22741
103	52	.56228	.53504	.50936	.48513	.46228	.44071	.42035	.40112	.38296	.36580	.34958	.33424	.31974	.30601	.29302	.28071	.26906	.25802	.24755	.23763
103	53	.57232	.54542	.52001	.49602	.47334	.45191	.43165	.41249	.39437	.37721	.36097	.34560	.33103	.31723	.30415	.29174	.27997	.26881	.25821	.24815
103	54	.58239	.55584	.53074	.50699	.48451	.46324	.44309	.42401	.40594	.38880	.37256	.35716	.34255	.32868	.31552	.30302	.29115	.27987	.26915	.25896
103	55	.59249	.56632	.54153	.51804	.49578	.47468	.45467	.43568	.41767	.40058	.38434	.36893	.35429	.34037	.32714	.31457	.30260	.29122	.28038	.27007
103	56	.60262	.57684	.55238	.52917	.50714	.48623	.46636	.44749	.42956	.41252	.39631	.38090	.36624	.35229	.33901	.32636	.31432	.30284	.29190	.28148
103	57	.61277	.58740	.56328	.54037	.51859	.49788	.47818	.45944	.44160	.42463	.40846	.39307	.37840	.36443	.35111	.33840	.32629	.31473	.30370	.29317
103	58	.62292	.59796	.57421	.55160	.53008	.50959	.49007	.47147	.45375	.43686	.42075	.40539	.39073	.37675	.36340	.35065	.33848	.32685	.31574	.30511
103	59	.63303	.60850	.58512	.56284	.54159	.52133	.50201	.48357	.46598	.44918	.43314	.41783	.40319	.38921	.37585	.36307	.35085	.33916	.32798	.31727
103	60	.64310	.61901	.59602	.57407	.55312	.53311	.51399	.49572	.47827	.46158	.44563	.43037	.41578	.40181	.38844	.37565	.36339	.35166	.34041	.32964
103	61	.65315	.62950	.60691	.58531	.56466	.54491	.52602	.50794	.49064	.47408	.45823	.44304	.42850	.41456	.40121	.38840	.37613	.36435	.35306	.34222
103	62	.66317	.63999	.61781	.59658	.57624	.55677	.53812	.52024	.50312	.48670	.47096	.45586	.44138	.42749	.41416	.40137	.38908	.37729	.36595	.35507
103	63	.67318	.65048	.62872	.60787	.58787	.56869	.55029	.53263	.51569	.49943	.48382	.46883	.45444	.44061	.42732	.41454	.40226	.39046	.37910	.36818
103	64	.68316	.66095	.63963	.61916	.59951	.58064	.56251	.54509	.52835	.51227	.49680	.48193	.46763	.45388	.44064	.42791	.41565	.40385	.39248	.38154
103	65	.69310	.67139	.65052	.63046	.61117	.59261	.57477	.55760	.54109	.52519	.50989	.49515	.48097	.46730	.45414	.44145	.42923	.41745	.40609	.39513
103	66	.70301	.68181	.66140	.64176	.62285	.60463	.58709	.57019	.55391	.53822	.52309	.50851	.49445	.48090	.46782	.45520	.44303	.43128	.41994	.40899
103	67	.71291	.69223	.67230	.65309	.63456	.61670	.59948	.58286	.56683	.55137	.53644	.52203	.50812	.49469	.48171	.46918	.45707	.44538	.43407	.42314
103	68	.72276	.70262	.68318	.66441	.64629	.62880	.61191	.59559	.57983	.56461	.54989	.53567	.52192	.50863	.49578	.48335	.47133	.45969	.44844	.43755
103	69	.73255	.71295	.69401	.67570	.65800	.64089	.62434	.60834	.59287	.57790	.56341	.54939	.53582	.52269	.50998	.49766	.48574	.47419	.46300	.45216
103	70	.74224	.72318	.70475	.68690	.66963	.65292	.63673	.62106	.60588	.59118	.57693	.56313	.54976	.53680	.52424	.51206	.50025	.48880	.47769	.46692
103	71	.75179	.73329	.71536	.69799	.68116	.66484	.64903	.63369	.61882	.60440	.59041	.57684	.56368	.55090	.53851	.52648	.51479	.50345	.49244	.48175
103	72	.76119	.74325	.72583	.70894	.69255	.67664	.66120	.64621	.63166	.61753	.60381	.59049	.57754	.56497	.55275	.54088	.52934	.51812	.50722	.49662
103	73	.77043	.75304	.73614	.71973	.70379	.68830	.67324	.65861	.64439	.63056	.61712	.60404	.59133	.57897	.56694	.55524	.54385	.53278	.52199	.51150
103	74	.77953	.76270	.74632	.73040	.71491	.69984	.68517	.67091	.65702	.64351	.63035	.61755	.60508	.59294	.58112	.56960	.55839	.54746	.53681	.52644
103	75	.78852	.77224	.75639	.74096	.72593	.71129	.69703	.68314	.66960	.65641	.64356	.63104	.61883	.60692	.59532	.58400	.57297	.56221	.55172	.54148
103	76	.79740	.78168	.76637	.75143	.73687	.72267	.70883	.69532	.68215	.66930	.65676	.64453	.63259	.62094	.60957	.59847	.58764	.57706	.56673	.55664
103	77	.80616	.79101	.77623	.76180	.74772	.73397	.72055	.70744	.69464	.68214	.66993	.65800	.64635	.63497	.62385	.61298	.60236	.59198	.58183	.57191
103	78	.81479	.80021	.78597	.77205	.75845	.74515	.73216	.71946	.70704	.69490	.68303	.67142	.66007	.64897	.63811	.62749	.61709	.60693	.59698	.58724
103	79	.82324	.80922	.79552	.78211	.76899	.75616	.74360	.73131	.71928	.70751	.69598	.68470	.67366	.66285	.65227	.64190	.63175	.62181	.61207	.60253
103	80	.83145	.81799	.80482	.79192	.77928	.76690	.75478	.74290	.73127	.71987	.70869	.69775	.68702	.67651	.66620	.65610	.64620	.63650	.62698	.61765
103	81	.83938	.82647	.81382	.80142	.78926	.77733	.76564	.75417	.74293	.73190	.72108	.71047	.70007	.68985	.67984	.67001	.66036	.65090	.64161	.63249
103	82	.84702	.83465	.82250	.81059	.79889	.78742	.77615	.76509	.75424	.74358	.73311	.72284	.71275	.70284	.69311	.68356	.67418	.66496	.65590	.64701
103	83	.85437	.84252	.83087	.81944	.80820	.79716	.78631	.77566	.76519	.75490	.74478	.73485	.72508	.71548	.70604	.69676	.68764	.67867	.66986	.66119
103	84	.86147	.85013	.83897	.82801	.81722	.80662	.79619	.78593	.77584	.76592	.75616	.74656	.73711	.72782	.71868	.70968	.70083	.69212	.68355	.67511
103	85	.86835	.85750	.84683	.83632	.82599	.81581	.80579	.79593	.78623	.77667	.76726	.75800	.74888	.73990	.73106	.72235	.71377	.70533	.69701	.68881
103	86	.87494	.86458	.85438	.84433	.83442	.82467	.81506	.80559	.79626	.78707	.77801	.76908	.76029	.75162	.74308	.73466	.72636	.71818	.71012	.70217
103	87	.88120	.87131	.86155	.85194	.84245	.83311	.82389	.81480	.80584	.79700	.78828	.77969	.77121	.76285	.75460	.74647	.73844	.73053	.72272	.71501
103	88	.88712	.87767	.86835	.85915	.85007	.84112	.83228	.82356	.81495	.80645	.79807	.78980	.78163	.77357	.76561	.75776	.75000	.74235	.73479	.72733
103	89	.89270	.88368	.87477	.86597	.85728	.84870	.84022	.83186	.82359	.81543	.80737	.79941	.79154	.78377	.77610	.76852	.76103	.75363	.74633	.73911
103	90	.89794	.88932	.88080	.87238	.86406	.85584	.84771	.83968	.83175	.82391	.81615	.80849	.80092	.79344	.78604	.77872	.77149	.76435	.75728	.75030
103	91	.90278	.89453	.88638	.87831	.87034	.86245	.85465	.84694	.83932	.83178	.82432	.81694	.80964	.80243	.79529	.78823	.78125	.77434	.76751	.76075
103	92	.90717	.89927	.89145	.88371	.87605	.86847	.86097	.85355	.84621	.83895	.83176	.82465	.81761	.81064	.80375	.79692	.79017	.78349	.77687	.77032
103	93	.91116	.90356	.89605	.88860	.88124	.87394	.86672	.85957	.85249	.84548	.83854	.83167	.82487	.81813	.81146	.80486	.79832	.79184	.78543	.77908

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
103	94	.91480	.90750	.90026	.89309	.88599	.87896	.87199	.86509	.85826	.85148	.84478	.83813	.83155	.82503	.81857	.81217	.80583	.79954	.79332	.78715
103	95	.91818	.91114	.90417	.89726	.89041	.88362	.87689	.87023	.86362	.85707	.85058	.84415	.83777	.83146	.82519	.81899	.81283	.80674	.80069	.79470
103	96	.92129	.91450	.90777	.90110	.89448	.88792	.88141	.87496	.86857	.86223	.85594	.84971	.84353	.83740	.83133	.82530	.81933	.81340	.80753	.80170
103	97	.92413	.91757	.91106	.90460	.89820	.89185	.88555	.87930	.87310	.86695	.86086	.85481	.84881	.84285	.83695	.83109	.82528	.81952	.81380	.80813
103	98	.92676	.92041	.91411	.90786	.90166	.89550	.88939	.88333	.87732	.87135	.86543	.85955	.85372	.84793	.84219	.83649	.83084	.82522	.81966	.81413
103	99	.92928	.92313	.91703	.91097	.90496	.89899	.89307	.88719	.88135	.87555	.86980	.86409	.85843	.85280	.84721	.84167	.83617	.83070	.82528	.81990
103	100	.93167	.92572	.91981	.91394	.90811	.90233	.89658	.89087	.88521	.87958	.87399	.86845	.86294	.85747	.85203	.84664	.84128	.83596	.83068	.82543
103	101	.93398	.92822	.92249	.91680	.91116	.90554	.89997	.89443	.88893	.88347	.87805	.87266	.86730	.86198	.85670	.85145	.84624	.84106	.83592	.83081
103	102	.93621	.93063	.92508	.91957	.91410	.90866	.90325	.89788	.89254	.88724	.88197	.87673	.87153	.86636	.86123	.85612	.85105	.84601	.84100	.83602
103	103	.93840	.93300	.92763	.92229	.91699	.91172	.90648	.90128	.89610	.89095	.88584	.88076	.87571	.87068	.86569	.86073	.85580	.85090	.84603	.84118
104	0	.20553	.17984	.15773	.13868	.12225	.10808	.09583	.08524	.07607	.06813	.06123	.05524	.05003	.04548	.04152	.03806	.03502	.03236	.03003	.02797
104	1	.20285	.17673	.15421	.13477	.11799	.10348	.09093	.08007	.07065	.06247	.05537	.04919	.04381	.03912	.03502	.03144	.02830	.02555	.02313	.02100
104	2	.20684	.18048	.15771	.13803	.12100	.10626	.09348	.08239	.07277	.06440	.05711	.05077	.04523	.04040	.03617	.03247	.02922	.02636	.02385	.02164
104	3	.21111	.18452	.16152	.14159	.12432	.10934	.09633	.08503	.07519	.06663	.05916	.05265	.04695	.04197	.03761	.03378	.03042	.02746	.02485	.02255
104	4	.21556	.18876	.16551	.14535	.12784	.11262	.09938	.08786	.07782	.06905	.06140	.05471	.04886	.04373	.03923	.03527	.03179	.02872	.02601	.02362
104	5	.22017	.19315	.16968	.14928	.13153	.11607	.10261	.09086	.08061	.07165	.06381	.05694	.05092	.04564	.04100	.03691	.03331	.03013	.02732	.02483
104	6	.22491	.19768	.17398	.15334	.13536	.11967	.10597	.09401	.08354	.07438	.06635	.05931	.05312	.04768	.04289	.03867	.03494	.03165	.02873	.02615
104	7	.22978	.20235	.17842	.15755	.13933	.12341	.10949	.09730	.08662	.07725	.06903	.06180	.05545	.04985	.04491	.04055	.03670	.03329	.03026	.02758
104	8	.23477	.20714	.18300	.16190	.14344	.12729	.11313	.10072	.08983	.08025	.07184	.06443	.05790	.05214	.04705	.04255	.03857	.03504	.03190	.02911
104	9	.23990	.21207	.18772	.16639	.14770	.13132	.11693	.10430	.09319	.08341	.07480	.06720	.06050	.05458	.04933	.04469	.04057	.03692	.03366	.03077
104	10	.24516	.21715	.19258	.17104	.15212	.13550	.12089	.10803	.09671	.08673	.07792	.07013	.06325	.05716	.05176	.04697	.04272	.03894	.03556	.03256
104	11	.25055	.22236	.19759	.17583	.15669	.13984	.12500	.11192	.10038	.09018	.08118	.07320	.06614	.05988	.05433	.04939	.04499	.04108	.03759	.03447
104	12	.25606	.22769	.20273	.18075	.16139	.14431	.12925	.11595	.10419	.09378	.08457	.07641	.06917	.06274	.05702	.05193	.04739	.04335	.03973	.03650
104	13	.26166	.23312	.20796	.18577	.16619	.14889	.13360	.12007	.10810	.09748	.08807	.07971	.07229	.06568	.05980	.05456	.04988	.04570	.04195	.03860
104	14	.26729	.23859	.21324	.19085	.17104	.15352	.13801	.12426	.11206	.10124	.09162	.08307	.07545	.06867	.06262	.05722	.05239	.04807	.04420	.04073
104	15	.27296	.24409	.21856	.19595	.17593	.15819	.14244	.12847	.11605	.10501	.09519	.08644	.07864	.07167	.06545	.05989	.05491	.05045	.04645	.04285
104	16	.27863	.24961	.22389	.20108	.18084	.16287	.14690	.13270	.12006	.10881	.09877	.08982	.08183	.07468	.06829	.06256	.05743	.05282	.04868	.04496
104	17	.28433	.25516	.22926	.20625	.18579	.16760	.15140	.13697	.12411	.11264	.10239	.09323	.08504	.07771	.07114	.06525	.05995	.05520	.05092	.04706
104	18	.29008	.26076	.23468	.21147	.19080	.17238	.15596	.14130	.12822	.11652	.10606	.09669	.08831	.08078	.07403	.06797	.06251	.05760	.05318	.04919
104	19	.29592	.26645	.24020	.21679	.19591	.17727	.16062	.14574	.13242	.12051	.10983	.10026	.09166	.08395	.07701	.07077	.06515	.06009	.05551	.05138
104	20	.30186	.27226	.24583	.22224	.20115	.18229	.16541	.15030	.13677	.12462	.11373	.10395	.09515	.08724	.08012	.07370	.06791	.06268	.05796	.05368
104	21	.30792	.27819	.25160	.22782	.20653	.18745	.17036	.15502	.14126	.12889	.11778	.10778	.09878	.09067	.08336	.07676	.07079	.06540	.06052	.05610
104	22	.31408	.28423	.25750	.23353	.21204	.19275	.17544	.15988	.14588	.13330	.12196	.11175	.10254	.09423	.08672	.07994	.07380	.06824	.06320	.05863
104	23	.32037	.29041	.26353	.23939	.21770	.19821	.18067	.16489	.15067	.13786	.12631	.11588	.10646	.09794	.09024	.08327	.07695	.07122	.06602	.06129
104	24	.32680	.29674	.26971	.24541	.22353	.20383	.18608	.17008	.15564	.14261	.13083	.12018	.11055	.10183	.09393	.08677	.08026	.07436	.06899	.06410
104	25	.33337	.30322	.27606	.25160	.22954	.20964	.19168	.17546	.16080	.14754	.13554	.12468	.11484	.10591	.09781	.09045	.08376	.07767	.07213	.06709
104	26	.34007	.30985	.28257	.25795	.23572	.21563	.19746	.18103	.16615	.15267	.14045	.12937	.11931	.11018	.10187	.09432	.08744	.08117	.07546	.07024
104	27	.34694	.31664	.28926	.26450	.24210	.22182	.20345	.18681	.17171	.15801	.14558	.13428	.12401	.11466	.10615	.09840	.09133	.08488	.07899	.07360
104	28	.35394	.32359	.29611	.27121	.24865	.22819	.20963	.19277	.17746	.16355	.15090	.13938	.12889	.11934	.11062	.10267	.09540	.08877	.08270	.07714
104	29	.36108	.33068	.30311	.27809	.25538	.23474	.21599	.19893	.18342	.16929	.15642	.14468	.13398	.12421	.11529	.10714	.09968	.09285	.08660	.08086
104	30	.36835	.33791	.31027	.28513	.26227	.24147	.22253	.20528	.18956	.17522	.16213	.15018	.13927	.12929	.12016	.11180	.10414	.09712	.09068	.08477
104	31	.37574	.34529	.31757	.29233	.26934	.24838	.22926	.21182	.19589	.18134	.16804	.15588	.14475	.13456	.12522	.11666	.10880	.10159	.09496	.08886
104	32	.38326	.35280	.32503	.29970	.27658	.25546	.23618	.21855	.20242	.18767	.17416	.16179	.15044	.14004	.13049	.12172	.11366	.10625	.09943	.09315
104	33	.39093	.36047	.33266	.30724	.28400	.26275	.24329	.22548	.20917	.19421	.18050	.16791	.15636	.14575	.13599	.12701	.11875	.11114	.10413	.09767
104	34	.39872	.36829	.34044	.31495	.29161	.27022	.25061	.23263	.21612	.20097	.18706	.17426	.16250	.15168	.14171	.13253	.12406	.11626	.10905	.10239
104	35	.40667	.37627	.34840	.32285	.29941	.27790	.25814	.24000	.22331	.20797	.19386	.18086	.16889	.15786	.14768	.13830	.12963	.12162	.11422	.10737
104	36	.41475	.38440	.35653	.33093	.30741	.28578	.26589	.24758	.23072	.21520	.20089	.18769	.17552	.16428	.15390	.14431	.13543	.12723	.11963	.11259
104	37	.42297	.39268	.36482	.33919	.31559	.29386	.27384	.25539	.23837	.22266	.20816	.19477	.18240	.17096	.16037	.15057	.14150	.13309	.12529	.11806
104	38	.43134	.40113	.37330	.34764	.32399	.30217	.28203	.26343	.24626	.23038	.21570	.20212	.18955	.17791	.16712	.15712	.14784	.13923	.13124	.12381
104	39	.43985	.40974	.38195	.35629	.33259	.31069	.29044	.27172	.25439	.23835	.22350	.20973	.19697	.18513	.17415	.16395	.15447	.14566	.13747	.12984

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
104	40	.44852	.41852	.39078	.36513	.34140	.31944	.29910	.28026	.26279	.24660	.23157	.21763	.20468	.19265	.18147	.17108	.16140	.15239	.14401	.13619
104	41	.45734	.42747	.39981	.37419	.35045	.32843	.30801	.28906	.27147	.25513	.23994	.22583	.21270	.20049	.18912	.17853	.16866	.15946	.15087	.14286
104	42	.46632	.43660	.40903	.38345	.35971	.33765	.31716	.29812	.28041	.26394	.24861	.23433	.22103	.20864	.19708	.18630	.17624	.16685	.15807	.14986
104	43	.47544	.44589	.41843	.39291	.36918	.34711	.32656	.30744	.28962	.27303	.25756	.24313	.22966	.21710	.20536	.19440	.18415	.17457	.16560	.15721
104	44	.48470	.45534	.42801	.40256	.37887	.35679	.33620	.31701	.29910	.28239	.26679	.25222	.23860	.22587	.21397	.20282	.19239	.18262	.17347	.16489
104	45	.49407	.46492	.43773	.41238	.38873	.36666	.34605	.32680	.30882	.29201	.27629	.26158	.24782	.23493	.22286	.21154	.20094	.19099	.18165	.17288
104	46	.50356	.47463	.44761	.42237	.39878	.37673	.35612	.33683	.31878	.30188	.28605	.27122	.25732	.24428	.23205	.22057	.20979	.19967	.19015	.18120
104	47	.51314	.48444	.45760	.43249	.40899	.38698	.36636	.34705	.32895	.31197	.29604	.28110	.26707	.25389	.24151	.22988	.21893	.20864	.19895	.18982
104	48	.52282	.49438	.46773	.44276	.41935	.39740	.37681	.35748	.33934	.32230	.30629	.29124	.27709	.26379	.25127	.23948	.22838	.21792	.20806	.19877
104	49	.53258	.50441	.47798	.45317	.42988	.40800	.38744	.36812	.34995	.33286	.31678	.30164	.28739	.27396	.26130	.24937	.23812	.22751	.21749	.20803
104	50	.54243	.51456	.48836	.46373	.44057	.41878	.39827	.37897	.36079	.34366	.32752	.31231	.29796	.28442	.27164	.25958	.24819	.23742	.22725	.21763
104	51	.55237	.52480	.49886	.47443	.45141	.42973	.40929	.39002	.37184	.35469	.33851	.32323	.30880	.29516	.28227	.27009	.25856	.24766	.23734	.22756
104	52	.56236	.53512	.50944	.48522	.46237	.44081	.42046	.40124	.38308	.36593	.34971	.33438	.31987	.30615	.29316	.28087	.26922	.25818	.24772	.23780
104	53	.57240	.54550	.52011	.49612	.47345	.45203	.43177	.41262	.39450	.37735	.36112	.34574	.33118	.31739	.30431	.29191	.28015	.26899	.25839	.24834
104	54	.58247	.55594	.53084	.50710	.48463	.46336	.44322	.42415	.40608	.38895	.37272	.35732	.34272	.32886	.31570	.30321	.29134	.28007	.26935	.25917
104	55	.59259	.56642	.54164	.51816	.49591	.47481	.45481	.43583	.41783	.40074	.38451	.36911	.35447	.34056	.32734	.31477	.30281	.29143	.28060	.27029
104	56	.60273	.57696	.55251	.52931	.50728	.48638	.46652	.44766	.42973	.41270	.39650	.38110	.36644	.35250	.33922	.32658	.31454	.30307	.29214	.28172
104	57	.61289	.58752	.56342	.54051	.51874	.49804	.47835	.45961	.44179	.42482	.40866	.39328	.37862	.36465	.35134	.33864	.32654	.31499	.30396	.29344
104	58	.62304	.59809	.57435	.55176	.53025	.50976	.49025	.47167	.45395	.43707	.42097	.40562	.39097	.37699	.36365	.35091	.33875	.32713	.31602	.30541
104	59	.63317	.60865	.58528	.56301	.54177	.52153	.50221	.48378	.46620	.44941	.43338	.41808	.40345	.38948	.37612	.36336	.35114	.33946	.32829	.31759
104	60	.64325	.61917	.59619	.57426	.55331	.53331	.51421	.49595	.47851	.46183	.44589	.43064	.41606	.40210	.38875	.37596	.36371	.35199	.34075	.32998
104	61	.65331	.62968	.60710	.58551	.56487	.54513	.52625	.50819	.49090	.47435	.45851	.44334	.42880	.41488	.40153	.38874	.37647	.36471	.35342	.34259
104	62	.66334	.64018	.61801	.59679	.57647	.55701	.53837	.52051	.50340	.48699	.47126	.45618	.44171	.42783	.41451	.40173	.38945	.37767	.36635	.35547
104	63	.67337	.65068	.62894	.60810	.58811	.56895	.55056	.53292	.51600	.49975	.48415	.46917	.45479	.44097	.42769	.41493	.40267	.39087	.37953	.36862
104	64	.68336	.66117	.63986	.61941	.59977	.58092	.56280	.54540	.52868	.51261	.49716	.48230	.46801	.45427	.44105	.42833	.41608	.40429	.39294	.38201
104	65	.69332	.67162	.65077	.63073	.61145	.59292	.57509	.55794	.54144	.52556	.51027	.49555	.48138	.46773	.45458	.44191	.42970	.41793	.40658	.39564
104	66	.70325	.68206	.66168	.64205	.62315	.60496	.58743	.57055	.55429	.53861	.52350	.50894	.49490	.48136	.46829	.45569	.44353	.43180	.42047	.40954
104	67	.71316	.69250	.67259	.65340	.63490	.61706	.59985	.58325	.56724	.55179	.53688	.52249	.50860	.49518	.48223	.46971	.45762	.44594	.43464	.42373
104	68	.72304	.70291	.68350	.66475	.64666	.62918	.61231	.59602	.58028	.56507	.55037	.53617	.52244	.50917	.49634	.48392	.47192	.46030	.44906	.43819
104	69	.73285	.71327	.69435	.67607	.65839	.64130	.62478	.60880	.59335	.57840	.56393	.54994	.53639	.52328	.51058	.49829	.48638	.47485	.46368	.45286
104	70	.74256	.72353	.70512	.68731	.67006	.65337	.63721	.62156	.60640	.59172	.57750	.56372	.55037	.53743	.52489	.51273	.50094	.48951	.47842	.46767
104	71	.75214	.73367	.71577	.69843	.68162	.66533	.64954	.63423	.61939	.60499	.59103	.57748	.56434	.55159	.53922	.52721	.51555	.50423	.49324	.48256
104	72	.76157	.74365	.72627	.70941	.69305	.67717	.66176	.64680	.63227	.61817	.60448	.59118	.57826	.56571	.55351	.54167	.53015	.51896	.50808	.49750
104	73	.77084	.75348	.73662	.72024	.70432	.68886	.67384	.65924	.64504	.63124	.61783	.60479	.59210	.57976	.56776	.55609	.54473	.53368	.52292	.51245
104	74	.77997	.76317	.74683	.73094	.71548	.70045	.68582	.67158	.65773	.64425	.63112	.61835	.60591	.59380	.58200	.57052	.55933	.54843	.53781	.52746
104	75	.78899	.77275	.75694	.74154	.72655	.71195	.69772	.68386	.67036	.65721	.64439	.63190	.61972	.60785	.59627	.58499	.57398	.56325	.55278	.54257
104	76	.79790	.78223	.76696	.75206	.73754	.72338	.70957	.69610	.68297	.67015	.65765	.64545	.63355	.62193	.61060	.59953	.58873	.57818	.56788	.55783
104	77	.80671	.79161	.77687	.76249	.74844	.73474	.72135	.70829	.69553	.68306	.67089	.65900	.64739	.63604	.62496	.61412	.60354	.59319	.58308	.57319
104	78	.81538	.80085	.78666	.77279	.75923	.74598	.73303	.72037	.70800	.69590	.68407	.67251	.66119	.65013	.63931	.62873	.61837	.60824	.59833	.58863
104	79	.82388	.80992	.79626	.78291	.76984	.75705	.74454	.73230	.72032	.70859	.69711	.68588	.67488	.66411	.65357	.64324	.63313	.62323	.61353	.60403
104	80	.83214	.81874	.80563	.79278	.78020	.76787	.75580	.74397	.73239	.72104	.70992	.69902	.68834	.67787	.66761	.65756	.64770	.63803	.62856	.61927
104	81	.84013	.82728	.81469	.80235	.79024	.77838	.76674	.75533	.74414	.73317	.72240	.71184	.70149	.69132	.68136	.67157	.66198	.65256	.64331	.63424
104	82	.84783	.83552	.82344	.81159	.79996	.78854	.77734	.76634	.75554	.74494	.73453	.72431	.71428	.70443	.69475	.68525	.67591	.66675	.65774	.64889
104	83	.85524	.84346	.83188	.82051	.80934	.79837	.78759	.77700	.76659	.75636	.74631	.73643	.72672	.71718	.70780	.69858	.68951	.68060	.67183	.66322
104	84	.86240	.85113	.84006	.82916	.81845	.80792	.79756	.78737	.77735	.76749	.75780	.74826	.73888	.72965	.72056	.71163	.70284	.69418	.68567	.67729
104	85	.86935	.85858	.84799	.83757	.82731	.81721	.80727	.79748	.78785	.77836	.76902	.75983	.75078	.74186	.73309	.72444	.71593	.70755	.69929	.69115
104	86	.87602	.86574	.85563	.84566	.83584	.82617	.81664	.80725	.79800	.78888	.77990	.77105	.76233	.75373	.74526	.73691	.72868	.72056	.71256	.70468
104	87	.88235	.87255	.86289	.85336	.84397	.83471	.82558	.81658	.80770	.79894	.79031	.78179	.77339	.76511	.75694	.74888	.74092	.73308	.72534	.71771
104	88	.88835	.87900	.86978	.86068	.85170	.84283	.83409	.82546	.81694	.80853	.80024	.79205	.78396	.77598	.76811	.76033	.75266	.74508	.73760	.73021
104	89	.89401	.88509	.87629	.86759	.85901	.85053	.84215	.83388	.82571	.81765	.80968	.80181	.79403	.78635	.77876	.77127	.76386	.75655	.74932	.74218

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
104	90	.89933	.89083	.88242	.87411	.86590	.85778	.84976	.84184	.83401	.82626	.81861	.81105	.80357	.79618	.78887	.78165	.77451	.76745	.76047	.75357
104	91	.90425	.89613	.88809	.88014	.87229	.86451	.85683	.84923	.84171	.83427	.82692	.81964	.81245	.80533	.79829	.79133	.78444	.77763	.77088	.76421
104	92	.90873	.90095	.89325	.88564	.87810	.87064	.86326	.85596	.84873	.84158	.83450	.82750	.82056	.81370	.80691	.80019	.79353	.78695	.78043	.77397
104	93	.91278	.90532	.89794	.89063	.88339	.87622	.86912	.86209	.85513	.84824	.84142	.83466	.82797	.82134	.81478	.80828	.80185	.79547	.78916	.78291
104	94	.91650	.90934	.90224	.89520	.88824	.88134	.87450	.86772	.86101	.85437	.84778	.84125	.83479	.82838	.82203	.81574	.80951	.80334	.79722	.79115
104	95	.91995	.91306	.90623	.89946	.89275	.88609	.87950	.87297	.86649	.86007	.85371	.84740	.84115	.83495	.82880	.82271	.81667	.81069	.80476	.79887
104	96	.92313	.91649	.90991	.90338	.89691	.89049	.88412	.87781	.87155	.86535	.85919	.85309	.84703	.84103	.83508	.82917	.82332	.81751	.81175	.80604
104	97	.92603	.91962	.91327	.90697	.90071	.89451	.88835	.88225	.87619	.87018	.86422	.85830	.85243	.84661	.84083	.83510	.82941	.82377	.81817	.81262
104	98	.92872	.92253	.91639	.91030	.90425	.89824	.89229	.88637	.88050	.87468	.86890	.86316	.85746	.85181	.84620	.84063	.83510	.82962	.82417	.81877
104	99	.93130	.92532	.91938	.91348	.90763	.90182	.89605	.89032	.88464	.87899	.87338	.86782	.86229	.85680	.85135	.84594	.84057	.83524	.82994	.82468
104	100	.93375	.92797	.92223	.91653	.91087	.90524	.89965	.89410	.88859	.88312	.87768	.87228	.86692	.86159	.85630	.85104	.84582	.84063	.83548	.83036
104	101	.93612	.93053	.92498	.91947	.91399	.90854	.90314	.89776	.89242	.88711	.88184	.87660	.87140	.86623	.86109	.85598	.85091	.84587	.84086	.83588
104	102	.93841	.93301	.92764	.92231	.91701	.91174	.90650	.90130	.89613	.89098	.88587	.88079	.87574	.87073	.86574	.86078	.85585	.85095	.84608	.84125
104	103	.94065	.93544	.93026	.92510	.91998	.91489	.90982	.90478	.89978	.89480	.88985	.88493	.88003	.87517	.87033	.86552	.86073	.85598	.85125	.84655
104	104	.94299	.93797	.93298	.92802	.92308	.91817	.91328	.90842	.90359	.89878	.89400	.88924	.88451	.87981	.87513	.87048	.86585	.86124	.85666	.85211
105	0	.20556	.17987	.15776	.13872	.12229	.10812	.09588	.08529	.07612	.06818	.06129	.05530	.05009	.04555	.04159	.03812	.03509	.03244	.03010	.02805
105	1	.20285	.17673	.15421	.13478	.11800	.10349	.09094	.08007	.07065	.06248	.05538	.04920	.04382	.03913	.03503	.03145	.02831	.02556	.02314	.02102
105	2	.20684	.18048	.15772	.13804	.12101	.10626	.09349	.08240	.07277	.06440	.05712	.05078	.04524	.04041	.03618	.03247	.02923	.02637	.02386	.02165
105	3	.21111	.18453	.16152	.14160	.12433	.10934	.09634	.08503	.07520	.06663	.05917	.05265	.04696	.04198	.03761	.03378	.03042	.02746	.02486	.02256
105	4	.21557	.18876	.16552	.14535	.12784	.11263	.09939	.08786	.07782	.06906	.06141	.05472	.04886	.04373	.03923	.03527	.03179	.02873	.02602	.02363
105	5	.22018	.19315	.16968	.14928	.13153	.11608	.10261	.09087	.08061	.07165	.06381	.05695	.05093	.04565	.04100	.03691	.03331	.03013	.02732	.02484
105	6	.22492	.19768	.17398	.15335	.13536	.11967	.10598	.09401	.08354	.07438	.06635	.05931	.05312	.04768	.04289	.03867	.03495	.03165	.02874	.02615
105	7	.22979	.20235	.17843	.15756	.13934	.12341	.10949	.09730	.08662	.07726	.06903	.06181	.05545	.04985	.04492	.04056	.03670	.03329	.03027	.02758
105	8	.23478	.20714	.18300	.16190	.14344	.12729	.11313	.10072	.08983	.08026	.07184	.06443	.05790	.05214	.04706	.04256	.03857	.03504	.03190	.02911
105	9	.23990	.21207	.18772	.16639	.14771	.13132	.11694	.10430	.09319	.08341	.07480	.06721	.06050	.05458	.04934	.04470	.04058	.03692	.03367	.03077
105	10	.24517	.21715	.19259	.17104	.15213	.13551	.12090	.10804	.09671	.08673	.07792	.07014	.06326	.05717	.05177	.04698	.04272	.03894	.03557	.03256
105	11	.25056	.22236	.19759	.17583	.15669	.13984	.12501	.11192	.10038	.09019	.08118	.07321	.06615	.05989	.05433	.04939	.04500	.04109	.03760	.03448
105	12	.25607	.22770	.20273	.18076	.16139	.14432	.12926	.11595	.10419	.09379	.08458	.07642	.06918	.06275	.05703	.05194	.04740	.04336	.03974	.03651
105	13	.26166	.23312	.20797	.18578	.16620	.14890	.13361	.12008	.10811	.09749	.08808	.07973	.07230	.06569	.05981	.05457	.04989	.04571	.04197	.03862
105	14	.26730	.23860	.21325	.19086	.17105	.15353	.13802	.12427	.11207	.10125	.09163	.08308	.07547	.06868	.06264	.05723	.05241	.04809	.04422	.04075
105	15	.27296	.24410	.21857	.19597	.17594	.15820	.14246	.12848	.11607	.10503	.09520	.08645	.07865	.07169	.06547	.05991	.05493	.05047	.04647	.04287
105	16	.27864	.24962	.22390	.20109	.18086	.16289	.14692	.13272	.12008	.10882	.09879	.08984	.08184	.07470	.06831	.06258	.05745	.05284	.04870	.04498
105	17	.28434	.25517	.22927	.20626	.18580	.16761	.15142	.13699	.12413	.11265	.10241	.09325	.08506	.07773	.07116	.06527	.05998	.05522	.05094	.04709
105	18	.29009	.26077	.23469	.21148	.19081	.17240	.15597	.14132	.12823	.11654	.10608	.09671	.08833	.08080	.07405	.06799	.06254	.05763	.05320	.04921
105	19	.29593	.26646	.24021	.21680	.19592	.17728	.16064	.14575	.13244	.12052	.10985	.10028	.09169	.08397	.07704	.07080	.06518	.06011	.05554	.05141
105	20	.30187	.27227	.24585	.22225	.20116	.18230	.16543	.15032	.13678	.12464	.11375	.10397	.09517	.08726	.08014	.07372	.06793	.06271	.05798	.05371
105	21	.30793	.27820	.25162	.22783	.20654	.18747	.17037	.15504	.14128	.12891	.11780	.10780	.09880	.09069	.08338	.07678	.07082	.06543	.06055	.05613
105	22	.31409	.28425	.25751	.23355	.21206	.19277	.17545	.15989	.14590	.13332	.12198	.11177	.10256	.09425	.08675	.07996	.07382	.06827	.06323	.05866
105	23	.32039	.29043	.26354	.23941	.21772	.19823	.18069	.16491	.15069	.13788	.12633	.11590	.10648	.09797	.09027	.08329	.07698	.07124	.06604	.06132
105	24	.32681	.29675	.26973	.24542	.22355	.20385	.18610	.17010	.15566	.14263	.13085	.12021	.11058	.10186	.09396	.08679	.08029	.07438	.06902	.06413
105	25	.33338	.30323	.27608	.25161	.22956	.20966	.19170	.17548	.16082	.14756	.13557	.12470	.11486	.10593	.09783	.09047	.08379	.07770	.07216	.06712
105	26	.34009	.30986	.28259	.25797	.23574	.21565	.19748	.18105	.16617	.15269	.14048	.12939	.11934	.11020	.10190	.09434	.08747	.08120	.07549	.07028
105	27	.34695	.31666	.28928	.26452	.24212	.22184	.20347	.18683	.17173	.15804	.14560	.13430	.12403	.11469	.10618	.09843	.09136	.08491	.07902	.07364
105	28	.35395	.32360	.29612	.27123	.24867	.22821	.20965	.19280	.17749	.16358	.15092	.13941	.12892	.11936	.11065	.10270	.09544	.08880	.08273	.07717
105	29	.36109	.33070	.30313	.27811	.25540	.23476	.21601	.19896	.18344	.16931	.15644	.14471	.13401	.12424	.11532	.10717	.09971	.09288	.08663	.08090
105	30	.36836	.33793	.31028	.28515	.26229	.24149	.22256	.20531	.18958	.17525	.16216	.15021	.13930	.12932	.12019	.11183	.10418	.09716	.09072	.08481
105	31	.37576	.34531	.31759	.29235	.26936	.24840	.22928	.21184	.19592	.18137	.16807	.15591	.14478	.13459	.12525	.11669	.10884	.10162	.09500	.08890
105	32	.38328	.35282	.32505	.29972	.27660	.25549	.23620	.21857	.20245	.18770	.17419	.16182	.15048	.14007	.13052	.12176	.11370	.10629	.09947	.09320
105	33	.39094	.36049	.33268	.30726	.28402	.26277	.24332	.22551	.20920	.19424	.18053	.16795	.15639	.14578	.13602	.12705	.11879	.11118	.10417	.09771
105	34	.39874	.36831	.34046	.31497	.29163	.27024	.25064	.23266	.21616	.20101	.18709	.17430	.16254	.15171	.14175	.13257	.12410	.11630	.10909	.10244

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
105	35	.40669	.37629	.34843	.32288	.29944	.27793	.25817	.24003	.22335	.20801	.19389	.18090	.16893	.15790	.14772	.13834	.12967	.12167	.11426	.10742
105	36	.41477	.38442	.35655	.33096	.30743	.28581	.26592	.24761	.23076	.21523	.20093	.18773	.17556	.16432	.15394	.14435	.13548	.12727	.11968	.11264
105	37	.42299	.39270	.36485	.33922	.31562	.29389	.27387	.25542	.23840	.22270	.20820	.19481	.18244	.17100	.16042	.15062	.14155	.13314	.12534	.11811
105	38	.43136	.40115	.37332	.34767	.32402	.30220	.28206	.26347	.24629	.23042	.21574	.20216	.18959	.17795	.16717	.15717	.14789	.13929	.13129	.12386
105	39	.43987	.40976	.38197	.35632	.33262	.31072	.29048	.27176	.25443	.23839	.22354	.20978	.19702	.18518	.17420	.16400	.15452	.14571	.13752	.12990
105	40	.44854	.41854	.39081	.36517	.34144	.31948	.29914	.28030	.26283	.24664	.23162	.21768	.20473	.19271	.18153	.17113	.16146	.15245	.14406	.13625
105	41	.45737	.42750	.39985	.37423	.35048	.32847	.30805	.28910	.27151	.25517	.23999	.22588	.21276	.20054	.18918	.17859	.16872	.15952	.15093	.14292
105	42	.46635	.43663	.40907	.38349	.35975	.33769	.31721	.29817	.28046	.26399	.24866	.23438	.22109	.20870	.19714	.18636	.17631	.16691	.15814	.14993
105	43	.47547	.44592	.41847	.39295	.36922	.34715	.32661	.30749	.28968	.27308	.25761	.24319	.22973	.21716	.20543	.19447	.18422	.17464	.16567	.15728
105	44	.48473	.45537	.42805	.40261	.37891	.35683	.33625	.31706	.29916	.28245	.26686	.25229	.23867	.22594	.21404	.20290	.19247	.18270	.17355	.16497
105	45	.49411	.46496	.43778	.41243	.38878	.36671	.34611	.32686	.30888	.29207	.27636	.26165	.24789	.23501	.22294	.21162	.20102	.19107	.18174	.17297
105	46	.50360	.47467	.44765	.42242	.39884	.37679	.35618	.33689	.31884	.30195	.28612	.27129	.25740	.24436	.23213	.22066	.20988	.19976	.19025	.18130
105	47	.51319	.48449	.45766	.43255	.40905	.38704	.36643	.34712	.32902	.31205	.29612	.28118	.26716	.25398	.24161	.22997	.21903	.20874	.19905	.18993
105	48	.52286	.49443	.46779	.44282	.41942	.39747	.37688	.35756	.33942	.32238	.30638	.29133	.27719	.26388	.25137	.23958	.22848	.21803	.20817	.19888
105	49	.53263	.50447	.47804	.45324	.42995	.40808	.38752	.36820	.35004	.33295	.31687	.30174	.28749	.27406	.26141	.24949	.23824	.22763	.21761	.20815
105	50	.54249	.51462	.48843	.46381	.44065	.41886	.39836	.37906	.36088	.34376	.32763	.31241	.29807	.28454	.27176	.25971	.24832	.23756	.22739	.21777
105	51	.55243	.52487	.49893	.47451	.45150	.42982	.40938	.39012	.37195	.35480	.33862	.32335	.30892	.29529	.28241	.27023	.25870	.24780	.23749	.22772
105	52	.56243	.53520	.50952	.48531	.46247	.44091	.42056	.40135	.38320	.36605	.34983	.33451	.32001	.30629	.29331	.28102	.26937	.25834	.24788	.23797
105	53	.57247	.54559	.52020	.49621	.47355	.45214	.43189	.41274	.39462	.37748	.36125	.34589	.33133	.31754	.30447	.29207	.28032	.26916	.25857	.24852
105	54	.58256	.55603	.53094	.50720	.48474	.46348	.44335	.42428	.40622	.38910	.37287	.35748	.34288	.32902	.31587	.30339	.29153	.28026	.26955	.25936
105	55	.59268	.56652	.54175	.51828	.49603	.47494	.45494	.43598	.41798	.40089	.38468	.36928	.35465	.34074	.32753	.31496	.30301	.29164	.28082	.27051
105	56	.60283	.57706	.55262	.52943	.50742	.48652	.46667	.44781	.42990	.41287	.39668	.38128	.36663	.35270	.33943	.32680	.31476	.30330	.29238	.28196
105	57	.61300	.58764	.56355	.54065	.51889	.49819	.47851	.45979	.44197	.42501	.40886	.39348	.37883	.36487	.35157	.33888	.32678	.31523	.30422	.29370
105	58	.62316	.59822	.57449	.55191	.53041	.50993	.49043	.47185	.45415	.43727	.42118	.40584	.39120	.37723	.36390	.35117	.33901	.32740	.31630	.30569
105	59	.63330	.60879	.58543	.56317	.54195	.52171	.50241	.48399	.46641	.44963	.43362	.41832	.40370	.38974	.37639	.36363	.35143	.33976	.32859	.31790
105	60	.64339	.61933	.59636	.57443	.55350	.53351	.51442	.49617	.47874	.46208	.44614	.43091	.41633	.40238	.38904	.37626	.36402	.35230	.34108	.33032
105	61	.65346	.62984	.60728	.58570	.56507	.54535	.52648	.50843	.49115	.47461	.45878	.44362	.42910	.41518	.40184	.38906	.37681	.36505	.35378	.34296
105	62	.66351	.64036	.61821	.59700	.57669	.55724	.53862	.52077	.50367	.48727	.47156	.45648	.44203	.42816	.41485	.40208	.38982	.37804	.36673	.35586
105	63	.67355	.65088	.62915	.60832	.58835	.56920	.55083	.53320	.51629	.50005	.48447	.46951	.45513	.44133	.42806	.41531	.40306	.39127	.37994	.36904
105	64	.68356	.66138	.64009	.61965	.60003	.58119	.56309	.54570	.52899	.51294	.49750	.48266	.46838	.45465	.44145	.42874	.41650	.40472	.39338	.38246
105	65	.69353	.67185	.65101	.63098	.61173	.59321	.57540	.55826	.54178	.52591	.51064	.49594	.48178	.46814	.45500	.44235	.43015	.41839	.40706	.39613
105	66	.70347	.68231	.66194	.64233	.62345	.60527	.58777	.57090	.55465	.53899	.52390	.50936	.49533	.48180	.46875	.45617	.44402	.43230	.42099	.41007
105	67	.71341	.69277	.67288	.65370	.63522	.61740	.60021	.58363	.56764	.55221	.53732	.52294	.50906	.49566	.48272	.47022	.45815	.44648	.43520	.42431
105	68	.72330	.70320	.68380	.66508	.64701	.62955	.61270	.59643	.58071	.56552	.55084	.53666	.52295	.50969	.49688	.48448	.47249	.46089	.44967	.43881
105	69	.73314	.71358	.69469	.67642	.65877	.64171	.62521	.60925	.59382	.57889	.56444	.55046	.53694	.52384	.51117	.49889	.48701	.47549	.46434	.45353
105	70	.74287	.72387	.70549	.68769	.67047	.65380	.63767	.62204	.60691	.59225	.57805	.56430	.55097	.53805	.52553	.51339	.50162	.49021	.47914	.46840
105	71	.75248	.73403	.71616	.69885	.68207	.66580	.65004	.63475	.61993	.60556	.59162	.57810	.56498	.55226	.53990	.52792	.51628	.50498	.49401	.48336
105	72	.76193	.74405	.72670	.70986	.69353	.67768	.66229	.64736	.63286	.61879	.60512	.59185	.57895	.56643	.55426	.54243	.53094	.51977	.50891	.49836
105	73	.77123	.75390	.73707	.72073	.70484	.68941	.67442	.65984	.64568	.63191	.61852	.60551	.59285	.58054	.56856	.55692	.54558	.53455	.52382	.51337
105	74	.78039	.76363	.74732	.73146	.71604	.70104	.68644	.67224	.65841	.64496	.63187	.61912	.60671	.59463	.58287	.57141	.56024	.54937	.53878	.52846
105	75	.78944	.77324	.75747	.74211	.72715	.71258	.69839	.68457	.67110	.65798	.64519	.63273	.62058	.60874	.59720	.58595	.57497	.56427	.55383	.54365
105	76	.79839	.78276	.76753	.75267	.73819	.72407	.71030	.69687	.68377	.67099	.65852	.64636	.63449	.62290	.61160	.60057	.58979	.57928	.56901	.55898
105	77	.80724	.79218	.77749	.76314	.74915	.73548	.72214	.70911	.69639	.68396	.67183	.65998	.64840	.63709	.62604	.61524	.60469	.59438	.58430	.57445
105	78	.81596	.80147	.78733	.77350	.75999	.74679	.73388	.72127	.70893	.69688	.68509	.67356	.66229	.65127	.64049	.62994	.61962	.60953	.59965	.58999
105	79	.82450	.81059	.79699	.78368	.77066	.75793	.74546	.73327	.72133	.70965	.69822	.68703	.67607	.66534	.65484	.64456	.63449	.62462	.61496	.60550
105	80	.83282	.81947	.80641	.79362	.78109	.76882	.75680	.74502	.73349	.72218	.71111	.70026	.68963	.67921	.66899	.65898	.64917	.63954	.63011	.62086
105	81	.84086	.82807	.81554	.80325	.79121	.77940	.76782	.75646	.74533	.73441	.72369	.71319	.70288	.69277	.68285	.67311	.66356	.65419	.64499	.63597
105	82	.84861	.83637	.82436	.81257	.80100	.78964	.77850	.76756	.75682	.74628	.73593	.72576	.71578	.70598	.69636	.68691	.67763	.66851	.65955	.65075
105	83	.85608	.84437	.83287	.82157	.81046	.79956	.78884	.77831	.76797	.75780	.74781	.73799	.72834	.71885	.70953	.70036	.69135	.68249	.67378	.66522
105	84	.86331	.85212	.84112	.83029	.81965	.80919	.79890	.78878	.77883	.76904	.75941	.74994	.74062	.73145	.72243	.71355	.70482	.69623	.68777	.67944

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
105	85	.87032	.85964	.84913	.83878	.82860	.81858	.80871	.79900	.78944	.78003	.77076	.76164	.75265	.74380	.73509	.72651	.71806	.70974	.70155	.69347
105	86	.87707	.86688	.85685	.84697	.83724	.82764	.81820	.80889	.79971	.79067	.78177	.77299	.76434	.75582	.74741	.73913	.73097	.72292	.71499	.70717
105	87	.88348	.87377	.86421	.85477	.84547	.83630	.82725	.81833	.80954	.80087	.79231	.78388	.77556	.76735	.75925	.75127	.74339	.73562	.72795	.72038
105	88	.88956	.88031	.87119	.86218	.85330	.84453	.83588	.82734	.81891	.81059	.80238	.79428	.78628	.77838	.77059	.76289	.75530	.74780	.74039	.73308
105	89	.89531	.88650	.87780	.86921	.86072	.85234	.84407	.83589	.82782	.81985	.81197	.80419	.79651	.78892	.78142	.77401	.76669	.75945	.75231	.74525
105	90	.90071	.89232	.88402	.87583	.86772	.85972	.85180	.84398	.83625	.82861	.82106	.81359	.80621	.79891	.79170	.78457	.77752	.77054	.76365	.75684
105	91	.90572	.89771	.88979	.88197	.87422	.86656	.85899	.85150	.84409	.83676	.82951	.82234	.81525	.80824	.80129	.79443	.78764	.78091	.77427	.76769
105	92	.91027	.90262	.89505	.88756	.88014	.87281	.86555	.85836	.85125	.84421	.83724	.83035	.82352	.81677	.81008	.80346	.79691	.79042	.78400	.77764
105	93	.91440	.90708	.89983	.89264	.88553	.87849	.87152	.86461	.85778	.85100	.84430	.83765	.83108	.82456	.81811	.81172	.80539	.79912	.79291	.78676
105	94	.91820	.91117	.90421	.89731	.89048	.88371	.87701	.87036	.86378	.85725	.85079	.84438	.83804	.83175	.82552	.81934	.81322	.80715	.80114	.79519
105	95	.92172	.91497	.90829	.90166	.89509	.88857	.88212	.87572	.86937	.86308	.85685	.85067	.84454	.83846	.83244	.82646	.82054	.81467	.80885	.80308
105	96	.92496	.91848	.91205	.90567	.89934	.89307	.88684	.88067	.87455	.86848	.86246	.85648	.85056	.84468	.83885	.83307	.82734	.82165	.81601	.81041
105	97	.92793	.92168	.91549	.90934	.90323	.89718	.89117	.88521	.87929	.87342	.86760	.86182	.85609	.85039	.84475	.83914	.83358	.82806	.82259	.81715
105	98	.93069	.92466	.91868	.91275	.90685	.90100	.89520	.88943	.88371	.87803	.87239	.86679	.86124	.85572	.85024	.84481	.83941	.83405	.82873	.82345
105	99	.93332	.92751	.92174	.91601	.91032	.90467	.89906	.89348	.88795	.88245	.87699	.87157	.86619	.86084	.85553	.85026	.84502	.83982	.83465	.82952
105	100	.93584	.93024	.92467	.91913	.91364	.90818	.90275	.89736	.89201	.88669	.88140	.87615	.87094	.86575	.86060	.85549	.85040	.84536	.84034	.83535
105	101	.93827	.93286	.92749	.92215	.91684	.91157	.90632	.90111	.89594	.89079	.88567	.88059	.87554	.87051	.86552	.86056	.85563	.85073	.84586	.84102
105	102	.94062	.93540	.93022	.92507	.91994	.91485	.90978	.90475	.89974	.89476	.88981	.88489	.88000	.87514	.87030	.86549	.86071	.85596	.85123	.84653
105	103	.94292	.93790	.93290	.92794	.92299	.91808	.91319	.90833	.90349	.89868	.89389	.88914	.88440	.87970	.87501	.87036	.86572	.86112	.85654	.85198
105	104	.94532	.94050	.93570	.93092	.92617	.92144	.91674	.91206	.90740	.90277	.89816	.89357	.88900	.88446	.87994	.87545	.87097	.86652	.86209	.85769
105	105	.94776	.94314	.93854	.93397	.92941	.92487	.92036	.91587	.91139	.90694	.90251	.89810	.89370	.88933	.88498	.88065	.87634	.87205	.86778	.86353
106	0	.20560	.17992	.15781	.13877	.12235	.10818	.09594	.08535	.07619	.06825	.06136	.05537	.05016	.04563	.04167	.03821	.03518	.03253	.03020	.02814
106	1	.20286	.17674	.15422	.13479	.11800	.10350	.09095	.08008	.07066	.06249	.05539	.04921	.04383	.03914	.03504	.03146	.02833	.02557	.02316	.02103
106	2	.20685	.18049	.15772	.13804	.12101	.10627	.09349	.08241	.07278	.06441	.05713	.05078	.04525	.04041	.03619	.03248	.02924	.02638	.02387	.02166
106	3	.21111	.18453	.16152	.14160	.12433	.10935	.09634	.08504	.07520	.06664	.05917	.05266	.04697	.04198	.03762	.03379	.03043	.02747	.02486	.02256
106	4	.21557	.18876	.16552	.14536	.12785	.11263	.09939	.08787	.07783	.06906	.06141	.05472	.04887	.04374	.03924	.03528	.03180	.02873	.02603	.02364
106	5	.22018	.19316	.16969	.14928	.13153	.11608	.10262	.09087	.08062	.07166	.06382	.05695	.05093	.04565	.04101	.03692	.03332	.03014	.02733	.02484
106	6	.22492	.19769	.17399	.15335	.13536	.11968	.10598	.09401	.08355	.07439	.06636	.05931	.05313	.04769	.04290	.03868	.03495	.03166	.02874	.02616
106	7	.22979	.20235	.17843	.15756	.13934	.12342	.10949	.09730	.08662	.07726	.06904	.06181	.05546	.04986	.04492	.04056	.03671	.03330	.03027	.02759
106	8	.23478	.20714	.18300	.16190	.14345	.12729	.11314	.10073	.08983	.08026	.07185	.06444	.05791	.05215	.04706	.04256	.03858	.03504	.03191	.02912
106	9	.23990	.21207	.18772	.16640	.14771	.13132	.11694	.10430	.09319	.08342	.07481	.06721	.06051	.05458	.04934	.04470	.04058	.03692	.03367	.03078
106	10	.24517	.21715	.19259	.17104	.15213	.13551	.12090	.10804	.09672	.08673	.07792	.07014	.06326	.05717	.05177	.04698	.04273	.03895	.03558	.03257
106	11	.25056	.22236	.19760	.17583	.15669	.13985	.12501	.11193	.10039	.09020	.08119	.07322	.06615	.05990	.05434	.04940	.04501	.04109	.03760	.03449
106	12	.25607	.22770	.20274	.18076	.16140	.14433	.12926	.11596	.10420	.09380	.08459	.07643	.06919	.06275	.05704	.05195	.04741	.04337	.03975	.03652
106	13	.26167	.23313	.20797	.18579	.16620	.14891	.13362	.12009	.10812	.09750	.08809	.07974	.07231	.06571	.05982	.05458	.04990	.04572	.04198	.03863
106	14	.26731	.23861	.21326	.19087	.17106	.15354	.13803	.12428	.11208	.10126	.09164	.08309	.07548	.06870	.06265	.05725	.05242	.04810	.04423	.04076
106	15	.27297	.24411	.21858	.19598	.17596	.15821	.14247	.12850	.11608	.10504	.09522	.08647	.07867	.07171	.06549	.05993	.05495	.05049	.04649	.04289
106	16	.27865	.24963	.22391	.20111	.18087	.16290	.14693	.13273	.12010	.10884	.09881	.08986	.08186	.07472	.06833	.06260	.05747	.05286	.04873	.04500
106	17	.28435	.25518	.22928	.20627	.18582	.16763	.15143	.13701	.12415	.11267	.10243	.09327	.08508	.07775	.07118	.06529	.06000	.05524	.05097	.04711
106	18	.29010	.26078	.23470	.21150	.19083	.17241	.15599	.14134	.12825	.11656	.10610	.09674	.08835	.08083	.07408	.06801	.06256	.05765	.05323	.04924
106	19	.29594	.26647	.24022	.21682	.19594	.17730	.16065	.14577	.13246	.12054	.10987	.10030	.09171	.08400	.07706	.07082	.06520	.06014	.05557	.05144
106	20	.30188	.27228	.24586	.22227	.20118	.18232	.16545	.15034	.13680	.12467	.11377	.10399	.09520	.08729	.08017	.07375	.06796	.06274	.05801	.05374
106	21	.30794	.27821	.25163	.22785	.20656	.18749	.17039	.15506	.14130	.12893	.11782	.10783	.09883	.09072	.08341	.07681	.07085	.06546	.06058	.05616
106	22	.31411	.28426	.25753	.23356	.21207	.19279	.17547	.15991	.14593	.13334	.12201	.11180	.10259	.09428	.08677	.07999	.07385	.06830	.06326	.05869
106	23	.32040	.29044	.26356	.23942	.21774	.19824	.18071	.16493	.15072	.13791	.12635	.11593	.10651	.09800	.09029	.08332	.07700	.07128	.06607	.06135
106	24	.32682	.29677	.26974	.24544	.22357	.20387	.18612	.17012	.15568	.14265	.13088	.12023	.11060	.10188	.09398	.08682	.08032	.07442	.06905	.06416
106	25	.33339	.30324	.27609	.25163	.22957	.20968	.19172	.17550	.16084	.14759	.13559	.12473	.11489	.10596	.09786	.09050	.08382	.07773	.07220	.06715
106	26	.34010	.30987	.28260	.25799	.23576	.21567	.19750	.18107	.16619	.15272	.14050	.12942	.11936	.11023	.10193	.09437	.08750	.08123	.07552	.07031
106	27	.34697	.31667	.28929	.26454	.24214	.22186	.20349	.18685	.17176	.15806	.14563	.13433	.12406	.11472	.10621	.09846	.09139	.08494	.07905	.07367
106	28	.35397	.32362	.29614	.27125	.24869	.22823	.20967	.19282	.17751	.16360	.15095	.13944	.12895	.11939	.11068	.10273	.09547	.08883	.08276	.07721

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
106	29	.36111	.33071	.30315	.27813	.25542	.23479	.21604	.19898	.18347	.16934	.15647	.14474	.13404	.12428	.11536	.10720	.09975	.09292	.08667	.08094
106	30	.36838	.33795	.31030	.28517	.26232	.24152	.22258	.20533	.18961	.17527	.16219	.15025	.13933	.12935	.12022	.11187	.10421	.09720	.09076	.08485
106	31	.37577	.34532	.31761	.29237	.26938	.24842	.22931	.21187	.19595	.18140	.16810	.15595	.14482	.13463	.12529	.11673	.10887	.10166	.09504	.08895
106	32	.38330	.35284	.32507	.29974	.27662	.25551	.23623	.21860	.20248	.18773	.17422	.16185	.15051	.14011	.13056	.12180	.11374	.10633	.09952	.09324
106	33	.39096	.36051	.33270	.30729	.28405	.26280	.24335	.22554	.20923	.19428	.18057	.16798	.15643	.14582	.13607	.12709	.11883	.11123	.10422	.09776
106	34	.39876	.36833	.34049	.31500	.29166	.27027	.25067	.23269	.21619	.20104	.18713	.17434	.16258	.15175	.14179	.13261	.12415	.11635	.10914	.10249
106	35	.40671	.37631	.34845	.32290	.29947	.27796	.25821	.24006	.22338	.20804	.19393	.18094	.16897	.15794	.14777	.13838	.12972	.12171	.11432	.10747
106	36	.41479	.38444	.35658	.33098	.30746	.28584	.26595	.24765	.23080	.21527	.20097	.18777	.17560	.16437	.15399	.14440	.13553	.12733	.11973	.11269
106	37	.42301	.39273	.36487	.33925	.31565	.29393	.27391	.25546	.23844	.22274	.20824	.19486	.18249	.17105	.16047	.15067	.14160	.13319	.12540	.11817
106	38	.43139	.40118	.37335	.34770	.32405	.30224	.28210	.26351	.24634	.23046	.21579	.20221	.18964	.17800	.16722	.15722	.14795	.13934	.13135	.12393
106	39	.43990	.40979	.38201	.35635	.33266	.31076	.29052	.27180	.25447	.23844	.22359	.20983	.19707	.18523	.17425	.16405	.15458	.14578	.13759	.12997
106	40	.44857	.41857	.39085	.36520	.34148	.31951	.29918	.28034	.26288	.24669	.23167	.21773	.20479	.19276	.18158	.17119	.16152	.15252	.14413	.13632
106	41	.45740	.42753	.39988	.37426	.35052	.32851	.30809	.28915	.27156	.25522	.24005	.22594	.21281	.20060	.18924	.17865	.16878	.15959	.15100	.14300
106	42	.46638	.43666	.40910	.38353	.35979	.33774	.31725	.29821	.28051	.26404	.24871	.23444	.22115	.20876	.19721	.18643	.17638	.16698	.15821	.15001
106	43	.47550	.44596	.41851	.39299	.36927	.34720	.32666	.30754	.28973	.27314	.25767	.24325	.22979	.21723	.20550	.19454	.18430	.17472	.16575	.15736
106	44	.48477	.45541	.42809	.40265	.37896	.35689	.33631	.31712	.29922	.28252	.26692	.25235	.23874	.22602	.21411	.20298	.19255	.18279	.17364	.16506
106	45	.49415	.46500	.43782	.41248	.38884	.36677	.34617	.32693	.30895	.29214	.27643	.26173	.24797	.23509	.22302	.21171	.20111	.19116	.18183	.17307
106	46	.50365	.47472	.44771	.42247	.39889	.37685	.35624	.33696	.31892	.30202	.28620	.27138	.25748	.24445	.23223	.22075	.20998	.19986	.19035	.18141
106	47	.51323	.48455	.45771	.43261	.40911	.38711	.36650	.34720	.32910	.31213	.29621	.28127	.26725	.25408	.24171	.23007	.21914	.20885	.19917	.19005
106	48	.52292	.49449	.46785	.44289	.41949	.39755	.37696	.35764	.33950	.32247	.30647	.29143	.27729	.26399	.25148	.23969	.22860	.21815	.20830	.19901
106	49	.53269	.50453	.47811	.45331	.43003	.40816	.38761	.36829	.35013	.33305	.31697	.30185	.28760	.27418	.26153	.24961	.23837	.22776	.21775	.20829
106	50	.54255	.51469	.48850	.46388	.44073	.41895	.39845	.37916	.36099	.34387	.32774	.31253	.29819	.28466	.27189	.25984	.24846	.23770	.22753	.21792
106	51	.55250	.52495	.49901	.47459	.45159	.42991	.40949	.39023	.37206	.35492	.33875	.32348	.30905	.29543	.28255	.27037	.25886	.24796	.23765	.22788
106	52	.56250	.53528	.50961	.48540	.46257	.44102	.42067	.40146	.38332	.36617	.34997	.33465	.32016	.30644	.29347	.28118	.26954	.25851	.24806	.23815
106	53	.57256	.54568	.52029	.49632	.47366	.45225	.43201	.41287	.39476	.37762	.36140	.34604	.33149	.31771	.30464	.29225	.28050	.26935	.25876	.24872
106	54	.58265	.55613	.53104	.50731	.48486	.46361	.44348	.42442	.40636	.38925	.37303	.35764	.34305	.32920	.31606	.30358	.29173	.28046	.26976	.25958
106	55	.59278	.56663	.54186	.51840	.49616	.47508	.45509	.43613	.41814	.40106	.38485	.36946	.35484	.34094	.32773	.31517	.30323	.29186	.28105	.27075
106	56	.60294	.57718	.55275	.52957	.50756	.48667	.46683	.44798	.43007	.41305	.39687	.38148	.36684	.35291	.33965	.32703	.31500	.30355	.29263	.28222
106	57	.61312	.58777	.56369	.54080	.51904	.49836	.47868	.45997	.44216	.42521	.40907	.39370	.37906	.36511	.35181	.33913	.32704	.31550	.30449	.29399
106	58	.62329	.59836	.57464	.55207	.53058	.51011	.49062	.47206	.45436	.43750	.42142	.40608	.39145	.37749	.36417	.35145	.33930	.32769	.31660	.30601
106	59	.63344	.60894	.58560	.56335	.54213	.52191	.50261	.48421	.46664	.44988	.43387	.41858	.40398	.39002	.37668	.36393	.35174	.34008	.32892	.31824
106	60	.64355	.61949	.59654	.57462	.55370	.53373	.51464	.49641	.47899	.46234	.44642	.43119	.41663	.40269	.38935	.37659	.36436	.35265	.34144	.33069
106	61	.65362	.63002	.60747	.58591	.56529	.54558	.52673	.50869	.49142	.47490	.45908	.44393	.42942	.41551	.40219	.38942	.37717	.36543	.35417	.34336
106	62	.66369	.64056	.61842	.59722	.57693	.55750	.53888	.52105	.50396	.48758	.47188	.45682	.44238	.42852	.41522	.40246	.39021	.37845	.36715	.35630
106	63	.67374	.65109	.62937	.60856	.58861	.56947	.55111	.53350	.51660	.50039	.48482	.46987	.45551	.44171	.42846	.41573	.40348	.39171	.38039	.36951
106	64	.68376	.66160	.64033	.61991	.60031	.58148	.56340	.54603	.52934	.51329	.49787	.48305	.46879	.45507	.44188	.42918	.41696	.40520	.39387	.38297
106	65	.69375	.67209	.65127	.63126	.61203	.59353	.57573	.55861	.54215	.52630	.51104	.49635	.48221	.46859	.45547	.44283	.43065	.41891	.40759	.39667
106	66	.70371	.68257	.66222	.64263	.62377	.60561	.58813	.57128	.55505	.53941	.52434	.50981	.49580	.48229	.46926	.45669	.44456	.43286	.42156	.41065
106	67	.71367	.69305	.67318	.65403	.63557	.61777	.60060	.58404	.56807	.55266	.53778	.52343	.50957	.49619	.48327	.47079	.45873	.44708	.43582	.42494
106	68	.72359	.70351	.68413	.66543	.64738	.62995	.61313	.59687	.58117	.56601	.55135	.53719	.52350	.51026	.49747	.48509	.47312	.46154	.45034	.43950
106	69	.73345	.71392	.69505	.67681	.65918	.64214	.62567	.60973	.59432	.57942	.56499	.55104	.53754	.52446	.51181	.49956	.48769	.47620	.46507	.45428
106	70	.74321	.72423	.70588	.68811	.67092	.65428	.63816	.62257	.60746	.59283	.57865	.56492	.55162	.53872	.52623	.51411	.50237	.49098	.47993	.46922
106	71	.75284	.73443	.71659	.69930	.68255	.66632	.65058	.63532	.62053	.60619	.59228	.57878	.56569	.55299	.54066	.52870	.51709	.50581	.49487	.48424
106	72	.76233	.74447	.72716	.71035	.69405	.67823	.66288	.64798	.63351	.61947	.60583	.59258	.57972	.56722	.55508	.54328	.53182	.52067	.50984	.49931
106	73	.77165	.75436	.73757	.72126	.70541	.69001	.67505	.66051	.64638	.63264	.61928	.60630	.59367	.58139	.56945	.55783	.54652	.53552	.52482	.51440
106	74	.78085	.76412	.74785	.73204	.71665	.70168	.68712	.67295	.65917	.64575	.63269	.61998	.60760	.59555	.58382	.57239	.56126	.55042	.53985	.52956
106	75	.78993	.77377	.75804	.74272	.72780	.71328	.69912	.68534	.67191	.65883	.64608	.63365	.62154	.60973	.59823	.58701	.57606	.56539	.55499	.54484
106	76	.79892	.78334	.76814	.75333	.73889	.72482	.71109	.69770	.68464	.67190	.65947	.64735	.63552	.62397	.61271	.60171	.59097	.58049	.57026	.56027
106	77	.80781	.79280	.77816	.76386	.74991	.73629	.72299	.71001	.69733	.68495	.67286	.66105	.64952	.63825	.62724	.61648	.60597	.59569	.58565	.57584
106	78	.81658	.80215	.78805	.77428	.76082	.74767	.73481	.72224	.70996	.69795	.68621	.67473	.66350	.65252	.64179	.63128	.62101	.61096	.60112	.59150

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
106	79	.82518	.81133	.79778	.78453	.77156	.75888	.74647	.73433	.72245	.71082	.69943	.68829	.67739	.66671	.65625	.64602	.63599	.62618	.61656	.60715
106	80	.83355	.82027	.80727	.79454	.78207	.76985	.75789	.74618	.73470	.72345	.71243	.70164	.69106	.68069	.67053	.66057	.65080	.64123	.63185	.62265
106	81	.84166	.82894	.81647	.80425	.79227	.78052	.76901	.75771	.74664	.73578	.72513	.71468	.70443	.69437	.68451	.67483	.66534	.65602	.64687	.63790
106	82	.84947	.83730	.82536	.81365	.80215	.79086	.77978	.76891	.75824	.74776	.73747	.72737	.71746	.70772	.69816	.68877	.67954	.67048	.66158	.65284
106	83	.85701	.84538	.83395	.82273	.81170	.80087	.79023	.77977	.76950	.75940	.74948	.73973	.73015	.72073	.71147	.70237	.69342	.68463	.67598	.66747
106	84	.86432	.85321	.84229	.83155	.82099	.81061	.80040	.79035	.78048	.77076	.76121	.75181	.74257	.73347	.72452	.71571	.70705	.69853	.69014	.68188
106	85	.87141	.86082	.85039	.84014	.83004	.82011	.81033	.80070	.79122	.78189	.77270	.76366	.75476	.74599	.73735	.72885	.72047	.71223	.70410	.69610
106	86	.87824	.86815	.85822	.84843	.83879	.82929	.81994	.81072	.80164	.79269	.78387	.77518	.76661	.75817	.74985	.74165	.73357	.72561	.71775	.71001
106	87	.88474	.87514	.86567	.85634	.84714	.83807	.82913	.82031	.81161	.80303	.79457	.78623	.77800	.76988	.76188	.75398	.74619	.73850	.73092	.72344
106	88	.89091	.88178	.87277	.86388	.85510	.84644	.83790	.82946	.82114	.81292	.80482	.79681	.78891	.78111	.77342	.76582	.75831	.75091	.74359	.73637
106	89	.89676	.88807	.87950	.87102	.86266	.85440	.84624	.83818	.83022	.82235	.81459	.80692	.79934	.79185	.78445	.77715	.76993	.76279	.75574	.74878
106	90	.90227	.89401	.88584	.87778	.86980	.86192	.85413	.84643	.83882	.83130	.82386	.81651	.80924	.80206	.79495	.78793	.78099	.77413	.76734	.76063
106	91	.90738	.89952	.89174	.88405	.87644	.86891	.86147	.85411	.84683	.83963	.83251	.82546	.81849	.81159	.80477	.79802	.79134	.78474	.77820	.77173
106	92	.91203	.90453	.89711	.88976	.88249	.87530	.86818	.86113	.85416	.84725	.84042	.83365	.82696	.82033	.81377	.80727	.80084	.79448	.78817	.78194
106	93	.91627	.90910	.90200	.89497	.88801	.88112	.87430	.86754	.86084	.85421	.84765	.84114	.83470	.82832	.82200	.81574	.80954	.80340	.79732	.79129
106	94	.92015	.91329	.90650	.89976	.89309	.88648	.87993	.87344	.86700	.86063	.85431	.84805	.84185	.83570	.82961	.82357	.81759	.81166	.80578	.79995
106	95	.92377	.91720	.91068	.90422	.89782	.89147	.88518	.87894	.87275	.86662	.86054	.85451	.84853	.84260	.83672	.83090	.82512	.81939	.81371	.80807
106	96	.92710	.92080	.91455	.90834	.90219	.89609	.89004	.88403	.87808	.87217	.86631	.86049	.85473	.84901	.84333	.83770	.83212	.82657	.82108	.81562
106	97	.93016	.92410	.91809	.91212	.90620	.90032	.89449	.88870	.88296	.87726	.87161	.86599	.86042	.85489	.84940	.84396	.83855	.83319	.82786	.82258
106	98	.93300	.92717	.92138	.91563	.90993	.90427	.89864	.89306	.88752	.88201	.87655	.87112	.86574	.86039	.85508	.84980	.84457	.83937	.83420	.82908
106	99	.93572	.93011	.92454	.91900	.91351	.90805	.90263	.89724	.89189	.88658	.88130	.87606	.87085	.86567	.86054	.85543	.85036	.84532	.84032	.83535
106	100	.93832	.93292	.92756	.92223	.91693	.91167	.90645	.90125	.89609	.89096	.88586	.88079	.87576	.87076	.86578	.86084	.85593	.85106	.84621	.84139
106	101	.94083	.93564	.93048	.92535	.92025	.91518	.91014	.90514	.90016	.89520	.89028	.88539	.88053	.87569	.87088	.86611	.86135	.85663	.85193	.84727
106	102	.94326	.93827	.93331	.92837	.92346	.91858	.91373	.90890	.90410	.89932	.89457	.88985	.88515	.88048	.87583	.87121	.86662	.86205	.85750	.85298
106	103	.94565	.94085	.93609	.93134	.92662	.92193	.91725	.91261	.90798	.90338	.89880	.89425	.88971	.88520	.88072	.87626	.87181	.86740	.86300	.85863
106	104	.94813	.94354	.93898	.93443	.92991	.92541	.92093	.91647	.91203	.90761	.90321	.89884	.89448	.89014	.88583	.88153	.87725	.87300	.86876	.86454
106	105	.95065	.94627	.94191	.93757	.93325	.92895	.92467	.92040	.91615	.91192	.90770	.90351	.89933	.89517	.89103	.88690	.88279	.87870	.87463	.87057
106	106	.95377	.94966	.94556	.94148	.93742	.93337	.92933	.92531	.92130	.91731	.91333	.90937	.90543	.90149	.89757	.89367	.88978	.88591	.88205	.87820
107	0	.20565	.17997	.15786	.13882	.12241	.10824	.09601	.08542	.07627	.06833	.06144	.05546	.05026	.04572	.04177	.03831	.03529	.03264	.03031	.02826
107	1	.20287	.17675	.15423	.13479	.11801	.10351	.09096	.08009	.07067	.06250	.05540	.04922	.04384	.03915	.03506	.03148	.02834	.02559	.02317	.02105
107	2	.20685	.18049	.15773	.13805	.12102	.10628	.09350	.08241	.07279	.06442	.05714	.05079	.04526	.04042	.03620	.03249	.02925	.02639	.02388	.02167
107	3	.21112	.18453	.16153	.14160	.12434	.10935	.09635	.08504	.07521	.06665	.05918	.05267	.04697	.04199	.03763	.03380	.03044	.02748	.02487	.02257
107	4	.21557	.18877	.16553	.14536	.12785	.11263	.09940	.08787	.07783	.06907	.06142	.05473	.04888	.04375	.03924	.03529	.03181	.02874	.02604	.02364
107	5	.22018	.19316	.16969	.14929	.13154	.11609	.10262	.09088	.08062	.07166	.06382	.05696	.05094	.04566	.04101	.03693	.03332	.03015	.02734	.02485
107	6	.22492	.19769	.17399	.15335	.13537	.11968	.10598	.09402	.08355	.07439	.06636	.05932	.05313	.04769	.04291	.03868	.03496	.03166	.02875	.02616
107	7	.22979	.20235	.17843	.15756	.13934	.12342	.10950	.09731	.08663	.07726	.06904	.06182	.05546	.04986	.04493	.04057	.03671	.03330	.03028	.02759
107	8	.23478	.20714	.18300	.16190	.14345	.12729	.11314	.10073	.08984	.08027	.07185	.06444	.05791	.05215	.04707	.04257	.03858	.03505	.03191	.02912
107	9	.23991	.21208	.18772	.16640	.14771	.13132	.11694	.10431	.09320	.08342	.07481	.06722	.06051	.05459	.04935	.04470	.04059	.03693	.03368	.03078
107	10	.24517	.21715	.19259	.17105	.15213	.13551	.12090	.10805	.09672	.08674	.07793	.07015	.06327	.05717	.05178	.04699	.04273	.03895	.03558	.03258
107	11	.25056	.22237	.19760	.17584	.15670	.13985	.12501	.11193	.10039	.09020	.08119	.07322	.06616	.05990	.05434	.04941	.04501	.04110	.03761	.03449
107	12	.25608	.22770	.20274	.18077	.16140	.14433	.12927	.11596	.10421	.09381	.08460	.07643	.06919	.06276	.05704	.05196	.04742	.04338	.03976	.03653
107	13	.26167	.23314	.20798	.18579	.16621	.14891	.13363	.12010	.10812	.09751	.08810	.07975	.07232	.06572	.05984	.05459	.04991	.04573	.04199	.03864
107	14	.26732	.23861	.21327	.19087	.17107	.15355	.13804	.12429	.11210	.10127	.09166	.08311	.07549	.06871	.06267	.05727	.05244	.04812	.04425	.04078
107	15	.27298	.24412	.21859	.19599	.17597	.15822	.14248	.12851	.11610	.10506	.09524	.08649	.07869	.07173	.06551	.05995	.05497	.05051	.04651	.04292
107	16	.27866	.24964	.22392	.20112	.18088	.16291	.14695	.13275	.12011	.10886	.09883	.08988	.08188	.07474	.06835	.06263	.05749	.05289	.04875	.04503
107	17	.28436	.25519	.22929	.20629	.18583	.16764	.15145	.13702	.12416	.11269	.10245	.09329	.08511	.07778	.07121	.06532	.06003	.05527	.05099	.04714
107	18	.29012	.26080	.23472	.21151	.19084	.17243	.15601	.14136	.12827	.11658	.10612	.09676	.08837	.08085	.07410	.06804	.06259	.05768	.05326	.04927
107	19	.29595	.26649	.24024	.21683	.19596	.17732	.16067	.14579	.13248	.12057	.10989	.10032	.09173	.08402	.07709	.07085	.06523	.06017	.05560	.05147
107	20	.30189	.27230	.24588	.22228	.20120	.18234	.16547	.15036	.13683	.12469	.11380	.10401	.09522	.08731	.08019	.07378	.06799	.06277	.05804	.05377
107	21	.30795	.27823	.25165	.22787	.20658	.18751	.17041	.15508	.14132	.12896	.11785	.10785	.09885	.09075	.08344	.07684	.07088	.06549	.06061	.05619

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
107	22	.31412	.28428	.25754	.23358	.21209	.19281	.17549	.15994	.14595	.13336	.12203	.11182	.10262	.09431	.08680	.08002	.07388	.06833	.06329	.05872
107	23	.32041	.29046	.26358	.23944	.21776	.19826	.18073	.16495	.15074	.13793	.12638	.11595	.10654	.09802	.09032	.08335	.07704	.07131	.06611	.06138
107	24	.32684	.29678	.26976	.24546	.22358	.20389	.18614	.17014	.15571	.14267	.13090	.12026	.11063	.10191	.09401	.08685	.08035	.07445	.06908	.06420
107	25	.33341	.30326	.27611	.25165	.22959	.20970	.19174	.17552	.16087	.14761	.13562	.12476	.11492	.10599	.09789	.09054	.08385	.07777	.07223	.06719
107	26	.34012	.30989	.28262	.25801	.23578	.21569	.19752	.18109	.16622	.15274	.14053	.12945	.11939	.11026	.10196	.09441	.08753	.08127	.07556	.07035
107	27	.34698	.31669	.28931	.26455	.24216	.22188	.20352	.18687	.17178	.15809	.14566	.13436	.12409	.11475	.10624	.09849	.09142	.08498	.07909	.07371
107	28	.35399	.32364	.29616	.27127	.24871	.22825	.20969	.19284	.17754	.16363	.15098	.13946	.12898	.11943	.11071	.10276	.09551	.08887	.08280	.07725
107	29	.36113	.33073	.30317	.27815	.25544	.23481	.21606	.19901	.18350	.16937	.15650	.14477	.13407	.12431	.11539	.10724	.09978	.09296	.08671	.08098
107	30	.36840	.33797	.31032	.28519	.26234	.24154	.22261	.20536	.18964	.17530	.16222	.15028	.13937	.12939	.12026	.11191	.10425	.09724	.09080	.08489
107	31	.37579	.34534	.31763	.29240	.26941	.24845	.22934	.21190	.19598	.18143	.16814	.15598	.14485	.13466	.12533	.11677	.10892	.10171	.09508	.08899
107	32	.38332	.35286	.32510	.29977	.27665	.25554	.23626	.21863	.20251	.18776	.17426	.16189	.15055	.14015	.13060	.12184	.11378	.10638	.09956	.09329
107	33	.39098	.36054	.33272	.30731	.28408	.26283	.24338	.22557	.20926	.19431	.18060	.16802	.15647	.14586	.13611	.12714	.11888	.11128	.10427	.09781
107	34	.39878	.36835	.34051	.31503	.29169	.27030	.25070	.23272	.21622	.20108	.18717	.17438	.16262	.15180	.14184	.13266	.12420	.11640	.10919	.10254
107	35	.40673	.37634	.34848	.32293	.29950	.27799	.25824	.24010	.22342	.20808	.19397	.18098	.16901	.15799	.14782	.13843	.12977	.12177	.11437	.10753
107	36	.41482	.38447	.35661	.33101	.30750	.28587	.26599	.24768	.23083	.21531	.20101	.18782	.17565	.16441	.15404	.14445	.13558	.12738	.11979	.11275
107	37	.42304	.39276	.36490	.33928	.31569	.29396	.27395	.25550	.23848	.22278	.20829	.19490	.18253	.17110	.16052	.15072	.14165	.13325	.12546	.11823
107	38	.43141	.40121	.37338	.34774	.32409	.30227	.28214	.26355	.24638	.23051	.21583	.20226	.18969	.17806	.16727	.15728	.14801	.13940	.13141	.12399
107	39	.43993	.40982	.38204	.35638	.33269	.31080	.29056	.27184	.25452	.23849	.22364	.20988	.19712	.18529	.17431	.16411	.15464	.14584	.13765	.13003
107	40	.44860	.41861	.39088	.36524	.34151	.31955	.29922	.28038	.26293	.24674	.23172	.21778	.20484	.19282	.18165	.17125	.16158	.15258	.14420	.13639
107	41	.45743	.42757	.39992	.37430	.35056	.32855	.30814	.28919	.27161	.25528	.24010	.22599	.21287	.20067	.18930	.17872	.16885	.15966	.15108	.14307
107	42	.46641	.43670	.40914	.38357	.35983	.33778	.31730	.29827	.28056	.26410	.24877	.23450	.22121	.20883	.19728	.18650	.17645	.16706	.15829	.15009
107	43	.47554	.44600	.41855	.39304	.36932	.34725	.32671	.30760	.28979	.27320	.25774	.24332	.22986	.21730	.20557	.19462	.18438	.17480	.16584	.15745
107	44	.48481	.45546	.42814	.40270	.37901	.35694	.33637	.31718	.29929	.28258	.26699	.25243	.23882	.22609	.21419	.20306	.19264	.18288	.17373	.16515
107	45	.49419	.46504	.43787	.41253	.38889	.36683	.34623	.32699	.30902	.29222	.27650	.26181	.24805	.23517	.22311	.21180	.20120	.19126	.18193	.17317
107	46	.50369	.47477	.44776	.42253	.39895	.37692	.35631	.33703	.31899	.30210	.28628	.27146	.25757	.24454	.23232	.22085	.21008	.19997	.19046	.18152
107	47	.51328	.48460	.45777	.43267	.40917	.38718	.36658	.34727	.32918	.31221	.29630	.28137	.26735	.25418	.24181	.23018	.21925	.20896	.19928	.19017
107	48	.52297	.49454	.46791	.44296	.41956	.39762	.37704	.35773	.33959	.32256	.30657	.29153	.27740	.26410	.25159	.23981	.22872	.21827	.20843	.19914
107	49	.53275	.50459	.47818	.45339	.43010	.40824	.38769	.36838	.35023	.33315	.31708	.30196	.28771	.27430	.26166	.24974	.23850	.22789	.21789	.20844
107	50	.54262	.51476	.48858	.46396	.44082	.41904	.39855	.37926	.36109	.34398	.32785	.31265	.29832	.28479	.27203	.25998	.24860	.23785	.22769	.21808
107	51	.55257	.52502	.49909	.47468	.45168	.43001	.40959	.39034	.37218	.35504	.33887	.32361	.30919	.29557	.28270	.27053	.25901	.24812	.23781	.22805
107	52	.56258	.53536	.50970	.48550	.46267	.44112	.42079	.40158	.38345	.36631	.35011	.33479	.32031	.30660	.29363	.28134	.26971	.25869	.24824	.23834
107	53	.57264	.54577	.52039	.49642	.47377	.45237	.43213	.41300	.39490	.37777	.36155	.34620	.33165	.31788	.30481	.29243	.28069	.26954	.25897	.24892
107	54	.58274	.55622	.53115	.50743	.48498	.46374	.44362	.42457	.40651	.38941	.37319	.35782	.34323	.32939	.31625	.30378	.29193	.28068	.26998	.25981
107	55	.59288	.56674	.54198	.51852	.49629	.47522	.45524	.43629	.41830	.40124	.38503	.36965	.35503	.34114	.32794	.31539	.30345	.29210	.28129	.27100
107	56	.60305	.57730	.55288	.52970	.50771	.48682	.46699	.44815	.43026	.41324	.39707	.38169	.36706	.35314	.33988	.32727	.31525	.30380	.29289	.28249
107	57	.61324	.58790	.56382	.54095	.51920	.49853	.47886	.46016	.44236	.42542	.40929	.39393	.37930	.36535	.35206	.33939	.32731	.31578	.30478	.29428
107	58	.62342	.59851	.57480	.55223	.53075	.51030	.49082	.47226	.45458	.43772	.42165	.40633	.39171	.37776	.36445	.35173	.33960	.32800	.31692	.30633
107	59	.63358	.60910	.58576	.56353	.54233	.52211	.50283	.48443	.46688	.45012	.43413	.41885	.40426	.39031	.37699	.36425	.35207	.34041	.32927	.31860
107	60	.64370	.61966	.59672	.57482	.55391	.53395	.51488	.49666	.47925	.46261	.44670	.43149	.41693	.40301	.38968	.37693	.36471	.35302	.34181	.33107
107	61	.65379	.63021	.60766	.58612	.56552	.54582	.52698	.50895	.49170	.47519	.45938	.44425	.42975	.41586	.40255	.38979	.37755	.36582	.35457	.34378
107	62	.66387	.64075	.61863	.59745	.57717	.55775	.53916	.52134	.50426	.48790	.47221	.45716	.44273	.42889	.41561	.40286	.39063	.37888	.36759	.35675
107	63	.67394	.65130	.62961	.60881	.58887	.56975	.55141	.53381	.51693	.50073	.48517	.47024	.45590	.44212	.42888	.41616	.40393	.39218	.38087	.37000
107	64	.68398	.66183	.64058	.62018	.60059	.58178	.56372	.54636	.52969	.51366	.49826	.48345	.46921	.45551	.44233	.42965	.41745	.40570	.39439	.38349
107	65	.69398	.67234	.65154	.63155	.61233	.59385	.57608	.55898	.54253	.52669	.51146	.49679	.48266	.46906	.45596	.44333	.43117	.41944	.40814	.39724
107	66	.70396	.68284	.66251	.64294	.62410	.60596	.58850	.57167	.55546	.53984	.52478	.51027	.49628	.48279	.46978	.45723	.44512	.43343	.42215	.41127
107	67	.71393	.69334	.67349	.65436	.63592	.61815	.60100	.58446	.56851	.55312	.53827	.52393	.51010	.49674	.48383	.47137	.45934	.44770	.43647	.42560
107	68	.72387	.70382	.68447	.66580	.64777	.63037	.61356	.59733	.58165	.56651	.55188	.53774	.52407	.51086	.49808	.48573	.47378	.46222	.45104	.44022
107	69	.73376	.71426	.69541	.67720	.65960	.64259	.62614	.61023	.59485	.57996	.56557	.55164	.53816	.52511	.51248	.50025	.48841	.47694	.46583	.45506
107	70	.74355	.72461	.70628	.68854	.67138	.65476	.63868	.62311	.60803	.59342	.57928	.56557	.55230	.53943	.52696	.51487	.50315	.49178	.48076	.47007
107	71	.75321	.73483	.71702	.69977	.68305	.66684	.65114	.63591	.62115	.60684	.59295	.57949	.56643	.55375	.54145	.52952	.51793	.50669	.49577	.48517

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
107	72	.76273	.74491	.72763	.71086	.69459	.67881	.66349	.64862	.63418	.62017	.60656	.59335	.58051	.56805	.55594	.54417	.53273	.52162	.51082	.50032
107	73	.77209	.75484	.73808	.72180	.70599	.69063	.67570	.66120	.64710	.63340	.62008	.60713	.59453	.58229	.57038	.55879	.54752	.53655	.52588	.51549
107	74	.78132	.76463	.74840	.73262	.71728	.70235	.68783	.67370	.65995	.64657	.63354	.62087	.60853	.59651	.58482	.57342	.56233	.55152	.54099	.53073
107	75	.79044	.77432	.75863	.74336	.72848	.71399	.69989	.68614	.67275	.65971	.64700	.63461	.62254	.61077	.59930	.58812	.57722	.56658	.55621	.54610
107	76	.79947	.78393	.76878	.75402	.73963	.72559	.71191	.69856	.68555	.67285	.66047	.64838	.63660	.62509	.61387	.60291	.59222	.58177	.57158	.56163
107	77	.80840	.79345	.77885	.76460	.75070	.73713	.72388	.71095	.69832	.68598	.67394	.66218	.65069	.63946	.62850	.61778	.60731	.59708	.58708	.57731
107	78	.81722	.80285	.78881	.77509	.76168	.74858	.73578	.72326	.71103	.69907	.68738	.67595	.66477	.65384	.64315	.63270	.62247	.61246	.60268	.59310
107	79	.82588	.81209	.79860	.78541	.77250	.75988	.74752	.73544	.72361	.71204	.70071	.68962	.67877	.66815	.65774	.64756	.63759	.62782	.61826	.60889
107	80	.83431	.82110	.80816	.79549	.78309	.77094	.75904	.74738	.73597	.72478	.71382	.70309	.69256	.68225	.67215	.66225	.65254	.64302	.63370	.62455
107	81	.84249	.82984	.81744	.80529	.79338	.78170	.77025	.75903	.74802	.73722	.72664	.71625	.70607	.69608	.68627	.67666	.66722	.65797	.64888	.63997
107	82	.85037	.83828	.82642	.81477	.80335	.79214	.78113	.77033	.75973	.74933	.73911	.72908	.71923	.70956	.70007	.69074	.68159	.67259	.66376	.65508
107	83	.85798	.84643	.83509	.82395	.81300	.80225	.79169	.78131	.77111	.76109	.75125	.74157	.73206	.72272	.71353	.70451	.69563	.68691	.67833	.66989
107	84	.86537	.85435	.84352	.83287	.82240	.81210	.80197	.79202	.78223	.77260	.76312	.75381	.74464	.73562	.72675	.71803	.70944	.70099	.69268	.68450
107	85	.87255	.86205	.85173	.84157	.83157	.82172	.81204	.80250	.79311	.78387	.77478	.76582	.75700	.74832	.73977	.73135	.72306	.71490	.70686	.69894
107	86	.87947	.86949	.85966	.84998	.84044	.83105	.82179	.81267	.80369	.79484	.78611	.77752	.76905	.76070	.75248	.74437	.73638	.72850	.72074	.71308
107	87	.88607	.87659	.86724	.85802	.84893	.83997	.83113	.82242	.81383	.80536	.79700	.78876	.78064	.77262	.76471	.75692	.74922	.74163	.73415	.72676
107	88	.89235	.88334	.87445	.86568	.85703	.84849	.84006	.83174	.82354	.81543	.80744	.79955	.79176	.78407	.77648	.76899	.76159	.75429	.74708	.73996
107	89	.89832	.88976	.88132	.87298	.86474	.85661	.84857	.84064	.83280	.82506	.81742	.80987	.80241	.79504	.78776	.78057	.77346	.76644	.75951	.75266
107	90	.90395	.89583	.88781	.87988	.87205	.86430	.85665	.84909	.84161	.83422	.82692	.81970	.81256	.80550	.79852	.79163	.78481	.77807	.77140	.76481
107	91	.90918	.90147	.89385	.88631	.87885	.87148	.86418	.85697	.84983	.84277	.83579	.82888	.82205	.81529	.80861	.80199	.79545	.78897	.78256	.77623
107	92	.91396	.90662	.89936	.89218	.88507	.87803	.87107	.86418	.85736	.85060	.84392	.83731	.83076	.82428	.81786	.81151	.80522	.79899	.79283	.78673
107	93	.91831	.91132	.90439	.89754	.89075	.88402	.87736	.87077	.86424	.85777	.85136	.84502	.83873	.83251	.82634	.82024	.81419	.80820	.80226	.79638
107	94	.92231	.91564	.90902	.90247	.89598	.88954	.88317	.87685	.87059	.86439	.85824	.85215	.84611	.84013	.83420	.82832	.82249	.81672	.81100	.80533
107	95	.92604	.91966	.91334	.90707	.90086	.89470	.88859	.88254	.87653	.87058	.86468	.85883	.85302	.84727	.84156	.83590	.83029	.82473	.81921	.81374
107	96	.92949	.92339	.91734	.91134	.90538	.89948	.89362	.88781	.88204	.87633	.87065	.86502	.85944	.85390	.84841	.84295	.83754	.83218	.82685	.82157
107	97	.93265	.92681	.92100	.91525	.90953	.90386	.89824	.89265	.88711	.88161	.87615	.87073	.86535	.86001	.85471	.84945	.84423	.83904	.83390	.82879
107	98	.93559	.92999	.92442	.91889	.91340	.90796	.90254	.89717	.89184	.88654	.88128	.87605	.87087	.86572	.86060	.85552	.85048	.84547	.84049	.83555
107	99	.93842	.93304	.92770	.92240	.91713	.91189	.90669	.90152	.89639	.89129	.88622	.88119	.87619	.87122	.86629	.86139	.85651	.85167	.84687	.84209
107	100	.94113	.93597	.93085	.92576	.92070	.91567	.91067	.90570	.90076	.89586	.89098	.88613	.88131	.87653	.87177	.86704	.86233	.85766	.85302	.84840
107	101	.94375	.93881	.93390	.92901	.92416	.91933	.91453	.90976	.90501	.90029	.89560	.89093	.88630	.88168	.87709	.87253	.86800	.86349	.85900	.85454
107	102	.94629	.94156	.93686	.93218	.92752	.92289	.91828	.91370	.90914	.90461	.90009	.89561	.89114	.88670	.88228	.87789	.87352	.86917	.86484	.86054
107	103	.94878	.94426	.93976	.93528	.93082	.92638	.92197	.91757	.91320	.90885	.90452	.90021	.89592	.89165	.88740	.88317	.87896	.87477	.87060	.86645
107	104	.95138	.94707	.94278	.93851	.93426	.93003	.92582	.92162	.91744	.91328	.90914	.90501	.90091	.89682	.89275	.88869	.88466	.88064	.87664	.87265
107	105	.95400	.94991	.94584	.94178	.93774	.93372	.92971	.92571	.92173	.91777	.91382	.90988	.90596	.90206	.89817	.89429	.89043	.88659	.88276	.87894
107	106	.95725	.95343	.94963	.94585	.94207	.93831	.93455	.93082	.92709	.92337	.91967	.91598	.91230	.90863	.90498	.90133	.89770	.89408	.89047	.88688
107	107	.96130	.95783	.95438	.95093	.94749	.94406	.94064	.93723	.93383	.93043	.92705	.92367	.92030	.91695	.91360	.91025	.90692	.90360	.90028	.89698
108	0	.20571	.18004	.15794	.13891	.12250	.10834	.09611	.08553	.07638	.06845	.06157	.05559	.05039	.04587	.04192	.03847	.03545	.03280	.03048	.02844
108	1	.20287	.17676	.15424	.13480	.11802	.10352	.09097	.08011	.07069	.06251	.05541	.04924	.04386	.03917	.03507	.03149	.02836	.02561	.02319	.02107
108	2	.20686	.18050	.15773	.13805	.12103	.10629	.09351	.08242	.07280	.06443	.05715	.05080	.04527	.04044	.03621	.03251	.02926	.02641	.02390	.02169
108	3	.21112	.18454	.16153	.14161	.12434	.10936	.09635	.08505	.07522	.06665	.05919	.05267	.04698	.04200	.03764	.03381	.03045	.02749	.02489	.02259
108	4	.21558	.18877	.16553	.14537	.12786	.11264	.09940	.08788	.07784	.06908	.06143	.05474	.04888	.04375	.03925	.03530	.03182	.02875	.02604	.02365
108	5	.22019	.19316	.16969	.14929	.13154	.11609	.10263	.09088	.08063	.07167	.06383	.05697	.05095	.04566	.04102	.03693	.03333	.03015	.02734	.02486
108	6	.22492	.19769	.17399	.15336	.13537	.11968	.10599	.09402	.08356	.07440	.06637	.05933	.05314	.04770	.04291	.03869	.03496	.03167	.02876	.02617
108	7	.22979	.20236	.17844	.15757	.13935	.12342	.10950	.09731	.08663	.07727	.06905	.06182	.05547	.04987	.04493	.04057	.03672	.03331	.03028	.02760
108	8	.23478	.20715	.18301	.16191	.14345	.12730	.11314	.10073	.08984	.08027	.07185	.06445	.05792	.05216	.04707	.04257	.03859	.03505	.03192	.02913
108	9	.23991	.21208	.18773	.16640	.14771	.13133	.11694	.10431	.09320	.08343	.07481	.06722	.06052	.05459	.04935	.04471	.04059	.03693	.03368	.03079
108	10	.24517	.21716	.19260	.17105	.15213	.13552	.12091	.10805	.09672	.08674	.07793	.07015	.06327	.05718	.05178	.04699	.04274	.03896	.03559	.03258
108	11	.25057	.22237	.19760	.17584	.15670	.13986	.12502	.11194	.10040	.09020	.08120	.07322	.06617	.05991	.05435	.04941	.04502	.04111	.03762	.03450
108	12	.25608	.22771	.20275	.18077	.16141	.14434	.12927	.11597	.10421	.09381	.08460	.07644	.06920	.06277	.05705	.05196	.04743	.04338	.03977	.03654
108	13	.26168	.23314	.20799	.18580	.16622	.14892	.13363	.12011	.10813	.09752	.08811	.07976	.07233	.06573	.05985	.05460	.04993	.04575	.04201	.03866

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
108	14	.26732	.23862	.21328	.19088	.17108	.15356	.13805	.12430	.11211	.10128	.09167	.08312	.07551	.06873	.06268	.05728	.05246	.04814	.04427	.04080
108	15	.27299	.24413	.21860	.19600	.17598	.15824	.14250	.12853	.11611	.10508	.09525	.08651	.07871	.07175	.06553	.05997	.05499	.05053	.04653	.04294
108	16	.27867	.24965	.22394	.20113	.18090	.16293	.14696	.13277	.12013	.10888	.09885	.08990	.08191	.07476	.06837	.06265	.05752	.05291	.04878	.04506
108	17	.28438	.25521	.22931	.20630	.18585	.16766	.15147	.13704	.12418	.11271	.10247	.09332	.08513	.07780	.07123	.06534	.06005	.05530	.05102	.04717
108	18	.29013	.26081	.23473	.21153	.19086	.17245	.15603	.14138	.12829	.11660	.10614	.09678	.08840	.08088	.07413	.06807	.06262	.05771	.05329	.04930
108	19	.29596	.26650	.24025	.21685	.19597	.17734	.16069	.14581	.13250	.12059	.10992	.10035	.09176	.08405	.07712	.07088	.06526	.06020	.05563	.05150
108	20	.30191	.27231	.24589	.22230	.20121	.18236	.16549	.15038	.13685	.12471	.11382	.10404	.09525	.08734	.08022	.07381	.06802	.06280	.05808	.05381
108	21	.30797	.27824	.25166	.22788	.20660	.18753	.17043	.15510	.14134	.12898	.11787	.10788	.09888	.09078	.08347	.07687	.07091	.06552	.06065	.05623
108	22	.31414	.28429	.25756	.23360	.21211	.19283	.17551	.15996	.14597	.13339	.12206	.11185	.10264	.09434	.08684	.08005	.07392	.06836	.06333	.05876
108	23	.32043	.29047	.26359	.23946	.21778	.19828	.18075	.16497	.15076	.13796	.12641	.11598	.10657	.09805	.09036	.08339	.07707	.07134	.06614	.06142
108	24	.32685	.29680	.26978	.24548	.22361	.20391	.18616	.17017	.15573	.14270	.13093	.12029	.11066	.10194	.09405	.08689	.08039	.07448	.06912	.06424
108	25	.33342	.30328	.27613	.25167	.22961	.20972	.19176	.17555	.16089	.14764	.13565	.12479	.11495	.10602	.09792	.09057	.08388	.07780	.07227	.06722
108	26	.34013	.30991	.28264	.25803	.23580	.21571	.19755	.18112	.16624	.15277	.14056	.12948	.11942	.11029	.10199	.09444	.08757	.08130	.07560	.07039
108	27	.34700	.31671	.28933	.26457	.24218	.22190	.20354	.18690	.17181	.15812	.14569	.13439	.12412	.11478	.10628	.09853	.09146	.08502	.07913	.07375
108	28	.35400	.32365	.29618	.27129	.24873	.22828	.20972	.19287	.17757	.16366	.15101	.13950	.12901	.11946	.11075	.10280	.09554	.08891	.08284	.07729
108	29	.36114	.33075	.30319	.27817	.25546	.23483	.21609	.19904	.18352	.16940	.15654	.14481	.13411	.12435	.11543	.10728	.09982	.09300	.08675	.08102
108	30	.36841	.33799	.31035	.28522	.26236	.24157	.22264	.20539	.18967	.17534	.16226	.15031	.13940	.12943	.12030	.11195	.10430	.09728	.09085	.08494
108	31	.37581	.34537	.31765	.29242	.26943	.24848	.22937	.21193	.19601	.18147	.16817	.15602	.14489	.13471	.12537	.11681	.10896	.10175	.09513	.08904
108	32	.38334	.35288	.32512	.29979	.27668	.25557	.23629	.21866	.20255	.18780	.17430	.16193	.15059	.14019	.13065	.12189	.11383	.10643	.09961	.09334
108	33	.39101	.36056	.33275	.30734	.28411	.26286	.24341	.22561	.20930	.19435	.18064	.16806	.15652	.14591	.13615	.12718	.11893	.11133	.10432	.09786
108	34	.39881	.36838	.34054	.31505	.29172	.27033	.25073	.23276	.21626	.20112	.18721	.17442	.16266	.15184	.14188	.13271	.12425	.11645	.10925	.10260
108	35	.40676	.37636	.34851	.32296	.29953	.27802	.25828	.24013	.22346	.20812	.19401	.18103	.16906	.15804	.14787	.13849	.12982	.12182	.11443	.10759
108	36	.41484	.38450	.35663	.33104	.30753	.28591	.26602	.24772	.23088	.21536	.20105	.18787	.17570	.16447	.15409	.14451	.13564	.12744	.11985	.11281
108	37	.42306	.39278	.36493	.33931	.31572	.29400	.27399	.25554	.23853	.22283	.20834	.19495	.18259	.17115	.16057	.15078	.14172	.13331	.12552	.11830
108	38	.43144	.40124	.37341	.34777	.32412	.30231	.28218	.26359	.24642	.23056	.21588	.20231	.18975	.17811	.16733	.15734	.14807	.13947	.13148	.12406
108	39	.43996	.40985	.38207	.35642	.33273	.31084	.29060	.27189	.25457	.23854	.22369	.20993	.19718	.18535	.17437	.16418	.15471	.14591	.13772	.13011
108	40	.44863	.41864	.39091	.36527	.34155	.31960	.29927	.28043	.26298	.24679	.23178	.21784	.20490	.19288	.18171	.17132	.16165	.15266	.14427	.13646
108	41	.45746	.42760	.39995	.37434	.35060	.32860	.30818	.28924	.27166	.25533	.24016	.22605	.21294	.20073	.18937	.17879	.16893	.15973	.15116	.14315
108	42	.46644	.43674	.40918	.38361	.35988	.33783	.31735	.29832	.28062	.26416	.24884	.23457	.22128	.20890	.19735	.18658	.17653	.16714	.15837	.15018
108	43	.47557	.44604	.41859	.39308	.36936	.34730	.32677	.30765	.28985	.27326	.25780	.24339	.22993	.21738	.20565	.19470	.18446	.17489	.16593	.15754
108	44	.48485	.45550	.42818	.40275	.37906	.35700	.33643	.31724	.29935	.28265	.26706	.25250	.23890	.22618	.21428	.20315	.19273	.18297	.17383	.16525
108	45	.49424	.46509	.43792	.41259	.38895	.36689	.34629	.32706	.30909	.29229	.27658	.26189	.24814	.23526	.22320	.21190	.20130	.19136	.18204	.17328
108	46	.50374	.47482	.44781	.42259	.39902	.37698	.35638	.33711	.31907	.30218	.28637	.27155	.25766	.24464	.23242	.22096	.21019	.20008	.19057	.18164
108	47	.51333	.48465	.45783	.43273	.40924	.38725	.36665	.34735	.32926	.31230	.29639	.28146	.26745	.25429	.24192	.23030	.21937	.20909	.19941	.19030
108	48	.52303	.49460	.46798	.44303	.41964	.39770	.37712	.35781	.33969	.32266	.30667	.29164	.27751	.26421	.25171	.23994	.22885	.21841	.20856	.19928
108	49	.53281	.50466	.47825	.45346	.43019	.40832	.38778	.36848	.35033	.33325	.31719	.30207	.28783	.27442	.26179	.24987	.23864	.22804	.21804	.20859
108	50	.54268	.51483	.48865	.46405	.44090	.41913	.39865	.37936	.36120	.34410	.32797	.31278	.29845	.28493	.27217	.26013	.24875	.23801	.22785	.21825
108	51	.55264	.52510	.49918	.47477	.45178	.43012	.40970	.39045	.37230	.35517	.33901	.32375	.30934	.29572	.28285	.27069	.25918	.24830	.23799	.22824
108	52	.56266	.53545	.50979	.48560	.46278	.44124	.42091	.40171	.38358	.36645	.35025	.33494	.32046	.30676	.29380	.28152	.26990	.25888	.24844	.23854
108	53	.57273	.54586	.52049	.49653	.47389	.45249	.43227	.41314	.39504	.37792	.36171	.34636	.33183	.31806	.30500	.29263	.28089	.26975	.25918	.24915
108	54	.58283	.55633	.53126	.50755	.48511	.46387	.44376	.42472	.40667	.38958	.37337	.35800	.34342	.32959	.31646	.30399	.29215	.28090	.27021	.26005
108	55	.59298	.56685	.54210	.51865	.49643	.47537	.45540	.43645	.41848	.40142	.38522	.36985	.35524	.34136	.32817	.31562	.30369	.29235	.28154	.27126
108	56	.60316	.57742	.55301	.52984	.50786	.48698	.46716	.44834	.43045	.41344	.39728	.38191	.36729	.35337	.34013	.32752	.31551	.30407	.29317	.28278
108	57	.61336	.58803	.56397	.54110	.51937	.49870	.47905	.46036	.44257	.42564	.40952	.39417	.37955	.36561	.35233	.33967	.32760	.31608	.30509	.29460
108	58	.62356	.59865	.57496	.55240	.53094	.51050	.49103	.47248	.45481	.43796	.42191	.40659	.39198	.37804	.36474	.35204	.33991	.32833	.31726	.30668
108	59	.63373	.60926	.58594	.56371	.54253	.52232	.50305	.48467	.46713	.45039	.43440	.41914	.40456	.39063	.37731	.36459	.35242	.34078	.32964	.31898
108	60	.64386	.61984	.59691	.57502	.55413	.53418	.51512	.49692	.47952	.46290	.44700	.43180	.41726	.40335	.39004	.37729	.36509	.35341	.34222	.33149
108	61	.65397	.63040	.60787	.58634	.56576	.54607	.52724	.50923	.49200	.47550	.45971	.44459	.43010	.41623	.40293	.39018	.37797	.36625	.35501	.34423
108	62	.66406	.64096	.61885	.59769	.57743	.55803	.53944	.52164	.50458	.48823	.47256	.45753	.44312	.42929	.41603	.40329	.39107	.37934	.36807	.35724
108	63	.67414	.65152	.62985	.60907	.58915	.57004	.55172	.53415	.51728	.50109	.48556	.47064	.45631	.44255	.42933	.41663	.40441	.39267	.38139	.37053

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
108	64	.68420	.66207	.64084	.62046	.60089	.58210	.56406	.54672	.53006	.51406	.49867	.48388	.46966	.45598	.44282	.43015	.41797	.40624	.39494	.38407
108	65	.69422	.67260	.65183	.63185	.61266	.59419	.57644	.55936	.54293	.52712	.51190	.49725	.48315	.46957	.45648	.44388	.43173	.42003	.40874	.39786
108	66	.70422	.68312	.66281	.64327	.62445	.60634	.58889	.57208	.55590	.54030	.52526	.51078	.49681	.48334	.47035	.45782	.44573	.43406	.42280	.41193
108	67	.71421	.69364	.67382	.65472	.63630	.61855	.60143	.58491	.56898	.55362	.53879	.52448	.51066	.49732	.48444	.47201	.45999	.44838	.43716	.42632
108	68	.72418	.70415	.68483	.66618	.64818	.63080	.61402	.59782	.58217	.56705	.55244	.53832	.52468	.51149	.49874	.48641	.47449	.46295	.45180	.44100
108	69	.73409	.71462	.69580	.67762	.66005	.64306	.62664	.61076	.59540	.58055	.56618	.55228	.53882	.52580	.51320	.50099	.48918	.47774	.46665	.45591
108	70	.74391	.72500	.70670	.68900	.67186	.65528	.63923	.62368	.60863	.59406	.57994	.56627	.55302	.54018	.52774	.51568	.50399	.49265	.48166	.47100
108	71	.75361	.73526	.71748	.70026	.68358	.66741	.65173	.63654	.62181	.60753	.59368	.58025	.56722	.55458	.54231	.53041	.51885	.50764	.49675	.48618
108	72	.76316	.74538	.72813	.71140	.69517	.67942	.66413	.64930	.63490	.62092	.60735	.59417	.58138	.56894	.55687	.54513	.53373	.52265	.51188	.50142
108	73	.77255	.75534	.73862	.72239	.70661	.69129	.67641	.66194	.64788	.63422	.62094	.60802	.59547	.58326	.57138	.55983	.54860	.53767	.52703	.51668
108	74	.78182	.76517	.74899	.73325	.71795	.70306	.68858	.67450	.66079	.64745	.63447	.62183	.60954	.59756	.58590	.57455	.56350	.55273	.54224	.53202
108	75	.79098	.77491	.75926	.74403	.72921	.71477	.70070	.68700	.67366	.66066	.64799	.63565	.62362	.61190	.60047	.58933	.57847	.56788	.55756	.54748
108	76	.80005	.78456	.76947	.75475	.74041	.72642	.71279	.69949	.68652	.67388	.66154	.64951	.63777	.62631	.61513	.60422	.59357	.58318	.57303	.56312
108	77	.80903	.79413	.77959	.76540	.75155	.73803	.72483	.71195	.69937	.68709	.67510	.66339	.65195	.64078	.62986	.61920	.60878	.59860	.58865	.57893
108	78	.81790	.80359	.78961	.77595	.76260	.74956	.73681	.72436	.71218	.70028	.68865	.67727	.66615	.65528	.64464	.63424	.62407	.61412	.60438	.59486
108	79	.82662	.81290	.79948	.78635	.77351	.76094	.74866	.73663	.72487	.71336	.70209	.69107	.68027	.66971	.65937	.64924	.63933	.62962	.62012	.61081
108	80	.83513	.82199	.80912	.79652	.78419	.77211	.76028	.74869	.73734	.72622	.71533	.70466	.69421	.68397	.67393	.66409	.65445	.64500	.63573	.62665
108	81	.84338	.83081	.81849	.80642	.79458	.78298	.77161	.76045	.74952	.73880	.72829	.71798	.70786	.69795	.68822	.67867	.66931	.66012	.65111	.64226
108	82	.85134	.83933	.82755	.81600	.80465	.79353	.78260	.77189	.76137	.75104	.74091	.73096	.72119	.71160	.70218	.69293	.68385	.67494	.66618	.65758
108	83	.85903	.84758	.83632	.82527	.81442	.80375	.79328	.78299	.77288	.76295	.75319	.74360	.73418	.72492	.71582	.70688	.69809	.68945	.68095	.67260
108	84	.86650	.85559	.84485	.83430	.82393	.81373	.80370	.79384	.78415	.77461	.76523	.75601	.74694	.73801	.72923	.72060	.71210	.70374	.69552	.68743
108	85	.87378	.86340	.85318	.84313	.83323	.82350	.81392	.80448	.79520	.78607	.77707	.76822	.75950	.75092	.74247	.73415	.72596	.71789	.70995	.70213
108	86	.88082	.87096	.86124	.85168	.84226	.83298	.82384	.81483	.80596	.79722	.78861	.78013	.77177	.76353	.75541	.74741	.73953	.73176	.72410	.71656
108	87	.88754	.87818	.86896	.85987	.85090	.84207	.83336	.82477	.81630	.80795	.79972	.79160	.78359	.77570	.76791	.76023	.75265	.74518	.73781	.73054
108	88	.89394	.88507	.87632	.86769	.85917	.85077	.84247	.83429	.82622	.81825	.81039	.80262	.79497	.78741	.77994	.77258	.76531	.75813	.75105	.74405
108	89	.90004	.89164	.88334	.87515	.86707	.85908	.85119	.84341	.83571	.82812	.82062	.81321	.80589	.79866	.79152	.78447	.77750	.77062	.76382	.75710
108	90	.90583	.89787	.89001	.88225	.87458	.86699	.85950	.85209	.84478	.83754	.83039	.82333	.81634	.80944	.80262	.79587	.78920	.78261	.77609	.76965
108	91	.91122	.90369	.89624	.88888	.88159	.87439	.86727	.86023	.85326	.84638	.83956	.83282	.82616	.81957	.81304	.80659	.80021	.79390	.78765	.78147
108	92	.91615	.90901	.90194	.89495	.88802	.88118	.87440	.86769	.86106	.85449	.84799	.84155	.83518	.82888	.82264	.81647	.81035	.80430	.79831	.79238
108	93	.92065	.91387	.90715	.90049	.89391	.88738	.88092	.87453	.86819	.86192	.85571	.84956	.84347	.83743	.83146	.82554	.81968	.81387	.80812	.80242
108	94	.92481	.91835	.91196	.90562	.89934	.89312	.88696	.88085	.87480	.86881	.86287	.85698	.85115	.84537	.83964	.83397	.82834	.82276	.81724	.81176
108	95	.92870	.92255	.91646	.91042	.90444	.89851	.89262	.88679	.88101	.87528	.86960	.86396	.85838	.85284	.84735	.84190	.83651	.83115	.82584	.82058
108	96	.93230	.92645	.92064	.91488	.90917	.90351	.89789	.89232	.88679	.88131	.87587	.87047	.86512	.85981	.85454	.84931	.84413	.83898	.83388	.82882
108	97	.93561	.93003	.92448	.91898	.91353	.90811	.90273	.89740	.89210	.88685	.88164	.87646	.87132	.86623	.86117	.85614	.85116	.84621	.84130	.83642
108	98	.93870	.93337	.92807	.92281	.91759	.91241	.90726	.90215	.89708	.89204	.88704	.88207	.87714	.87224	.86738	.86255	.85775	.85299	.84826	.84356
108	99	.94168	.93659	.93153	.92651	.92152	.91656	.91164	.90674	.90189	.89706	.89226	.88750	.88277	.87806	.87339	.86875	.86414	.85956	.85501	.85049
108	100	.94454	.93969	.93486	.93006	.92530	.92056	.91585	.91118	.90652	.90190	.89731	.89274	.88821	.88370	.87921	.87476	.87033	.86593	.86155	.85720
108	101	.94733	.94270	.93810	.93353	.92898	.92446	.91996	.91549	.91105	.90663	.90223	.89786	.89352	.88920	.88490	.88062	.87638	.87215	.86795	.86377
108	102	.95003	.94563	.94125	.93689	.93256	.92825	.92396	.91969	.91545	.91123	.90703	.90285	.89869	.89455	.89044	.88635	.88227	.87822	.87419	.87018
108	103	.95270	.94852	.94436	.94022	.93610	.93200	.92792	.92386	.91981	.91579	.91178	.90780	.90383	.89988	.89594	.89203	.88813	.88426	.88040	.87656
108	104	.95547	.95152	.94759	.94368	.93978	.93590	.93203	.92818	.92434	.92053	.91672	.91294	.90917	.90541	.90167	.89795	.89424	.89054	.88687	.88320
108	105	.95826	.95455	.95085	.94716	.94349	.93983	.93618	.93255	.92893	.92532	.92172	.91814	.91457	.91101	.90747	.90394	.90042	.89691	.89342	.88994
108	106	.96171	.95828	.95487	.95147	.94808	.94470	.94133	.93796	.93461	.93127	.92794	.92461	.92130	.91800	.91470	.91142	.90814	.90488	.90162	.89837
108	107	.96596	.96290	.95986	.95681	.95378	.95075	.94772	.94471	.94169	.93869	.93569	.93270	.92972	.92674	.92376	.92080	.91784	.91489	.91194	.90900
108	108	.97236	.96986	.96737	.96488	.96240	.95991	.95743	.95496	.95249	.95002	.94755	.94508	.94262	.94016	.93771	.93526	.93281	.93036	.92792	.92548
109	0	.20582	.18015	.15807	.13904	.12264	.10849	.09627	.08570	.07656	.06864	.06177	.05580	.05061	.04609	.04215	.03871	.03570	.03307	.03075	.02872
109	1	.20288	.17676	.15425	.13481	.11804	.10353	.09099	.08012	.07070	.06253	.05543	.04925	.04388	.03919	.03509	.03151	.02838	.02563	.02321	.02109
109	2	.20686	.18051	.15774	.13806	.12104	.10629	.09352	.08243	.07281	.06444	.05716	.05081	.04528	.04045	.03622	.03252	.02927	.02642	.02391	.02170
109	3	.21113	.18454	.16154	.14162	.12435	.10937	.09636	.08506	.07522	.06666	.05920	.05268	.04699	.04201	.03765	.03382	.03046	.02750	.02490	.02260
109	4	.21558	.18877	.16553	.14537	.12786	.11264	.09941	.08789	.07784	.06908	.06143	.05475	.04889	.04376	.03926	.03530	.03182	.02876	.02605	.02366

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
109	5	.22019	.19317	.16970	.14929	.13155	.11609	.10263	.09089	.08063	.07167	.06384	.05697	.05095	.04567	.04103	.03694	.03334	.03016	.02735	.02487
109	6	.22493	.19769	.17400	.15336	.13538	.11969	.10599	.09403	.08356	.07440	.06637	.05933	.05315	.04771	.04292	.03870	.03497	.03168	.02876	.02618
109	7	.22980	.20236	.17844	.15757	.13935	.12343	.10950	.09732	.08664	.07727	.06905	.06183	.05547	.04987	.04494	.04058	.03673	.03332	.03029	.02761
109	8	.23479	.20715	.18301	.16191	.14346	.12730	.11315	.10074	.08984	.08027	.07186	.06445	.05792	.05216	.04708	.04258	.03859	.03506	.03192	.02914
109	9	.23991	.21208	.18773	.16640	.14772	.13133	.11695	.10431	.09320	.08343	.07482	.06722	.06052	.05460	.04936	.04471	.04060	.03694	.03369	.03079
109	10	.24518	.21716	.19260	.17105	.15214	.13552	.12091	.10805	.09673	.08674	.07793	.07015	.06327	.05718	.05179	.04700	.04274	.03896	.03559	.03259
109	11	.25057	.22237	.19761	.17584	.15670	.13986	.12502	.11194	.10040	.09021	.08120	.07323	.06617	.05991	.05435	.04942	.04502	.04111	.03762	.03450
109	12	.25608	.22771	.20275	.18077	.16141	.14434	.12928	.11597	.10422	.09382	.08461	.07645	.06920	.06277	.05706	.05197	.04744	.04339	.03978	.03655
109	13	.26168	.23314	.20799	.18580	.16622	.14893	.13364	.12011	.10814	.09753	.08812	.07976	.07234	.06574	.05985	.05461	.04993	.04576	.04202	.03867
109	14	.26733	.23863	.21328	.19089	.17109	.15357	.13806	.12431	.11212	.10129	.09168	.08313	.07552	.06874	.06269	.05729	.05247	.04815	.04428	.04081
109	15	.27300	.24414	.21861	.19601	.17599	.15825	.14251	.12854	.11612	.10509	.09527	.08652	.07872	.07176	.06554	.05999	.05501	.05055	.04655	.04296
109	16	.27868	.24966	.22395	.20114	.18091	.16294	.14698	.13278	.12015	.10889	.09886	.08991	.08192	.07478	.06839	.06267	.05754	.05294	.04880	.04508
109	17	.28439	.25522	.22932	.20631	.18586	.16767	.15148	.13706	.12420	.11273	.10249	.09334	.08515	.07782	.07126	.06537	.06008	.05533	.05105	.04720
109	18	.29014	.26082	.23475	.21154	.19088	.17246	.15604	.14139	.12831	.11662	.10616	.09680	.08842	.08090	.07415	.06809	.06264	.05774	.05332	.04933
109	19	.29598	.26651	.24027	.21686	.19599	.17735	.16071	.14583	.13252	.12061	.10994	.10037	.09178	.08407	.07714	.07091	.06529	.06023	.05566	.05153
109	20	.30192	.27232	.24591	.22231	.20123	.18238	.16551	.15040	.13687	.12473	.11384	.10406	.09527	.08737	.08025	.07383	.06805	.06283	.05811	.05384
109	21	.30798	.27826	.25168	.22790	.20661	.18754	.17045	.15512	.14136	.12900	.11790	.10790	.09891	.09080	.08349	.07690	.07094	.06555	.06068	.05626
109	22	.31415	.28431	.25757	.23361	.21213	.19285	.17553	.15998	.14599	.13341	.12208	.11188	.10267	.09436	.08686	.08008	.07395	.06839	.06336	.05879
109	23	.32044	.29049	.26361	.23947	.21779	.19830	.18077	.16500	.15079	.13798	.12643	.11601	.10659	.09808	.09038	.08342	.07710	.07138	.06618	.06146
109	24	.32687	.29681	.26979	.24549	.22362	.20393	.18618	.17019	.15575	.14272	.13095	.12031	.11069	.10197	.09408	.08692	.08042	.07452	.06915	.06427
109	25	.33343	.30329	.27614	.25168	.22963	.20974	.19178	.17557	.16091	.14766	.13567	.12481	.11497	.10605	.09795	.09060	.08392	.07784	.07230	.06726
109	26	.34014	.30992	.28265	.25804	.23581	.21573	.19757	.18114	.16626	.15279	.14058	.12950	.11945	.11032	.10202	.09447	.08760	.08134	.07563	.07042
109	27	.34701	.31672	.28935	.26459	.24220	.22192	.20356	.18692	.17183	.15814	.14571	.13442	.12415	.11481	.10631	.09856	.09149	.08505	.07916	.07379
109	28	.35402	.32367	.29619	.27131	.24875	.22830	.20974	.19289	.17759	.16368	.15104	.13953	.12904	.11949	.11078	.10284	.09558	.08895	.08288	.07733
109	29	.36116	.33077	.30320	.27819	.25548	.23486	.21611	.19906	.18355	.16943	.15656	.14484	.13414	.12438	.11546	.10731	.09986	.09304	.08679	.08106
109	30	.36843	.33801	.31036	.28524	.26239	.24159	.22266	.20542	.18970	.17537	.16229	.15034	.13943	.12946	.12034	.11198	.10433	.09732	.09089	.08498
109	31	.37583	.34538	.31767	.29244	.26946	.24850	.22939	.21196	.19604	.18150	.16821	.15605	.14493	.13474	.12541	.11685	.10900	.10179	.09517	.08909
109	32	.38336	.35290	.32514	.29981	.27670	.25559	.23631	.21869	.20258	.18783	.17433	.16196	.15063	.14023	.13069	.12193	.11387	.10647	.09966	.09339
109	33	.39102	.36058	.33277	.30736	.28413	.26288	.24344	.22564	.20933	.19438	.18068	.16810	.15655	.14595	.13620	.12723	.11897	.11137	.10437	.09791
109	34	.39883	.36840	.34056	.31508	.29174	.27036	.25076	.23279	.21629	.20115	.18724	.17446	.16270	.15189	.14193	.13275	.12430	.11650	.10930	.10265
109	35	.40678	.37638	.34853	.32299	.29956	.27805	.25831	.24017	.22349	.20816	.19405	.18107	.16910	.15808	.14791	.13853	.12987	.12187	.11448	.10764
109	36	.41486	.38452	.35666	.33107	.30756	.28594	.26606	.24776	.23091	.21540	.20109	.18791	.17574	.16451	.15414	.14456	.13569	.12749	.11990	.11287
109	37	.42309	.39281	.36496	.33934	.31575	.29403	.27402	.25557	.23856	.22287	.20838	.19500	.18263	.17120	.16062	.15083	.14177	.13337	.12558	.11835
109	38	.43146	.40126	.37344	.34780	.32416	.30235	.28222	.26363	.24646	.23060	.21593	.20236	.18979	.17816	.16739	.15739	.14813	.13953	.13154	.12412
109	39	.43998	.40988	.38210	.35645	.33276	.31087	.29064	.27193	.25461	.23858	.22374	.20998	.19723	.18540	.17443	.16423	.15477	.14597	.13779	.13017
109	40	.44865	.41867	.39094	.36531	.34159	.31963	.29931	.28047	.26302	.24684	.23183	.21789	.20496	.19294	.18177	.17138	.16172	.15272	.14434	.13653
109	41	.45749	.42763	.39998	.37437	.35064	.32864	.30823	.28929	.27171	.25538	.24021	.22611	.21299	.20079	.18943	.17885	.16899	.15980	.15123	.14322
109	42	.46647	.43677	.40921	.38365	.35991	.33787	.31740	.29837	.28067	.26421	.24889	.23463	.22134	.20896	.19741	.18665	.17660	.16721	.15845	.15025
109	43	.47560	.44607	.41863	.39312	.36940	.34734	.32681	.30770	.28990	.27332	.25786	.24344	.23000	.21744	.20572	.19477	.18453	.17496	.16601	.15762
109	44	.48488	.45553	.42822	.40279	.37911	.35704	.33648	.31730	.29941	.28271	.26712	.25257	.23896	.22625	.21435	.20322	.19281	.18305	.17391	.16534
109	45	.49427	.46513	.43796	.41263	.38900	.36694	.34635	.32712	.30915	.29235	.27665	.26196	.24821	.23534	.22328	.21198	.20139	.19145	.18213	.17338
109	46	.50378	.47486	.44786	.42264	.39907	.37704	.35644	.33717	.31914	.30225	.28644	.27163	.25774	.24472	.23251	.22105	.21028	.20018	.19068	.18174
109	47	.51338	.48470	.45788	.43279	.40930	.38731	.36672	.34742	.32934	.31238	.29647	.28155	.26754	.25438	.24201	.23040	.21947	.20919	.19952	.19041
109	48	.52307	.49465	.46803	.44308	.41970	.39777	.37719	.35789	.33977	.32275	.30676	.29173	.27760	.26431	.25181	.24004	.22896	.21852	.20868	.19941
109	49	.53286	.50471	.47831	.45352	.43025	.40840	.38786	.36856	.35041	.33335	.31729	.30217	.28794	.27453	.26190	.24999	.23876	.22817	.21817	.20873
109	50	.54274	.51489	.48872	.46412	.44098	.41921	.39873	.37945	.36130	.34419	.32808	.31289	.29856	.28505	.27229	.26026	.24889	.23814	.22799	.21839
109	51	.55270	.52517	.49925	.47485	.45186	.43020	.40979	.39055	.37240	.35528	.33912	.32387	.30946	.29585	.28299	.27083	.25933	.24845	.23815	.22840
109	52	.56272	.53552	.50987	.48568	.46286	.44133	.42101	.40182	.38369	.36657	.35038	.33507	.32060	.30691	.29395	.28168	.27005	.25904	.24861	.23872
109	53	.57280	.54594	.52058	.49662	.47399	.45260	.43238	.41325	.39517	.37805	.36185	.34651	.33198	.31821	.30517	.29280	.28106	.26993	.25937	.24934
109	54	.58291	.55641	.53135	.50765	.48522	.46399	.44388	.42485	.40681	.38972	.37352	.35815	.34358	.32976	.31664	.30418	.29234	.28110	.27042	.26026

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
109	55	.59306	.56694	.54220	.51876	.49655	.47549	.45553	.43659	.41863	.40157	.38539	.37002	.35542	.34155	.32836	.31583	.30390	.29256	.28177	.27149
109	56	.60325	.57752	.55312	.52996	.50799	.48712	.46731	.44849	.43061	.41361	.39746	.38209	.36748	.35358	.34034	.32774	.31574	.30431	.29342	.28303
109	57	.61346	.58815	.56409	.54124	.51951	.49885	.47921	.46053	.44275	.42582	.40971	.39437	.37976	.36584	.35257	.33992	.32785	.31634	.30536	.29488
109	58	.62367	.59878	.57509	.55255	.53109	.51066	.49120	.47267	.45500	.43817	.42212	.40682	.39222	.37829	.36500	.35231	.34019	.32862	.31756	.30699
109	59	.63386	.60940	.58609	.56387	.54270	.52251	.50325	.48488	.46735	.45061	.43464	.41939	.40482	.39090	.37759	.36488	.35272	.34109	.32996	.31932
109	60	.64400	.61999	.59707	.57520	.55432	.53438	.51533	.49714	.47976	.46314	.44726	.43207	.41754	.40364	.39034	.37761	.36542	.35375	.34257	.33186
109	61	.65412	.63056	.60805	.58653	.56596	.54629	.52747	.50947	.49225	.47577	.45999	.44488	.43041	.41655	.40326	.39053	.37833	.36662	.35540	.34463
109	62	.66422	.64114	.61904	.59789	.57765	.55826	.53969	.52190	.50486	.48852	.47286	.45785	.44345	.42964	.41639	.40367	.39146	.37974	.36848	.35767
109	63	.67432	.65172	.63005	.60929	.58939	.57030	.55199	.53443	.51758	.50141	.48589	.47098	.45667	.44293	.42972	.41703	.40484	.39311	.38184	.37100
109	64	.68439	.66228	.64106	.62070	.60115	.58238	.56435	.54703	.53039	.51440	.49903	.48426	.47005	.45638	.44324	.43060	.41843	.40671	.39544	.38458
109	65	.69442	.67282	.65207	.63211	.61293	.59449	.57676	.55969	.54328	.52749	.51229	.49766	.48357	.47001	.45694	.44435	.43223	.42054	.40927	.39841
109	66	.70444	.68336	.66307	.64355	.62475	.60665	.58923	.57244	.55627	.54069	.52568	.51121	.49726	.48381	.47084	.45833	.44626	.43461	.42337	.41252
109	67	.71445	.69390	.67410	.65502	.63662	.61889	.60179	.58530	.56939	.55404	.53924	.52495	.51115	.49784	.48498	.47256	.46056	.44898	.43778	.42696
109	68	.72444	.70443	.68513	.66651	.64853	.63117	.61442	.59823	.58261	.56751	.55293	.53883	.52521	.51205	.49932	.48701	.47511	.46360	.45246	.44169
109	69	.73437	.71492	.69613	.67798	.66043	.64347	.62707	.61121	.59588	.58105	.56671	.55283	.53940	.52640	.51382	.50165	.48985	.47844	.46738	.45666
109	70	.74422	.72533	.70706	.68938	.67228	.65572	.63970	.62418	.60916	.59461	.58052	.56687	.55365	.54084	.52843	.51639	.50473	.49342	.48245	.47181
109	71	.75394	.73562	.71788	.70069	.68403	.66789	.65225	.63708	.62238	.60813	.59431	.58091	.56791	.55529	.54306	.53118	.51966	.50847	.49761	.48707
109	72	.76352	.74577	.72856	.71186	.69566	.67995	.66469	.64989	.63553	.62158	.60804	.59490	.58213	.56973	.55768	.54598	.53461	.52357	.51283	.50239
109	73	.77295	.75577	.73909	.72289	.70715	.69187	.67701	.66258	.64856	.63493	.62168	.60881	.59629	.58411	.57227	.56076	.54955	.53866	.52806	.51774
109	74	.78225	.76564	.74950	.73380	.71853	.70368	.68924	.67519	.66152	.64822	.63528	.62268	.61042	.59848	.58686	.57555	.56453	.55380	.54335	.53316
109	75	.79144	.77541	.75981	.74462	.72983	.71543	.70141	.68775	.67445	.66149	.64887	.63657	.62458	.61290	.60151	.59041	.57959	.56904	.55875	.54872
109	76	.80055	.78511	.77005	.75539	.74109	.72715	.71355	.70030	.68738	.67478	.66249	.65049	.63880	.62739	.61625	.60538	.59478	.58443	.57432	.56446
109	77	.80957	.79472	.78022	.76608	.75228	.73881	.72566	.71283	.70030	.68807	.67612	.66446	.65307	.64194	.63108	.62046	.61009	.59995	.59005	.58037
109	78	.81849	.80423	.79030	.77669	.76340	.75041	.73771	.72531	.71319	.70134	.68975	.67843	.66736	.65654	.64596	.63561	.62548	.61558	.60590	.59643
109	79	.82727	.81360	.80023	.78716	.77438	.76187	.74964	.73768	.72597	.71451	.70330	.69233	.68160	.67109	.66081	.65074	.64088	.63123	.62178	.61253
109	80	.83583	.82275	.80995	.79742	.78514	.77313	.76136	.74983	.73855	.72749	.71666	.70605	.69566	.68548	.67550	.66573	.65615	.64676	.63755	.62853
109	81	.84415	.83165	.81940	.80739	.79563	.78410	.77279	.76171	.75084	.74019	.72975	.71950	.70946	.69961	.68995	.68047	.67117	.66205	.65310	.64433
109	82	.85219	.84026	.82855	.81707	.80580	.79475	.78390	.77326	.76281	.75256	.74250	.73263	.72293	.71342	.70407	.69490	.68589	.67705	.66837	.65984
109	83	.85995	.84858	.83741	.82644	.81566	.80508	.79469	.78449	.77446	.76461	.75493	.74542	.73608	.72690	.71788	.70902	.70031	.69175	.68333	.67506
109	84	.86750	.85667	.84603	.83557	.82528	.81517	.80524	.79546	.78586	.77641	.76712	.75798	.74900	.74016	.73147	.72292	.71451	.70624	.69810	.69010
109	85	.87487	.86458	.85446	.84451	.83471	.82507	.81559	.80625	.79707	.78802	.77913	.77037	.76175	.75326	.74491	.73668	.72859	.72061	.71276	.70503
109	86	.88201	.87225	.86265	.85319	.84388	.83470	.82567	.81677	.80800	.79937	.79086	.78248	.77423	.76610	.75808	.75019	.74241	.73474	.72719	.71974
109	87	.88884	.87960	.87049	.86152	.85267	.84395	.83536	.82689	.81853	.81030	.80218	.79418	.78628	.77850	.77083	.76326	.75580	.74844	.74118	.73402
109	88	.89536	.88662	.87800	.86949	.86110	.85282	.84466	.83660	.82865	.82081	.81307	.80544	.79790	.79047	.78313	.77589	.76874	.76169	.75473	.74786
109	89	.90159	.89333	.88517	.87712	.86917	.86132	.85358	.84593	.83837	.83091	.82355	.81628	.80909	.80200	.79500	.78808	.78125	.77450	.76783	.76125
109	90	.90752	.89972	.89202	.88440	.87688	.86945	.86211	.85485	.84768	.84060	.83360	.82668	.81985	.81309	.80642	.79982	.79330	.78685	.78048	.77418
109	91	.91308	.90571	.89843	.89124	.88412	.87708	.87013	.86325	.85645	.84973	.84308	.83650	.83000	.82357	.81721	.81092	.80470	.79855	.79246	.78645
109	92	.91818	.91122	.90433	.89752	.89078	.88411	.87751	.87099	.86453	.85814	.85182	.84556	.83937	.83325	.82718	.82119	.81525	.80937	.80356	.79780
109	93	.92285	.91626	.90973	.90328	.89688	.89056	.88429	.87809	.87195	.86587	.85985	.85390	.84800	.84215	.83637	.83064	.82497	.81936	.81379	.80829
109	94	.92716	.92092	.91473	.90861	.90254	.89653	.89057	.88468	.87883	.87305	.86732	.86164	.85601	.85044	.84491	.83944	.83402	.82865	.82333	.81806
109	95	.93122	.92530	.91944	.91362	.90786	.90216	.89650	.89089	.88533	.87983	.87437	.86895	.86359	.85827	.85300	.84778	.84260	.83746	.83237	.82733
109	96	.93500	.92939	.92383	.91831	.91285	.90742	.90204	.89671	.89142	.88618	.88097	.87582	.87070	.86563	.86060	.85561	.85066	.84575	.84088	.83605
109	97	.93849	.93316	.92788	.92264	.91744	.91228	.90716	.90208	.89704	.89204	.88708	.88216	.87727	.87243	.86762	.86285	.85811	.85341	.84875	.84413
109	98	.94175	.93669	.93166	.92668	.92173	.91682	.91194	.90710	.90230	.89753	.89280	.88810	.88343	.87880	.87420	.86964	.86511	.86061	.85614	.85171
109	99	.94490	.94010	.93533	.93060	.92590	.92123	.91659	.91198	.90741	.90287	.89836	.89388	.88943	.88501	.88062	.87626	.87193	.86763	.86336	.85911
109	100	.94795	.94340	.93888	.93439	.92993	.92549	.92109	.91671	.91236	.90804	.90375	.89948	.89525	.89103	.88685	.88269	.87856	.87445	.87037	.86632
109	101	.95093	.94663	.94236	.93811	.93388	.92968	.92551	.92136	.91723	.91313	.90905	.90500	.90097	.89696	.89298	.88902	.88509	.88118	.87729	.87342
109	102	.95385	.94979	.94575	.94174	.93775	.93378	.92983	.92590	.92199	.91811	.91424	.91040	.90658	.90278	.89900	.89524	.89150	.88778	.88408	.88040
109	103	.95673	.95291	.94911	.94533	.94157	.93782	.93410	.93039	.92671	.92304	.91939	.91575	.91214	.90854	.90496	.90139	.89785	.89432	.89081	.88732
109	104	.95977	.95621	.95267	.94913	.94562	.94212	.93864	.93517	.93171	.92828	.92485	.92144	.91805	.91467	.91131	.90796	.90463	.90131	.89800	.89471

Ages		Adjusted Payout Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
109	**105**	.96275	.95944	.95614	.95285	.94958	.94632	.94307	.93983	.93661	.93340	.93020	.92701	.92383	.92067	.91751	.91437	.91125	.90813	.90502	.90193
109	**106**	.96651	.96352	.96054	.95757	.95460	.95165	.94871	.94577	.94284	.93992	.93701	.93411	.93122	.92834	.92546	.92260	.91974	.91689	.91405	.91122
109	**107**	.97100	.96840	.96580	.96321	.96063	.95805	.95547	.95290	.95034	.94778	.94522	.94268	.94013	.93760	.93507	.93254	.93002	.92750	.92499	.92249
109	**108**	.97779	.97578	.97378	.97178	.96978	.96778	.96578	.96379	.96180	.95981	.95782	.95583	.95385	.95187	.94989	.94791	.94593	.94396	.94199	.94002
109	**109**	.98900	.98800	.98700	.98600	.98500	.98400	.98300	.98200	.98100	.98000	.97900	.97800	.97700	.97600	.97500	.97400	.97300	.97200	.97100	.97000

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
0	0	.00604	.00518	.00444	.00382	.00329	.00284	.00246	.00213	.00185	.00161	.00141	.00124	.00109	.00096	.00085	.00076	.00068	.00061	.00055	.00050
1	0	.00604	.00516	.00441	.00378	.00324	.00278	.00239	.00205	.00177	.00153	.00132	.00114	.00099	.00086	.00075	.00066	.00057	.00050	.00044	.00039
1	1	.00610	.00521	.00445	.00381	.00326	.00279	.00239	.00205	.00176	.00151	.00130	.00112	.00097	.00084	.00073	.00063	.00055	.00048	.00041	.00036
2	0	.00622	.00532	.00455	.00390	.00334	.00287	.00247	.00213	.00183	.00158	.00137	.00119	.00103	.00089	.00078	.00068	.00060	.00052	.00046	.00041
2	1	.00629	.00538	.00460	.00393	.00337	.00289	.00248	.00213	.00183	.00157	.00135	.00117	.00101	.00087	.00076	.00066	.00057	.00050	.00043	.00038
2	2	.00649	.00555	.00475	.00407	.00349	.00299	.00257	.00221	.00190	.00163	.00141	.00122	.00105	.00091	.00079	.00068	.00059	.00052	.00045	.00039
3	0	.00640	.00548	.00470	.00403	.00346	.00297	.00256	.00220	.00190	.00164	.00142	.00123	.00107	.00093	.00081	.00071	.00062	.00054	.00048	.00042
3	1	.00648	.00554	.00475	.00406	.00348	.00299	.00257	.00220	.00190	.00163	.00141	.00122	.00105	.00091	.00079	.00068	.00060	.00052	.00045	.00040
3	2	.00669	.00573	.00491	.00421	.00361	.00310	.00266	.00229	.00197	.00170	.00147	.00127	.00110	.00095	.00082	.00071	.00062	.00054	.00047	.00041
3	3	.00690	.00592	.00507	.00435	.00374	.00321	.00276	.00238	.00205	.00177	.00153	.00132	.00114	.00099	.00086	.00075	.00065	.00057	.00049	.00043
4	0	.00659	.00565	.00485	.00416	.00358	.00308	.00265	.00229	.00197	.00171	.00148	.00128	.00111	.00097	.00085	.00074	.00065	.00057	.00050	.00044
4	1	.00668	.00572	.00490	.00420	.00360	.00309	.00266	.00229	.00197	.00170	.00147	.00127	.00110	.00095	.00082	.00072	.00062	.00054	.00047	.00041
4	2	.00690	.00591	.00507	.00435	.00373	.00321	.00276	.00238	.00205	.00177	.00153	.00132	.00114	.00099	.00086	.00075	.00065	.00057	.00049	.00043
4	3	.00712	.00611	.00524	.00450	.00387	.00333	.00287	.00247	.00213	.00184	.00159	.00138	.00119	.00103	.00090	.00078	.00068	.00059	.00052	.00045
4	4	.00735	.00631	.00542	.00466	.00401	.00345	.00298	.00257	.00222	.00191	.00166	.00143	.00124	.00108	.00094	.00082	.00071	.00062	.00054	.00048
5	0	.00679	.00582	.00500	.00430	.00370	.00318	.00275	.00237	.00205	.00177	.00154	.00134	.00116	.00101	.00088	.00077	.00068	.00060	.00053	.00046
5	1	.00688	.00589	.00505	.00434	.00372	.00320	.00275	.00237	.00204	.00176	.00152	.00132	.00114	.00099	.00086	.00075	.00065	.00057	.00050	.00043
5	2	.00710	.00609	.00523	.00449	.00386	.00332	.00286	.00246	.00213	.00184	.00159	.00137	.00119	.00103	.00090	.00078	.00068	.00059	.00052	.00045
5	3	.00734	.00630	.00541	.00465	.00400	.00345	.00297	.00256	.00221	.00191	.00166	.00143	.00124	.00108	.00094	.00082	.00071	.00062	.00054	.00048
5	4	.00758	.00652	.00560	.00482	.00415	.00358	.00309	.00267	.00230	.00199	.00173	.00150	.00130	.00113	.00098	.00086	.00075	.00065	.00057	.00050
5	5	.00783	.00673	.00580	.00499	.00430	.00371	.00321	.00277	.00240	.00208	.00180	.00156	.00136	.00118	.00103	.00090	.00078	.00068	.00060	.00053
6	0	.00699	.00600	.00516	.00444	.00382	.00329	.00284	.00246	.00213	.00184	.00160	.00139	.00121	.00106	.00092	.00081	.00071	.00063	.00055	.00049
6	1	.00707	.00607	.00521	.00447	.00385	.00331	.00285	.00246	.00212	.00183	.00158	.00137	.00119	.00103	.00090	.00078	.00068	.00059	.00052	.00046
6	2	.00731	.00628	.00540	.00464	.00399	.00344	.00296	.00256	.00221	.00191	.00165	.00143	.00124	.00108	.00094	.00082	.00071	.00062	.00054	.00048
6	3	.00756	.00650	.00559	.00481	.00414	.00357	.00308	.00266	.00230	.00199	.00172	.00149	.00130	.00113	.00098	.00085	.00075	.00065	.00057	.00050
6	4	.00782	.00672	.00579	.00499	.00430	.00371	.00320	.00277	.00239	.00207	.00180	.00156	.00136	.00118	.00103	.00090	.00078	.00068	.00060	.00053
6	5	.00807	.00695	.00599	.00517	.00446	.00385	.00333	.00288	.00249	.00216	.00187	.00163	.00142	.00123	.00107	.00094	.00082	.00072	.00063	.00055
6	6	.00834	.00718	.00620	.00535	.00462	.00399	.00346	.00299	.00259	.00225	.00196	.00170	.00148	.00129	.00113	.00098	.00086	.00075	.00066	.00058
7	0	.00718	.00618	.00531	.00458	.00395	.00341	.00294	.00255	.00221	.00192	.00166	.00145	.00126	.00110	.00097	.00085	.00074	.00066	.00058	.00051
7	1	.00727	.00625	.00537	.00462	.00397	.00342	.00295	.00255	.00220	.00190	.00165	.00143	.00124	.00108	.00094	.00082	.00071	.00062	.00054	.00048
7	2	.00753	.00647	.00556	.00479	.00412	.00355	.00307	.00265	.00229	.00198	.00172	.00149	.00129	.00112	.00098	.00085	.00074	.00065	.00057	.00050
7	3	.00779	.00670	.00577	.00497	.00428	.00370	.00319	.00276	.00239	.00207	.00179	.00155	.00135	.00118	.00102	.00089	.00078	.00068	.00060	.00053
7	4	.00805	.00693	.00598	.00515	.00445	.00384	.00332	.00287	.00249	.00216	.00187	.00162	.00141	.00123	.00107	.00094	.00082	.00072	.00063	.00055
7	5	.00832	.00718	.00619	.00534	.00462	.00399	.00345	.00299	.00259	.00225	.00195	.00170	.00148	.00129	.00112	.00098	.00086	.00075	.00066	.00058
7	6	.00860	.00742	.00641	.00554	.00479	.00414	.00359	.00311	.00270	.00234	.00204	.00177	.00155	.00135	.00118	.00103	.00090	.00079	.00069	.00061
7	7	.00888	.00767	.00663	.00573	.00496	.00430	.00373	.00323	.00281	.00244	.00212	.00185	.00161	.00141	.00123	.00108	.00095	.00083	.00073	.00064
8	0	.00739	.00636	.00547	.00472	.00407	.00352	.00305	.00264	.00229	.00199	.00173	.00151	.00132	.00115	.00101	.00089	.00078	.00069	.00061	.00054
8	1	.00748	.00643	.00553	.00476	.00410	.00353	.00305	.00263	.00228	.00197	.00171	.00148	.00129	.00112	.00098	.00085	.00074	.00065	.00057	.00050
8	2	.00774	.00666	.00573	.00494	.00426	.00367	.00317	.00274	.00237	.00206	.00178	.00155	.00135	.00117	.00102	.00089	.00078	.00068	.00060	.00052
8	3	.00801	.00690	.00595	.00513	.00442	.00382	.00330	.00286	.00248	.00215	.00186	.00162	.00141	.00123	.00107	.00093	.00082	.00071	.00063	.00055
8	4	.00829	.00715	.00616	.00532	.00460	.00397	.00344	.00298	.00258	.00224	.00195	.00169	.00147	.00128	.00112	.00098	.00086	.00075	.00066	.00058
8	5	.00858	.00740	.00639	.00552	.00477	.00413	.00358	.00310	.00269	.00234	.00203	.00177	.00154	.00134	.00117	.00103	.00090	.00079	.00069	.00061
8	6	.00887	.00766	.00662	.00573	.00496	.00429	.00372	.00323	.00281	.00244	.00212	.00185	.00161	.00141	.00123	.00108	.00094	.00083	.00073	.00064
8	7	.00916	.00792	.00685	.00593	.00514	.00446	.00387	.00336	.00292	.00254	.00221	.00193	.00169	.00147	.00129	.00113	.00099	.00087	.00077	.00068
8	8	.00946	.00819	.00709	.00614	.00533	.00463	.00402	.00349	.00304	.00265	.00231	.00202	.00176	.00154	.00135	.00118	.00104	.00092	.00081	.00071
9	0	.00759	.00654	.00564	.00487	.00421	.00364	.00315	.00273	.00237	.00207	.00180	.00157	.00137	.00120	.00105	.00093	.00082	.00072	.00064	.00057
9	1	.00768	.00661	.00569	.00490	.00423	.00365	.00315	.00273	.00236	.00204	.00177	.00154	.00134	.00117	.00102	.00089	.00078	.00068	.00060	.00053
9	2	.00795	.00685	.00590	.00509	.00439	.00380	.00328	.00284	.00246	.00213	.00185	.00161	.00140	.00122	.00106	.00093	.00081	.00071	.00063	.00055
9	3	.00824	.00710	.00613	.00529	.00457	.00395	.00342	.00296	.00257	.00223	.00194	.00168	.00147	.00128	.00112	.00098	.00085	.00075	.00066	.00058
9	4	.00853	.00736	.00636	.00549	.00475	.00411	.00356	.00309	.00268	.00233	.00202	.00176	.00153	.00134	.00117	.00102	.00090	.00079	.00069	.00061

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
9	5	.00883	.00763	.00659	.00570	.00494	.00428	.00371	.00322	.00279	.00243	.00211	.00184	.00161	.00140	.00123	.00107	.00094	.00083	.00073	.00064
9	6	.00913	.00790	.00683	.00592	.00513	.00445	.00386	.00335	.00291	.00254	.00221	.00193	.00168	.00147	.00129	.00113	.00099	.00087	.00077	.00067
9	7	.00944	.00817	.00708	.00614	.00532	.00462	.00401	.00349	.00304	.00265	.00231	.00201	.00176	.00154	.00135	.00118	.00104	.00091	.00081	.00071
9	8	.00976	.00845	.00733	.00636	.00552	.00480	.00417	.00363	.00316	.00276	.00241	.00210	.00184	.00161	.00141	.00124	.00109	.00096	.00085	.00075
9	9	.01007	.00874	.00758	.00659	.00572	.00498	.00433	.00378	.00329	.00287	.00251	.00220	.00192	.00169	.00148	.00130	.00115	.00101	.00089	.00079
10	0	.00779	.00672	.00580	.00501	.00434	.00376	.00326	.00283	.00246	.00214	.00187	.00163	.00143	.00125	.00110	.00097	.00086	.00076	.00067	.00060
10	1	.00788	.00679	.00585	.00505	.00436	.00376	.00326	.00282	.00244	.00212	.00184	.00160	.00139	.00121	.00106	.00093	.00081	.00071	.00063	.00055
10	2	.00817	.00704	.00607	.00524	.00453	.00392	.00339	.00294	.00255	.00221	.00192	.00167	.00146	.00127	.00111	.00097	.00085	.00075	.00066	.00058
10	3	.00847	.00730	.00631	.00545	.00471	.00408	.00353	.00306	.00266	.00231	.00201	.00175	.00153	.00133	.00116	.00102	.00089	.00078	.00069	.00061
10	4	.00877	.00758	.00655	.00567	.00490	.00425	.00368	.00320	.00278	.00242	.00210	.00183	.00160	.00140	.00122	.00107	.00094	.00082	.00072	.00064
10	5	.00909	.00786	.00680	.00589	.00510	.00442	.00384	.00333	.00290	.00252	.00220	.00192	.00167	.00146	.00128	.00112	.00099	.00087	.00076	.00067
10	6	.00941	.00814	.00705	.00611	.00530	.00460	.00400	.00348	.00303	.00264	.00230	.00201	.00175	.00153	.00134	.00118	.00104	.00091	.00080	.00071
10	7	.00973	.00843	.00731	.00634	.00551	.00479	.00416	.00362	.00316	.00275	.00240	.00210	.00184	.00161	.00141	.00124	.00109	.00096	.00085	.00075
10	8	.01006	.00873	.00757	.00658	.00572	.00497	.00433	.00377	.00329	.00287	.00251	.00219	.00192	.00168	.00148	.00130	.00114	.00101	.00089	.00079
10	9	.01040	.00903	.00784	.00682	.00593	.00516	.00450	.00393	.00343	.00299	.00262	.00229	.00201	.00176	.00155	.00136	.00120	.00106	.00094	.00083
10	10	.01073	.00933	.00811	.00706	.00615	.00536	.00468	.00408	.00357	.00312	.00273	.00239	.00210	.00185	.00162	.00143	.00126	.00111	.00098	.00087
11	0	.00800	.00691	.00597	.00516	.00447	.00388	.00337	.00293	.00255	.00223	.00194	.00170	.00149	.00131	.00115	.00102	.00090	.00080	.00071	.00063
11	1	.00808	.00697	.00601	.00519	.00449	.00388	.00336	.00291	.00253	.00219	.00191	.00166	.00145	.00126	.00110	.00097	.00085	.00074	.00065	.00058
11	2	.00838	.00723	.00625	.00540	.00467	.00404	.00350	.00304	.00264	.00229	.00199	.00174	.00151	.00132	.00116	.00101	.00089	.00078	.00069	.00060
11	3	.00869	.00751	.00649	.00562	.00486	.00421	.00365	.00317	.00275	.00240	.00209	.00182	.00159	.00139	.00121	.00106	.00093	.00082	.00072	.00064
11	4	.00901	.00779	.00674	.00584	.00506	.00439	.00381	.00331	.00288	.00251	.00218	.00190	.00166	.00145	.00127	.00112	.00098	.00086	.00076	.00067
11	5	.00934	.00809	.00700	.00607	.00527	.00457	.00397	.00345	.00301	.00262	.00228	.00199	.00174	.00153	.00134	.00117	.00103	.00091	.00080	.00071
11	6	.00968	.00839	.00727	.00631	.00548	.00476	.00414	.00360	.00314	.00274	.00239	.00209	.00183	.00160	.00140	.00123	.00108	.00095	.00084	.00074
11	7	.01002	.00869	.00754	.00655	.00569	.00495	.00431	.00376	.00328	.00286	.00250	.00219	.00191	.00168	.00147	.00130	.00114	.00100	.00089	.00078
11	8	.01037	.00900	.00782	.00680	.00592	.00515	.00449	.00391	.00342	.00299	.00261	.00229	.00200	.00176	.00155	.00136	.00120	.00106	.00093	.00083
11	9	.01072	.00932	.00810	.00705	.00614	.00535	.00467	.00408	.00356	.00312	.00273	.00239	.00210	.00184	.00162	.00143	.00126	.00111	.00098	.00087
11	10	.01108	.00964	.00839	.00731	.00637	.00556	.00486	.00424	.00371	.00325	.00285	.00250	.00220	.00193	.00170	.00150	.00132	.00117	.00103	.00092
11	11	.01144	.00996	.00868	.00757	.00661	.00577	.00505	.00441	.00387	.00339	.00297	.00261	.00230	.00202	.00178	.00157	.00139	.00123	.00109	.00097
12	0	.00820	.00709	.00614	.00532	.00461	.00400	.00348	.00303	.00264	.00231	.00202	.00177	.00155	.00137	.00120	.00106	.00094	.00084	.00074	.00066
12	1	.00829	.00715	.00618	.00534	.00462	.00400	.00347	.00301	.00261	.00227	.00198	.00172	.00150	.00131	.00115	.00101	.00088	.00078	.00068	.00060
12	2	.00860	.00743	.00642	.00555	.00481	.00417	.00361	.00314	.00273	.00237	.00207	.00180	.00157	.00138	.00120	.00106	.00093	.00081	.00072	.00063
12	3	.00892	.00771	.00668	.00578	.00501	.00435	.00377	.00328	.00285	.00248	.00216	.00189	.00165	.00144	.00126	.00111	.00097	.00086	.00075	.00067
12	4	.00926	.00801	.00694	.00602	.00522	.00453	.00394	.00342	.00298	.00260	.00227	.00198	.00173	.00151	.00133	.00116	.00102	.00090	.00079	.00070
12	5	.00960	.00832	.00721	.00626	.00543	.00472	.00411	.00358	.00312	.00272	.00237	.00207	.00181	.00159	.00139	.00122	.00108	.00095	.00084	.00074
12	6	.00995	.00863	.00749	.00651	.00566	.00492	.00428	.00373	.00325	.00284	.00248	.00217	.00190	.00167	.00147	.00129	.00113	.00100	.00088	.00078
12	7	.01031	.00895	.00778	.00676	.00588	.00512	.00446	.00389	.00340	.00297	.00260	.00228	.00199	.00175	.00154	.00135	.00119	.00105	.00093	.00082
12	8	.01067	.00928	.00807	.00702	.00612	.00533	.00465	.00406	.00355	.00310	.00272	.00238	.00209	.00184	.00162	.00142	.00125	.00111	.00098	.00087
12	9	.01104	.00961	.00837	.00729	.00635	.00554	.00484	.00423	.00370	.00324	.00284	.00249	.00219	.00193	.00170	.00149	.00132	.00117	.00103	.00092
12	10	.01142	.00995	.00867	.00756	.00660	.00576	.00504	.00441	.00386	.00338	.00297	.00261	.00229	.00202	.00178	.00157	.00139	.00123	.00109	.00096
12	11	.01180	.01029	.00898	.00784	.00685	.00599	.00524	.00459	.00402	.00353	.00310	.00272	.00240	.00211	.00186	.00165	.00146	.00129	.00114	.00102
12	12	.01219	.01064	.00929	.00812	.00710	.00621	.00544	.00477	.00419	.00368	.00323	.00285	.00251	.00221	.00195	.00173	.00153	.00136	.00120	.00107
13	0	.00841	.00728	.00631	.00547	.00475	.00413	.00359	.00313	.00274	.00239	.00210	.00184	.00162	.00142	.00126	.00111	.00099	.00088	.00078	.00070
13	1	.00849	.00733	.00634	.00549	.00475	.00412	.00357	.00310	.00270	.00235	.00205	.00179	.00156	.00137	.00120	.00105	.00092	.00081	.00072	.00063
13	2	.00881	.00762	.00659	.00571	.00495	.00429	.00373	.00324	.00282	.00246	.00214	.00187	.00163	.00143	.00125	.00110	.00097	.00085	.00075	.00066
13	3	.00915	.00792	.00686	.00595	.00516	.00448	.00389	.00339	.00295	.00257	.00224	.00196	.00171	.00150	.00132	.00115	.00102	.00089	.00079	.00070
13	4	.00950	.00823	.00714	.00619	.00538	.00467	.00406	.00354	.00308	.00269	.00235	.00205	.00180	.00158	.00138	.00121	.00107	.00094	.00083	.00073
13	5	.00986	.00855	.00742	.00645	.00560	.00487	.00424	.00370	.00323	.00282	.00246	.00215	.00189	.00165	.00145	.00128	.00113	.00099	.00088	.00077
13	6	.01023	.00888	.00771	.00671	.00583	.00508	.00443	.00386	.00337	.00295	.00258	.00226	.00198	.00174	.00153	.00134	.00118	.00105	.00092	.00082
13	7	.01060	.00921	.00801	.00697	.00607	.00529	.00462	.00403	.00352	.00308	.00270	.00237	.00208	.00182	.00161	.00141	.00125	.00110	.00097	.00086
13	8	.01098	.00955	.00832	.00725	.00632	.00551	.00481	.00421	.00368	.00322	.00283	.00248	.00218	.00192	.00169	.00149	.00131	.00116	.00103	.00091

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
13	9	.01137	.00990	.00863	.00753	.00657	.00574	.00502	.00439	.00384	.00337	.00296	.00260	.00228	.00201	.00177	.00156	.00138	.00122	.00108	.00096
13	10	.01177	.01026	.00895	.00781	.00683	.00597	.00522	.00457	.00401	.00352	.00309	.00272	.00239	.00211	.00186	.00164	.00145	.00129	.00114	.00101
13	11	.01217	.01062	.00927	.00811	.00709	.00620	.00543	.00476	.00418	.00367	.00323	.00284	.00250	.00221	.00195	.00172	.00153	.00135	.00120	.00107
13	12	.01257	.01098	.00960	.00840	.00736	.00644	.00565	.00496	.00436	.00383	.00337	.00297	.00262	.00231	.00204	.00181	.00160	.00142	.00126	.00113
13	13	.01298	.01135	.00994	.00870	.00763	.00669	.00587	.00516	.00453	.00399	.00352	.00310	.00274	.00242	.00214	.00190	.00168	.00149	.00133	.00118
14	0	.00862	.00746	.00647	.00562	.00489	.00425	.00371	.00324	.00283	.00248	.00217	.00191	.00168	.00148	.00131	.00116	.00103	.00092	.00082	.00073
14	1	.00869	.00751	.00650	.00563	.00488	.00424	.00368	.00320	.00279	.00243	.00212	.00185	.00162	.00142	.00124	.00109	.00096	.00085	.00075	.00066
14	2	.00902	.00781	.00677	.00587	.00509	.00442	.00384	.00334	.00291	.00254	.00222	.00194	.00169	.00148	.00130	.00114	.00101	.00089	.00078	.00069
14	3	.00938	.00812	.00704	.00611	.00531	.00461	.00401	.00349	.00305	.00266	.00232	.00203	.00178	.00156	.00137	.00120	.00106	.00093	.00082	.00073
14	4	.00974	.00845	.00733	.00637	.00554	.00482	.00419	.00365	.00319	.00278	.00243	.00213	.00187	.00164	.00144	.00126	.00111	.00098	.00087	.00077
14	5	.01011	.00878	.00763	.00663	.00577	.00503	.00438	.00382	.00334	.00292	.00255	.00223	.00196	.00172	.00151	.00133	.00117	.00104	.00092	.00081
14	6	.01050	.00912	.00793	.00691	.00601	.00524	.00457	.00399	.00349	.00305	.00267	.00234	.00206	.00181	.00159	.00140	.00124	.00109	.00097	.00086
14	7	.01089	.00947	.00825	.00719	.00626	.00547	.00477	.00417	.00365	.00320	.00280	.00246	.00216	.00190	.00167	.00147	.00130	.00115	.00102	.00090
14	8	.01129	.00983	.00857	.00747	.00652	.00570	.00498	.00436	.00381	.00334	.00293	.00258	.00227	.00199	.00176	.00155	.00137	.00121	.00108	.00095
14	9	.01170	.01020	.00890	.00777	.00679	.00593	.00519	.00455	.00399	.00350	.00307	.00270	.00238	.00209	.00185	.00163	.00144	.00128	.00113	.00101
14	10	.01211	.01057	.00923	.00807	.00706	.00618	.00541	.00474	.00416	.00365	.00321	.00283	.00249	.00220	.00194	.00172	.00152	.00135	.00120	.00106
14	11	.01253	.01095	.00957	.00837	.00733	.00642	.00563	.00494	.00434	.00382	.00336	.00296	.00261	.00230	.00204	.00180	.00160	.00142	.00126	.00112
14	12	.01296	.01134	.00992	.00869	.00761	.00668	.00586	.00515	.00453	.00398	.00351	.00310	.00273	.00241	.00214	.00189	.00168	.00149	.00133	.00118
14	13	.01339	.01172	.01027	.00900	.00790	.00693	.00609	.00536	.00472	.00415	.00366	.00323	.00286	.00253	.00224	.00199	.00176	.00157	.00140	.00125
14	14	.01382	.01211	.01062	.00932	.00819	.00719	.00633	.00557	.00491	.00433	.00382	.00338	.00299	.00264	.00234	.00208	.00185	.00165	.00147	.00131
15	0	.00882	.00765	.00664	.00577	.00503	.00438	.00382	.00334	.00292	.00256	.00225	.00198	.00175	.00154	.00136	.00121	.00108	.00096	.00086	.00077
15	1	.00889	.00769	.00667	.00578	.00502	.00436	.00379	.00330	.00287	.00251	.00219	.00191	.00168	.00147	.00129	.00113	.00100	.00088	.00078	.00069
15	2	.00924	.00800	.00694	.00602	.00523	.00455	.00396	.00345	.00300	.00262	.00229	.00200	.00176	.00154	.00135	.00119	.00105	.00092	.00082	.00072
15	3	.00960	.00833	.00723	.00628	.00546	.00475	.00413	.00360	.00314	.00275	.00240	.00210	.00184	.00162	.00142	.00125	.00110	.00097	.00086	.00076
15	4	.00998	.00866	.00753	.00654	.00569	.00496	.00432	.00377	.00329	.00288	.00252	.00221	.00194	.00170	.00149	.00132	.00116	.00102	.00091	.00080
15	5	.01037	.00901	.00784	.00682	.00594	.00518	.00452	.00394	.00345	.00302	.00264	.00232	.00203	.00179	.00157	.00139	.00122	.00108	.00096	.00085
15	6	.01077	.00937	.00816	.00710	.00619	.00540	.00472	.00413	.00361	.00316	.00277	.00243	.00214	.00188	.00165	.00146	.00129	.00114	.00101	.00089
15	7	.01118	.00973	.00848	.00740	.00646	.00564	.00493	.00431	.00378	.00331	.00290	.00255	.00224	.00198	.00174	.00154	.00136	.00120	.00106	.00095
15	8	.01160	.01011	.00882	.00770	.00672	.00588	.00514	.00451	.00395	.00347	.00304	.00268	.00236	.00208	.00183	.00162	.00143	.00127	.00112	.00100
15	9	.01202	.01049	.00916	.00801	.00700	.00613	.00537	.00471	.00413	.00363	.00319	.00281	.00247	.00218	.00192	.00170	.00151	.00134	.00119	.00105
15	10	.01246	.01088	.00951	.00832	.00729	.00638	.00560	.00491	.00431	.00379	.00334	.00294	.00259	.00229	.00202	.00179	.00159	.00141	.00125	.00111
15	11	.01290	.01128	.00987	.00864	.00758	.00664	.00583	.00512	.00450	.00396	.00349	.00308	.00272	.00240	.00213	.00188	.00167	.00148	.00132	.00118
15	12	.01335	.01169	.01024	.00897	.00787	.00691	.00607	.00534	.00470	.00414	.00365	.00322	.00285	.00252	.00223	.00198	.00176	.00156	.00139	.00124
15	13	.01380	.01209	.01061	.00931	.00817	.00718	.00632	.00556	.00490	.00432	.00381	.00337	.00298	.00264	.00234	.00208	.00185	.00164	.00146	.00131
15	14	.01426	.01251	.01098	.00964	.00848	.00746	.00657	.00578	.00510	.00450	.00398	.00352	.00312	.00276	.00245	.00218	.00194	.00172	.00154	.00137
15	15	.01471	.01292	.01135	.00998	.00878	.00773	.00682	.00601	.00531	.00469	.00415	.00367	.00325	.00289	.00256	.00228	.00203	.00181	.00161	.00144
16	0	.00902	.00783	.00681	.00592	.00516	.00450	.00393	.00344	.00302	.00265	.00233	.00205	.00181	.00160	.00142	.00126	.00112	.00100	.00089	.00080
16	1	.00908	.00787	.00683	.00593	.00515	.00448	.00390	.00339	.00296	.00259	.00226	.00198	.00173	.00152	.00134	.00118	.00104	.00092	.00081	.00072
16	2	.00944	.00819	.00711	.00618	.00537	.00467	.00407	.00355	.00310	.00271	.00237	.00207	.00182	.00160	.00140	.00123	.00109	.00096	.00085	.00075
16	3	.00982	.00853	.00741	.00644	.00560	.00488	.00426	.00371	.00324	.00284	.00248	.00217	.00191	.00168	.00147	.00130	.00115	.00101	.00089	.00079
16	4	.01022	.00888	.00772	.00672	.00585	.00510	.00445	.00389	.00340	.00297	.00260	.00228	.00201	.00176	.00155	.00137	.00121	.00107	.00094	.00084
16	5	.01062	.00924	.00804	.00701	.00611	.00533	.00465	.00407	.00356	.00312	.00273	.00240	.00211	.00185	.00163	.00144	.00127	.00113	.00100	.00088
16	6	.01104	.00961	.00837	.00730	.00637	.00557	.00487	.00426	.00373	.00327	.00287	.00252	.00222	.00195	.00172	.00152	.00134	.00119	.00105	.00093
16	7	.01146	.00999	.00872	.00761	.00665	.00581	.00508	.00445	.00390	.00342	.00301	.00264	.00233	.00205	.00181	.00160	.00141	.00125	.00111	.00099
16	8	.01190	.01038	.00907	.00792	.00693	.00606	.00531	.00466	.00408	.00359	.00315	.00278	.00245	.00216	.00190	.00168	.00149	.00132	.00117	.00104
16	9	.01235	.01078	.00943	.00825	.00722	.00632	.00554	.00486	.00427	.00376	.00331	.00291	.00257	.00227	.00200	.00177	.00157	.00139	.00124	.00110
16	10	.01280	.01119	.00980	.00858	.00752	.00659	.00578	.00508	.00447	.00393	.00346	.00305	.00269	.00238	.00211	.00187	.00166	.00147	.00131	.00116
16	11	.01326	.01161	.01017	.00892	.00782	.00686	.00603	.00530	.00467	.00411	.00362	.00320	.00283	.00250	.00221	.00196	.00174	.00155	.00138	.00123
16	12	.01374	.01204	.01055	.00926	.00813	.00715	.00628	.00553	.00487	.00430	.00379	.00335	.00296	.00262	.00233	.00206	.00183	.00163	.00145	.00130
16	13	.01421	.01247	.01094	.00961	.00845	.00743	.00654	.00576	.00508	.00449	.00396	.00351	.00310	.00275	.00244	.00217	.00193	.00172	.00153	.00137

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
16	14	.01469	.01290	.01133	.00997	.00877	.00772	.00680	.00600	.00530	.00468	.00414	.00366	.00325	.00288	.00256	.00227	.00202	.00181	.00161	.00144
16	15	.01517	.01334	.01173	.01032	.00909	.00801	.00707	.00624	.00551	.00488	.00432	.00382	.00339	.00301	.00268	.00238	.00212	.00189	.00169	.00151
16	16	.01565	.01377	.01213	.01068	.00942	.00831	.00733	.00648	.00573	.00507	.00449	.00399	.00354	.00314	.00280	.00249	.00222	.00198	.00177	.00159
17	0	.00922	.00801	.00697	.00607	.00530	.00463	.00405	.00354	.00311	.00273	.00240	.00212	.00187	.00166	.00147	.00131	.00116	.00104	.00093	.00084
17	1	.00928	.00805	.00699	.00607	.00528	.00459	.00400	.00349	.00305	.00267	.00233	.00204	.00179	.00158	.00139	.00122	.00108	.00095	.00084	.00075
17	2	.00965	.00838	.00728	.00633	.00551	.00480	.00418	.00365	.00319	.00279	.00244	.00214	.00188	.00165	.00145	.00128	.00113	.00100	.00088	.00078
17	3	.01004	.00873	.00759	.00660	.00575	.00502	.00438	.00382	.00334	.00292	.00256	.00225	.00197	.00174	.00153	.00135	.00119	.00105	.00093	.00083
17	4	.01045	.00909	.00791	.00689	.00601	.00524	.00458	.00400	.00350	.00307	.00269	.00236	.00208	.00183	.00161	.00142	.00125	.00111	.00098	.00087
17	5	.01087	.00947	.00825	.00719	.00628	.00548	.00479	.00419	.00367	.00322	.00282	.00248	.00218	.00192	.00169	.00150	.00132	.00117	.00104	.00092
17	6	.01130	.00985	.00859	.00750	.00655	.00573	.00501	.00439	.00385	.00338	.00297	.00261	.00230	.00202	.00178	.00158	.00139	.00124	.00110	.00097
17	7	.01175	.01025	.00895	.00782	.00684	.00598	.00524	.00459	.00403	.00354	.00311	.00274	.00241	.00213	.00188	.00166	.00147	.00130	.00116	.00103
17	8	.01220	.01066	.00932	.00815	.00713	.00625	.00548	.00481	.00422	.00371	.00326	.00288	.00254	.00224	.00198	.00175	.00155	.00138	.00122	.00109
17	9	.01267	.01108	.00969	.00849	.00743	.00652	.00572	.00502	.00442	.00389	.00342	.00302	.00266	.00235	.00208	.00184	.00164	.00145	.00129	.00115
17	10	.01314	.01150	.01008	.00883	.00775	.00680	.00597	.00525	.00462	.00407	.00359	.00317	.00280	.00247	.00219	.00194	.00172	.00153	.00136	.00122
17	11	.01363	.01194	.01047	.00919	.00807	.00709	.00623	.00548	.00483	.00426	.00376	.00332	.00294	.00260	.00230	.00205	.00182	.00162	.00144	.00129
17	12	.01412	.01239	.01087	.00955	.00839	.00738	.00650	.00572	.00505	.00445	.00394	.00348	.00308	.00273	.00242	.00215	.00191	.00170	.00152	.00136
17	13	.01462	.01284	.01128	.00992	.00872	.00768	.00677	.00597	.00527	.00465	.00412	.00364	.00323	.00286	.00254	.00226	.00201	.00179	.00160	.00143
17	14	.01512	.01329	.01169	.01029	.00906	.00799	.00704	.00622	.00549	.00486	.00430	.00381	.00338	.00300	.00267	.00237	.00211	.00189	.00169	.00151
17	15	.01563	.01375	.01211	.01066	.00940	.00829	.00732	.00647	.00572	.00506	.00449	.00398	.00353	.00314	.00279	.00249	.00222	.00198	.00177	.00158
17	16	.01614	.01421	.01252	.01104	.00974	.00860	.00760	.00672	.00595	.00527	.00468	.00415	.00369	.00328	.00292	.00260	.00232	.00208	.00186	.00166
17	17	.01665	.01467	.01294	.01142	.01009	.00892	.00789	.00698	.00619	.00548	.00487	.00432	.00384	.00342	.00305	.00272	.00243	.00217	.00195	.00174
18	0	.00942	.00819	.00714	.00622	.00543	.00475	.00416	.00365	.00320	.00282	.00248	.00219	.00194	.00172	.00152	.00136	.00121	.00108	.00097	.00087
18	1	.00947	.00822	.00715	.00621	.00541	.00471	.00411	.00359	.00314	.00274	.00240	.00211	.00185	.00163	.00144	.00127	.00112	.00099	.00088	.00078
18	2	.00986	.00857	.00745	.00648	.00565	.00492	.00430	.00375	.00328	.00287	.00252	.00221	.00194	.00171	.00150	.00133	.00117	.00104	.00092	.00082
18	3	.01026	.00893	.00777	.00677	.00590	.00515	.00450	.00393	.00344	.00301	.00264	.00232	.00204	.00180	.00158	.00140	.00123	.00109	.00097	.00086
18	4	.01068	.00930	.00810	.00707	.00617	.00539	.00471	.00412	.00361	.00316	.00278	.00244	.00215	.00189	.00167	.00147	.00130	.00115	.00102	.00091
18	5	.01112	.00969	.00845	.00738	.00644	.00563	.00493	.00432	.00378	.00332	.00292	.00257	.00226	.00199	.00176	.00155	.00137	.00122	.00108	.00096
18	6	.01157	.01009	.00881	.00770	.00673	.00589	.00516	.00452	.00397	.00349	.00306	.00270	.00238	.00210	.00185	.00164	.00145	.00129	.00114	.00101
18	7	.01203	.01051	.00918	.00803	.00703	.00616	.00540	.00474	.00416	.00366	.00322	.00283	.00250	.00221	.00195	.00173	.00153	.00136	.00121	.00107
18	8	.01250	.01093	.00956	.00837	.00734	.00643	.00564	.00496	.00436	.00383	.00338	.00298	.00263	.00232	.00205	.00182	.00161	.00143	.00127	.00113
18	9	.01299	.01137	.00996	.00872	.00765	.00672	.00590	.00519	.00456	.00402	.00354	.00313	.00276	.00244	.00216	.00192	.00170	.00151	.00135	.00120
18	10	.01349	.01181	.01036	.00909	.00798	.00701	.00616	.00542	.00478	.00421	.00372	.00328	.00290	.00257	.00228	.00202	.00180	.00160	.00142	.00127
18	11	.01399	.01227	.01077	.00946	.00831	.00731	.00643	.00567	.00500	.00441	.00390	.00344	.00305	.00270	.00240	.00213	.00189	.00169	.00150	.00134
18	12	.01451	.01274	.01119	.00984	.00865	.00762	.00671	.00592	.00522	.00461	.00408	.00361	.00320	.00284	.00252	.00224	.00199	.00178	.00159	.00142
18	13	.01503	.01321	.01162	.01022	.00900	.00793	.00700	.00618	.00546	.00483	.00427	.00378	.00336	.00298	.00265	.00236	.00210	.00187	.00167	.00150
18	14	.01556	.01369	.01205	.01061	.00936	.00825	.00729	.00644	.00569	.00504	.00446	.00396	.00351	.00312	.00278	.00247	.00221	.00197	.00176	.00158
18	15	.01609	.01417	.01248	.01101	.00971	.00858	.00758	.00670	.00593	.00526	.00466	.00414	.00368	.00327	.00291	.00259	.00231	.00207	.00185	.00166
18	16	.01662	.01465	.01292	.01141	.01007	.00890	.00788	.00697	.00618	.00548	.00486	.00432	.00384	.00342	.00304	.00272	.00243	.00217	.00194	.00174
18	17	.01716	.01514	.01337	.01181	.01044	.00923	.00818	.00724	.00642	.00570	.00506	.00450	.00401	.00357	.00318	.00284	.00254	.00227	.00204	.00183
18	18	.01770	.01563	.01381	.01221	.01081	.00957	.00848	.00752	.00667	.00593	.00527	.00469	.00418	.00372	.00332	.00297	.00265	.00238	.00213	.00191
19	0	.00962	.00837	.00730	.00637	.00557	.00488	.00427	.00375	.00330	.00290	.00256	.00226	.00200	.00178	.00158	.00141	.00126	.00112	.00101	.00091
19	1	.00967	.00840	.00730	.00636	.00554	.00483	.00422	.00369	.00323	.00283	.00248	.00218	.00191	.00168	.00148	.00131	.00116	.00103	.00091	.00081
19	2	.01006	.00875	.00762	.00664	.00579	.00505	.00441	.00386	.00338	.00296	.00260	.00228	.00201	.00177	.00156	.00138	.00122	.00108	.00095	.00085
19	3	.01048	.00912	.00795	.00693	.00605	.00528	.00462	.00404	.00354	.00311	.00273	.00240	.00211	.00186	.00164	.00145	.00128	.00113	.00101	.00089
19	4	.01092	.00951	.00830	.00724	.00632	.00553	.00484	.00424	.00372	.00326	.00286	.00252	.00222	.00196	.00173	.00153	.00135	.00120	.00106	.00094
19	5	.01137	.00992	.00866	.00756	.00661	.00579	.00507	.00444	.00390	.00342	.00301	.00265	.00234	.00206	.00182	.00161	.00143	.00126	.00112	.00100
19	6	.01183	.01033	.00903	.00790	.00691	.00605	.00531	.00466	.00409	.00360	.00316	.00279	.00246	.00217	.00192	.00170	.00151	.00134	.00119	.00106
19	7	.01231	.01076	.00942	.00824	.00722	.00633	.00556	.00488	.00429	.00377	.00332	.00293	.00259	.00229	.00202	.00179	.00159	.00141	.00126	.00112
19	8	.01281	.01121	.00981	.00860	.00754	.00662	.00581	.00511	.00450	.00396	.00349	.00308	.00272	.00241	.00213	.00189	.00168	.00149	.00133	.00118
19	9	.01331	.01166	.01022	.00896	.00787	.00691	.00608	.00535	.00471	.00415	.00367	.00324	.00286	.00253	.00225	.00199	.00177	.00157	.00140	.00125

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
19	10	.01383	.01212	.01064	.00934	.00821	.00722	.00635	.00560	.00493	.00435	.00385	.00340	.00301	.00267	.00237	.00210	.00187	.00166	.00148	.00132
19	11	.01435	.01260	.01107	.00973	.00856	.00753	.00664	.00585	.00517	.00456	.00403	.00357	.00316	.00281	.00249	.00221	.00197	.00176	.00157	.00140
19	12	.01489	.01309	.01151	.01013	.00892	.00786	.00693	.00612	.00540	.00478	.00423	.00375	.00332	.00295	.00262	.00233	.00208	.00185	.00165	.00148
19	13	.01544	.01358	.01196	.01053	.00928	.00819	.00723	.00639	.00565	.00500	.00443	.00393	.00348	.00310	.00275	.00245	.00219	.00195	.00175	.00156
19	14	.01599	.01408	.01241	.01094	.00965	.00852	.00753	.00666	.00590	.00522	.00463	.00411	.00365	.00325	.00289	.00258	.00230	.00205	.00184	.00165
19	15	.01655	.01459	.01287	.01136	.01003	.00886	.00784	.00694	.00615	.00545	.00484	.00430	.00382	.00340	.00303	.00270	.00241	.00216	.00193	.00173
19	16	.01711	.01509	.01333	.01177	.01041	.00921	.00815	.00722	.00640	.00568	.00505	.00449	.00399	.00356	.00317	.00283	.00253	.00227	.00203	.00182
19	17	.01767	.01561	.01379	.01220	.01079	.00956	.00847	.00751	.00666	.00592	.00526	.00468	.00417	.00372	.00332	.00296	.00265	.00237	.00213	.00191
19	18	.01824	.01612	.01426	.01262	.01118	.00991	.00879	.00780	.00693	.00616	.00548	.00488	.00435	.00388	.00347	.00310	.00277	.00248	.00223	.00200
19	19	.01881	.01664	.01473	.01305	.01157	.01026	.00911	.00809	.00720	.00640	.00570	.00508	.00453	.00405	.00362	.00324	.00290	.00260	.00233	.00210
20	0	.00981	.00855	.00747	.00652	.00571	.00500	.00439	.00386	.00339	.00299	.00264	.00234	.00207	.00184	.00164	.00146	.00130	.00117	.00105	.00094
20	1	.00986	.00857	.00746	.00650	.00567	.00495	.00433	.00379	.00332	.00291	.00255	.00224	.00197	.00174	.00154	.00136	.00120	.00106	.00095	.00084
20	2	.01027	.00894	.00779	.00679	.00593	.00518	.00453	.00396	.00347	.00305	.00268	.00235	.00207	.00183	.00161	.00142	.00126	.00112	.00099	.00088
20	3	.01070	.00932	.00813	.00709	.00620	.00542	.00474	.00415	.00364	.00320	.00281	.00247	.00218	.00192	.00170	.00150	.00133	.00118	.00105	.00093
20	4	.01115	.00972	.00849	.00741	.00648	.00567	.00497	.00436	.00382	.00336	.00295	.00260	.00229	.00202	.00179	.00158	.00140	.00124	.00110	.00098
20	5	.01162	.01014	.00886	.00775	.00678	.00594	.00521	.00457	.00401	.00353	.00311	.00274	.00241	.00213	.00189	.00167	.00148	.00131	.00117	.00104
20	6	.01210	.01057	.00925	.00810	.00709	.00622	.00546	.00479	.00421	.00371	.00327	.00288	.00254	.00225	.00199	.00176	.00156	.00139	.00123	.00110
20	7	.01259	.01102	.00965	.00845	.00741	.00651	.00571	.00502	.00442	.00389	.00343	.00303	.00268	.00237	.00210	.00186	.00165	.00147	.00131	.00116
20	8	.01310	.01148	.01006	.00882	.00775	.00680	.00598	.00526	.00464	.00409	.00361	.00319	.00282	.00249	.00221	.00196	.00174	.00155	.00138	.00123
20	9	.01363	.01195	.01048	.00921	.00809	.00711	.00626	.00551	.00486	.00429	.00379	.00335	.00296	.00263	.00233	.00207	.00184	.00164	.00146	.00130
20	10	.01417	.01243	.01092	.00960	.00844	.00743	.00655	.00577	.00509	.00450	.00398	.00352	.00312	.00277	.00246	.00218	.00194	.00173	.00154	.00138
20	11	.01472	.01293	.01137	.01000	.00881	.00776	.00684	.00604	.00534	.00472	.00417	.00370	.00328	.00291	.00259	.00230	.00205	.00183	.00163	.00146
20	12	.01528	.01344	.01183	.01042	.00918	.00810	.00715	.00632	.00558	.00494	.00438	.00388	.00345	.00306	.00272	.00242	.00216	.00193	.00172	.00154
20	13	.01585	.01396	.01230	.01084	.00957	.00845	.00746	.00660	.00584	.00517	.00459	.00407	.00362	.00322	.00286	.00255	.00228	.00203	.00182	.00163
20	14	.01643	.01448	.01277	.01127	.00995	.00880	.00778	.00689	.00610	.00541	.00480	.00426	.00379	.00338	.00301	.00268	.00240	.00214	.00192	.00172
20	15	.01701	.01501	.01325	.01171	.01035	.00915	.00810	.00718	.00637	.00565	.00502	.00446	.00397	.00354	.00315	.00282	.00252	.00225	.00202	.00181
20	16	.01760	.01554	.01373	.01214	.01075	.00951	.00843	.00748	.00664	.00589	.00524	.00466	.00415	.00370	.00330	.00295	.00264	.00236	.00212	.00190
20	17	.01819	.01608	.01422	.01259	.01115	.00988	.00876	.00778	.00691	.00614	.00546	.00487	.00434	.00387	.00346	.00309	.00277	.00248	.00222	.00200
20	18	.01878	.01662	.01471	.01304	.01156	.01025	.00910	.00808	.00719	.00639	.00569	.00507	.00453	.00404	.00361	.00323	.00290	.00260	.00233	.00209
20	19	.01938	.01717	.01521	.01349	.01197	.01063	.00944	.00840	.00747	.00665	.00593	.00529	.00472	.00422	.00377	.00338	.00303	.00272	.00244	.00220
20	20	.01999	.01772	.01572	.01395	.01239	.01101	.00979	.00871	.00776	.00692	.00617	.00551	.00492	.00440	.00394	.00353	.00317	.00284	.00255	.00230
21	0	.01001	.00874	.00763	.00668	.00585	.00513	.00450	.00396	.00349	.00308	.00272	.00241	.00214	.00190	.00169	.00151	.00135	.00121	.00109	.00098
21	1	.01005	.00875	.00762	.00665	.00580	.00507	.00444	.00389	.00341	.00299	.00263	.00231	.00204	.00180	.00159	.00140	.00124	.00110	.00098	.00087
21	2	.01047	.00912	.00795	.00694	.00607	.00530	.00464	.00407	.00357	.00313	.00275	.00242	.00214	.00189	.00167	.00147	.00131	.00116	.00103	.00092
21	3	.01091	.00952	.00831	.00726	.00635	.00555	.00487	.00427	.00375	.00329	.00289	.00255	.00225	.00198	.00175	.00155	.00138	.00122	.00109	.00097
21	4	.01138	.00993	.00868	.00759	.00664	.00582	.00510	.00448	.00393	.00346	.00304	.00268	.00237	.00209	.00185	.00164	.00145	.00129	.00115	.00102
21	5	.01186	.01037	.00907	.00794	.00695	.00609	.00535	.00470	.00413	.00364	.00320	.00282	.00249	.00220	.00195	.00173	.00153	.00136	.00121	.00108
21	6	.01236	.01081	.00947	.00829	.00727	.00638	.00561	.00493	.00434	.00382	.00337	.00297	.00263	.00232	.00206	.00183	.00162	.00144	.00128	.00114
21	7	.01287	.01128	.00988	.00867	.00761	.00668	.00588	.00517	.00455	.00401	.00354	.00313	.00277	.00245	.00217	.00193	.00171	.00152	.00136	.00121
21	8	.01340	.01175	.01031	.00905	.00795	.00699	.00615	.00542	.00478	.00422	.00372	.00329	.00292	.00258	.00229	.00204	.00181	.00161	.00144	.00128
21	9	.01395	.01224	.01075	.00945	.00831	.00731	.00644	.00568	.00501	.00443	.00391	.00346	.00307	.00272	.00242	.00215	.00191	.00170	.00152	.00136
21	10	.01451	.01275	.01121	.00986	.00868	.00765	.00674	.00595	.00526	.00465	.00411	.00364	.00323	.00287	.00255	.00227	.00202	.00180	.00161	.00144
21	11	.01508	.01326	.01167	.01028	.00906	.00799	.00705	.00623	.00551	.00487	.00432	.00383	.00340	.00302	.00269	.00239	.00213	.00190	.00170	.00152
21	12	.01567	.01379	.01215	.01071	.00945	.00834	.00737	.00652	.00577	.00511	.00453	.00402	.00357	.00318	.00283	.00252	.00225	.00201	.00180	.00161
21	13	.01626	.01433	.01264	.01115	.00985	.00871	.00770	.00681	.00604	.00535	.00475	.00422	.00375	.00334	.00298	.00265	.00237	.00212	.00190	.00170
21	14	.01686	.01488	.01313	.01160	.01026	.00907	.00803	.00712	.00631	.00560	.00497	.00442	.00394	.00351	.00313	.00279	.00250	.00223	.00200	.00180
21	15	.01747	.01543	.01364	.01206	.01067	.00945	.00837	.00742	.00659	.00585	.00520	.00463	.00412	.00368	.00328	.00293	.00262	.00235	.00211	.00189
21	16	.01809	.01599	.01414	.01252	.01109	.00983	.00872	.00774	.00687	.00611	.00544	.00484	.00432	.00385	.00344	.00308	.00275	.00247	.00221	.00199
21	17	.01871	.01655	.01466	.01298	.01151	.01021	.00906	.00805	.00716	.00637	.00567	.00506	.00451	.00403	.00360	.00322	.00289	.00259	.00232	.00209
21	18	.01933	.01712	.01517	.01345	.01194	.01060	.00942	.00837	.00745	.00664	.00591	.00528	.00471	.00421	.00377	.00337	.00302	.00271	.00244	.00219

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
21	19	.01996	.01770	.01570	.01393	.01237	.01100	.00978	.00870	.00775	.00691	.00616	.00550	.00491	.00440	.00393	.00353	.00316	.00284	.00255	.00230
21	20	.02060	.01828	.01623	.01442	.01282	.01140	.01015	.00904	.00806	.00719	.00642	.00573	.00513	.00459	.00411	.00368	.00331	.00297	.00267	.00241
21	21	.02125	.01887	.01677	.01491	.01327	.01181	.01052	.00938	.00837	.00747	.00668	.00597	.00534	.00479	.00429	.00385	.00346	.00311	.00280	.00252
22	0	.01021	.00892	.00780	.00683	.00599	.00526	.00462	.00407	.00359	.00317	.00281	.00249	.00221	.00197	.00175	.00157	.00140	.00126	.00113	.00102
22	1	.01024	.00892	.00778	.00679	.00594	.00519	.00455	.00399	.00350	.00307	.00270	.00238	.00210	.00185	.00164	.00145	.00129	.00114	.00102	.00091
22	2	.01067	.00931	.00812	.00710	.00621	.00543	.00476	.00417	.00367	.00322	.00284	.00250	.00220	.00195	.00172	.00153	.00135	.00120	.00107	.00095
22	3	.01113	.00971	.00849	.00742	.00650	.00569	.00499	.00438	.00385	.00339	.00298	.00263	.00232	.00205	.00181	.00161	.00143	.00127	.00113	.00100
22	4	.01161	.01014	.00887	.00776	.00680	.00596	.00523	.00460	.00404	.00356	.00314	.00277	.00244	.00216	.00191	.00170	.00151	.00134	.00119	.00106
22	5	.01211	.01059	.00927	.00812	.00712	.00625	.00549	.00483	.00425	.00374	.00330	.00291	.00258	.00228	.00202	.00179	.00159	.00141	.00126	.00112
22	6	.01262	.01105	.00968	.00849	.00745	.00655	.00576	.00507	.00446	.00394	.00347	.00307	.00271	.00240	.00213	.00189	.00168	.00150	.00133	.00119
22	7	.01315	.01153	.01011	.00888	.00780	.00686	.00604	.00532	.00469	.00414	.00365	.00323	.00286	.00254	.00225	.00200	.00178	.00158	.00141	.00126
22	8	.01370	.01202	.01056	.00928	.00816	.00718	.00633	.00558	.00492	.00435	.00384	.00340	.00301	.00267	.00237	.00211	.00188	.00167	.00149	.00134
22	9	.01427	.01253	.01102	.00969	.00853	.00752	.00663	.00585	.00517	.00457	.00404	.00358	.00318	.00282	.00251	.00223	.00199	.00177	.00158	.00141
22	10	.01485	.01306	.01149	.01012	.00892	.00786	.00694	.00613	.00542	.00480	.00425	.00377	.00334	.00297	.00264	.00235	.00210	.00187	.00167	.00150
22	11	.01544	.01359	.01197	.01056	.00931	.00822	.00726	.00642	.00568	.00503	.00446	.00396	.00352	.00313	.00279	.00248	.00222	.00198	.00177	.00159
22	12	.01605	.01415	.01247	.01101	.00972	.00859	.00760	.00672	.00596	.00528	.00469	.00416	.00370	.00330	.00294	.00262	.00234	.00209	.00187	.00168
22	13	.01667	.01471	.01298	.01147	.01014	.00897	.00794	.00703	.00624	.00553	.00492	.00437	.00389	.00347	.00309	.00276	.00247	.00221	.00198	.00177
22	14	.01730	.01528	.01350	.01194	.01056	.00935	.00829	.00735	.00652	.00579	.00515	.00458	.00408	.00364	.00325	.00290	.00260	.00233	.00209	.00187
22	15	.01794	.01586	.01402	.01241	.01099	.00974	.00864	.00767	.00681	.00606	.00539	.00480	.00428	.00382	.00341	.00305	.00273	.00245	.00220	.00197
22	16	.01858	.01644	.01456	.01289	.01143	.01014	.00900	.00800	.00711	.00633	.00564	.00502	.00448	.00400	.00358	.00320	.00287	.00257	.00231	.00208
22	17	.01923	.01703	.01509	.01338	.01187	.01054	.00937	.00833	.00741	.00660	.00588	.00525	.00469	.00419	.00375	.00336	.00301	.00270	.00243	.00218
22	18	.01988	.01763	.01564	.01388	.01232	.01095	.00974	.00867	.00772	.00688	.00614	.00548	.00490	.00438	.00392	.00351	.00315	.00283	.00255	.00229
22	19	.02055	.01823	.01619	.01438	.01278	.01137	.01012	.00901	.00804	.00717	.00640	.00572	.00511	.00458	.00410	.00368	.00330	.00297	.00267	.00240
22	20	.02122	.01884	.01675	.01489	.01325	.01180	.01051	.00937	.00836	.00746	.00667	.00596	.00534	.00478	.00428	.00385	.00345	.00311	.00280	.00252
22	21	.02189	.01947	.01731	.01541	.01372	.01223	.01090	.00973	.00869	.00776	.00694	.00621	.00556	.00499	.00448	.00402	.00361	.00325	.00293	.00264
22	22	.02258	.02009	.01789	.01594	.01421	.01267	.01131	.01010	.00902	.00807	.00722	.00647	.00580	.00520	.00467	.00420	.00378	.00340	.00307	.00277
23	0	.01041	.00910	.00797	.00698	.00613	.00539	.00474	.00418	.00369	.00326	.00289	.00257	.00228	.00203	.00181	.00162	.00145	.00130	.00117	.00106
23	1	.01043	.00909	.00794	.00694	.00607	.00531	.00466	.00409	.00359	.00316	.00278	.00245	.00217	.00191	.00169	.00150	.00133	.00119	.00106	.00094
23	2	.01087	.00949	.00829	.00725	.00635	.00556	.00488	.00428	.00376	.00331	.00292	.00257	.00227	.00201	.00178	.00158	.00140	.00125	.00111	.00099
23	3	.01134	.00991	.00867	.00759	.00665	.00583	.00512	.00449	.00395	.00348	.00307	.00271	.00239	.00212	.00187	.00166	.00148	.00131	.00117	.00104
23	4	.01184	.01035	.00906	.00794	.00696	.00611	.00537	.00472	.00415	.00366	.00323	.00285	.00252	.00223	.00198	.00176	.00156	.00139	.00124	.00110
23	5	.01235	.01081	.00947	.00831	.00729	.00641	.00563	.00496	.00437	.00385	.00340	.00301	.00266	.00236	.00209	.00185	.00165	.00147	.00131	.00117
23	6	.01288	.01129	.00990	.00869	.00764	.00672	.00591	.00521	.00459	.00405	.00358	.00317	.00280	.00249	.00221	.00196	.00174	.00155	.00139	.00124
23	7	.01343	.01178	.01035	.00909	.00800	.00704	.00620	.00547	.00482	.00426	.00377	.00334	.00296	.00262	.00233	.00207	.00184	.00164	.00147	.00131
23	8	.01400	.01230	.01081	.00951	.00837	.00737	.00650	.00574	.00507	.00448	.00397	.00351	.00312	.00277	.00246	.00219	.00195	.00174	.00155	.00139
23	9	.01458	.01282	.01128	.00993	.00875	.00772	.00681	.00602	.00532	.00471	.00417	.00370	.00328	.00292	.00260	.00231	.00206	.00184	.00164	.00147
23	10	.01519	.01337	.01177	.01038	.00915	.00808	.00714	.00631	.00559	.00495	.00439	.00389	.00346	.00308	.00274	.00244	.00218	.00195	.00174	.00156
23	11	.01580	.01392	.01228	.01083	.00957	.00845	.00748	.00662	.00586	.00520	.00461	.00410	.00364	.00324	.00289	.00258	.00230	.00206	.00184	.00165
23	12	.01644	.01450	.01280	.01130	.00999	.00884	.00782	.00693	.00615	.00545	.00484	.00431	.00383	.00342	.00305	.00272	.00243	.00218	.00195	.00175
23	13	.01708	.01508	.01333	.01178	.01043	.00923	.00818	.00725	.00644	.00572	.00509	.00453	.00403	.00360	.00321	.00287	.00257	.00230	.00206	.00185
23	14	.01774	.01568	.01387	.01227	.01087	.00963	.00854	.00758	.00674	.00599	.00533	.00475	.00423	.00378	.00338	.00302	.00270	.00242	.00217	.00195
23	15	.01840	.01628	.01442	.01277	.01132	.01004	.00892	.00792	.00704	.00627	.00558	.00498	.00444	.00397	.00355	.00317	.00284	.00255	.00229	.00206
23	16	.01907	.01689	.01497	.01327	.01178	.01046	.00929	.00826	.00735	.00655	.00584	.00521	.00465	.00416	.00372	.00333	.00299	.00268	.00241	.00217
23	17	.01975	.01751	.01553	.01379	.01224	.01088	.00968	.00861	.00767	.00684	.00610	.00545	.00487	.00435	.00390	.00349	.00314	.00282	.00253	.00228
23	18	.02044	.01814	.01610	.01430	.01272	.01131	.01007	.00897	.00799	.00713	.00637	.00569	.00509	.00456	.00408	.00366	.00329	.00295	.00266	.00239
23	19	.02113	.01877	.01668	.01483	.01320	.01175	.01047	.00933	.00833	.00743	.00664	.00594	.00532	.00476	.00427	.00383	.00344	.00310	.00279	.00251
23	20	.02184	.01941	.01727	.01537	.01369	.01220	.01088	.00970	.00867	.00774	.00692	.00620	.00555	.00498	.00447	.00401	.00361	.00324	.00292	.00264
23	21	.02255	.02007	.01787	.01592	.01419	.01265	.01129	.01009	.00901	.00806	.00721	.00646	.00579	.00520	.00467	.00419	.00377	.00340	.00306	.00276
23	22	.02327	.02073	.01847	.01647	.01469	.01312	.01172	.01047	.00937	.00839	.00751	.00673	.00604	.00542	.00487	.00438	.00395	.00356	.00321	.00290
23	23	.02400	.02139	.01908	.01703	.01521	.01359	.01215	.01087	.00973	.00872	.00782	.00701	.00630	.00566	.00509	.00458	.00413	.00372	.00336	.00304

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
24	0	.01061	.00928	.00814	.00714	.00627	.00552	.00486	.00429	.00379	.00336	.00298	.00265	.00236	.00210	.00188	.00168	.00151	.00135	.00122	.00110
24	1	.01061	.00927	.00810	.00708	.00620	.00544	.00477	.00419	.00369	.00324	.00286	.00253	.00223	.00198	.00175	.00155	.00138	.00123	.00110	.00098
24	2	.01107	.00967	.00846	.00740	.00649	.00569	.00500	.00439	.00386	.00340	.00300	.00265	.00234	.00207	.00184	.00163	.00145	.00129	.00115	.00103
24	3	.01155	.01011	.00885	.00775	.00680	.00597	.00524	.00461	.00406	.00358	.00316	.00279	.00247	.00218	.00194	.00172	.00153	.00136	.00121	.00108
24	4	.01206	.01056	.00925	.00811	.00712	.00626	.00550	.00484	.00427	.00376	.00332	.00294	.00260	.00230	.00204	.00182	.00162	.00144	.00128	.00115
24	5	.01259	.01103	.00968	.00850	.00746	.00656	.00578	.00509	.00449	.00396	.00350	.00310	.00274	.00243	.00216	.00192	.00171	.00152	.00136	.00121
24	6	.01314	.01153	.01012	.00889	.00782	.00688	.00606	.00535	.00472	.00417	.00369	.00327	.00289	.00257	.00228	.00203	.00181	.00161	.00144	.00129
24	7	.01371	.01204	.01058	.00931	.00819	.00722	.00636	.00562	.00496	.00439	.00388	.00344	.00305	.00271	.00241	.00215	.00191	.00171	.00152	.00136
24	8	.01429	.01257	.01106	.00973	.00858	.00756	.00668	.00590	.00521	.00462	.00409	.00363	.00322	.00286	.00255	.00227	.00202	.00181	.00161	.00145
24	9	.01490	.01311	.01155	.01018	.00898	.00792	.00700	.00619	.00548	.00485	.00430	.00382	.00339	.00302	.00269	.00240	.00214	.00191	.00171	.00153
24	10	.01552	.01368	.01206	.01064	.00939	.00830	.00734	.00650	.00575	.00510	.00453	.00402	.00358	.00318	.00284	.00253	.00226	.00202	.00181	.00162
24	11	.01616	.01426	.01258	.01111	.00982	.00869	.00769	.00681	.00604	.00536	.00476	.00423	.00377	.00336	.00300	.00268	.00239	.00214	.00192	.00172
24	12	.01682	.01485	.01312	.01160	.01026	.00909	.00805	.00714	.00634	.00563	.00501	.00446	.00397	.00354	.00316	.00282	.00253	.00226	.00203	.00182
24	13	.01749	.01546	.01367	.01210	.01072	.00950	.00842	.00748	.00664	.00591	.00526	.00468	.00418	.00373	.00333	.00298	.00267	.00239	.00215	.00193
24	14	.01818	.01608	.01424	.01261	.01118	.00992	.00881	.00782	.00696	.00619	.00552	.00492	.00439	.00392	.00351	.00314	.00281	.00252	.00227	.00204
24	15	.01887	.01671	.01481	.01313	.01165	.01035	.00919	.00818	.00728	.00648	.00578	.00516	.00461	.00412	.00368	.00330	.00296	.00266	.00239	.00215
24	16	.01957	.01735	.01539	.01366	.01213	.01078	.00959	.00853	.00760	.00678	.00605	.00540	.00483	.00432	.00387	.00347	.00311	.00280	.00251	.00226
24	17	.02028	.01799	.01597	.01419	.01262	.01122	.00999	.00890	.00793	.00708	.00632	.00565	.00505	.00452	.00405	.00364	.00327	.00294	.00264	.00238
24	18	.02099	.01865	.01657	.01473	.01311	.01167	.01040	.00927	.00827	.00739	.00660	.00591	.00529	.00474	.00425	.00381	.00343	.00308	.00277	.00250
24	19	.02172	.01931	.01718	.01529	.01362	.01213	.01082	.00965	.00862	.00770	.00689	.00617	.00553	.00495	.00445	.00399	.00359	.00323	.00291	.00263
24	20	.02246	.01999	.01779	.01585	.01413	.01260	.01125	.01005	.00898	.00803	.00719	.00644	.00577	.00518	.00465	.00418	.00376	.00339	.00305	.00276
24	21	.02321	.02067	.01842	.01643	.01466	.01308	.01169	.01045	.00935	.00837	.00749	.00672	.00603	.00541	.00486	.00438	.00394	.00355	.00320	.00289
24	22	.02396	.02136	.01906	.01701	.01519	.01357	.01214	.01086	.00972	.00871	.00781	.00701	.00629	.00565	.00508	.00458	.00412	.00372	.00336	.00303
24	23	.02473	.02207	.01970	.01760	.01573	.01407	.01259	.01128	.01010	.00906	.00813	.00730	.00656	.00590	.00531	.00478	.00431	.00389	.00352	.00318
24	24	.02550	.02278	.02036	.01820	.01629	.01458	.01306	.01170	.01050	.00942	.00846	.00760	.00684	.00616	.00555	.00500	.00451	.00407	.00368	.00333
25	0	.01081	.00947	.00831	.00730	.00642	.00565	.00499	.00441	.00390	.00346	.00307	.00273	.00243	.00217	.00194	.00174	.00156	.00141	.00127	.00115
25	1	.01080	.00944	.00826	.00723	.00634	.00556	.00488	.00429	.00378	.00333	.00294	.00260	.00230	.00204	.00181	.00161	.00143	.00127	.00114	.00102
25	2	.01127	.00985	.00863	.00756	.00663	.00582	.00512	.00450	.00396	.00350	.00309	.00273	.00241	.00214	.00190	.00169	.00150	.00134	.00119	.00107
25	3	.01177	.01030	.00902	.00791	.00695	.00610	.00537	.00473	.00417	.00368	.00325	.00287	.00254	.00225	.00200	.00178	.00158	.00141	.00126	.00113
25	4	.01229	.01077	.00944	.00829	.00728	.00640	.00564	.00497	.00438	.00387	.00342	.00303	.00268	.00238	.00211	.00188	.00167	.00149	.00133	.00119
25	5	.01283	.01126	.00988	.00868	.00764	.00672	.00592	.00522	.00461	.00407	.00360	.00319	.00283	.00251	.00223	.00199	.00177	.00158	.00141	.00126
25	6	.01340	.01176	.01034	.00909	.00800	.00705	.00622	.00549	.00485	.00429	.00380	.00337	.00299	.00265	.00236	.00210	.00187	.00167	.00149	.00134
25	7	.01398	.01229	.01081	.00952	.00839	.00740	.00653	.00577	.00510	.00452	.00400	.00355	.00315	.00280	.00249	.00222	.00198	.00177	.00158	.00142
25	8	.01459	.01284	.01130	.00996	.00879	.00776	.00685	.00606	.00536	.00475	.00421	.00374	.00332	.00296	.00263	.00235	.00210	.00187	.00168	.00150
25	9	.01521	.01340	.01181	.01042	.00920	.00813	.00719	.00636	.00564	.00500	.00444	.00394	.00351	.00312	.00278	.00248	.00222	.00198	.00178	.00159
25	10	.01586	.01399	.01234	.01090	.00963	.00852	.00754	.00668	.00592	.00526	.00467	.00415	.00370	.00330	.00294	.00263	.00235	.00210	.00188	.00169
25	11	.01652	.01459	.01289	.01139	.01008	.00892	.00791	.00701	.00622	.00553	.00492	.00438	.00390	.00348	.00310	.00277	.00248	.00222	.00200	.00179
25	12	.01721	.01521	.01345	.01190	.01054	.00934	.00828	.00735	.00653	.00581	.00517	.00461	.00411	.00367	.00328	.00293	.00263	.00235	.00211	.00190
25	13	.01790	.01584	.01402	.01242	.01101	.00977	.00867	.00770	.00685	.00610	.00543	.00484	.00432	.00386	.00345	.00309	.00277	.00249	.00224	.00201
25	14	.01861	.01648	.01461	.01295	.01149	.01020	.00907	.00807	.00718	.00640	.00570	.00509	.00455	.00406	.00364	.00326	.00292	.00263	.00236	.00212
25	15	.01933	.01714	.01520	.01349	.01198	.01065	.00947	.00843	.00751	.00670	.00598	.00534	.00477	.00427	.00383	.00343	.00308	.00277	.00249	.00224
25	16	.02006	.01780	.01581	.01404	.01248	.01111	.00989	.00881	.00785	.00701	.00626	.00559	.00501	.00448	.00402	.00361	.00324	.00291	.00262	.00236
25	17	.02080	.01847	.01642	.01460	.01299	.01157	.01031	.00919	.00820	.00732	.00655	.00586	.00524	.00470	.00421	.00378	.00340	.00306	.00276	.00249
25	18	.02155	.01916	.01704	.01517	.01351	.01204	.01074	.00958	.00856	.00765	.00684	.00612	.00549	.00492	.00442	.00397	.00357	.00321	.00290	.00261
25	19	.02231	.01985	.01768	.01575	.01404	.01252	.01118	.00998	.00892	.00798	.00714	.00640	.00574	.00515	.00463	.00416	.00374	.00337	.00304	.00274
25	20	.02308	.02056	.01832	.01634	.01458	.01302	.01163	.01039	.00930	.00832	.00746	.00669	.00600	.00539	.00484	.00436	.00392	.00354	.00319	.00288
25	21	.02387	.02128	.01898	.01694	.01513	.01352	.01209	.01082	.00968	.00868	.00778	.00698	.00627	.00563	.00507	.00456	.00411	.00371	.00335	.00303
25	22	.02466	.02201	.01965	.01756	.01569	.01403	.01256	.01125	.01008	.00904	.00811	.00728	.00655	.00589	.00530	.00477	.00431	.00389	.00351	.00317
25	23	.02547	.02275	.02033	.01818	.01626	.01456	.01304	.01169	.01048	.00941	.00845	.00759	.00683	.00615	.00554	.00499	.00451	.00407	.00368	.00333
25	24	.02628	.02350	.02102	.01881	.01685	.01510	.01353	.01214	.01090	.00979	.00880	.00792	.00713	.00642	.00579	.00522	.00472	.00426	.00386	.00349

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
25	25	.02710	.02426	.02172	.01946	.01744	.01564	.01404	.01260	.01132	.01018	.00916	.00825	.00743	.00670	.00604	.00546	.00493	.00446	.00404	.00366
26	0	.01101	.00965	.00848	.00746	.00656	.00579	.00511	.00452	.00401	.00356	.00316	.00282	.00251	.00224	.00201	.00180	.00162	.00146	.00132	.00119
26	1	.01099	.00961	.00841	.00738	.00647	.00568	.00500	.00440	.00388	.00342	.00302	.00267	.00237	.00210	.00187	.00166	.00148	.00132	.00118	.00105
26	2	.01147	.01004	.00879	.00771	.00677	.00595	.00524	.00461	.00407	.00359	.00317	.00281	.00249	.00221	.00196	.00174	.00155	.00139	.00124	.00111
26	3	.01198	.01049	.00920	.00808	.00710	.00624	.00550	.00484	.00427	.00378	.00334	.00296	.00262	.00233	.00207	.00184	.00164	.00146	.00131	.00117
26	4	.01251	.01097	.00963	.00846	.00744	.00655	.00577	.00509	.00450	.00398	.00352	.00312	.00276	.00245	.00218	.00194	.00173	.00155	.00138	.00124
26	5	.01307	.01148	.01009	.00887	.00781	.00688	.00607	.00536	.00473	.00419	.00371	.00329	.00292	.00259	.00231	.00205	.00183	.00164	.00146	.00131
26	6	.01365	.01200	.01056	.00929	.00819	.00722	.00637	.00563	.00498	.00441	.00391	.00347	.00308	.00274	.00244	.00217	.00194	.00173	.00155	.00139
26	7	.01426	.01254	.01105	.00973	.00858	.00758	.00670	.00592	.00524	.00464	.00412	.00366	.00325	.00289	.00258	.00230	.00205	.00184	.00164	.00147
26	8	.01488	.01311	.01155	.01019	.00900	.00795	.00703	.00622	.00551	.00489	.00434	.00386	.00343	.00306	.00273	.00243	.00217	.00195	.00174	.00156
26	9	.01553	.01369	.01208	.01067	.00943	.00834	.00738	.00654	.00580	.00515	.00457	.00407	.00362	.00323	.00288	.00257	.00230	.00206	.00185	.00166
26	10	.01620	.01429	.01263	.01116	.00987	.00874	.00775	.00687	.00610	.00542	.00482	.00429	.00382	.00341	.00304	.00272	.00244	.00218	.00196	.00176
26	11	.01688	.01492	.01319	.01167	.01034	.00916	.00812	.00721	.00641	.00570	.00507	.00452	.00403	.00360	.00322	.00288	.00258	.00231	.00208	.00187
26	12	.01759	.01556	.01377	.01220	.01081	.00959	.00852	.00757	.00673	.00599	.00534	.00476	.00425	.00380	.00340	.00304	.00273	.00245	.00220	.00198
26	13	.01831	.01622	.01437	.01274	.01130	.01004	.00892	.00793	.00706	.00629	.00561	.00501	.00447	.00400	.00358	.00321	.00288	.00259	.00233	.00209
26	14	.01905	.01688	.01498	.01329	.01181	.01049	.00933	.00831	.00740	.00660	.00589	.00526	.00471	.00421	.00377	.00338	.00304	.00273	.00246	.00221
26	15	.01980	.01757	.01560	.01386	.01232	.01096	.00976	.00869	.00775	.00692	.00618	.00553	.00494	.00443	.00397	.00356	.00320	.00288	.00259	.00234
26	16	.02056	.01826	.01623	.01443	.01284	.01143	.01019	.00909	.00811	.00724	.00647	.00579	.00519	.00465	.00417	.00375	.00337	.00303	.00273	.00246
26	17	.02133	.01896	.01687	.01501	.01337	.01192	.01063	.00949	.00847	.00757	.00678	.00607	.00544	.00488	.00438	.00394	.00354	.00319	.00287	.00259
26	18	.02211	.01967	.01752	.01561	.01391	.01241	.01108	.00990	.00885	.00791	.00709	.00635	.00569	.00511	.00459	.00413	.00372	.00335	.00302	.00273
26	19	.02290	.02040	.01818	.01621	.01447	.01291	.01154	.01032	.00923	.00826	.00740	.00664	.00596	.00535	.00481	.00433	.00390	.00352	.00317	.00287
26	20	.02371	.02114	.01886	.01683	.01503	.01343	.01201	.01075	.00962	.00862	.00773	.00694	.00623	.00560	.00504	.00454	.00409	.00369	.00333	.00301
26	21	.02453	.02189	.01955	.01746	.01561	.01396	.01250	.01119	.01003	.00899	.00807	.00725	.00652	.00586	.00528	.00475	.00429	.00387	.00350	.00316
26	22	.02537	.02266	.02025	.01811	.01620	.01450	.01299	.01164	.01044	.00937	.00842	.00757	.00681	.00613	.00552	.00498	.00449	.00406	.00367	.00332
26	23	.02621	.02344	.02096	.01876	.01680	.01506	.01350	.01211	.01087	.00977	.00878	.00790	.00711	.00640	.00577	.00521	.00471	.00425	.00385	.00349
26	24	.02707	.02422	.02169	.01943	.01742	.01562	.01402	.01259	.01131	.01017	.00915	.00824	.00742	.00669	.00604	.00545	.00493	.00446	.00404	.00366
26	25	.02793	.02502	.02243	.02011	.01804	.01620	.01455	.01307	.01176	.01058	.00953	.00858	.00774	.00698	.00631	.00570	.00516	.00467	.00423	.00384
26	26	.02881	.02583	.02317	.02080	.01868	.01678	.01509	.01357	.01222	.01100	.00992	.00894	.00807	.00729	.00659	.00596	.00539	.00489	.00443	.00402
27	0	.01121	.00984	.00865	.00762	.00671	.00593	.00524	.00464	.00412	.00366	.00326	.00290	.00259	.00232	.00208	.00187	.00168	.00152	.00137	.00124
27	1	.01117	.00978	.00857	.00752	.00661	.00581	.00511	.00451	.00397	.00351	.00311	.00275	.00244	.00217	.00193	.00172	.00153	.00137	.00122	.00110
27	2	.01166	.01022	.00896	.00787	.00691	.00608	.00536	.00472	.00417	.00368	.00326	.00289	.00256	.00228	.00202	.00180	.00161	.00144	.00128	.00115
27	3	.01219	.01069	.00938	.00824	.00725	.00638	.00563	.00496	.00438	.00388	.00343	.00304	.00270	.00240	.00213	.00190	.00170	.00151	.00135	.00121
27	4	.01274	.01118	.00982	.00864	.00761	.00670	.00591	.00522	.00461	.00408	.00362	.00321	.00285	.00253	.00225	.00201	.00179	.00160	.00143	.00128
27	5	.01331	.01170	.01029	.00906	.00798	.00704	.00621	.00549	.00486	.00430	.00381	.00338	.00301	.00268	.00238	.00213	.00190	.00170	.00152	.00136
27	6	.01391	.01224	.01077	.00949	.00837	.00739	.00653	.00578	.00511	.00453	.00402	.00357	.00318	.00283	.00252	.00225	.00201	.00180	.00161	.00144
27	7	.01453	.01280	.01128	.00995	.00878	.00776	.00686	.00608	.00538	.00478	.00424	.00377	.00335	.00299	.00267	.00238	.00213	.00190	.00171	.00153
27	8	.01517	.01338	.01180	.01042	.00921	.00815	.00721	.00639	.00567	.00503	.00447	.00398	.00354	.00316	.00282	.00252	.00225	.00202	.00181	.00163
27	9	.01584	.01398	.01235	.01091	.00965	.00855	.00757	.00672	.00596	.00530	.00471	.00420	.00374	.00334	.00298	.00266	.00239	.00214	.00192	.00172
27	10	.01653	.01460	.01291	.01142	.01012	.00896	.00795	.00706	.00627	.00558	.00497	.00442	.00395	.00352	.00315	.00282	.00253	.00227	.00204	.00183
27	11	.01724	.01525	.01349	.01195	.01059	.00940	.00834	.00741	.00659	.00587	.00523	.00466	.00416	.00372	.00333	.00298	.00267	.00240	.00216	.00194
27	12	.01797	.01591	.01410	.01250	.01109	.00985	.00875	.00778	.00693	.00617	.00551	.00492	.00439	.00393	.00352	.00315	.00283	.00254	.00229	.00206
27	13	.01872	.01659	.01472	.01306	.01160	.01031	.00917	.00817	.00728	.00649	.00579	.00518	.00463	.00414	.00371	.00333	.00299	.00269	.00242	.00218
27	14	.01949	.01729	.01535	.01364	.01212	.01079	.00960	.00856	.00763	.00681	.00609	.00544	.00487	.00436	.00391	.00351	.00316	.00284	.00256	.00231
27	15	.02026	.01800	.01599	.01422	.01266	.01127	.01004	.00896	.00800	.00714	.00639	.00572	.00512	.00459	.00412	.00370	.00333	.00300	.00270	.00244
27	16	.02105	.01871	.01665	.01482	.01320	.01176	.01049	.00937	.00837	.00748	.00669	.00600	.00537	.00482	.00433	.00389	.00350	.00316	.00285	.00257
27	17	.02185	.01945	.01731	.01543	.01375	.01227	.01095	.00979	.00875	.00783	.00701	.00628	.00564	.00506	.00455	.00409	.00368	.00332	.00300	.00271
27	18	.02267	.02019	.01799	.01605	.01432	.01278	.01142	.01021	.00914	.00818	.00733	.00658	.00591	.00531	.00477	.00429	.00387	.00349	.00315	.00285
27	19	.02350	.02095	.01869	.01668	.01490	.01331	.01190	.01065	.00954	.00855	.00767	.00688	.00618	.00556	.00500	.00451	.00406	.00367	.00331	.00299
27	20	.02434	.02172	.01939	.01733	.01549	.01385	.01240	.01111	.00995	.00893	.00801	.00720	.00647	.00582	.00524	.00472	.00426	.00385	.00348	.00315
27	21	.02520	.02251	.02012	.01799	.01610	.01441	.01291	.01157	.01038	.00932	.00837	.00752	.00677	.00609	.00549	.00495	.00447	.00404	.00365	.00331

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
27	22	.02607	.02331	.02085	.01866	.01672	.01498	.01343	.01205	.01082	.00972	.00874	.00786	.00708	.00638	.00575	.00519	.00469	.00424	.00383	.00347
27	23	.02696	.02413	.02160	.01935	.01735	.01556	.01396	.01254	.01127	.01013	.00911	.00821	.00739	.00667	.00602	.00543	.00491	.00444	.00402	.00365
27	24	.02786	.02496	.02237	.02006	.01799	.01615	.01451	.01304	.01173	.01055	.00950	.00856	.00772	.00697	.00629	.00569	.00515	.00466	.00422	.00383
27	25	.02877	.02580	.02314	.02077	.01865	.01676	.01507	.01355	.01220	.01099	.00990	.00893	.00806	.00728	.00658	.00595	.00539	.00488	.00443	.00402
27	26	.02969	.02665	.02393	.02150	.01932	.01738	.01564	.01408	.01268	.01143	.01031	.00931	.00841	.00760	.00688	.00623	.00564	.00511	.00464	.00421
27	27	.03062	.02751	.02472	.02223	.02000	.01801	.01622	.01462	.01318	.01189	.01074	.00970	.00877	.00793	.00718	.00651	.00590	.00535	.00486	.00442
28	0	.01141	.01003	.00883	.00778	.00687	.00607	.00537	.00476	.00423	.00376	.00335	.00299	.00268	.00240	.00215	.00194	.00175	.00158	.00143	.00130
28	1	.01136	.00995	.00873	.00767	.00674	.00593	.00523	.00461	.00407	.00360	.00319	.00283	.00251	.00223	.00199	.00177	.00158	.00142	.00127	.00114
28	2	.01186	.01040	.00913	.00802	.00706	.00622	.00548	.00484	.00427	.00378	.00335	.00297	.00264	.00235	.00209	.00186	.00166	.00149	.00133	.00119
28	3	.01239	.01088	.00956	.00841	.00740	.00652	.00576	.00508	.00450	.00398	.00353	.00313	.00278	.00247	.00220	.00196	.00175	.00157	.00140	.00126
28	4	.01296	.01139	.01001	.00882	.00777	.00685	.00605	.00535	.00473	.00419	.00372	.00330	.00293	.00261	.00233	.00208	.00186	.00166	.00149	.00133
28	5	.01355	.01192	.01049	.00925	.00815	.00720	.00636	.00563	.00498	.00442	.00392	.00348	.00310	.00276	.00246	.00220	.00196	.00176	.00158	.00141
28	6	.01416	.01247	.01099	.00969	.00856	.00756	.00669	.00592	.00525	.00466	.00414	.00368	.00327	.00292	.00260	.00233	.00208	.00186	.00167	.00150
28	7	.01480	.01305	.01151	.01016	.00898	.00794	.00703	.00623	.00553	.00491	.00436	.00388	.00346	.00308	.00275	.00246	.00220	.00197	.00177	.00159
28	8	.01546	.01365	.01205	.01065	.00942	.00834	.00739	.00656	.00582	.00517	.00460	.00410	.00365	.00326	.00291	.00261	.00233	.00209	.00188	.00169
28	9	.01615	.01427	.01261	.01116	.00988	.00876	.00777	.00689	.00613	.00545	.00485	.00432	.00386	.00345	.00308	.00276	.00247	.00222	.00199	.00179
28	10	.01686	.01491	.01319	.01169	.01036	.00919	.00816	.00725	.00645	.00574	.00512	.00456	.00408	.00364	.00326	.00292	.00262	.00235	.00211	.00190
28	11	.01760	.01558	.01380	.01223	.01085	.00964	.00857	.00762	.00678	.00604	.00539	.00481	.00430	.00385	.00345	.00309	.00277	.00249	.00224	.00202
28	12	.01835	.01626	.01442	.01280	.01137	.01010	.00899	.00800	.00713	.00636	.00568	.00507	.00454	.00406	.00364	.00327	.00294	.00264	.00238	.00214
28	13	.01913	.01697	.01506	.01338	.01190	.01059	.00943	.00840	.00749	.00669	.00598	.00535	.00479	.00429	.00385	.00345	.00311	.00279	.00252	.00227
28	14	.01992	.01769	.01572	.01398	.01244	.01108	.00987	.00881	.00786	.00703	.00628	.00562	.00504	.00452	.00406	.00365	.00328	.00295	.00266	.00240
28	15	.02073	.01842	.01639	.01459	.01299	.01158	.01033	.00922	.00824	.00737	.00660	.00591	.00530	.00476	.00427	.00384	.00346	.00312	.00281	.00254
28	16	.02154	.01917	.01707	.01521	.01356	.01210	.01080	.00965	.00863	.00772	.00692	.00620	.00557	.00500	.00449	.00404	.00364	.00328	.00297	.00268
28	17	.02238	.01993	.01776	.01584	.01414	.01262	.01128	.01009	.00903	.00809	.00725	.00650	.00584	.00525	.00472	.00425	.00383	.00346	.00312	.00282
28	18	.02322	.02071	.01847	.01649	.01473	.01316	.01177	.01054	.00944	.00846	.00759	.00681	.00612	.00550	.00495	.00446	.00403	.00363	.00328	.00297
28	19	.02409	.02150	.01919	.01715	.01533	.01371	.01227	.01100	.00986	.00884	.00794	.00713	.00641	.00577	.00520	.00469	.00423	.00382	.00345	.00313
28	20	.02497	.02230	.01993	.01782	.01595	.01428	.01279	.01147	.01029	.00924	.00830	.00746	.00671	.00605	.00545	.00492	.00444	.00401	.00363	.00329
28	21	.02587	.02313	.02069	.01852	.01658	.01486	.01333	.01196	.01074	.00965	.00867	.00780	.00703	.00633	.00571	.00516	.00466	.00421	.00381	.00345
28	22	.02678	.02397	.02146	.01923	.01723	.01546	.01387	.01246	.01119	.01007	.00906	.00816	.00735	.00663	.00598	.00541	.00489	.00442	.00400	.00363
28	23	.02771	.02482	.02225	.01995	.01790	.01607	.01443	.01297	.01167	.01050	.00946	.00852	.00769	.00694	.00627	.00566	.00512	.00464	.00420	.00381
28	24	.02865	.02569	.02305	.02069	.01858	.01669	.01501	.01350	.01215	.01095	.00987	.00890	.00803	.00725	.00656	.00593	.00537	.00487	.00441	.00401
28	25	.02961	.02657	.02386	.02144	.01927	.01733	.01560	.01404	.01265	.01141	.01029	.00929	.00839	.00758	.00686	.00621	.00563	.00510	.00463	.00421
28	26	.03058	.02747	.02469	.02220	.01998	.01798	.01620	.01460	.01316	.01188	.01072	.00969	.00876	.00792	.00717	.00650	.00589	.00535	.00486	.00442
28	27	.03156	.02838	.02553	.02298	.02069	.01865	.01681	.01516	.01369	.01236	.01117	.01010	.00914	.00828	.00750	.00680	.00617	.00560	.00509	.00463
28	28	.03255	.02929	.02638	.02377	.02142	.01932	.01744	.01574	.01422	.01286	.01163	.01052	.00953	.00864	.00783	.00711	.00646	.00587	.00534	.00486
29	0	.01162	.01022	.00900	.00794	.00702	.00621	.00551	.00489	.00435	.00387	.00346	.00309	.00277	.00248	.00223	.00201	.00181	.00164	.00149	.00135
29	1	.01154	.01013	.00889	.00782	.00688	.00606	.00535	.00472	.00417	.00370	.00328	.00291	.00259	.00230	.00205	.00183	.00164	.00147	.00131	.00118
29	2	.01205	.01058	.00930	.00818	.00720	.00635	.00560	.00495	.00438	.00388	.00344	.00305	.00272	.00242	.00215	.00192	.00172	.00154	.00138	.00124
29	3	.01260	.01107	.00974	.00857	.00756	.00667	.00589	.00520	.00461	.00408	.00362	.00322	.00286	.00255	.00227	.00203	.00181	.00162	.00146	.00131
29	4	.01318	.01159	.01020	.00899	.00793	.00700	.00619	.00548	.00485	.00430	.00382	.00340	.00302	.00269	.00240	.00215	.00192	.00172	.00154	.00138
29	5	.01378	.01214	.01069	.00943	.00833	.00736	.00651	.00577	.00511	.00454	.00403	.00358	.00319	.00285	.00254	.00227	.00203	.00182	.00163	.00147
29	6	.01442	.01270	.01121	.00989	.00874	.00773	.00685	.00607	.00539	.00478	.00425	.00379	.00337	.00301	.00269	.00240	.00215	.00193	.00173	.00156
29	7	.01507	.01330	.01174	.01038	.00918	.00813	.00720	.00639	.00567	.00504	.00449	.00400	.00356	.00318	.00284	.00255	.00228	.00205	.00184	.00165
29	8	.01575	.01391	.01230	.01088	.00963	.00854	.00757	.00672	.00598	.00532	.00473	.00422	.00377	.00337	.00301	.00270	.00242	.00217	.00195	.00176
29	9	.01646	.01455	.01288	.01140	.01011	.00897	.00796	.00707	.00629	.00560	.00499	.00446	.00398	.00356	.00319	.00286	.00256	.00230	.00207	.00186
29	10	.01719	.01522	.01348	.01195	.01060	.00941	.00837	.00744	.00663	.00591	.00527	.00470	.00421	.00376	.00337	.00302	.00271	.00244	.00220	.00198
29	11	.01795	.01590	.01410	.01251	.01111	.00988	.00879	.00782	.00697	.00622	.00555	.00496	.00444	.00398	.00357	.00320	.00288	.00259	.00233	.00210
29	12	.01873	.01661	.01475	.01310	.01165	.01036	.00923	.00822	.00734	.00655	.00585	.00524	.00469	.00420	.00377	.00339	.00305	.00274	.00247	.00223
29	13	.01953	.01734	.01541	.01370	.01220	.01086	.00968	.00864	.00771	.00689	.00616	.00552	.00494	.00444	.00398	.00358	.00322	.00290	.00262	.00236
29	14	.02035	.01809	.01609	.01432	.01276	.01137	.01015	.00906	.00810	.00724	.00648	.00581	.00521	.00468	.00420	.00378	.00340	.00307	.00277	.00250

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
29	15	.02119	.01885	.01678	.01495	.01333	.01190	.01062	.00949	.00849	.00760	.00681	.00611	.00548	.00492	.00443	.00399	.00359	.00324	.00293	.00265
29	16	.02204	.01963	.01749	.01560	.01392	.01243	.01111	.00994	.00890	.00797	.00715	.00641	.00576	.00518	.00466	.00420	.00378	.00342	.00309	.00279
29	17	.02290	.02042	.01821	.01626	.01452	.01298	.01161	.01039	.00931	.00835	.00749	.00673	.00605	.00544	.00490	.00441	.00398	.00360	.00325	.00294
29	18	.02378	.02122	.01895	.01693	.01514	.01354	.01212	.01086	.00974	.00874	.00784	.00705	.00634	.00571	.00514	.00464	.00419	.00378	.00342	.00310
29	19	.02468	.02204	.01970	.01762	.01577	.01412	.01265	.01134	.01018	.00914	.00821	.00738	.00665	.00599	.00540	.00487	.00440	.00398	.00360	.00326
29	20	.02560	.02289	.02047	.01833	.01641	.01471	.01319	.01184	.01063	.00955	.00859	.00773	.00696	.00628	.00566	.00511	.00462	.00418	.00378	.00343
29	21	.02654	.02375	.02126	.01905	.01708	.01532	.01375	.01235	.01110	.00998	.00898	.00809	.00729	.00658	.00594	.00537	.00485	.00439	.00398	.00361
29	22	.02749	.02462	.02207	.01979	.01776	.01594	.01432	.01287	.01158	.01042	.00939	.00846	.00763	.00689	.00622	.00563	.00509	.00461	.00418	.00379
29	23	.02846	.02552	.02289	.02055	.01845	.01658	.01491	.01341	.01207	.01088	.00980	.00884	.00798	.00721	.00652	.00590	.00534	.00484	.00439	.00399
29	24	.02945	.02643	.02373	.02132	.01917	.01724	.01551	.01397	.01258	.01135	.01024	.00924	.00835	.00755	.00683	.00618	.00560	.00508	.00461	.00419
29	25	.03045	.02736	.02459	.02211	.01989	.01791	.01613	.01454	.01311	.01183	.01068	.00965	.00873	.00790	.00715	.00648	.00587	.00533	.00484	.00440
29	26	.03147	.02830	.02546	.02291	.02064	.01859	.01676	.01512	.01365	.01233	.01114	.01007	.00912	.00825	.00748	.00678	.00616	.00559	.00508	.00462
29	27	.03250	.02925	.02634	.02373	.02139	.01929	.01741	.01572	.01420	.01284	.01161	.01051	.00952	.00863	.00782	.00710	.00645	.00586	.00533	.00485
29	28	.03354	.03022	.02724	.02456	.02216	.02001	.01807	.01633	.01477	.01336	.01210	.01096	.00993	.00901	.00818	.00743	.00675	.00614	.00559	.00509
29	29	.03459	.03120	.02815	.02541	.02294	.02073	.01874	.01695	.01534	.01390	.01259	.01142	.01036	.00940	.00854	.00777	.00706	.00643	.00586	.00534
30	0	.01182	.01041	.00918	.00811	.00718	.00636	.00564	.00501	.00446	.00398	.00356	.00318	.00286	.00257	.00231	.00208	.00188	.00170	.00155	.00141
30	1	.01173	.01030	.00905	.00796	.00701	.00619	.00546	.00483	.00428	.00379	.00336	.00299	.00266	.00237	.00212	.00189	.00169	.00152	.00136	.00122
30	2	.01225	.01076	.00946	.00833	.00735	.00648	.00573	.00507	.00449	.00398	.00353	.00314	.00279	.00249	.00222	.00199	.00178	.00159	.00143	.00129
30	3	.01281	.01126	.00992	.00874	.00771	.00681	.00602	.00533	.00472	.00419	.00372	.00331	.00295	.00263	.00234	.00210	.00188	.00168	.00151	.00136
30	4	.01340	.01179	.01039	.00917	.00809	.00715	.00633	.00561	.00497	.00441	.00392	.00349	.00311	.00277	.00248	.00222	.00198	.00178	.00160	.00144
30	5	.01402	.01235	.01090	.00962	.00850	.00752	.00666	.00590	.00524	.00465	.00414	.00369	.00329	.00293	.00262	.00235	.00210	.00189	.00169	.00152
30	6	.01467	.01294	.01142	.01009	.00893	.00791	.00701	.00622	.00552	.00491	.00437	.00389	.00347	.00310	.00277	.00248	.00223	.00200	.00180	.00162
30	7	.01534	.01355	.01197	.01059	.00938	.00831	.00737	.00655	.00582	.00518	.00461	.00411	.00367	.00328	.00294	.00263	.00236	.00212	.00191	.00172
30	8	.01604	.01418	.01254	.01111	.00985	.00873	.00776	.00689	.00613	.00546	.00487	.00435	.00388	.00347	.00311	.00279	.00250	.00225	.00202	.00182
30	9	.01677	.01484	.01314	.01165	.01033	.00918	.00816	.00726	.00646	.00576	.00514	.00459	.00410	.00367	.00329	.00295	.00265	.00239	.00215	.00194
30	10	.01752	.01552	.01376	.01221	.01084	.00964	.00858	.00764	.00681	.00607	.00542	.00485	.00434	.00389	.00348	.00313	.00281	.00253	.00228	.00206
30	11	.01830	.01623	.01441	.01280	.01137	.01012	.00901	.00803	.00717	.00640	.00572	.00512	.00458	.00411	.00369	.00331	.00298	.00268	.00242	.00218
30	12	.01911	.01696	.01507	.01340	.01193	.01062	.00947	.00845	.00754	.00674	.00603	.00540	.00484	.00434	.00390	.00351	.00316	.00285	.00257	.00232
30	13	.01993	.01772	.01576	.01403	.01249	.01114	.00994	.00887	.00793	.00709	.00635	.00569	.00511	.00459	.00412	.00371	.00334	.00301	.00272	.00246
30	14	.02078	.01849	.01646	.01467	.01308	.01167	.01042	.00931	.00833	.00746	.00668	.00600	.00538	.00484	.00435	.00392	.00353	.00319	.00288	.00261
30	15	.02165	.01928	.01718	.01532	.01367	.01221	.01092	.00977	.00874	.00783	.00703	.00631	.00567	.00510	.00459	.00413	.00373	.00337	.00304	.00276
30	16	.02252	.02008	.01791	.01599	.01428	.01277	.01142	.01023	.00916	.00822	.00738	.00663	.00596	.00536	.00483	.00435	.00393	.00355	.00321	.00291
30	17	.02342	.02090	.01866	.01667	.01491	.01334	.01194	.01070	.00960	.00861	.00773	.00695	.00626	.00563	.00508	.00458	.00414	.00374	.00338	.00307
30	18	.02434	.02174	.01943	.01737	.01555	.01392	.01248	.01119	.01004	.00902	.00810	.00729	.00656	.00591	.00533	.00482	.00435	.00394	.00356	.00323
30	19	.02527	.02259	.02021	.01809	.01620	.01452	.01302	.01169	.01050	.00944	.00849	.00764	.00688	.00621	.00560	.00506	.00457	.00414	.00375	.00340
30	20	.02622	.02347	.02101	.01883	.01688	.01514	.01359	.01221	.01097	.00987	.00888	.00800	.00722	.00651	.00588	.00531	.00481	.00435	.00394	.00358
30	21	.02720	.02437	.02184	.01958	.01757	.01578	.01417	.01274	.01146	.01032	.00930	.00838	.00756	.00683	.00617	.00558	.00505	.00458	.00415	.00377
30	22	.02820	.02528	.02268	.02036	.01828	.01643	.01477	.01329	.01197	.01078	.00972	.00877	.00792	.00715	.00647	.00585	.00530	.00481	.00436	.00396
30	23	.02921	.02622	.02354	.02115	.01901	.01710	.01539	.01386	.01249	.01126	.01016	.00917	.00829	.00749	.00678	.00614	.00557	.00505	.00458	.00417
30	24	.03025	.02717	.02442	.02196	.01976	.01779	.01602	.01444	.01302	.01175	.01061	.00959	.00867	.00785	.00711	.00644	.00584	.00530	.00482	.00438
30	25	.03130	.02814	.02532	.02279	.02052	.01849	.01667	.01504	.01358	.01226	.01108	.01002	.00907	.00821	.00744	.00675	.00613	.00557	.00506	.00460
30	26	.03236	.02913	.02623	.02363	.02130	.01921	.01734	.01565	.01414	.01278	.01156	.01047	.00948	.00859	.00779	.00707	.00643	.00584	.00531	.00484
30	27	.03345	.03013	.02716	.02449	.02210	.01995	.01802	.01628	.01473	.01332	.01206	.01093	.00991	.00899	.00816	.00741	.00673	.00613	.00558	.00508
30	28	.03454	.03115	.02810	.02537	.02291	.02070	.01872	.01693	.01532	.01388	.01257	.01140	.01034	.00939	.00853	.00776	.00706	.00642	.00585	.00534
30	29	.03565	.03218	.02906	.02626	.02374	.02147	.01943	.01759	.01593	.01444	.01310	.01189	.01079	.00981	.00892	.00811	.00739	.00673	.00614	.00560
30	30	.03676	.03322	.03003	.02716	.02457	.02224	.02015	.01826	.01655	.01502	.01363	.01238	.01125	.01024	.00931	.00848	.00773	.00705	.00643	.00587
31	0	.01203	.01060	.00936	.00828	.00733	.00650	.00578	.00514	.00459	.00409	.00366	.00328	.00295	.00265	.00239	.00216	.00195	.00177	.00161	.00146
31	1	.01191	.01047	.00921	.00811	.00715	.00631	.00558	.00494	.00438	.00388	.00345	.00307	.00274	.00244	.00218	.00195	.00175	.00157	.00141	.00127
31	2	.01244	.01094	.00963	.00849	.00749	.00662	.00585	.00518	.00459	.00408	.00362	.00323	.00287	.00256	.00229	.00205	.00184	.00165	.00148	.00133
31	3	.01301	.01145	.01009	.00890	.00786	.00695	.00615	.00545	.00483	.00429	.00382	.00340	.00303	.00270	.00242	.00216	.00194	.00174	.00156	.00141

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
31	4	.01362	.01200	.01058	.00934	.00826	.00731	.00647	.00574	.00509	.00453	.00403	.00359	.00320	.00286	.00256	.00229	.00205	.00184	.00166	.00149
31	5	.01425	.01257	.01110	.00981	.00868	.00768	.00681	.00604	.00537	.00477	.00425	.00379	.00338	.00302	.00270	.00242	.00217	.00195	.00176	.00158
31	6	.01491	.01317	.01164	.01029	.00911	.00808	.00717	.00637	.00566	.00504	.00449	.00400	.00358	.00320	.00286	.00257	.00230	.00207	.00186	.00168
31	7	.01560	.01379	.01220	.01080	.00958	.00850	.00754	.00671	.00597	.00532	.00474	.00423	.00378	.00338	.00303	.00272	.00244	.00220	.00198	.00178
31	8	.01632	.01444	.01279	.01134	.01006	.00893	.00794	.00706	.00629	.00561	.00501	.00447	.00400	.00358	.00321	.00288	.00259	.00233	.00210	.00189
31	9	.01707	.01512	.01340	.01189	.01056	.00939	.00835	.00744	.00663	.00592	.00528	.00472	.00423	.00379	.00340	.00305	.00275	.00247	.00223	.00201
31	10	.01785	.01582	.01404	.01247	.01109	.00986	.00878	.00783	.00699	.00624	.00558	.00499	.00447	.00401	.00360	.00324	.00291	.00262	.00237	.00214
31	11	.01865	.01655	.01471	.01308	.01164	.01036	.00924	.00824	.00736	.00658	.00589	.00527	.00473	.00424	.00381	.00343	.00309	.00278	.00251	.00227
31	12	.01948	.01731	.01539	.01370	.01220	.01088	.00971	.00867	.00775	.00693	.00621	.00557	.00499	.00449	.00403	.00363	.00327	.00295	.00267	.00241
31	13	.02033	.01809	.01610	.01435	.01279	.01142	.01020	.00911	.00815	.00730	.00654	.00587	.00527	.00474	.00427	.00384	.00347	.00313	.00283	.00256
31	14	.02121	.01889	.01683	.01501	.01340	.01197	.01070	.00957	.00857	.00768	.00689	.00619	.00556	.00500	.00450	.00406	.00366	.00331	.00299	.00271
31	15	.02210	.01970	.01757	.01569	.01402	.01253	.01121	.01004	.00900	.00807	.00724	.00651	.00585	.00527	.00475	.00428	.00387	.00350	.00317	.00287
31	16	.02301	.02053	.01833	.01638	.01465	.01311	.01174	.01052	.00943	.00847	.00761	.00684	.00616	.00555	.00500	.00451	.00408	.00369	.00334	.00303
31	17	.02394	.02138	.01911	.01709	.01530	.01370	.01228	.01101	.00988	.00888	.00798	.00718	.00647	.00583	.00526	.00475	.00430	.00389	.00352	.00319
31	18	.02489	.02225	.01990	.01782	.01596	.01430	.01283	.01152	.01035	.00930	.00837	.00754	.00679	.00613	.00553	.00500	.00452	.00409	.00371	.00336
31	19	.02586	.02314	.02072	.01856	.01664	.01493	.01340	.01204	.01082	.00974	.00877	.00790	.00713	.00643	.00581	.00525	.00475	.00431	.00390	.00354
31	20	.02685	.02405	.02155	.01933	.01734	.01557	.01399	.01258	.01132	.01019	.00918	.00828	.00747	.00675	.00610	.00552	.00500	.00453	.00411	.00373
31	21	.02787	.02498	.02241	.02012	.01807	.01624	.01460	.01314	.01183	.01066	.00961	.00867	.00783	.00708	.00640	.00580	.00525	.00476	.00432	.00393
31	22	.02890	.02594	.02329	.02092	.01881	.01692	.01523	.01371	.01236	.01115	.01006	.00908	.00821	.00742	.00672	.00609	.00552	.00501	.00455	.00413
31	23	.02996	.02691	.02419	.02175	.01957	.01762	.01587	.01431	.01290	.01165	.01052	.00951	.00860	.00778	.00705	.00639	.00580	.00526	.00478	.00435
31	24	.03104	.02791	.02511	.02260	.02035	.01834	.01654	.01492	.01347	.01216	.01099	.00994	.00900	.00815	.00739	.00670	.00609	.00553	.00503	.00458
31	25	.03214	.02893	.02605	.02347	.02116	.01908	.01722	.01555	.01405	.01270	.01149	.01040	.00942	.00854	.00775	.00703	.00639	.00581	.00528	.00481
31	26	.03326	.02996	.02701	.02436	.02197	.01984	.01792	.01619	.01464	.01325	.01200	.01087	.00985	.00894	.00811	.00737	.00670	.00610	.00555	.00506
31	27	.03440	.03102	.02798	.02526	.02281	.02061	.01864	.01686	.01526	.01382	.01252	.01135	.01030	.00935	.00850	.00773	.00703	.00640	.00583	.00532
31	28	.03555	.03209	.02898	.02618	.02367	.02140	.01937	.01754	.01589	.01440	.01306	.01185	.01076	.00978	.00889	.00809	.00737	.00671	.00612	.00559
31	29	.03671	.03317	.02998	.02712	.02453	.02221	.02012	.01823	.01653	.01500	.01361	.01237	.01124	.01022	.00930	.00847	.00772	.00704	.00642	.00587
31	30	.03788	.03426	.03100	.02806	.02542	.02303	.02088	.01894	.01719	.01561	.01418	.01289	.01173	.01067	.00972	.00886	.00808	.00738	.00674	.00616
31	31	.03907	.03537	.03203	.02902	.02631	.02386	.02165	.01966	.01786	.01623	.01476	.01343	.01223	.01114	.01016	.00926	.00846	.00772	.00706	.00646
32	0	.01223	.01080	.00954	.00845	.00749	.00665	.00592	.00527	.00471	.00421	.00377	.00338	.00304	.00274	.00247	.00224	.00203	.00184	.00167	.00153
32	1	.01209	.01063	.00936	.00826	.00729	.00644	.00570	.00505	.00448	.00398	.00354	.00315	.00281	.00251	.00225	.00202	.00181	.00162	.00146	.00132
32	2	.01263	.01112	.00980	.00864	.00763	.00675	.00598	.00530	.00470	.00418	.00372	.00331	.00296	.00264	.00236	.00212	.00190	.00171	.00153	.00138
32	3	.01321	.01164	.01027	.00907	.00801	.00709	.00628	.00557	.00495	.00440	.00392	.00349	.00312	.00279	.00249	.00223	.00200	.00180	.00162	.00146
32	4	.01383	.01220	.01077	.00952	.00842	.00746	.00661	.00587	.00522	.00464	.00413	.00369	.00329	.00294	.00263	.00236	.00212	.00191	.00171	.00155
32	5	.01448	.01278	.01130	.00999	.00885	.00784	.00696	.00618	.00550	.00490	.00436	.00390	.00348	.00311	.00279	.00250	.00225	.00202	.00182	.00164
32	6	.01516	.01340	.01185	.01049	.00930	.00825	.00733	.00652	.00580	.00517	.00461	.00412	.00368	.00330	.00295	.00265	.00238	.00214	.00193	.00174
32	7	.01587	.01404	.01243	.01102	.00977	.00868	.00772	.00687	.00612	.00545	.00487	.00435	.00389	.00349	.00313	.00281	.00253	.00227	.00205	.00185
32	8	.01660	.01471	.01303	.01156	.01027	.00913	.00812	.00723	.00645	.00576	.00514	.00460	.00412	.00369	.00331	.00298	.00268	.00241	.00218	.00196
32	9	.01737	.01540	.01367	.01214	.01079	.00960	.00855	.00762	.00680	.00607	.00543	.00486	.00436	.00391	.00351	.00316	.00284	.00256	.00231	.00209
32	10	.01817	.01613	.01432	.01273	.01133	.01009	.00900	.00803	.00717	.00641	.00574	.00514	.00461	.00414	.00372	.00335	.00301	.00272	.00245	.00222
32	11	.01899	.01688	.01501	.01336	.01190	.01061	.00946	.00845	.00755	.00676	.00606	.00543	.00487	.00438	.00394	.00355	.00320	.00289	.00261	.00236
32	12	.01985	.01766	.01572	.01400	.01248	.01114	.00995	.00889	.00796	.00713	.00639	.00573	.00515	.00463	.00417	.00376	.00339	.00306	.00277	.00251
32	13	.02073	.01846	.01645	.01467	.01309	.01169	.01045	.00935	.00838	.00751	.00674	.00605	.00544	.00490	.00441	.00398	.00359	.00325	.00294	.00266
32	14	.02163	.01928	.01720	.01535	.01372	.01226	.01097	.00983	.00881	.00790	.00710	.00638	.00574	.00517	.00466	.00420	.00380	.00344	.00311	.00282
32	15	.02255	.02012	.01797	.01605	.01436	.01285	.01151	.01031	.00925	.00831	.00747	.00671	.00605	.00545	.00491	.00444	.00401	.00363	.00329	.00298
32	16	.02349	.02098	.01875	.01677	.01501	.01345	.01205	.01081	.00971	.00872	.00784	.00706	.00636	.00574	.00518	.00468	.00423	.00383	.00347	.00315
32	17	.02445	.02186	.01956	.01751	.01568	.01406	.01261	.01132	.01017	.00915	.00823	.00742	.00669	.00603	.00545	.00493	.00446	.00404	.00366	.00332
32	18	.02543	.02276	.02038	.01826	.01637	.01469	.01319	.01185	.01066	.00959	.00864	.00778	.00702	.00634	.00573	.00518	.00469	.00425	.00386	.00350
32	19	.02644	.02368	.02122	.01903	.01708	.01534	.01378	.01239	.01115	.01004	.00905	.00817	.00737	.00666	.00602	.00545	.00494	.00448	.00406	.00369
32	20	.02747	.02463	.02209	.01983	.01781	.01601	.01440	.01296	.01167	.01052	.00949	.00856	.00773	.00699	.00633	.00573	.00519	.00471	.00428	.00389
32	21	.02853	.02560	.02299	.02065	.01857	.01670	.01503	.01354	.01220	.01101	.00993	.00897	.00811	.00734	.00664	.00602	.00546	.00496	.00450	.00409

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
32	22	.02961	.02659	.02390	.02149	.01934	.01741	.01569	.01414	.01276	.01151	.01040	.00940	.00850	.00770	.00698	.00632	.00574	.00521	.00474	.00431
32	23	.03071	.02761	.02484	.02236	.02014	.01814	.01636	.01476	.01333	.01204	.01088	.00984	.00891	.00807	.00732	.00664	.00603	.00548	.00499	.00454
32	24	.03183	.02865	.02580	.02324	.02095	.01890	.01706	.01540	.01392	.01258	.01138	.01031	.00934	.00846	.00768	.00697	.00634	.00576	.00524	.00478
32	25	.03298	.02971	.02678	.02415	.02179	.01967	.01777	.01606	.01452	.01314	.01190	.01078	.00978	.00887	.00805	.00732	.00665	.00605	.00551	.00503
32	26	.03415	.03080	.02779	.02508	.02265	.02047	.01850	.01674	.01515	.01372	.01243	.01128	.01023	.00929	.00844	.00768	.00699	.00636	.00580	.00529
32	27	.03534	.03190	.02881	.02603	.02353	.02128	.01926	.01744	.01580	.01432	.01299	.01179	.01070	.00973	.00885	.00805	.00733	.00668	.00609	.00556
32	28	.03655	.03303	.02985	.02700	.02443	.02211	.02003	.01815	.01646	.01493	.01356	.01231	.01119	.01018	.00926	.00844	.00769	.00701	.00640	.00585
32	29	.03777	.03416	.03091	.02798	.02534	.02296	.02082	.01888	.01714	.01556	.01414	.01286	.01169	.01065	.00970	.00884	.00806	.00736	.00672	.00614
32	30	.03901	.03531	.03198	.02898	.02627	.02383	.02162	.01963	.01783	.01621	.01474	.01341	.01221	.01112	.01014	.00925	.00845	.00771	.00705	.00645
32	31	.04026	.03648	.03307	.02999	.02721	.02471	.02244	.02039	.01854	.01687	.01535	.01398	.01274	.01162	.01060	.00968	.00884	.00808	.00739	.00677
32	32	.04151	.03765	.03416	.03101	.02817	.02560	.02327	.02117	.01926	.01754	.01598	.01457	.01328	.01212	.01107	.01012	.00925	.00846	.00775	.00710
33	0	.01244	.01099	.00973	.00862	.00765	.00681	.00606	.00541	.00483	.00433	.00388	.00349	.00314	.00283	.00256	.00232	.00210	.00191	.00174	.00159
33	1	.01227	.01080	.00952	.00840	.00743	.00657	.00582	.00516	.00459	.00408	.00363	.00324	.00289	.00259	.00232	.00208	.00187	.00168	.00151	.00137
33	2	.01282	.01130	.00996	.00880	.00778	.00689	.00610	.00542	.00481	.00428	.00381	.00340	.00304	.00272	.00243	.00218	.00196	.00176	.00159	.00143
33	3	.01342	.01183	.01044	.00923	.00817	.00724	.00642	.00570	.00507	.00451	.00402	.00359	.00320	.00287	.00257	.00230	.00207	.00186	.00168	.00151
33	4	.01405	.01240	.01096	.00969	.00858	.00761	.00675	.00600	.00534	.00476	.00424	.00379	.00338	.00303	.00272	.00244	.00219	.00197	.00178	.00160
33	5	.01471	.01300	.01150	.01018	.00902	.00801	.00711	.00632	.00563	.00502	.00448	.00400	.00358	.00321	.00288	.00258	.00232	.00209	.00188	.00170
33	6	.01540	.01363	.01206	.01069	.00949	.00842	.00749	.00667	.00594	.00530	.00473	.00423	.00379	.00339	.00305	.00274	.00246	.00222	.00200	.00181
33	7	.01613	.01428	.01266	.01123	.00997	.00887	.00789	.00703	.00627	.00559	.00500	.00447	.00401	.00359	.00323	.00290	.00261	.00235	.00212	.00192
33	8	.01688	.01497	.01328	.01179	.01048	.00933	.00831	.00741	.00661	.00591	.00528	.00473	.00424	.00380	.00342	.00308	.00277	.00250	.00225	.00204
33	9	.01767	.01568	.01393	.01238	.01102	.00981	.00875	.00780	.00697	.00623	.00558	.00500	.00449	.00403	.00362	.00326	.00294	.00265	.00240	.00217
33	10	.01849	.01642	.01460	.01299	.01157	.01032	.00921	.00822	.00735	.00658	.00590	.00529	.00475	.00427	.00384	.00346	.00312	.00282	.00255	.00230
33	11	.01934	.01720	.01531	.01364	.01216	.01085	.00969	.00866	.00775	.00694	.00623	.00559	.00502	.00452	.00407	.00367	.00331	.00299	.00270	.00245
33	12	.02022	.01800	.01604	.01430	.01276	.01140	.01019	.00912	.00817	.00732	.00657	.00590	.00531	.00478	.00431	.00389	.00351	.00317	.00287	.00260
33	13	.02112	.01883	.01679	.01499	.01339	.01197	.01071	.00960	.00860	.00772	.00693	.00623	.00561	.00505	.00456	.00411	.00372	.00336	.00305	.00276
33	14	.02205	.01968	.01757	.01570	.01404	.01256	.01125	.01009	.00905	.00813	.00731	.00657	.00592	.00534	.00482	.00435	.00394	.00356	.00323	.00293
33	15	.02300	.02054	.01836	.01642	.01470	.01317	.01180	.01059	.00951	.00855	.00769	.00692	.00624	.00563	.00508	.00460	.00416	.00377	.00342	.00310
33	16	.02397	.02143	.01917	.01716	.01538	.01379	.01237	.01111	.00998	.00898	.00808	.00728	.00657	.00593	.00536	.00485	.00439	.00398	.00361	.00328
33	17	.02497	.02234	.02000	.01792	.01607	.01442	.01295	.01164	.01047	.00942	.00849	.00765	.00691	.00624	.00564	.00510	.00462	.00419	.00381	.00346
33	18	.02598	.02327	.02085	.01870	.01679	.01507	.01355	.01218	.01097	.00988	.00891	.00804	.00726	.00656	.00593	.00537	.00487	.00442	.00401	.00365
33	19	.02702	.02422	.02173	.01951	.01752	.01575	.01417	.01275	.01149	.01035	.00934	.00843	.00762	.00689	.00624	.00565	.00512	.00465	.00423	.00384
33	20	.02809	.02521	.02263	.02033	.01828	.01645	.01480	.01334	.01202	.01085	.00979	.00885	.00800	.00724	.00656	.00594	.00539	.00490	.00445	.00405
33	21	.02918	.02621	.02356	.02119	.01906	.01717	.01547	.01394	.01258	.01136	.01026	.00928	.00839	.00760	.00689	.00625	.00567	.00515	.00469	.00427
33	22	.03031	.02725	.02451	.02206	.01987	.01791	.01615	.01457	.01316	.01189	.01075	.00972	.00881	.00798	.00724	.00657	.00597	.00542	.00493	.00449
33	23	.03145	.02831	.02549	.02296	.02070	.01867	.01685	.01522	.01375	.01244	.01125	.01019	.00923	.00837	.00760	.00690	.00627	.00571	.00519	.00473
33	24	.03263	.02939	.02649	.02389	.02155	.01946	.01758	.01589	.01437	.01300	.01178	.01067	.00968	.00878	.00797	.00725	.00659	.00600	.00547	.00498
33	25	.03383	.03050	.02752	.02484	.02243	.02027	.01833	.01658	.01501	.01359	.01232	.01117	.01014	.00921	.00837	.00761	.00693	.00631	.00575	.00525
33	26	.03505	.03163	.02857	.02581	.02333	.02110	.01910	.01729	.01566	.01420	.01288	.01169	.01062	.00965	.00878	.00799	.00728	.00663	.00605	.00552
33	27	.03629	.03279	.02964	.02681	.02425	.02196	.01989	.01802	.01634	.01483	.01346	.01223	.01112	.01011	.00920	.00838	.00764	.00697	.00636	.00581
33	28	.03756	.03397	.03073	.02782	.02520	.02283	.02070	.01877	.01704	.01547	.01406	.01278	.01163	.01059	.00964	.00879	.00802	.00732	.00669	.00611
33	29	.03884	.03516	.03184	.02885	.02616	.02372	.02153	.01954	.01775	.01614	.01468	.01335	.01216	.01108	.01010	.00921	.00841	.00768	.00702	.00643
33	30	.04014	.03637	.03297	.02990	.02713	.02463	.02237	.02033	.01849	.01682	.01531	.01394	.01271	.01159	.01057	.00965	.00882	.00806	.00738	.00675
33	31	.04145	.03760	.03411	.03097	.02813	.02556	.02324	.02113	.01923	.01751	.01596	.01454	.01327	.01211	.01106	.01010	.00924	.00845	.00774	.00709
33	32	.04277	.03883	.03527	.03205	.02914	.02650	.02411	.02195	.02000	.01822	.01662	.01516	.01384	.01264	.01156	.01057	.00967	.00886	.00812	.00744
33	33	.04410	.04008	.03644	.03314	.03016	.02745	.02501	.02279	.02077	.01895	.01730	.01579	.01443	.01319	.01207	.01105	.01012	.00927	.00851	.00781
34	0	.01265	.01119	.00991	.00880	.00782	.00696	.00621	.00555	.00496	.00445	.00400	.00360	.00324	.00293	.00265	.00240	.00218	.00199	.00181	.00166
34	1	.01245	.01097	.00968	.00855	.00756	.00670	.00594	.00528	.00469	.00418	.00372	.00333	.00297	.00266	.00239	.00215	.00193	.00174	.00157	.00142
34	2	.01301	.01147	.01013	.00895	.00792	.00702	.00623	.00553	.00492	.00438	.00391	.00349	.00312	.00280	.00251	.00225	.00203	.00182	.00165	.00149
34	3	.01362	.01202	.01062	.00940	.00832	.00738	.00655	.00582	.00518	.00462	.00412	.00368	.00329	.00295	.00265	.00238	.00214	.00193	.00174	.00157
34	4	.01426	.01260	.01114	.00987	.00875	.00776	.00690	.00613	.00546	.00487	.00435	.00389	.00348	.00312	.00280	.00251	.00226	.00204	.00184	.00166

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
34	5	.01494	.01321	.01170	.01037	.00920	.00817	.00726	.00647	.00576	.00514	.00459	.00411	.00368	.00330	.00296	.00266	.00240	.00216	.00195	.00176
34	6	.01565	.01385	.01228	.01089	.00967	.00860	.00765	.00682	.00608	.00543	.00485	.00435	.00389	.00349	.00314	.00282	.00254	.00229	.00207	.00187
34	7	.01639	.01452	.01289	.01144	.01017	.00905	.00806	.00719	.00642	.00574	.00513	.00460	.00412	.00370	.00333	.00299	.00270	.00243	.00220	.00199
34	8	.01716	.01523	.01352	.01202	.01069	.00952	.00849	.00758	.00677	.00606	.00542	.00486	.00436	.00392	.00353	.00317	.00286	.00258	.00234	.00211
34	9	.01797	.01596	.01419	.01262	.01124	.01002	.00894	.00799	.00714	.00640	.00573	.00514	.00462	.00415	.00374	.00337	.00304	.00274	.00248	.00225
34	10	.01881	.01672	.01488	.01326	.01182	.01055	.00942	.00842	.00754	.00675	.00606	.00544	.00489	.00440	.00396	.00357	.00323	.00292	.00264	.00239
34	11	.01968	.01752	.01560	.01391	.01242	.01109	.00992	.00887	.00795	.00713	.00640	.00575	.00517	.00466	.00420	.00379	.00342	.00310	.00280	.00254
34	12	.02058	.01834	.01636	.01460	.01304	.01166	.01044	.00935	.00838	.00752	.00676	.00608	.00547	.00493	.00445	.00402	.00363	.00329	.00298	.00270
34	13	.02152	.01919	.01713	.01531	.01369	.01225	.01098	.00984	.00883	.00793	.00713	.00642	.00578	.00522	.00471	.00426	.00385	.00349	.00316	.00287
34	14	.02247	.02007	.01793	.01604	.01436	.01286	.01153	.01035	.00929	.00835	.00752	.00677	.00611	.00551	.00498	.00450	.00408	.00369	.00335	.00305
34	15	.02345	.02096	.01875	.01679	.01504	.01348	.01210	.01087	.00977	.00879	.00792	.00713	.00644	.00581	.00526	.00476	.00431	.00391	.00355	.00322
34	16	.02445	.02188	.01959	.01755	.01574	.01413	.01269	.01140	.01026	.00924	.00832	.00751	.00678	.00613	.00554	.00502	.00455	.00413	.00375	.00341
34	17	.02547	.02281	.02045	.01834	.01646	.01478	.01329	.01195	.01076	.00970	.00874	.00789	.00713	.00645	.00584	.00529	.00479	.00435	.00395	.00360
34	18	.02652	.02378	.02133	.01915	.01720	.01546	.01391	.01252	.01128	.01017	.00918	.00829	.00749	.00678	.00614	.00557	.00505	.00459	.00417	.00379
34	19	.02760	.02476	.02223	.01998	.01796	.01616	.01455	.01311	.01182	.01067	.00963	.00870	.00787	.00713	.00646	.00586	.00532	.00483	.00439	.00400
34	20	.02870	.02578	.02317	.02084	.01875	.01688	.01521	.01372	.01238	.01118	.01010	.00914	.00827	.00749	.00679	.00616	.00560	.00509	.00463	.00422
34	21	.02984	.02683	.02413	.02172	.01956	.01763	.01590	.01435	.01296	.01171	.01059	.00959	.00868	.00787	.00714	.00648	.00589	.00536	.00488	.00444
34	22	.03100	.02790	.02512	.02263	.02040	.01840	.01661	.01500	.01356	.01226	.01110	.01005	.00911	.00826	.00750	.00682	.00620	.00564	.00514	.00468
34	23	.03219	.02900	.02614	.02357	.02127	.01920	.01735	.01568	.01418	.01284	.01163	.01054	.00956	.00868	.00788	.00716	.00652	.00593	.00541	.00493
34	24	.03342	.03013	.02718	.02453	.02216	.02002	.01810	.01638	.01483	.01343	.01217	.01104	.01002	.00911	.00828	.00753	.00685	.00624	.00569	.00520
34	25	.03466	.03129	.02825	.02552	.02307	.02087	.01889	.01710	.01549	.01405	.01274	.01157	.01051	.00955	.00869	.00791	.00721	.00657	.00599	.00547
34	26	.03594	.03247	.02935	.02654	.02401	.02174	.01969	.01785	.01618	.01468	.01333	.01211	.01101	.01002	.00912	.00831	.00757	.00691	.00631	.00576
34	27	.03724	.03368	.03047	.02758	.02498	.02263	.02052	.01861	.01690	.01534	.01394	.01268	.01153	.01050	.00957	.00872	.00796	.00727	.00664	.00607
34	28	.03857	.03491	.03162	.02865	.02597	.02355	.02137	.01940	.01763	.01602	.01457	.01326	.01208	.01100	.01003	.00915	.00836	.00764	.00698	.00639
34	29	.03991	.03616	.03278	.02973	.02698	.02449	.02224	.02021	.01838	.01672	.01522	.01386	.01263	.01152	.01051	.00960	.00877	.00802	.00734	.00672
34	30	.04127	.03743	.03397	.03083	.02800	.02545	.02313	.02104	.01915	.01744	.01589	.01448	.01321	.01206	.01101	.01006	.00920	.00842	.00771	.00706
34	31	.04265	.03872	.03517	.03195	.02905	.02642	.02404	.02189	.01994	.01817	.01657	.01512	.01380	.01261	.01152	.01054	.00965	.00883	.00809	.00742
34	32	.04404	.04002	.03638	.03309	.03011	.02741	.02497	.02275	.02074	.01892	.01727	.01577	.01441	.01318	.01205	.01103	.01011	.00926	.00849	.00780
34	33	.04544	.04134	.03762	.03424	.03119	.02842	.02591	.02363	.02157	.01969	.01799	.01644	.01504	.01376	.01260	.01154	.01058	.00970	.00891	.00818
34	34	.04686	.04266	.03886	.03541	.03228	.02944	.02687	.02453	.02240	.02047	.01872	.01713	.01568	.01436	.01316	.01206	.01107	.01016	.00933	.00858
35	0	.01286	.01139	.01010	.00897	.00798	.00712	.00636	.00569	.00509	.00457	.00411	.00371	.00335	.00303	.00274	.00249	.00227	.00207	.00189	.00173
35	1	.01263	.01114	.00984	.00870	.00770	.00683	.00606	.00539	.00480	.00428	.00382	.00341	.00306	.00274	.00246	.00221	.00199	.00180	.00162	.00147
35	2	.01320	.01165	.01029	.00911	.00807	.00716	.00636	.00565	.00503	.00449	.00401	.00358	.00321	.00288	.00258	.00232	.00209	.00189	.00170	.00154
35	3	.01381	.01220	.01079	.00956	.00847	.00752	.00669	.00595	.00530	.00473	.00422	.00378	.00338	.00303	.00273	.00245	.00221	.00199	.00180	.00163
35	4	.01447	.01280	.01133	.01004	.00891	.00791	.00704	.00627	.00559	.00499	.00446	.00399	.00358	.00321	.00288	.00259	.00234	.00211	.00190	.00172
35	5	.01516	.01342	.01189	.01055	.00937	.00833	.00742	.00661	.00590	.00527	.00471	.00422	.00378	.00340	.00305	.00275	.00248	.00223	.00202	.00183
35	6	.01589	.01408	.01249	.01109	.00986	.00877	.00782	.00697	.00622	.00556	.00498	.00446	.00400	.00360	.00323	.00291	.00263	.00237	.00214	.00194
35	7	.01665	.01477	.01311	.01165	.01037	.00924	.00824	.00735	.00657	.00588	.00526	.00472	.00424	.00381	.00343	.00309	.00279	.00252	.00228	.00206
35	8	.01744	.01548	.01376	.01225	.01091	.00972	.00868	.00775	.00693	.00621	.00557	.00499	.00449	.00404	.00363	.00328	.00296	.00267	.00242	.00219
35	9	.01826	.01623	.01445	.01287	.01147	.01024	.00914	.00818	.00732	.00656	.00588	.00528	.00475	.00428	.00385	.00348	.00314	.00284	.00257	.00233
35	10	.01912	.01702	.01516	.01351	.01206	.01077	.00963	.00862	.00772	.00693	.00622	.00559	.00503	.00453	.00409	.00369	.00333	.00302	.00273	.00248
35	11	.02002	.01783	.01590	.01419	.01268	.01134	.01015	.00909	.00815	.00732	.00657	.00591	.00533	.00480	.00433	.00391	.00354	.00321	.00291	.00264
35	12	.02094	.01868	.01668	.01490	.01332	.01192	.01068	.00958	.00860	.00772	.00695	.00625	.00564	.00508	.00459	.00415	.00376	.00341	.00309	.00281
35	13	.02190	.01956	.01747	.01563	.01399	.01253	.01124	.01009	.00906	.00815	.00733	.00661	.00596	.00538	.00486	.00440	.00398	.00361	.00328	.00298
35	14	.02289	.02046	.01830	.01638	.01468	.01316	.01181	.01061	.00954	.00858	.00773	.00697	.00629	.00569	.00514	.00466	.00422	.00383	.00348	.00316
35	15	.02389	.02138	.01914	.01715	.01538	.01380	.01240	.01115	.01003	.00903	.00814	.00735	.00664	.00600	.00543	.00492	.00446	.00405	.00368	.00335
35	16	.02492	.02232	.02000	.01794	.01610	.01447	.01301	.01170	.01054	.00950	.00857	.00774	.00699	.00633	.00573	.00519	.00471	.00428	.00389	.00354
35	17	.02598	.02329	.02089	.01875	.01685	.01515	.01363	.01227	.01106	.00998	.00900	.00814	.00736	.00666	.00603	.00547	.00497	.00451	.00411	.00374
35	18	.02706	.02428	.02180	.01959	.01761	.01585	.01427	.01286	.01160	.01047	.00946	.00855	.00774	.00701	.00635	.00576	.00523	.00476	.00433	.00394
35	19	.02817	.02530	.02274	.02045	.01840	.01657	.01493	.01347	.01216	.01098	.00993	.00898	.00813	.00737	.00668	.00607	.00551	.00501	.00456	.00416

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
35	20	.02931	.02635	.02370	.02134	.01922	.01732	.01562	.01410	.01274	.01151	.01042	.00943	.00854	.00775	.00703	.00639	.00581	.00528	.00481	.00439
35	21	.03049	.02743	.02470	.02226	.02006	.01810	.01634	.01476	.01334	.01207	.01092	.00990	.00897	.00814	.00739	.00672	.00611	.00556	.00507	.00462
35	22	.03169	.02855	.02573	.02320	.02094	.01890	.01708	.01544	.01397	.01264	.01145	.01038	.00942	.00855	.00777	.00707	.00643	.00586	.00534	.00487
35	23	.03293	.02969	.02678	.02418	.02183	.01973	.01784	.01614	.01462	.01324	.01201	.01089	.00989	.00898	.00817	.00743	.00677	.00617	.00563	.00514
35	24	.03420	.03087	.02787	.02518	.02276	.02059	.01863	.01687	.01529	.01386	.01258	.01142	.01038	.00943	.00858	.00782	.00712	.00650	.00593	.00542
35	25	.03550	.03207	.02899	.02621	.02372	.02147	.01945	.01763	.01599	.01451	.01317	.01197	.01088	.00990	.00902	.00822	.00749	.00684	.00624	.00571
35	26	.03683	.03330	.03013	.02727	.02470	.02238	.02029	.01841	.01671	.01518	.01379	.01254	.01141	.01039	.00947	.00863	.00788	.00719	.00657	.00601
35	27	.03819	.03457	.03130	.02836	.02571	.02332	.02116	.01921	.01745	.01587	.01443	.01313	.01196	.01090	.00994	.00907	.00828	.00757	.00692	.00633
35	28	.03957	.03585	.03250	.02947	.02674	.02428	.02205	.02004	.01822	.01658	.01509	.01375	.01253	.01143	.01043	.00952	.00870	.00796	.00728	.00667
35	29	.04098	.03716	.03372	.03061	.02780	.02526	.02297	.02089	.01901	.01731	.01577	.01438	.01312	.01197	.01094	.01000	.00914	.00837	.00766	.00702
35	30	.04241	.03850	.03496	.03177	.02888	.02627	.02390	.02176	.01982	.01807	.01648	.01503	.01373	.01254	.01146	.01048	.00960	.00879	.00805	.00739
35	31	.04385	.03985	.03623	.03295	.02998	.02729	.02486	.02265	.02065	.01884	.01720	.01570	.01435	.01312	.01200	.01099	.01006	.00923	.00846	.00777
35	32	.04531	.04122	.03751	.03414	.03110	.02834	.02583	.02356	.02150	.01963	.01794	.01639	.01499	.01372	.01256	.01151	.01055	.00968	.00888	.00816
35	33	.04679	.04260	.03880	.03536	.03223	.02940	.02683	.02449	.02237	.02044	.01869	.01710	.01565	.01434	.01314	.01205	.01105	.01015	.00932	.00857
35	34	.04828	.04400	.04011	.03659	.03339	.03048	.02784	.02544	.02326	.02127	.01947	.01783	.01633	.01497	.01373	.01260	.01157	.01063	.00977	.00899
35	35	.04978	.04541	.04144	.03783	.03455	.03157	.02887	.02640	.02416	.02212	.02026	.01857	.01703	.01562	.01434	.01317	.01211	.01113	.01024	.00943
36	0	.01307	.01159	.01029	.00915	.00815	.00728	.00651	.00583	.00523	.00470	.00423	.00382	.00345	.00313	.00284	.00258	.00235	.00215	.00196	.00180
36	1	.01281	.01131	.00999	.00885	.00784	.00696	.00618	.00550	.00491	.00438	.00391	.00350	.00314	.00282	.00253	.00228	.00206	.00186	.00168	.00152
36	2	.01338	.01182	.01046	.00926	.00821	.00729	.00649	.00577	.00515	.00459	.00411	.00368	.00330	.00296	.00266	.00239	.00216	.00195	.00176	.00160
36	3	.01401	.01239	.01097	.00972	.00863	.00767	.00682	.00608	.00542	.00484	.00433	.00388	.00348	.00312	.00281	.00253	.00228	.00206	.00186	.00168
36	4	.01468	.01299	.01151	.01022	.00907	.00807	.00718	.00640	.00572	.00511	.00457	.00409	.00367	.00330	.00297	.00267	.00241	.00218	.00197	.00178
36	5	.01539	.01363	.01209	.01074	.00955	.00850	.00757	.00675	.00603	.00539	.00483	.00433	.00389	.00349	.00314	.00283	.00256	.00231	.00209	.00189
36	6	.01613	.01430	.01270	.01129	.01004	.00895	.00798	.00712	.00637	.00570	.00511	.00458	.00411	.00370	.00333	.00300	.00271	.00245	.00222	.00201
36	7	.01690	.01501	.01334	.01187	.01057	.00942	.00841	.00752	.00672	.00602	.00540	.00485	.00436	.00392	.00353	.00319	.00288	.00260	.00236	.00214
36	8	.01771	.01574	.01400	.01247	.01112	.00992	.00886	.00793	.00710	.00636	.00571	.00513	.00461	.00415	.00375	.00338	.00306	.00277	.00251	.00227
36	9	.01855	.01651	.01470	.01311	.01170	.01045	.00934	.00836	.00749	.00672	.00604	.00543	.00489	.00440	.00397	.00359	.00324	.00294	.00266	.00242
36	10	.01943	.01731	.01543	.01377	.01230	.01100	.00985	.00882	.00791	.00710	.00639	.00575	.00518	.00467	.00421	.00381	.00345	.00312	.00283	.00257
36	11	.02035	.01815	.01620	.01447	.01294	.01158	.01037	.00930	.00835	.00750	.00675	.00608	.00548	.00495	.00447	.00404	.00366	.00332	.00301	.00274
36	12	.02130	.01902	.01699	.01520	.01360	.01218	.01093	.00981	.00881	.00793	.00714	.00643	.00580	.00524	.00474	.00429	.00389	.00353	.00320	.00291
36	13	.02229	.01992	.01781	.01595	.01429	.01281	.01150	.01033	.00929	.00836	.00754	.00680	.00614	.00555	.00502	.00455	.00412	.00374	.00340	.00310
36	14	.02330	.02084	.01866	.01672	.01500	.01346	.01209	.01087	.00979	.00882	.00795	.00718	.00648	.00586	.00531	.00481	.00437	.00397	.00361	.00328
36	15	.02433	.02179	.01953	.01752	.01572	.01412	.01270	.01143	.01030	.00928	.00838	.00757	.00684	.00619	.00561	.00509	.00462	.00420	.00382	.00348
36	16	.02539	.02276	.02042	.01833	.01647	.01481	.01333	.01200	.01082	.00976	.00881	.00797	.00721	.00653	.00592	.00537	.00488	.00443	.00404	.00368
36	17	.02648	.02376	.02133	.01917	.01724	.01551	.01397	.01259	.01136	.01026	.00927	.00838	.00759	.00688	.00624	.00566	.00515	.00468	.00426	.00389
36	18	.02759	.02478	.02227	.02003	.01803	.01623	.01463	.01320	.01192	.01077	.00974	.00881	.00798	.00724	.00657	.00596	.00542	.00494	.00450	.00410
36	19	.02874	.02583	.02324	.02092	.01884	.01698	.01532	.01383	.01250	.01130	.01022	.00926	.00839	.00761	.00691	.00628	.00571	.00520	.00474	.00432
36	20	.02992	.02692	.02424	.02184	.01969	.01776	.01604	.01449	.01310	.01185	.01073	.00973	.00882	.00801	.00727	.00661	.00602	.00548	.00500	.00456
36	21	.03113	.02804	.02527	.02279	.02056	.01857	.01678	.01517	.01373	.01243	.01126	.01021	.00927	.00842	.00765	.00696	.00634	.00578	.00527	.00481
36	22	.03238	.02919	.02633	.02377	.02147	.01940	.01754	.01588	.01438	.01303	.01181	.01072	.00974	.00885	.00805	.00733	.00667	.00609	.00555	.00507
36	23	.03366	.03038	.02743	.02478	.02240	.02026	.01834	.01661	.01505	.01365	.01239	.01125	.01022	.00930	.00846	.00771	.00703	.00641	.00585	.00535
36	24	.03498	.03160	.02856	.02582	.02337	.02115	.01916	.01737	.01575	.01430	.01299	.01180	.01073	.00977	.00890	.00811	.00740	.00675	.00617	.00564
36	25	.03633	.03285	.02972	.02690	.02436	.02208	.02002	.01816	.01648	.01497	.01361	.01238	.01127	.01026	.00935	.00853	.00778	.00711	.00650	.00595
36	26	.03771	.03413	.03091	.02800	.02539	.02302	.02089	.01897	.01724	.01567	.01425	.01298	.01182	.01077	.00982	.00897	.00819	.00749	.00685	.00627
36	27	.03913	.03545	.03213	.02914	.02644	.02400	.02180	.01981	.01802	.01639	.01493	.01360	.01239	.01131	.01032	.00943	.00862	.00788	.00721	.00661
36	28	.04057	.03679	.03338	.03030	.02752	.02501	.02274	.02068	.01882	.01714	.01562	.01424	.01299	.01186	.01083	.00990	.00906	.00829	.00759	.00696
36	29	.04204	.03817	.03466	.03149	.02863	.02604	.02370	.02157	.01965	.01791	.01634	.01491	.01361	.01244	.01137	.01040	.00952	.00872	.00799	.00733
36	30	.04354	.03956	.03596	.03271	.02976	.02709	.02468	.02249	.02050	.01871	.01707	.01559	.01425	.01303	.01192	.01091	.01000	.00917	.00841	.00772
36	31	.04505	.04098	.03729	.03394	.03092	.02817	.02568	.02343	.02138	.01952	.01783	.01630	.01491	.01364	.01249	.01145	.01049	.00963	.00884	.00812
36	32	.04659	.04241	.03863	.03520	.03209	.02927	.02671	.02438	.02227	.02035	.01861	.01703	.01559	.01428	.01308	.01200	.01101	.01011	.00928	.00854
36	33	.04814	.04387	.03999	.03648	.03329	.03039	.02776	.02536	.02319	.02121	.01941	.01777	.01628	.01493	.01369	.01257	.01154	.01060	.00975	.00897

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
36	34	.04970	.04534	.04138	.03777	.03450	.03153	.02882	.02636	.02412	.02209	.02023	.01854	.01700	.01560	.01432	.01315	.01209	.01112	.01023	.00942
36	35	.05128	.04683	.04277	.03909	.03573	.03268	.02991	.02738	.02508	.02298	.02107	.01933	.01774	.01629	.01497	.01376	.01265	.01165	.01073	.00988
36	36	.05287	.04832	.04418	.04041	.03698	.03386	.03101	.02841	.02605	.02389	.02193	.02013	.01849	.01700	.01563	.01438	.01324	.01219	.01124	.01037
37	0	.01328	.01179	.01048	.00933	.00833	.00744	.00666	.00597	.00537	.00483	.00436	.00394	.00356	.00323	.00294	.00267	.00244	.00223	.00204	.00187
37	1	.01298	.01147	.01015	.00899	.00798	.00709	.00631	.00562	.00501	.00448	.00401	.00359	.00322	.00290	.00261	.00235	.00212	.00192	.00174	.00158
37	2	.01357	.01200	.01062	.00942	.00836	.00743	.00661	.00589	.00526	.00470	.00421	.00377	.00338	.00304	.00274	.00247	.00223	.00201	.00182	.00165
37	3	.01421	.01257	.01114	.00989	.00878	.00781	.00696	.00620	.00554	.00495	.00443	.00398	.00357	.00321	.00289	.00260	.00235	.00213	.00192	.00174
37	4	.01489	.01319	.01170	.01039	.00924	.00822	.00733	.00654	.00584	.00523	.00468	.00420	.00377	.00339	.00306	.00276	.00249	.00225	.00204	.00185
37	5	.01561	.01384	.01229	.01092	.00972	.00866	.00772	.00690	.00617	.00552	.00495	.00444	.00399	.00359	.00324	.00292	.00264	.00239	.00216	.00196
37	6	.01636	.01453	.01291	.01148	.01023	.00912	.00814	.00728	.00651	.00583	.00523	.00470	.00423	.00381	.00343	.00310	.00280	.00253	.00230	.00208
37	7	.01715	.01524	.01356	.01208	.01077	.00961	.00859	.00768	.00688	.00617	.00554	.00497	.00448	.00403	.00364	.00329	.00297	.00269	.00244	.00221
37	8	.01798	.01599	.01424	.01270	.01133	.01012	.00905	.00810	.00726	.00652	.00585	.00527	.00474	.00427	.00386	.00349	.00316	.00286	.00259	.00236
37	9	.01884	.01678	.01496	.01335	.01192	.01066	.00954	.00855	.00767	.00689	.00619	.00557	.00502	.00453	.00409	.00370	.00335	.00304	.00276	.00251
37	10	.01974	.01760	.01571	.01403	.01255	.01123	.01006	.00902	.00810	.00728	.00655	.00590	.00532	.00481	.00434	.00393	.00356	.00323	.00293	.00267
37	11	.02068	.01846	.01649	.01475	.01320	.01182	.01060	.00952	.00855	.00770	.00693	.00625	.00564	.00509	.00461	.00417	.00378	.00343	.00312	.00284
37	12	.02166	.01935	.01731	.01549	.01388	.01245	.01117	.01004	.00903	.00813	.00733	.00661	.00597	.00540	.00489	.00443	.00402	.00365	.00332	.00302
37	13	.02267	.02028	.01815	.01626	.01459	.01309	.01176	.01058	.00952	.00858	.00774	.00699	.00632	.00572	.00518	.00470	.00426	.00387	.00353	.00321
37	14	.02370	.02123	.01902	.01706	.01531	.01376	.01237	.01114	.01003	.00905	.00817	.00738	.00668	.00605	.00548	.00497	.00452	.00411	.00374	.00341
37	15	.02477	.02220	.01991	.01788	.01606	.01445	.01300	.01171	.01056	.00953	.00861	.00779	.00705	.00638	.00579	.00526	.00478	.00435	.00396	.00361
37	16	.02586	.02320	.02083	.01872	.01683	.01515	.01365	.01230	.01110	.01003	.00906	.00820	.00743	.00673	.00611	.00555	.00505	.00459	.00419	.00382
37	17	.02697	.02422	.02177	.01958	.01762	.01587	.01431	.01291	.01166	.01054	.00953	.00863	.00782	.00710	.00644	.00585	.00533	.00485	.00442	.00403
37	18	.02812	.02528	.02274	.02047	.01844	.01662	.01500	.01354	.01224	.01107	.01002	.00908	.00823	.00747	.00679	.00617	.00562	.00512	.00467	.00426
37	19	.02930	.02636	.02373	.02138	.01928	.01740	.01571	.01419	.01284	.01162	.01052	.00954	.00866	.00786	.00714	.00650	.00592	.00539	.00492	.00449
37	20	.03051	.02748	.02477	.02234	.02016	.01820	.01645	.01487	.01346	.01219	.01105	.01002	.00910	.00827	.00752	.00685	.00624	.00569	.00519	.00474
37	21	.03177	.02864	.02583	.02332	.02106	.01904	.01722	.01558	.01411	.01279	.01160	.01053	.00957	.00870	.00792	.00721	.00657	.00599	.00547	.00500
37	22	.03306	.02983	.02694	.02434	.02200	.01990	.01801	.01632	.01479	.01341	.01218	.01106	.01005	.00915	.00833	.00759	.00692	.00632	.00577	.00528
37	23	.03439	.03106	.02807	.02538	.02297	.02080	.01884	.01708	.01549	.01406	.01277	.01161	.01056	.00962	.00876	.00799	.00729	.00666	.00608	.00557
37	24	.03575	.03233	.02924	.02647	.02397	.02172	.01970	.01787	.01622	.01474	.01340	.01219	.01110	.01011	.00922	.00841	.00768	.00701	.00641	.00587
37	25	.03716	.03363	.03045	.02759	.02501	.02268	.02058	.01869	.01698	.01544	.01405	.01279	.01165	.01062	.00969	.00885	.00808	.00739	.00676	.00619
37	26	.03859	.03496	.03169	.02874	.02607	.02367	.02150	.01954	.01777	.01617	.01472	.01341	.01223	.01116	.01019	.00931	.00851	.00778	.00713	.00653
37	27	.04007	.03633	.03296	.02992	.02717	.02469	.02245	.02042	.01859	.01693	.01543	.01407	.01283	.01172	.01071	.00979	.00895	.00820	.00751	.00689
37	28	.04157	.03773	.03427	.03113	.02830	.02574	.02342	.02133	.01943	.01771	.01615	.01474	.01346	.01230	.01125	.01029	.00942	.00863	.00791	.00726
37	29	.04310	.03916	.03560	.03238	.02946	.02682	.02443	.02226	.02030	.01852	.01690	.01544	.01411	.01290	.01181	.01081	.00991	.00908	.00833	.00765
37	30	.04467	.04062	.03696	.03365	.03065	.02792	.02546	.02322	.02119	.01935	.01768	.01616	.01478	.01353	.01239	.01135	.01041	.00955	.00877	.00806
37	31	.04625	.04211	.03835	.03494	.03186	.02905	.02651	.02421	.02211	.02021	.01848	.01691	.01548	.01418	.01299	.01192	.01093	.01004	.00922	.00848
37	32	.04786	.04361	.03976	.03626	.03309	.03021	.02759	.02521	.02305	.02109	.01930	.01767	.01619	.01484	.01362	.01250	.01148	.01055	.00970	.00892
37	33	.04949	.04514	.04119	.03761	.03435	.03139	.02869	.02624	.02402	.02199	.02014	.01846	.01693	.01553	.01426	.01310	.01204	.01107	.01019	.00938
37	34	.05113	.04669	.04264	.03897	.03563	.03259	.02982	.02730	.02500	.02291	.02101	.01927	.01769	.01624	.01492	.01372	.01262	.01161	.01070	.00986
37	35	.05280	.04825	.04412	.04035	.03693	.03381	.03096	.02837	.02601	.02386	.02189	.02010	.01846	.01697	.01561	.01436	.01322	.01218	.01122	.01035
37	36	.05447	.04983	.04560	.04175	.03824	.03504	.03213	.02947	.02704	.02482	.02280	.02095	.01926	.01772	.01631	.01502	.01384	.01276	.01177	.01086
37	37	.05616	.05142	.04710	.04317	.03958	.03630	.03331	.03058	.02808	.02580	.02372	.02182	.02008	.01849	.01703	.01570	.01448	.01336	.01233	.01139
38	0	.01350	.01199	.01067	.00952	.00850	.00761	.00682	.00612	.00551	.00497	.00448	.00406	.00368	.00334	.00304	.00277	.00253	.00232	.00213	.00195
38	1	.01316	.01164	.01031	.00914	.00812	.00722	.00643	.00574	.00512	.00458	.00411	.00368	.00331	.00298	.00269	.00242	.00219	.00198	.00180	.00163
38	2	.01375	.01217	.01079	.00957	.00851	.00757	.00674	.00602	.00538	.00481	.00431	.00387	.00347	.00313	.00282	.00254	.00230	.00208	.00189	.00171
38	3	.01440	.01276	.01132	.01005	.00894	.00796	.00709	.00633	.00566	.00507	.00454	.00408	.00366	.00330	.00297	.00268	.00243	.00220	.00199	.00181
38	4	.01510	.01339	.01188	.01056	.00940	.00838	.00747	.00668	.00597	.00535	.00480	.00431	.00387	.00349	.00314	.00284	.00257	.00232	.00211	.00191
38	5	.01583	.01405	.01248	.01111	.00989	.00882	.00788	.00704	.00630	.00565	.00507	.00456	.00410	.00369	.00333	.00301	.00272	.00247	.00224	.00203
38	6	.01660	.01475	.01312	.01168	.01041	.00930	.00831	.00743	.00666	.00597	.00536	.00482	.00434	.00391	.00353	.00319	.00289	.00262	.00237	.00216
38	7	.01740	.01548	.01378	.01229	.01096	.00980	.00876	.00785	.00703	.00631	.00567	.00510	.00460	.00415	.00375	.00339	.00307	.00278	.00252	.00229
38	8	.01825	.01625	.01448	.01292	.01154	.01032	.00924	.00828	.00743	.00667	.00600	.00540	.00487	.00440	.00397	.00360	.00326	.00295	.00268	.00244

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
38	9	.01913	.01705	.01521	.01359	.01215	.01087	.00974	.00874	.00785	.00706	.00635	.00572	.00516	.00466	.00422	.00382	.00346	.00314	.00285	.00260
38	10	.02005	.01789	.01598	.01429	.01279	.01146	.01028	.00923	.00829	.00746	.00672	.00606	.00547	.00495	.00448	.00405	.00368	.00334	.00304	.00277
38	11	.02101	.01877	.01678	.01502	.01346	.01207	.01083	.00974	.00876	.00789	.00711	.00642	.00580	.00524	.00475	.00431	.00391	.00355	.00323	.00294
38	12	.02201	.01969	.01762	.01579	.01416	.01271	.01142	.01027	.00925	.00834	.00752	.00679	.00614	.00556	.00504	.00457	.00415	.00378	.00344	.00313
38	13	.02305	.02063	.01849	.01658	.01488	.01337	.01203	.01083	.00976	.00880	.00795	.00718	.00650	.00589	.00534	.00485	.00441	.00401	.00365	.00333
38	14	.02411	.02161	.01938	.01740	.01563	.01406	.01266	.01140	.01028	.00928	.00839	.00759	.00687	.00623	.00565	.00514	.00467	.00425	.00388	.00354
38	15	.02520	.02261	.02030	.01824	.01640	.01477	.01330	.01200	.01083	.00978	.00885	.00801	.00726	.00658	.00598	.00543	.00494	.00450	.00411	.00375
38	16	.02632	.02363	.02124	.01910	.01719	.01549	.01397	.01261	.01139	.01029	.00932	.00844	.00765	.00694	.00631	.00574	.00522	.00476	.00434	.00396
38	17	.02746	.02468	.02221	.01999	.01801	.01624	.01465	.01323	.01196	.01082	.00980	.00888	.00806	.00732	.00665	.00605	.00551	.00502	.00459	.00419
38	18	.02864	.02577	.02320	.02090	.01885	.01701	.01536	.01388	.01256	.01137	.01030	.00934	.00848	.00771	.00701	.00638	.00581	.00530	.00484	.00442
38	19	.02985	.02689	.02423	.02185	.01972	.01781	.01610	.01456	.01318	.01194	.01083	.00982	.00892	.00811	.00738	.00672	.00613	.00559	.00510	.00467
38	20	.03111	.02804	.02529	.02283	.02062	.01864	.01686	.01526	.01383	.01254	.01137	.01033	.00939	.00854	.00777	.00708	.00646	.00589	.00539	.00492
38	21	.03240	.02924	.02640	.02385	.02156	.01950	.01766	.01600	.01450	.01316	.01195	.01085	.00987	.00898	.00818	.00746	.00681	.00622	.00568	.00520
38	22	.03374	.03047	.02753	.02490	.02253	.02040	.01848	.01676	.01520	.01380	.01254	.01140	.01038	.00945	.00861	.00786	.00717	.00655	.00599	.00548
38	23	.03511	.03174	.02871	.02599	.02353	.02133	.01934	.01755	.01593	.01448	.01317	.01198	.01091	.00994	.00906	.00827	.00756	.00691	.00632	.00579
38	24	.03652	.03305	.02992	.02711	.02457	.02229	.02023	.01837	.01670	.01518	.01381	.01258	.01146	.01045	.00954	.00871	.00796	.00728	.00667	.00611
38	25	.03797	.03440	.03118	.02827	.02565	.02329	.02115	.01923	.01749	.01591	.01449	.01321	.01204	.01099	.01004	.00917	.00839	.00768	.00703	.00644
38	26	.03947	.03578	.03246	.02947	.02676	.02432	.02211	.02011	.01831	.01667	.01520	.01386	.01265	.01155	.01056	.00965	.00883	.00809	.00741	.00680
38	27	.04100	.03721	.03379	.03070	.02791	.02538	.02310	.02103	.01916	.01747	.01593	.01454	.01328	.01214	.01110	.01016	.00930	.00852	.00782	.00717
38	28	.04256	.03867	.03515	.03196	.02908	.02648	.02412	.02198	.02004	.01828	.01669	.01525	.01394	.01275	.01167	.01068	.00979	.00898	.00824	.00757
38	29	.04416	.04016	.03654	.03326	.03029	.02760	.02517	.02296	.02095	.01913	.01748	.01598	.01462	.01338	.01226	.01123	.01030	.00945	.00868	.00798
38	30	.04579	.04168	.03796	.03459	.03153	.02876	.02624	.02396	.02189	.02000	.01829	.01674	.01532	.01404	.01287	.01180	.01083	.00995	.00914	.00841
38	31	.04745	.04323	.03941	.03595	.03280	.02994	.02735	.02499	.02285	.02090	.01913	.01752	.01605	.01472	.01350	.01239	.01138	.01046	.00962	.00885
38	32	.04913	.04481	.04089	.03733	.03409	.03115	.02848	.02605	.02384	.02183	.01999	.01833	.01681	.01542	.01416	.01301	.01196	.01100	.01012	.00932
38	33	.05084	.04641	.04239	.03874	.03542	.03239	.02964	.02713	.02485	.02278	.02088	.01916	.01758	.01615	.01484	.01364	.01255	.01155	.01064	.00981
38	34	.05256	.04804	.04392	.04017	.03676	.03365	.03082	.02824	.02589	.02375	.02179	.02001	.01838	.01690	.01554	.01430	.01316	.01213	.01118	.01031
38	35	.05431	.04968	.04547	.04163	.03813	.03494	.03203	.02938	.02696	.02475	.02273	.02089	.01921	.01767	.01626	.01498	.01380	.01272	.01174	.01083
38	36	.05607	.05134	.04703	.04310	.03952	.03624	.03326	.03053	.02804	.02577	.02369	.02179	.02005	.01846	.01701	.01567	.01446	.01334	.01232	.01138
38	37	.05785	.05302	.04862	.04459	.04092	.03757	.03451	.03171	.02915	.02681	.02467	.02271	.02092	.01927	.01777	.01639	.01513	.01397	.01291	.01194
38	38	.05964	.05471	.05021	.04610	.04235	.03891	.03577	.03290	.03027	.02787	.02567	.02365	.02180	.02011	.01856	.01713	.01583	.01463	.01353	.01252
39	0	.01372	.01220	.01087	.00970	.00868	.00777	.00698	.00627	.00565	.00510	.00461	.00418	.00380	.00345	.00315	.00287	.00263	.00241	.00221	.00204
39	1	.01333	.01180	.01047	.00929	.00826	.00735	.00656	.00585	.00524	.00469	.00421	.00378	.00340	.00306	.00276	.00250	.00226	.00205	.00186	.00169
39	2	.01394	.01235	.01095	.00973	.00865	.00771	.00687	.00614	.00549	.00492	.00441	.00396	.00357	.00321	.00290	.00262	.00237	.00215	.00195	.00177
39	3	.01460	.01294	.01149	.01021	.00909	.00810	.00723	.00646	.00578	.00518	.00465	.00418	.00376	.00339	.00306	.00276	.00250	.00227	.00206	.00187
39	4	.01530	.01358	.01207	.01074	.00956	.00853	.00762	.00681	.00610	.00547	.00491	.00442	.00398	.00358	.00324	.00292	.00265	.00240	.00218	.00198
39	5	.01605	.01426	.01268	.01129	.01007	.00899	.00803	.00719	.00644	.00578	.00519	.00467	.00421	.00380	.00343	.00310	.00281	.00255	.00231	.00210
39	6	.01683	.01497	.01333	.01188	.01060	.00947	.00847	.00759	.00680	.00611	.00549	.00494	.00446	.00402	.00363	.00329	.00298	.00270	.00246	.00223
39	7	.01765	.01572	.01401	.01250	.01116	.00998	.00894	.00801	.00719	.00646	.00581	.00524	.00472	.00426	.00386	.00349	.00316	.00287	.00261	.00238
39	8	.01851	.01650	.01472	.01315	.01175	.01052	.00943	.00846	.00760	.00683	.00615	.00554	.00500	.00452	.00409	.00371	.00336	.00305	.00278	.00253
39	9	.01941	.01732	.01547	.01383	.01238	.01109	.00995	.00893	.00803	.00723	.00651	.00587	.00530	.00480	.00434	.00394	.00357	.00325	.00295	.00269
39	10	.02036	.01818	.01625	.01455	.01303	.01169	.01049	.00943	.00848	.00764	.00689	.00622	.00562	.00509	.00461	.00418	.00380	.00345	.00314	.00287
39	11	.02134	.01908	.01708	.01530	.01372	.01231	.01107	.00995	.00896	.00808	.00729	.00659	.00596	.00540	.00489	.00444	.00404	.00367	.00335	.00305
39	12	.02236	.02002	.01793	.01608	.01444	.01297	.01167	.01050	.00947	.00854	.00772	.00698	.00632	.00572	.00519	.00472	.00429	.00390	.00356	.00325
39	13	.02342	.02099	.01882	.01690	.01518	.01365	.01229	.01108	.00999	.00902	.00816	.00738	.00669	.00606	.00551	.00500	.00455	.00415	.00378	.00345
39	14	.02451	.02198	.01974	.01774	.01595	.01436	.01294	.01167	.01054	.00952	.00861	.00780	.00707	.00642	.00583	.00530	.00483	.00440	.00401	.00367
39	15	.02563	.02301	.02068	.01860	.01674	.01509	.01361	.01228	.01110	.01004	.00909	.00823	.00747	.00678	.00616	.00561	.00511	.00466	.00425	.00389
39	16	.02677	.02406	.02164	.01949	.01756	.01583	.01429	.01291	.01167	.01056	.00957	.00868	.00788	.00716	.00651	.00593	.00540	.00493	.00450	.00411
39	17	.02795	.02514	.02264	.02040	.01840	.01660	.01500	.01356	.01227	.01111	.01007	.00914	.00830	.00754	.00686	.00625	.00570	.00520	.00475	.00435
39	18	.02916	.02626	.02366	.02134	.01926	.01740	.01573	.01423	.01288	.01168	.01059	.00961	.00874	.00795	.00723	.00659	.00601	.00549	.00502	.00459
39	19	.03041	.02741	.02472	.02231	.02016	.01822	.01649	.01493	.01352	.01227	.01113	.01011	.00919	.00837	.00762	.00695	.00634	.00579	.00529	.00484

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
39	20	.03170	.02860	.02582	.02333	.02109	.01908	.01728	.01565	.01419	.01288	.01170	.01063	.00967	.00881	.00803	.00732	.00668	.00611	.00559	.00511
39	21	.03303	.02983	.02696	.02437	.02206	.01997	.01810	.01641	.01489	.01353	.01229	.01118	.01018	.00927	.00845	.00772	.00705	.00644	.00589	.00540
39	22	.03440	.03110	.02813	.02546	.02306	.02090	.01895	.01720	.01562	.01420	.01291	.01175	.01070	.00976	.00890	.00813	.00743	.00679	.00622	.00570
39	23	.03582	.03241	.02935	.02658	.02410	.02186	.01984	.01802	.01638	.01490	.01356	.01235	.01126	.01027	.00937	.00856	.00783	.00716	.00656	.00601
39	24	.03728	.03377	.03060	.02775	.02518	.02286	.02076	.01888	.01717	.01563	.01423	.01297	.01183	.01080	.00987	.00902	.00825	.00756	.00692	.00635
39	25	.03879	.03516	.03190	.02895	.02629	.02389	.02172	.01976	.01799	.01639	.01494	.01363	.01244	.01136	.01039	.00950	.00870	.00797	.00730	.00670
39	26	.04033	.03660	.03323	.03019	.02745	.02496	.02272	.02069	.01885	.01718	.01568	.01431	.01307	.01195	.01093	.01000	.00916	.00840	.00771	.00707
39	27	.04192	.03808	.03461	.03148	.02864	.02607	.02375	.02164	.01974	.01801	.01644	.01502	.01373	.01256	.01150	.01053	.00965	.00886	.00813	.00747
39	28	.04355	.03960	.03603	.03279	.02987	.02721	.02481	.02263	.02066	.01886	.01724	.01576	.01442	.01320	.01209	.01108	.01017	.00933	.00857	.00788
39	29	.04521	.04115	.03748	.03415	.03113	.02839	.02591	.02365	.02161	.01975	.01806	.01653	.01513	.01387	.01271	.01166	.01070	.00983	.00904	.00831
39	30	.04691	.04274	.03896	.03553	.03242	.02960	.02703	.02470	.02259	.02066	.01891	.01732	.01587	.01456	.01335	.01226	.01126	.01035	.00952	.00877
39	31	.04864	.04436	.04048	.03695	.03375	.03084	.02819	.02578	.02360	.02161	.01979	.01814	.01664	.01527	.01402	.01288	.01184	.01089	.01003	.00924
39	32	.05040	.04601	.04202	.03840	.03510	.03210	.02938	.02689	.02463	.02258	.02070	.01899	.01743	.01601	.01471	.01353	.01245	.01146	.01056	.00973
39	33	.05218	.04769	.04360	.03987	.03649	.03340	.03059	.02803	.02570	.02357	.02163	.01986	.01825	.01678	.01543	.01420	.01307	.01204	.01110	.01024
39	34	.05399	.04939	.04520	.04138	.03790	.03473	.03184	.02920	.02679	.02460	.02259	.02076	.01909	.01756	.01617	.01489	.01372	.01265	.01167	.01078
39	35	.05583	.05112	.04682	.04291	.03934	.03608	.03311	.03039	.02791	.02565	.02358	.02169	.01996	.01838	.01693	.01561	.01439	.01328	.01226	.01133
39	36	.05768	.05286	.04847	.04446	.04080	.03746	.03440	.03161	.02906	.02673	.02459	.02264	.02085	.01922	.01772	.01635	.01509	.01393	.01288	.01191
39	37	.05955	.05463	.05014	.04603	.04228	.03885	.03572	.03285	.03023	.02782	.02563	.02361	.02177	.02008	.01853	.01711	.01580	.01461	.01351	.01250
39	38	.06143	.05641	.05182	.04763	.04379	.04027	.03706	.03411	.03142	.02895	.02668	.02461	.02271	.02096	.01936	.01789	.01654	.01530	.01417	.01312
39	39	.06333	.05821	.05352	.04923	.04531	.04171	.03842	.03540	.03263	.03009	.02776	.02563	.02367	.02187	.02022	.01870	.01730	.01602	.01484	.01376
40	0	.01393	.01241	.01107	.00989	.00886	.00795	.00714	.00643	.00580	.00524	.00475	.00431	.00392	.00357	.00326	.00298	.00273	.00251	.00230	.00212
40	1	.01351	.01197	.01062	.00944	.00840	.00749	.00668	.00597	.00535	.00480	.00431	.00387	.00349	.00315	.00284	.00257	.00233	.00212	.00193	.00175
40	2	.01412	.01252	.01112	.00988	.00880	.00785	.00700	.00626	.00561	.00503	.00452	.00406	.00366	.00330	.00298	.00270	.00244	.00222	.00202	.00183
40	3	.01479	.01312	.01166	.01038	.00925	.00825	.00737	.00659	.00591	.00530	.00476	.00428	.00386	.00348	.00315	.00285	.00258	.00234	.00213	.00194
40	4	.01550	.01377	.01225	.01091	.00973	.00868	.00776	.00695	.00623	.00559	.00503	.00453	.00408	.00368	.00333	.00301	.00273	.00248	.00225	.00205
40	5	.01626	.01446	.01287	.01148	.01024	.00915	.00819	.00734	.00658	.00591	.00532	.00479	.00432	.00390	.00353	.00319	.00290	.00263	.00239	.00218
40	6	.01706	.01519	.01353	.01207	.01079	.00965	.00864	.00774	.00695	.00625	.00562	.00507	.00457	.00413	.00374	.00339	.00307	.00279	.00254	.00231
40	7	.01790	.01595	.01423	.01271	.01136	.01017	.00911	.00818	.00735	.00661	.00595	.00537	.00485	.00438	.00397	.00360	.00326	.00297	.00270	.00246
40	8	.01878	.01675	.01496	.01337	.01197	.01072	.00962	.00864	.00777	.00699	.00630	.00569	.00514	.00465	.00421	.00382	.00347	.00315	.00287	.00262
40	9	.01969	.01759	.01572	.01407	.01260	.01130	.01015	.00912	.00821	.00740	.00667	.00602	.00545	.00493	.00447	.00406	.00369	.00335	.00305	.00279
40	10	.02066	.01847	.01652	.01480	.01327	.01192	.01071	.00963	.00868	.00782	.00706	.00638	.00578	.00523	.00475	.00431	.00392	.00357	.00325	.00297
40	11	.02166	.01939	.01737	.01557	.01398	.01256	.01130	.01017	.00917	.00828	.00748	.00676	.00612	.00555	.00504	.00458	.00417	.00380	.00346	.00316
40	12	.02271	.02034	.01824	.01638	.01471	.01323	.01192	.01074	.00969	.00875	.00791	.00716	.00649	.00589	.00535	.00486	.00443	.00404	.00368	.00337
40	13	.02379	.02134	.01915	.01721	.01548	.01394	.01256	.01133	.01023	.00925	.00837	.00758	.00688	.00624	.00567	.00516	.00470	.00429	.00392	.00358
40	14	.02491	.02236	.02009	.01807	.01627	.01466	.01322	.01194	.01079	.00976	.00884	.00801	.00727	.00661	.00601	.00547	.00499	.00455	.00416	.00380
40	15	.02605	.02341	.02106	.01896	.01708	.01541	.01391	.01257	.01137	.01029	.00933	.00846	.00768	.00698	.00636	.00579	.00528	.00482	.00441	.00403
40	16	.02722	.02449	.02205	.01987	.01792	.01617	.01461	.01321	.01196	.01084	.00983	.00892	.00811	.00737	.00671	.00612	.00558	.00510	.00466	.00427
40	17	.02843	.02560	.02307	.02081	.01878	.01697	.01534	.01388	.01257	.01140	.01034	.00940	.00854	.00777	.00708	.00646	.00589	.00538	.00492	.00451
40	18	.02967	.02674	.02412	.02177	.01967	.01778	.01609	.01457	.01321	.01198	.01088	.00989	.00899	.00819	.00746	.00681	.00622	.00568	.00520	.00476
40	19	.03095	.02792	.02521	.02278	.02059	.01863	.01687	.01529	.01387	.01259	.01144	.01040	.00947	.00863	.00786	.00718	.00656	.00599	.00549	.00503
40	20	.03228	.02915	.02634	.02382	.02155	.01952	.01769	.01604	.01456	.01323	.01203	.01094	.00997	.00908	.00829	.00757	.00691	.00632	.00579	.00531
40	21	.03365	.03041	.02751	.02490	.02255	.02044	.01854	.01683	.01529	.01390	.01264	.01151	.01049	.00957	.00873	.00798	.00729	.00667	.00611	.00560
40	22	.03506	.03173	.02872	.02602	.02359	.02140	.01942	.01764	.01604	.01459	.01328	.01210	.01104	.01007	.00920	.00841	.00769	.00704	.00645	.00592
40	23	.03653	.03308	.02998	.02718	.02466	.02239	.02034	.01849	.01683	.01532	.01396	.01272	.01161	.01060	.00969	.00886	.00811	.00743	.00681	.00625
40	24	.03803	.03448	.03127	.02838	.02578	.02342	.02130	.01938	.01764	.01608	.01466	.01337	.01221	.01116	.01020	.00933	.00855	.00783	.00719	.00660
40	25	.03959	.03592	.03262	.02963	.02693	.02450	.02229	.02030	.01850	.01687	.01539	.01405	.01284	.01174	.01074	.00984	.00901	.00826	.00758	.00697
40	26	.04119	.03741	.03400	.03092	.02813	.02561	.02333	.02126	.01939	.01769	.01616	.01476	.01350	.01235	.01131	.01036	.00950	.00872	.00801	.00736
40	27	.04284	.03895	.03543	.03225	.02937	.02676	.02440	.02226	.02032	.01855	.01696	.01551	.01419	.01299	.01190	.01092	.01002	.00920	.00845	.00777
40	28	.04453	.04052	.03690	.03362	.03065	.02795	.02551	.02329	.02127	.01945	.01779	.01628	.01491	.01366	.01253	.01149	.01055	.00970	.00892	.00820
40	29	.04625	.04214	.03841	.03503	.03196	.02918	.02665	.02435	.02227	.02037	.01865	.01708	.01566	.01436	.01317	.01210	.01112	.01022	.00940	.00866

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
40	30	.04802	.04379	.03996	.03647	.03331	.03044	.02783	.02545	.02329	.02133	.01954	.01791	.01643	.01508	.01385	.01273	.01170	.01077	.00991	.00913
40	31	.04982	.04548	.04154	.03795	.03469	.03173	.02904	.02658	.02435	.02232	.02046	.01877	.01724	.01583	.01455	.01338	.01231	.01134	.01045	.00963
40	32	.05166	.04720	.04315	.03947	.03611	.03306	.03028	.02775	.02544	.02333	.02141	.01966	.01807	.01661	.01528	.01406	.01295	.01193	.01100	.01015
40	33	.05352	.04896	.04480	.04101	.03756	.03442	.03155	.02894	.02656	.02438	.02240	.02058	.01893	.01741	.01603	.01477	.01361	.01255	.01158	.01069
40	34	.05542	.05074	.04648	.04259	.03904	.03581	.03286	.03016	.02770	.02546	.02341	.02153	.01981	.01825	.01681	.01550	.01429	.01319	.01218	.01125
40	35	.05734	.05255	.04818	.04419	.04055	.03723	.03419	.03142	.02888	.02656	.02444	.02250	.02073	.01910	.01762	.01625	.01500	.01386	.01281	.01184
40	36	.05929	.05439	.04991	.04583	.04209	.03868	.03556	.03270	.03009	.02770	.02551	.02351	.02167	.01999	.01845	.01703	.01574	.01455	.01345	.01245
40	37	.06125	.05624	.05167	.04748	.04365	.04015	.03694	.03401	.03132	.02886	.02660	.02453	.02264	.02090	.01930	.01784	.01650	.01526	.01413	.01308
40	38	.06323	.05812	.05344	.04916	.04524	.04165	.03836	.03534	.03258	.03004	.02772	.02559	.02363	.02184	.02019	.01867	.01728	.01600	.01482	.01374
40	39	.06523	.06001	.05523	.05086	.04684	.04316	.03979	.03670	.03386	.03125	.02886	.02667	.02465	.02280	.02109	.01953	.01808	.01676	.01554	.01441
40	40	.06724	.06192	.05704	.05257	.04847	.04470	.04125	.03808	.03516	.03249	.03003	.02777	.02569	.02378	.02202	.02040	.01892	.01754	.01628	.01511
41	0	.01416	.01262	.01127	.01009	.00904	.00812	.00731	.00659	.00595	.00539	.00489	.00444	.00404	.00369	.00337	.00309	.00283	.00261	.00240	.00221
41	1	.01368	.01213	.01078	.00959	.00854	.00762	.00681	.00609	.00546	.00490	.00441	.00397	.00358	.00323	.00293	.00265	.00241	.00219	.00199	.00182
41	2	.01430	.01269	.01128	.01004	.00895	.00798	.00714	.00639	.00573	.00514	.00462	.00416	.00375	.00339	.00307	.00278	.00252	.00229	.00208	.00190
41	3	.01498	.01330	.01183	.01054	.00940	.00839	.00751	.00672	.00603	.00542	.00487	.00439	.00396	.00358	.00323	.00293	.00266	.00242	.00220	.00200
41	4	.01571	.01396	.01243	.01108	.00989	.00884	.00791	.00709	.00636	.00572	.00515	.00464	.00418	.00378	.00342	.00310	.00281	.00256	.00233	.00212
41	5	.01648	.01467	.01307	.01166	.01042	.00932	.00834	.00748	.00672	.00604	.00544	.00491	.00443	.00401	.00363	.00329	.00298	.00271	.00247	.00225
41	6	.01729	.01540	.01374	.01227	.01097	.00982	.00880	.00790	.00710	.00639	.00576	.00519	.00469	.00425	.00385	.00349	.00317	.00288	.00262	.00239
41	7	.01814	.01618	.01445	.01291	.01156	.01036	.00929	.00835	.00751	.00676	.00610	.00550	.00497	.00450	.00408	.00370	.00337	.00306	.00279	.00255
41	8	.01904	.01700	.01519	.01359	.01218	.01092	.00981	.00882	.00794	.00715	.00645	.00583	.00527	.00478	.00433	.00393	.00358	.00326	.00297	.00271
41	9	.01997	.01785	.01597	.01431	.01283	.01152	.01035	.00931	.00839	.00757	.00683	.00618	.00559	.00507	.00460	.00418	.00380	.00346	.00316	.00288
41	10	.02096	.01875	.01679	.01506	.01352	.01214	.01093	.00984	.00887	.00801	.00724	.00655	.00593	.00538	.00489	.00444	.00404	.00369	.00336	.00307
41	11	.02198	.01969	.01765	.01584	.01424	.01280	.01153	.01039	.00938	.00847	.00766	.00694	.00629	.00571	.00519	.00472	.00430	.00392	.00358	.00327
41	12	.02305	.02067	.01855	.01667	.01499	.01350	.01216	.01098	.00991	.00896	.00811	.00735	.00667	.00606	.00551	.00502	.00457	.00417	.00381	.00349
41	13	.02416	.02169	.01948	.01752	.01578	.01422	.01283	.01158	.01047	.00947	.00858	.00778	.00707	.00642	.00585	.00533	.00486	.00443	.00405	.00371
41	14	.02530	.02273	.02045	.01841	.01659	.01496	.01351	.01221	.01105	.01000	.00907	.00823	.00748	.00680	.00619	.00564	.00515	.00471	.00430	.00394
41	15	.02647	.02381	.02144	.01932	.01742	.01573	.01421	.01286	.01164	.01055	.00957	.00869	.00790	.00719	.00655	.00597	.00545	.00499	.00456	.00418
41	16	.02767	.02491	.02245	.02025	.01828	.01652	.01494	.01352	.01225	.01111	.01009	.00917	.00834	.00759	.00692	.00631	.00577	.00527	.00483	.00442
41	17	.02891	.02605	.02350	.02121	.01916	.01733	.01568	.01421	.01288	.01169	.01062	.00966	.00879	.00801	.00730	.00666	.00609	.00557	.00510	.00468
41	18	.03018	.02722	.02458	.02221	.02008	.01817	.01646	.01492	.01354	.01229	.01117	.01016	.00926	.00844	.00770	.00703	.00643	.00588	.00539	.00494
41	19	.03149	.02843	.02569	.02324	.02103	.01905	.01726	.01566	.01422	.01292	.01175	.01070	.00975	.00889	.00811	.00741	.00678	.00620	.00568	.00521
41	20	.03285	.02969	.02686	.02431	.02202	.01996	.01810	.01644	.01493	.01358	.01236	.01126	.01026	.00936	.00855	.00781	.00715	.00655	.00600	.00550
41	21	.03426	.03100	.02806	.02542	.02305	.02091	.01898	.01724	.01568	.01427	.01299	.01184	.01080	.00986	.00901	.00824	.00754	.00691	.00633	.00581
41	22	.03572	.03235	.02931	.02658	.02411	.02189	.01989	.01809	.01646	.01499	.01366	.01246	.01137	.01039	.00949	.00869	.00795	.00729	.00669	.00614
41	23	.03722	.03374	.03060	.02777	.02522	.02292	.02084	.01897	.01727	.01574	.01435	.01310	.01196	.01094	.01000	.00916	.00839	.00769	.00706	.00648
41	24	.03878	.03519	.03194	.02902	.02638	.02399	.02183	.01989	.01812	.01653	.01508	.01378	.01259	.01151	.01054	.00965	.00885	.00812	.00745	.00685
41	25	.04039	.03668	.03333	.03031	.02757	.02510	.02287	.02084	.01901	.01735	.01585	.01448	.01325	.01212	.01110	.01018	.00933	.00857	.00787	.00724
41	26	.04204	.03822	.03476	.03164	.02881	.02625	.02394	.02184	.01993	.01821	.01664	.01522	.01393	.01276	.01169	.01073	.00984	.00904	.00831	.00765
41	27	.04374	.03981	.03625	.03302	.03010	.02745	.02505	.02287	.02090	.01910	.01748	.01600	.01465	.01343	.01232	.01130	.01038	.00954	.00878	.00808
41	28	.04550	.04144	.03777	.03444	.03143	.02869	.02620	.02395	.02190	.02003	.01834	.01680	.01540	.01413	.01297	.01191	.01095	.01007	.00926	.00853
41	29	.04729	.04312	.03934	.03591	.03279	.02996	.02739	.02506	.02293	.02100	.01924	.01764	.01618	.01486	.01365	.01254	.01153	.01062	.00978	.00901
41	30	.04913	.04484	.04095	.03741	.03420	.03128	.02862	.02620	.02400	.02200	.02017	.01851	.01700	.01561	.01435	.01320	.01215	.01119	.01031	.00951
41	31	.05100	.04660	.04260	.03896	.03564	.03263	.02988	.02738	.02511	.02303	.02114	.01941	.01784	.01640	.01509	.01389	.01279	.01179	.01087	.01003
41	32	.05291	.04839	.04428	.04053	.03712	.03402	.03118	.02860	.02625	.02410	.02214	.02035	.01871	.01722	.01585	.01460	.01346	.01241	.01146	.01058
41	33	.05486	.05022	.04600	.04215	.03864	.03544	.03252	.02985	.02742	.02520	.02317	.02131	.01961	.01806	.01664	.01534	.01415	.01306	.01207	.01115
41	34	.05684	.05209	.04775	.04380	.04019	.03690	.03389	.03114	.02862	.02633	.02423	.02231	.02055	.01894	.01746	.01611	.01488	.01374	.01270	.01175
41	35	.05885	.05399	.04954	.04548	.04177	.03839	.03529	.03245	.02986	.02749	.02532	.02333	.02151	.01984	.01831	.01691	.01563	.01444	.01336	.01237
41	36	.06089	.05591	.05136	.04720	.04339	.03991	.03672	.03380	.03113	.02868	.02644	.02439	.02250	.02078	.01919	.01774	.01640	.01517	.01405	.01301
41	37	.06295	.05786	.05320	.04894	.04503	.04146	.03818	.03518	.03243	.02991	.02759	.02547	.02353	.02174	.02010	.01859	.01720	.01593	.01476	.01368
41	38	.06504	.05983	.05507	.05070	.04670	.04303	.03967	.03659	.03376	.03116	.02878	.02659	.02458	.02273	.02103	.01947	.01803	.01671	.01549	.01437

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
41	39	.06714	.06183	.05696	.05249	.04839	.04463	.04118	.03802	.03511	.03244	.02998	.02773	.02565	.02375	.02199	.02037	.01889	.01752	.01626	.01509
41	40	.06926	.06384	.05887	.05430	.05011	.04626	.04272	.03948	.03649	.03374	.03122	.02889	.02676	.02479	.02298	.02131	.01977	.01835	.01704	.01584
41	41	.07139	.06586	.06079	.05613	.05184	.04791	.04429	.04096	.03789	.03507	.03248	.03009	.02789	.02586	.02399	.02226	.02068	.01921	.01786	.01661
42	0	.01438	.01284	.01148	.01028	.00923	.00830	.00748	.00676	.00611	.00554	.00503	.00458	.00418	.00381	.00349	.00320	.00294	.00271	.00250	.00231
42	1	.01385	.01230	.01093	.00974	.00868	.00775	.00694	.00621	.00558	.00501	.00451	.00407	.00367	.00332	.00301	.00273	.00248	.00226	.00206	.00188
42	2	.01448	.01286	.01144	.01019	.00909	.00812	.00727	.00651	.00585	.00525	.00473	.00426	.00385	.00348	.00315	.00286	.00260	.00236	.00215	.00196
42	3	.01517	.01349	.01201	.01070	.00955	.00854	.00765	.00686	.00616	.00553	.00498	.00449	.00406	.00367	.00332	.00302	.00274	.00249	.00227	.00207
42	4	.01591	.01416	.01261	.01125	.01005	.00900	.00806	.00723	.00649	.00584	.00526	.00475	.00429	.00388	.00352	.00319	.00290	.00264	.00240	.00219
42	5	.01669	.01487	.01326	.01184	.01059	.00948	.00850	.00763	.00686	.00618	.00557	.00503	.00454	.00411	.00373	.00338	.00308	.00280	.00255	.00233
42	6	.01752	.01562	.01394	.01246	.01116	.01000	.00897	.00806	.00725	.00653	.00589	.00532	.00481	.00436	.00395	.00359	.00327	.00297	.00271	.00248
42	7	.01839	.01641	.01467	.01312	.01176	.01054	.00947	.00852	.00767	.00691	.00624	.00564	.00510	.00463	.00420	.00381	.00347	.00316	.00288	.00263
42	8	.01930	.01724	.01542	.01381	.01239	.01112	.01000	.00900	.00811	.00731	.00661	.00598	.00541	.00491	.00446	.00405	.00369	.00336	.00307	.00280
42	9	.02025	.01812	.01622	.01454	.01305	.01173	.01055	.00951	.00857	.00774	.00700	.00633	.00574	.00521	.00473	.00430	.00392	.00358	.00327	.00299
42	10	.02125	.01903	.01706	.01531	.01376	.01237	.01114	.01005	.00907	.00819	.00741	.00671	.00609	.00553	.00503	.00458	.00417	.00381	.00348	.00318
42	11	.02230	.01999	.01794	.01612	.01450	.01305	.01176	.01061	.00959	.00867	.00785	.00712	.00646	.00587	.00534	.00486	.00444	.00405	.00370	.00339
42	12	.02339	.02099	.01886	.01696	.01527	.01376	.01241	.01121	.01014	.00918	.00832	.00754	.00685	.00623	.00567	.00517	.00472	.00431	.00394	.00361
42	13	.02452	.02203	.01981	.01784	.01607	.01450	.01309	.01184	.01071	.00970	.00880	.00799	.00726	.00661	.00602	.00549	.00501	.00458	.00419	.00384
42	14	.02569	.02310	.02080	.01874	.01690	.01526	.01379	.01248	.01130	.01025	.00930	.00845	.00768	.00700	.00638	.00582	.00532	.00486	.00445	.00408
42	15	.02688	.02420	.02181	.01967	.01776	.01605	.01452	.01314	.01191	.01081	.00982	.00892	.00812	.00740	.00675	.00616	.00563	.00515	.00472	.00433
42	16	.02811	.02533	.02285	.02063	.01864	.01686	.01526	.01383	.01254	.01139	.01035	.00941	.00857	.00781	.00713	.00651	.00596	.00545	.00500	.00458
42	17	.02938	.02650	.02392	.02162	.01955	.01769	.01603	.01453	.01319	.01198	.01090	.00992	.00904	.00824	.00752	.00688	.00629	.00576	.00528	.00485
42	18	.03068	.02770	.02503	.02263	.02049	.01856	.01682	.01527	.01387	.01260	.01147	.01044	.00952	.00869	.00793	.00725	.00664	.00608	.00558	.00512
42	19	.03202	.02894	.02618	.02369	.02146	.01946	.01765	.01603	.01457	.01325	.01206	.01099	.01003	.00915	.00836	.00765	.00700	.00642	.00589	.00540
42	20	.03342	.03023	.02737	.02479	.02248	.02039	.01852	.01683	.01530	.01393	.01269	.01157	.01056	.00964	.00882	.00807	.00739	.00677	.00621	.00571
42	21	.03487	.03157	.02861	.02594	.02354	.02137	.01942	.01766	.01608	.01464	.01335	.01218	.01112	.01016	.00929	.00851	.00780	.00715	.00656	.00603
42	22	.03637	.03296	.02989	.02713	.02464	.02239	.02036	.01853	.01688	.01539	.01404	.01281	.01171	.01070	.00980	.00897	.00823	.00755	.00693	.00637
42	23	.03791	.03440	.03122	.02836	.02578	.02345	.02135	.01944	.01772	.01617	.01476	.01348	.01232	.01128	.01033	.00946	.00868	.00797	.00732	.00673
42	24	.03952	.03588	.03261	.02965	.02697	.02455	.02237	.02039	.01860	.01698	.01551	.01418	.01297	.01188	.01088	.00998	.00916	.00841	.00773	.00711
42	25	.04117	.03742	.03404	.03098	.02821	.02570	.02344	.02138	.01952	.01783	.01630	.01492	.01365	.01251	.01147	.01052	.00966	.00888	.00816	.00751
42	26	.04288	.03902	.03552	.03236	.02949	.02690	.02455	.02241	.02048	.01873	.01713	.01568	.01437	.01317	.01209	.01110	.01019	.00937	.00862	.00794
42	27	.04464	.04066	.03706	.03379	.03083	.02814	.02570	.02349	.02148	.01966	.01800	.01649	.01512	.01387	.01273	.01170	.01076	.00989	.00911	.00839
42	28	.04645	.04235	.03864	.03526	.03220	.02942	.02690	.02461	.02252	.02063	.01890	.01733	.01590	.01460	.01341	.01233	.01134	.01044	.00962	.00887
42	29	.04831	.04409	.04026	.03678	.03362	.03075	.02814	.02576	.02360	.02163	.01984	.01821	.01672	.01536	.01412	.01299	.01196	.01102	.01016	.00937
42	30	.05022	.04588	.04194	.03835	.03509	.03212	.02942	.02696	.02472	.02267	.02081	.01912	.01757	.01615	.01486	.01368	.01261	.01162	.01072	.00990
42	31	.05217	.04771	.04365	.03995	.03659	.03353	.03073	.02819	.02587	.02375	.02182	.02006	.01845	.01698	.01563	.01440	.01328	.01225	.01131	.01045
42	32	.05416	.04958	.04540	.04160	.03813	.03497	.03209	.02946	.02706	.02487	.02286	.02104	.01936	.01783	.01643	.01515	.01398	.01291	.01192	.01102
42	33	.05619	.05149	.04720	.04329	.03972	.03646	.03349	.03077	.02829	.02602	.02394	.02205	.02031	.01872	.01727	.01593	.01471	.01359	.01256	.01162
42	34	.05825	.05343	.04903	.04501	.04134	.03798	.03492	.03211	.02955	.02720	.02506	.02309	.02129	.01964	.01813	.01674	.01547	.01430	.01323	.01225
42	35	.06036	.05542	.05090	.04677	.04300	.03955	.03639	.03350	.03085	.02843	.02621	.02417	.02230	.02059	.01902	.01758	.01626	.01505	.01393	.01290
42	36	.06249	.05743	.05280	.04857	.04469	.04114	.03789	.03491	.03218	.02968	.02739	.02528	.02335	.02158	.01995	.01845	.01708	.01582	.01465	.01359
42	37	.06465	.05948	.05474	.05039	.04642	.04277	.03943	.03636	.03355	.03097	.02860	.02643	.02443	.02259	.02091	.01935	.01793	.01661	.01541	.01429
42	38	.06684	.06155	.05670	.05225	.04817	.04443	.04099	.03784	.03495	.03229	.02985	.02760	.02554	.02364	.02189	.02028	.01880	.01744	.01619	.01503
42	39	.06905	.06365	.05869	.05413	.04995	.04612	.04259	.03935	.03638	.03364	.03112	.02881	.02667	.02471	.02291	.02124	.01971	.01830	.01699	.01579
42	40	.07128	.06576	.06070	.05604	.05176	.04783	.04422	.04089	.03783	.03502	.03243	.03004	.02784	.02582	.02395	.02223	.02064	.01918	.01783	.01658
42	41	.07352	.06790	.06273	.05797	.05360	.04957	.04587	.04246	.03932	.03642	.03376	.03130	.02904	.02695	.02502	.02325	.02161	.02009	.01869	.01740
42	42	.07578	.07005	.06477	.05992	.05545	.05133	.04754	.04405	.04083	.03786	.03512	.03259	.03026	.02811	.02613	.02429	.02260	.02103	.01958	.01824
43	0	.01461	.01305	.01169	.01048	.00942	.00849	.00766	.00692	.00627	.00569	.00518	.00472	.00431	.00394	.00362	.00332	.00306	.00282	.00260	.00241
43	1	.01403	.01246	.01109	.00988	.00882	.00789	.00706	.00634	.00569	.00512	.00462	.00417	.00377	.00341	.00309	.00281	.00256	.00233	.00213	.00194
43	2	.01466	.01303	.01160	.01035	.00924	.00826	.00740	.00664	.00597	.00537	.00484	.00437	.00395	.00357	.00324	.00294	.00268	.00244	.00222	.00203
43	3	.01536	.01366	.01218	.01086	.00971	.00869	.00779	.00699	.00628	.00565	.00510	.00460	.00416	.00377	.00342	.00310	.00282	.00257	.00234	.00214

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
43	4	.01611	.01434	.01279	.01143	.01022	.00915	.00821	.00737	.00663	.00597	.00538	.00486	.00440	.00398	.00361	.00328	.00299	.00272	.00248	.00227
43	5	.01690	.01507	.01345	.01202	.01076	.00965	.00866	.00778	.00700	.00631	.00570	.00515	.00466	.00422	.00383	.00348	.00317	.00289	.00264	.00241
43	6	.01774	.01583	.01415	.01266	.01134	.01017	.00914	.00822	.00740	.00668	.00603	.00545	.00494	.00448	.00406	.00370	.00336	.00307	.00280	.00256
43	7	.01863	.01664	.01488	.01333	.01195	.01073	.00965	.00868	.00783	.00706	.00638	.00578	.00523	.00475	.00431	.00392	.00358	.00326	.00298	.00272
43	8	.01955	.01749	.01566	.01404	.01260	.01132	.01019	.00918	.00828	.00748	.00676	.00612	.00555	.00504	.00458	.00417	.00380	.00347	.00317	.00290
43	9	.02053	.01838	.01647	.01478	.01328	.01194	.01076	.00970	.00876	.00791	.00716	.00649	.00589	.00535	.00487	.00443	.00404	.00369	.00337	.00309
43	10	.02155	.01931	.01733	.01557	.01400	.01260	.01136	.01025	.00926	.00838	.00759	.00688	.00625	.00568	.00517	.00471	.00430	.00393	.00359	.00329
43	11	.02261	.02029	.01823	.01639	.01475	.01330	.01200	.01084	.00980	.00887	.00804	.00730	.00663	.00603	.00550	.00501	.00458	.00418	.00383	.00351
43	12	.02373	.02131	.01916	.01725	.01554	.01402	.01266	.01145	.01036	.00939	.00852	.00774	.00704	.00640	.00584	.00533	.00487	.00445	.00408	.00374
43	13	.02488	.02237	.02014	.01815	.01637	.01478	.01336	.01209	.01095	.00993	.00902	.00820	.00746	.00679	.00620	.00566	.00517	.00473	.00434	.00398
43	14	.02607	.02347	.02115	.01907	.01722	.01556	.01408	.01275	.01156	.01049	.00953	.00867	.00789	.00720	.00657	.00600	.00549	.00503	.00461	.00423
43	15	.02730	.02460	.02218	.02003	.01810	.01637	.01482	.01343	.01219	.01107	.01006	.00916	.00835	.00761	.00695	.00635	.00581	.00533	.00489	.00449
43	16	.02855	.02575	.02325	.02101	.01900	.01720	.01559	.01414	.01283	.01166	.01061	.00966	.00881	.00804	.00734	.00672	.00615	.00564	.00517	.00475
43	17	.02984	.02694	.02434	.02202	.01993	.01806	.01637	.01486	.01350	.01228	.01118	.01018	.00929	.00848	.00775	.00709	.00649	.00595	.00546	.00502
43	18	.03117	.02817	.02548	.02306	.02089	.01894	.01719	.01561	.01420	.01292	.01177	.01073	.00979	.00894	.00817	.00748	.00685	.00629	.00577	.00530
43	19	.03255	.02944	.02665	.02415	.02189	.01987	.01804	.01640	.01492	.01358	.01238	.01129	.01031	.00942	.00862	.00789	.00723	.00663	.00609	.00560
43	20	.03398	.03077	.02788	.02528	.02294	.02083	.01893	.01722	.01568	.01428	.01303	.01189	.01086	.00993	.00909	.00832	.00763	.00700	.00643	.00592
43	21	.03547	.03214	.02915	.02645	.02402	.02184	.01986	.01808	.01647	.01502	.01370	.01252	.01144	.01047	.00958	.00878	.00805	.00739	.00679	.00625
43	22	.03700	.03357	.03047	.02768	.02516	.02288	.02083	.01898	.01730	.01579	.01441	.01317	.01205	.01103	.01010	.00926	.00850	.00781	.00718	.00660
43	23	.03859	.03504	.03184	.02895	.02634	.02398	.02184	.01992	.01817	.01659	.01516	.01386	.01269	.01162	.01065	.00977	.00897	.00824	.00758	.00698
43	24	.04024	.03658	.03326	.03027	.02756	.02512	.02290	.02090	.01908	.01744	.01594	.01459	.01336	.01224	.01123	.01031	.00947	.00870	.00801	.00737
43	25	.04195	.03816	.03474	.03164	.02884	.02630	.02401	.02192	.02003	.01832	.01676	.01535	.01407	.01290	.01184	.01087	.00999	.00919	.00846	.00780
43	26	.04371	.03981	.03627	.03307	.03017	.02754	.02516	.02299	.02103	.01924	.01762	.01615	.01481	.01359	.01248	.01147	.01055	.00971	.00894	.00824
43	27	.04553	.04151	.03786	.03455	.03155	.02883	.02635	.02411	.02207	.02021	.01852	.01699	.01559	.01432	.01316	.01210	.01113	.01025	.00945	.00871
43	28	.04740	.04326	.03949	.03608	.03298	.03016	.02759	.02527	.02315	.02122	.01946	.01786	.01641	.01508	.01386	.01276	.01175	.01083	.00998	.00921
43	29	.04933	.04506	.04118	.03765	.03445	.03153	.02888	.02647	.02427	.02227	.02044	.01878	.01726	.01587	.01461	.01345	.01239	.01143	.01055	.00974
43	30	.05130	.04691	.04291	.03928	.03597	.03296	.03021	.02771	.02543	.02335	.02146	.01972	.01814	.01670	.01538	.01417	.01307	.01206	.01114	.01029
43	31	.05332	.04881	.04469	.04095	.03753	.03442	.03158	.02900	.02663	.02448	.02251	.02071	.01906	.01756	.01619	.01493	.01378	.01272	.01175	.01087
43	32	.05539	.05075	.04652	.04266	.03914	.03593	.03300	.03032	.02788	.02564	.02360	.02173	.02002	.01846	.01703	.01571	.01451	.01341	.01240	.01147
43	33	.05750	.05274	.04839	.04442	.04079	.03748	.03446	.03169	.02916	.02685	.02473	.02279	.02101	.01939	.01790	.01653	.01528	.01413	.01307	.01210
43	34	.05966	.05477	.05030	.04622	.04249	.03908	.03595	.03310	.03048	.02809	.02589	.02389	.02204	.02035	.01880	.01738	.01608	.01488	.01378	.01276
43	35	.06185	.05684	.05225	.04806	.04422	.04071	.03749	.03454	.03184	.02937	.02710	.02502	.02311	.02136	.01975	.01827	.01691	.01566	.01451	.01346
43	36	.06408	.05895	.05425	.04994	.04600	.04238	.03907	.03603	.03324	.03069	.02834	.02619	.02421	.02239	.02072	.01918	.01777	.01647	.01528	.01417
43	37	.06634	.06109	.05627	.05185	.04780	.04409	.04068	.03755	.03468	.03204	.02962	.02739	.02534	.02346	.02173	.02013	.01867	.01731	.01607	.01492
43	38	.06864	.06326	.05833	.05380	.04965	.04583	.04233	.03911	.03615	.03343	.03093	.02863	.02651	.02456	.02277	.02112	.01959	.01819	.01689	.01570
43	39	.07096	.06546	.06042	.05578	.05152	.04761	.04401	.04070	.03765	.03485	.03227	.02990	.02771	.02570	.02384	.02213	.02055	.01909	.01775	.01651
43	40	.07330	.06769	.06253	.05779	.05343	.04942	.04572	.04232	.03919	.03631	.03365	.03120	.02895	.02687	.02495	.02318	.02154	.02003	.01863	.01735
43	41	.07566	.06994	.06467	.05983	.05536	.05125	.04746	.04398	.04076	.03780	.03506	.03254	.03021	.02807	.02608	.02425	.02256	.02100	.01955	.01821
43	42	.07804	.07221	.06683	.06188	.05732	.05311	.04923	.04566	.04236	.03931	.03650	.03391	.03151	.02930	.02725	.02536	.02361	.02199	.02050	.01911
43	43	.08043	.07449	.06901	.06396	.05929	.05499	.05103	.04736	.04398	.04086	.03797	.03530	.03284	.03056	.02845	.02650	.02469	.02302	.02147	.02003
44	0	.01483	.01327	.01190	.01069	.00962	.00867	.00784	.00709	.00644	.00585	.00533	.00487	.00445	.00408	.00374	.00344	.00318	.00293	.00271	.00251
44	1	.01420	.01263	.01125	.01003	.00896	.00802	.00719	.00646	.00581	.00523	.00472	.00427	.00386	.00350	.00318	.00289	.00264	.00240	.00220	.00201
44	2	.01483	.01320	.01176	.01050	.00939	.00840	.00753	.00677	.00609	.00548	.00495	.00447	.00405	.00367	.00333	.00303	.00276	.00251	.00230	.00210
44	3	.01554	.01384	.01235	.01103	.00986	.00883	.00793	.00712	.00641	.00577	.00521	.00471	.00426	.00387	.00351	.00319	.00291	.00265	.00242	.00221
44	4	.01630	.01453	.01297	.01160	.01038	.00931	.00835	.00751	.00676	.00610	.00551	.00498	.00451	.00409	.00371	.00338	.00308	.00281	.00256	.00234
44	5	.01711	.01527	.01364	.01221	.01094	.00981	.00881	.00793	.00714	.00645	.00582	.00527	.00477	.00433	.00394	.00358	.00326	.00298	.00272	.00249
44	6	.01797	.01605	.01435	.01285	.01153	.01035	.00931	.00838	.00755	.00682	.00617	.00558	.00506	.00459	.00418	.00380	.00347	.00316	.00289	.00265
44	7	.01886	.01687	.01510	.01354	.01215	.01092	.00983	.00885	.00799	.00722	.00653	.00592	.00537	.00487	.00443	.00404	.00368	.00336	.00308	.00282
44	8	.01981	.01773	.01589	.01426	.01281	.01152	.01038	.00936	.00845	.00764	.00692	.00627	.00569	.00517	.00471	.00429	.00392	.00358	.00327	.00300
44	9	.02080	.01864	.01672	.01502	.01350	.01216	.01096	.00989	.00894	.00809	.00733	.00665	.00604	.00549	.00500	.00456	.00417	.00381	.00349	.00320

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
44	10	.02184	.01959	.01759	.01582	.01424	.01283	.01158	.01046	.00946	.00857	.00777	.00705	.00641	.00584	.00532	.00485	.00443	.00406	.00371	.00341
44	11	.02292	.02059	.01851	.01666	.01501	.01354	.01223	.01106	.01001	.00907	.00823	.00748	.00680	.00620	.00565	.00516	.00472	.00432	.00396	.00363
44	12	.02406	.02163	.01947	.01754	.01582	.01429	.01291	.01169	.01059	.00961	.00872	.00793	.00722	.00658	.00601	.00549	.00502	.00460	.00422	.00387
44	13	.02524	.02272	.02047	.01846	.01666	.01506	.01363	.01234	.01119	.01016	.00924	.00840	.00766	.00698	.00638	.00583	.00534	.00489	.00449	.00412
44	14	.02645	.02383	.02149	.01940	.01754	.01586	.01437	.01302	.01182	.01074	.00977	.00889	.00811	.00740	.00676	.00618	.00566	.00519	.00477	.00438
44	15	.02770	.02498	.02255	.02038	.01843	.01669	.01513	.01372	.01246	.01133	.01031	.00940	.00857	.00783	.00716	.00655	.00600	.00550	.00505	.00465
44	16	.02898	.02616	.02364	.02138	.01936	.01754	.01591	.01444	.01313	.01194	.01088	.00992	.00905	.00827	.00756	.00692	.00635	.00582	.00535	.00492
44	17	.03030	.02738	.02476	.02242	.02031	.01842	.01672	.01519	.01381	.01258	.01146	.01045	.00954	.00872	.00798	.00731	.00670	.00615	.00565	.00520
44	18	.03166	.02864	.02592	.02348	.02129	.01933	.01756	.01596	.01453	.01323	.01206	.01101	.01006	.00920	.00842	.00771	.00707	.00650	.00597	.00549
44	19	.03307	.02994	.02713	.02460	.02232	.02027	.01843	.01677	.01527	.01392	.01270	.01159	.01060	.00969	.00888	.00814	.00747	.00686	.00630	.00580
44	20	.03454	.03129	.02838	.02575	.02339	.02126	.01934	.01761	.01605	.01464	.01336	.01221	.01116	.01022	.00936	.00858	.00788	.00724	.00666	.00613
44	21	.03606	.03270	.02968	.02696	.02451	.02230	.02030	.01850	.01687	.01539	.01406	.01286	.01176	.01077	.00987	.00906	.00832	.00764	.00703	.00647
44	22	.03763	.03416	.03104	.02822	.02567	.02338	.02130	.01942	.01772	.01619	.01480	.01353	.01239	.01135	.01041	.00956	.00878	.00807	.00743	.00684
44	23	.03927	.03568	.03245	.02953	.02689	.02450	.02234	.02039	.01862	.01702	.01557	.01425	.01305	.01197	.01098	.01008	.00927	.00852	.00785	.00723
44	24	.04096	.03726	.03391	.03089	.02815	.02568	.02343	.02140	.01956	.01789	.01637	.01500	.01375	.01261	.01158	.01064	.00978	.00900	.00829	.00764
44	25	.04271	.03889	.03543	.03231	.02947	.02690	.02457	.02246	.02055	.01881	.01723	.01579	.01448	.01329	.01221	.01123	.01033	.00951	.00876	.00808
44	26	.04453	.04059	.03701	.03378	.03084	.02818	.02576	.02357	.02157	.01976	.01812	.01662	.01525	.01401	.01288	.01185	.01091	.01005	.00926	.00855
44	27	.04640	.04234	.03865	.03530	.03227	.02951	.02700	.02472	.02265	.02077	.01905	.01749	.01606	.01477	.01358	.01250	.01152	.01062	.00979	.00904
44	28	.04834	.04415	.04034	.03689	.03374	.03089	.02829	.02592	.02377	.02181	.02003	.01840	.01691	.01556	.01432	.01319	.01216	.01122	.01035	.00956
44	29	.05033	.04601	.04209	.03852	.03527	.03232	.02962	.02717	.02494	.02290	.02104	.01935	.01780	.01639	.01509	.01391	.01283	.01185	.01094	.01011
44	30	.05237	.04793	.04389	.04020	.03685	.03379	.03101	.02847	.02615	.02403	.02210	.02034	.01872	.01725	.01590	.01467	.01354	.01251	.01156	.01069
44	31	.05447	.04990	.04573	.04194	.03847	.03532	.03243	.02980	.02740	.02520	.02320	.02136	.01969	.01815	.01675	.01546	.01428	.01320	.01221	.01130
44	32	.05661	.05192	.04763	.04372	.04015	.03689	.03391	.03118	.02870	.02642	.02434	.02243	.02069	.01909	.01762	.01628	.01505	.01392	.01288	.01193
44	33	.05881	.05398	.04957	.04555	.04187	.03850	.03543	.03261	.03004	.02768	.02552	.02354	.02173	.02006	.01854	.01714	.01585	.01467	.01359	.01260
44	34	.06105	.05610	.05157	.04742	.04363	.04016	.03699	.03408	.03142	.02898	.02674	.02469	.02280	.02108	.01949	.01803	.01669	.01546	.01433	.01329
44	35	.06334	.05825	.05360	.04935	.04545	.04187	.03860	.03560	.03284	.03032	.02800	.02587	.02392	.02213	.02048	.01896	.01757	.01629	.01510	.01402
44	36	.06566	.06045	.05568	.05131	.04730	.04362	.04025	.03715	.03431	.03170	.02930	.02710	.02508	.02321	.02150	.01993	.01848	.01714	.01591	.01478
44	37	.06803	.06269	.05780	.05331	.04919	.04541	.04194	.03875	.03582	.03312	.03064	.02837	.02627	.02434	.02256	.02093	.01942	.01803	.01675	.01557
44	38	.07043	.06497	.05996	.05536	.05113	.04724	.04367	.04038	.03736	.03458	.03202	.02967	.02750	.02550	.02366	.02196	.02040	.01895	.01762	.01639
44	39	.07286	.06728	.06215	.05743	.05310	.04911	.04544	.04206	.03895	.03608	.03344	.03101	.02877	.02670	.02479	.02303	.02141	.01991	.01852	.01724
44	40	.07532	.06962	.06437	.05954	.05510	.05101	.04724	.04377	.04057	.03762	.03489	.03239	.03007	.02793	.02596	.02414	.02245	.02090	.01946	.01813
44	41	.07780	.07198	.06662	.06169	.05714	.05294	.04908	.04551	.04222	.03919	.03638	.03380	.03141	.02920	.02716	.02528	.02354	.02192	.02043	.01905
44	42	.08031	.07437	.06890	.06385	.05920	.05490	.05094	.04728	.04391	.04079	.03791	.03524	.03278	.03051	.02840	.02645	.02465	.02298	.02143	.02000
44	43	.08283	.07678	.07119	.06604	.06129	.05689	.05284	.04909	.04562	.04242	.03946	.03672	.03419	.03184	.02967	.02766	.02579	.02407	.02247	.02098
44	44	.08535	.07919	.07350	.06825	.06339	.05890	.05475	.05091	.04736	.04408	.04104	.03822	.03562	.03320	.03097	.02889	.02697	.02519	.02353	.02200
45	0	.01506	.01349	.01211	.01089	.00981	.00886	.00802	.00727	.00660	.00601	.00549	.00501	.00459	.00422	.00388	.00357	.00330	.00305	.00283	.00262
45	1	.01437	.01279	.01140	.01018	.00911	.00816	.00732	.00658	.00593	.00534	.00483	.00437	.00396	.00359	.00327	.00298	.00271	.00248	.00227	.00208
45	2	.01501	.01337	.01192	.01065	.00953	.00854	.00767	.00689	.00621	.00560	.00506	.00457	.00415	.00376	.00342	.00311	.00284	.00259	.00237	.00217
45	3	.01573	.01402	.01251	.01119	.01002	.00898	.00807	.00725	.00653	.00590	.00533	.00482	.00437	.00397	.00360	.00328	.00299	.00273	.00250	.00229
45	4	.01650	.01472	.01315	.01177	.01054	.00946	.00850	.00765	.00690	.00622	.00563	.00509	.00462	.00419	.00381	.00347	.00317	.00289	.00265	.00242
45	5	.01732	.01547	.01383	.01239	.01111	.00998	.00897	.00808	.00729	.00658	.00595	.00539	.00489	.00444	.00404	.00368	.00336	.00307	.00281	.00257
45	6	.01819	.01626	.01455	.01305	.01171	.01052	.00947	.00854	.00771	.00696	.00630	.00571	.00518	.00471	.00429	.00391	.00357	.00326	.00298	.00273
45	7	.01910	.01709	.01532	.01374	.01235	.01111	.01000	.00902	.00815	.00737	.00668	.00606	.00550	.00500	.00455	.00415	.00379	.00347	.00318	.00291
45	8	.02006	.01797	.01612	.01448	.01302	.01172	.01057	.00954	.00862	.00781	.00707	.00642	.00583	.00531	.00484	.00441	.00403	.00369	.00338	.00310
45	9	.02106	.01889	.01696	.01525	.01373	.01237	.01116	.01009	.00913	.00827	.00750	.00681	.00619	.00564	.00514	.00469	.00429	.00393	.00360	.00330
45	10	.02212	.01986	.01785	.01607	.01448	.01306	.01180	.01067	.00966	.00876	.00795	.00722	.00657	.00599	.00547	.00499	.00457	.00418	.00384	.00352
45	11	.02323	.02088	.01879	.01693	.01527	.01379	.01246	.01128	.01022	.00928	.00843	.00766	.00698	.00636	.00581	.00531	.00486	.00446	.00409	.00376
45	12	.02439	.02195	.01977	.01783	.01609	.01455	.01316	.01193	.01082	.00982	.00893	.00813	.00741	.00676	.00618	.00565	.00517	.00474	.00436	.00400
45	13	.02559	.02305	.02079	.01876	.01696	.01534	.01390	.01260	.01144	.01039	.00946	.00862	.00786	.00717	.00656	.00600	.00550	.00505	.00464	.00426
45	14	.02683	.02419	.02184	.01973	.01785	.01616	.01465	.01330	.01208	.01099	.01000	.00912	.00832	.00760	.00695	.00637	.00584	.00536	.00493	.00453

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
45	15	.02810	.02537	.02292	.02073	.01877	.01701	.01543	.01401	.01274	.01160	.01057	.00964	.00880	.00804	.00736	.00675	.00619	.00568	.00522	.00481
45	16	.02941	.02657	.02403	.02175	.01971	.01788	.01623	.01475	.01342	.01222	.01114	.01017	.00929	.00850	.00778	.00713	.00654	.00601	.00553	.00509
45	17	.03076	.02781	.02518	.02281	.02069	.01878	.01706	.01552	.01413	.01287	.01174	.01072	.00980	.00897	.00821	.00753	.00691	.00635	.00584	.00538
45	18	.03214	.02910	.02636	.02390	.02169	.01971	.01792	.01631	.01486	.01355	.01236	.01130	.01033	.00946	.00866	.00795	.00730	.00671	.00617	.00568
45	19	.03358	.03043	.02759	.02504	.02275	.02068	.01882	.01714	.01562	.01425	.01301	.01190	.01088	.00997	.00914	.00838	.00770	.00708	.00652	.00600
45	20	.03508	.03181	.02887	.02623	.02384	.02169	.01975	.01800	.01642	.01499	.01370	.01253	.01147	.01051	.00964	.00885	.00813	.00748	.00688	.00634
45	21	.03664	.03326	.03021	.02747	.02499	.02276	.02074	.01891	.01726	.01577	.01442	.01320	.01209	.01108	.01017	.00934	.00858	.00790	.00727	.00670
45	22	.03825	.03476	.03160	.02876	.02619	.02386	.02176	.01986	.01814	.01659	.01518	.01390	.01274	.01168	.01072	.00985	.00906	.00834	.00768	.00708
45	23	.03993	.03631	.03305	.03010	.02743	.02502	.02284	.02086	.01907	.01744	.01597	.01463	.01342	.01231	.01131	.01040	.00957	.00881	.00812	.00749
45	24	.04166	.03793	.03455	.03150	.02874	.02623	.02396	.02190	.02004	.01835	.01681	.01541	.01414	.01298	.01193	.01097	.01010	.00931	.00858	.00792
45	25	.04347	.03961	.03612	.03296	.03009	.02749	.02514	.02300	.02106	.01929	.01769	.01623	.01490	.01369	.01259	.01159	.01067	.00983	.00907	.00837
45	26	.04533	.04135	.03775	.03447	.03151	.02881	.02636	.02414	.02212	.02028	.01861	.01709	.01570	.01444	.01328	.01223	.01127	.01039	.00959	.00886
45	27	.04727	.04316	.03943	.03605	.03298	.03019	.02765	.02534	.02323	.02132	.01958	.01799	.01654	.01522	.01401	.01291	.01191	.01099	.01014	.00937
45	28	.04926	.04503	.04118	.03768	.03450	.03161	.02898	.02658	.02440	.02241	.02059	.01893	.01742	.01604	.01478	.01363	.01258	.01161	.01073	.00992
45	29	.05132	.04695	.04299	.03937	.03609	.03309	.03036	.02787	.02561	.02354	.02165	.01992	.01835	.01690	.01559	.01438	.01328	.01227	.01134	.01049
45	30	.05343	.04894	.04485	.04112	.03772	.03462	.03180	.02922	.02686	.02471	.02275	.02095	.01931	.01781	.01643	.01517	.01402	.01296	.01199	.01110
45	31	.05560	.05097	.04676	.04291	.03941	.03620	.03328	.03061	.02816	.02593	.02389	.02202	.02031	.01874	.01731	.01599	.01479	.01368	.01266	.01173
45	32	.05782	.05307	.04873	.04476	.04114	.03784	.03481	.03204	.02951	.02720	.02508	.02313	.02135	.01972	.01823	.01685	.01559	.01444	.01337	.01240
45	33	.06010	.05521	.05075	.04667	.04293	.03952	.03639	.03353	.03091	.02851	.02631	.02429	.02244	.02074	.01918	.01775	.01644	.01523	.01412	.01309
45	34	.06242	.05741	.05282	.04862	.04477	.04125	.03802	.03507	.03235	.02987	.02759	.02549	.02357	.02180	.02018	.01869	.01732	.01606	.01489	.01383
45	35	.06480	.05966	.05494	.05062	.04666	.04303	.03970	.03665	.03384	.03127	.02891	.02674	.02474	.02290	.02122	.01966	.01824	.01692	.01571	.01459
45	36	.06723	.06195	.05711	.05267	.04860	.04486	.04143	.03827	.03538	.03272	.03027	.02802	.02595	.02405	.02229	.02068	.01919	.01782	.01656	.01539
45	37	.06970	.06429	.05932	.05476	.05058	.04673	.04320	.03995	.03696	.03421	.03168	.02935	.02720	.02523	.02341	.02173	.02018	.01876	.01744	.01622
45	38	.07220	.06667	.06158	.05690	.05260	.04865	.04501	.04166	.03858	.03574	.03313	.03072	.02850	.02645	.02456	.02282	.02121	.01973	.01836	.01709
45	39	.07475	.06908	.06387	.05908	.05467	.05061	.04686	.04342	.04024	.03732	.03462	.03213	.02983	.02771	.02576	.02395	.02228	.02074	.01931	.01799
45	40	.07733	.07154	.06621	.06130	.05677	.05260	.04876	.04522	.04195	.03893	.03615	.03358	.03121	.02901	.02699	.02512	.02339	.02178	.02030	.01893
45	41	.07993	.07402	.06857	.06355	.05891	.05464	.05069	.04705	.04369	.04059	.03772	.03507	.03262	.03036	.02826	.02632	.02453	.02287	.02133	.01991
45	42	.08257	.07653	.07097	.06583	.06109	.05671	.05266	.04892	.04547	.04228	.03933	.03660	.03407	.03173	.02957	.02756	.02571	.02399	.02239	.02092
45	43	.08522	.07907	.07338	.06814	.06329	.05880	.05466	.05083	.04728	.04400	.04097	.03816	.03556	.03315	.03091	.02884	.02692	.02514	.02349	.02196
45	44	.08788	.08162	.07582	.07047	.06551	.06093	.05669	.05276	.04912	.04576	.04264	.03975	.03707	.03459	.03229	.03015	.02817	.02633	.02462	.02303
45	45	.09055	.08417	.07827	.07281	.06775	.06307	.05873	.05471	.05099	.04754	.04434	.04137	.03862	.03606	.03369	.03149	.02944	.02754	.02578	.02414
46	0	.01530	.01372	.01233	.01110	.01001	.00905	.00820	.00745	.00678	.00618	.00564	.00517	.00474	.00436	.00401	.00370	.00342	.00317	.00294	.00274
46	1	.01453	.01295	.01155	.01033	.00925	.00829	.00745	.00670	.00604	.00546	.00493	.00447	.00406	.00369	.00336	.00306	.00280	.00256	.00234	.00215
46	2	.01518	.01354	.01208	.01081	.00968	.00868	.00780	.00702	.00633	.00571	.00517	.00468	.00425	.00386	.00351	.00320	.00292	.00267	.00245	.00224
46	3	.01591	.01419	.01268	.01135	.01017	.00913	.00821	.00739	.00666	.00602	.00544	.00493	.00447	.00407	.00370	.00337	.00308	.00281	.00258	.00236
46	4	.01669	.01490	.01333	.01194	.01071	.00962	.00865	.00779	.00703	.00635	.00575	.00521	.00473	.00430	.00391	.00357	.00326	.00298	.00273	.00250
46	5	.01753	.01566	.01402	.01257	.01128	.01014	.00913	.00823	.00743	.00672	.00608	.00552	.00501	.00456	.00415	.00378	.00346	.00316	.00290	.00266
46	6	.01840	.01647	.01475	.01324	.01189	.01070	.00964	.00870	.00786	.00711	.00644	.00584	.00531	.00483	.00440	.00402	.00367	.00336	.00308	.00282
46	7	.01933	.01731	.01553	.01395	.01254	.01129	.01018	.00919	.00831	.00753	.00682	.00620	.00563	.00513	.00468	.00427	.00390	.00357	.00328	.00301
46	8	.02031	.01821	.01634	.01469	.01322	.01192	.01076	.00972	.00880	.00797	.00723	.00657	.00598	.00545	.00497	.00454	.00415	.00380	.00349	.00320
46	9	.02133	.01915	.01721	.01548	.01395	.01258	.01137	.01028	.00931	.00844	.00767	.00697	.00635	.00579	.00528	.00483	.00442	.00405	.00371	.00341
46	10	.02241	.02013	.01811	.01632	.01472	.01329	.01201	.01088	.00986	.00895	.00813	.00740	.00674	.00615	.00562	.00514	.00470	.00431	.00396	.00364
46	11	.02353	.02117	.01907	.01719	.01552	.01403	.01270	.01150	.01044	.00948	.00862	.00785	.00716	.00653	.00597	.00546	.00501	.00459	.00422	.00388
46	12	.02471	.02226	.02007	.01811	.01637	.01481	.01341	.01216	.01104	.01004	.00914	.00833	.00760	.00694	.00635	.00581	.00533	.00489	.00450	.00414
46	13	.02594	.02338	.02111	.01907	.01725	.01562	.01416	.01285	.01168	.01063	.00968	.00883	.00806	.00737	.00674	.00618	.00567	.00521	.00479	.00441
46	14	.02720	.02455	.02218	.02006	.01816	.01646	.01494	.01357	.01234	.01123	.01024	.00934	.00854	.00781	.00715	.00656	.00602	.00553	.00509	.00469
46	15	.02850	.02575	.02328	.02108	.01910	.01733	.01573	.01430	.01302	.01186	.01082	.00988	.00903	.00826	.00757	.00695	.00638	.00586	.00540	.00497
46	16	.02983	.02698	.02442	.02212	.02006	.01822	.01655	.01506	.01372	.01250	.01141	.01043	.00954	.00873	.00800	.00734	.00675	.00620	.00571	.00527
46	17	.03120	.02824	.02559	.02320	.02106	.01913	.01740	.01584	.01444	.01317	.01203	.01099	.01006	.00921	.00845	.00776	.00713	.00656	.00604	.00557
46	18	.03262	.02955	.02680	.02432	.02209	.02009	.01828	.01665	.01519	.01386	.01266	.01158	.01060	.00972	.00891	.00818	.00752	.00692	.00638	.00588

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
46	19	.03409	.03091	.02805	.02548	.02317	.02108	.01920	.01750	.01597	.01458	.01333	.01220	.01117	.01024	.00940	.00864	.00794	.00731	.00673	.00621
46	20	.03562	.03233	.02937	.02670	.02429	.02212	.02016	.01839	.01679	.01535	.01404	.01285	.01178	.01080	.00992	.00911	.00838	.00772	.00711	.00656
46	21	.03721	.03380	.03073	.02797	.02547	.02321	.02117	.01933	.01766	.01615	.01478	.01354	.01241	.01139	.01046	.00962	.00885	.00815	.00751	.00693
46	22	.03886	.03534	.03216	.02929	.02669	.02435	.02223	.02030	.01856	.01699	.01556	.01426	.01308	.01201	.01104	.01015	.00934	.00861	.00794	.00733
46	23	.04057	.03693	.03364	.03067	.02797	.02554	.02333	.02133	.01952	.01787	.01638	.01502	.01379	.01267	.01164	.01072	.00987	.00910	.00839	.00775
46	24	.04236	.03859	.03519	.03210	.02931	.02678	.02449	.02241	.02052	.01880	.01724	.01582	.01453	.01336	.01229	.01131	.01042	.00961	.00887	.00819
46	25	.04421	.04032	.03680	.03360	.03071	.02808	.02570	.02353	.02156	.01978	.01815	.01667	.01532	.01409	.01297	.01195	.01101	.01016	.00938	.00867
46	26	.04612	.04211	.03847	.03516	.03216	.02944	.02696	.02471	.02266	.02080	.01910	.01756	.01615	.01486	.01369	.01262	.01164	.01074	.00992	.00918
46	27	.04811	.04397	.04021	.03679	.03368	.03086	.02829	.02595	.02382	.02188	.02011	.01849	.01702	.01567	.01445	.01332	.01230	.01136	.01050	.00971
46	28	.05017	.04589	.04201	.03847	.03526	.03233	.02966	.02723	.02502	.02300	.02115	.01947	.01793	.01653	.01524	.01407	.01299	.01201	.01111	.01028
46	29	.05229	.04788	.04387	.04022	.03689	.03386	.03110	.02857	.02627	.02417	.02225	.02050	.01889	.01743	.01608	.01485	.01373	.01269	.01175	.01088
46	30	.05447	.04993	.04579	.04202	.03858	.03545	.03258	.02997	.02758	.02539	.02339	.02157	.01989	.01836	.01696	.01567	.01450	.01341	.01242	.01151
46	31	.05671	.05204	.04777	.04388	.04033	.03709	.03412	.03141	.02893	.02666	.02458	.02268	.02094	.01934	.01788	.01653	.01530	.01417	.01313	.01217
46	32	.05901	.05420	.04981	.04580	.04213	.03878	.03571	.03290	.03033	.02798	.02582	.02384	.02203	.02036	.01884	.01743	.01614	.01496	.01387	.01287
46	33	.06137	.05643	.05191	.04778	.04399	.04053	.03736	.03445	.03179	.02934	.02710	.02505	.02316	.02143	.01984	.01837	.01703	.01579	.01465	.01360
46	34	.06378	.05871	.05406	.04980	.04590	.04233	.03905	.03605	.03329	.03076	.02843	.02630	.02434	.02254	.02088	.01935	.01795	.01666	.01547	.01437
46	35	.06625	.06104	.05627	.05189	.04787	.04419	.04080	.03770	.03484	.03222	.02982	.02760	.02556	.02369	.02196	.02037	.01891	.01756	.01632	.01517
46	36	.06878	.06343	.05853	.05402	.04989	.04609	.04260	.03940	.03645	.03374	.03124	.02895	.02683	.02489	.02309	.02144	.01991	.01851	.01721	.01601
46	37	.07135	.06587	.06083	.05621	.05196	.04805	.04445	.04114	.03810	.03530	.03272	.03034	.02815	.02613	.02426	.02254	.02096	.01949	.01814	.01689
46	38	.07396	.06835	.06319	.05844	.05407	.05005	.04635	.04294	.03980	.03691	.03424	.03178	.02951	.02741	.02548	.02369	.02204	.02052	.01911	.01781
46	39	.07662	.07088	.06559	.06072	.05624	.05210	.04830	.04478	.04155	.03856	.03580	.03326	.03091	.02874	.02673	.02488	.02317	.02158	.02012	.01876
46	40	.07932	.07345	.06803	.06304	.05844	.05420	.05028	.04667	.04334	.04026	.03741	.03478	.03235	.03011	.02803	.02611	.02433	.02269	.02116	.01975
46	41	.08205	.07605	.07052	.06541	.06069	.05634	.05232	.04860	.04517	.04200	.03907	.03635	.03384	.03152	.02937	.02738	.02554	.02383	.02225	.02078
46	42	.08482	.07869	.07303	.06780	.06298	.05851	.05439	.05057	.04705	.04378	.04076	.03796	.03538	.03298	.03076	.02870	.02679	.02502	.02337	.02185
46	43	.08760	.08135	.07557	.07023	.06529	.06072	.05649	.05258	.04896	.04560	.04249	.03961	.03695	.03447	.03218	.03005	.02807	.02624	.02454	.02295
46	44	.09041	.08404	.07814	.07269	.06764	.06296	.05863	.05462	.05090	.04746	.04426	.04130	.03855	.03600	.03363	.03144	.02939	.02750	.02573	.02410
46	45	.09322	.08673	.08073	.07516	.07000	.06522	.06079	.05669	.05287	.04934	.04606	.04301	.04019	.03756	.03512	.03285	.03075	.02879	.02696	.02527
46	46	.09604	.08944	.08332	.07765	.07238	.06750	.06298	.05877	.05487	.05125	.04788	.04476	.04185	.03915	.03664	.03430	.03213	.03011	.02823	.02647
47	0	.01553	.01394	.01254	.01131	.01022	.00925	.00839	.00763	.00695	.00635	.00581	.00532	.00489	.00450	.00415	.00384	.00355	.00330	.00306	.00285
47	1	.01470	.01311	.01171	.01047	.00939	.00843	.00758	.00683	.00616	.00557	.00504	.00457	.00415	.00378	.00345	.00315	.00288	.00264	.00242	.00222
47	2	.01536	.01370	.01224	.01096	.00982	.00882	.00793	.00715	.00645	.00583	.00528	.00479	.00435	.00395	.00360	.00329	.00301	.00275	.00252	.00232
47	3	.01609	.01437	.01285	.01151	.01032	.00927	.00834	.00752	.00679	.00614	.00556	.00504	.00458	.00417	.00380	.00347	.00317	.00290	.00266	.00244
47	4	.01688	.01509	.01350	.01210	.01087	.00977	.00880	.00793	.00717	.00648	.00587	.00533	.00484	.00441	.00402	.00367	.00335	.00307	.00281	.00258
47	5	.01773	.01586	.01421	.01275	.01145	.01030	.00928	.00838	.00757	.00685	.00621	.00564	.00513	.00467	.00426	.00389	.00356	.00326	.00299	.00274
47	6	.01862	.01667	.01495	.01343	.01207	.01087	.00981	.00886	.00801	.00725	.00658	.00598	.00544	.00495	.00452	.00413	.00378	.00346	.00317	.00292
47	7	.01956	.01753	.01574	.01415	.01273	.01148	.01036	.00936	.00848	.00768	.00697	.00634	.00577	.00526	.00480	.00439	.00402	.00368	.00338	.00310
47	8	.02055	.01844	.01657	.01491	.01343	.01212	.01095	.00990	.00897	.00814	.00739	.00672	.00612	.00558	.00510	.00466	.00427	.00392	.00360	.00331
47	9	.02159	.01940	.01745	.01571	.01417	.01280	.01157	.01047	.00950	.00862	.00784	.00713	.00650	.00593	.00542	.00496	.00455	.00417	.00383	.00353
47	10	.02269	.02040	.01837	.01656	.01495	.01351	.01223	.01108	.01006	.00914	.00831	.00757	.00690	.00631	.00577	.00528	.00484	.00444	.00409	.00376
47	11	.02383	.02146	.01934	.01746	.01577	.01427	.01293	.01172	.01065	.00968	.00881	.00803	.00733	.00670	.00613	.00562	.00516	.00474	.00436	.00401
47	12	.02503	.02256	.02036	.01840	.01664	.01507	.01366	.01240	.01127	.01026	.00935	.00853	.00779	.00712	.00652	.00598	.00549	.00505	.00464	.00428
47	13	.02628	.02371	.02142	.01937	.01754	.01590	.01443	.01311	.01192	.01086	.00990	.00904	.00826	.00756	.00693	.00636	.00584	.00537	.00494	.00456
47	14	.02757	.02490	.02252	.02038	.01847	.01676	.01522	.01384	.01260	.01148	.01048	.00957	.00875	.00802	.00735	.00675	.00620	.00570	.00526	.00485
47	15	.02889	.02612	.02364	.02142	.01943	.01764	.01604	.01459	.01329	.01212	.01107	.01012	.00926	.00848	.00778	.00715	.00657	.00605	.00557	.00514
47	16	.03024	.02737	.02480	.02249	.02041	.01855	.01688	.01537	.01401	.01278	.01168	.01068	.00978	.00897	.00823	.00756	.00695	.00640	.00590	.00544
47	17	.03164	.02866	.02599	.02359	.02143	.01949	.01774	.01617	.01475	.01347	.01231	.01126	.01032	.00946	.00869	.00798	.00734	.00676	.00624	.00576
47	18	.03308	.03000	.02722	.02473	.02249	.02046	.01864	.01700	.01552	.01418	.01296	.01187	.01088	.00998	.00916	.00842	.00775	.00714	.00659	.00608
47	19	.03458	.03139	.02851	.02592	.02358	.02148	.01958	.01787	.01632	.01492	.01365	.01250	.01146	.01052	.00967	.00889	.00818	.00754	.00695	.00642
47	20	.03614	.03283	.02985	.02716	.02473	.02254	.02057	.01878	.01716	.01570	.01437	.01317	.01208	.01109	.01020	.00938	.00864	.00796	.00735	.00678
47	21	.03777	.03434	.03125	.02846	.02594	.02366	.02160	.01974	.01805	.01652	.01514	.01388	.01274	.01170	.01076	.00990	.00912	.00841	.00776	.00717

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
47	22	.03946	.03591	.03271	.02981	.02719	.02483	.02268	.02074	.01898	.01739	.01594	.01462	.01343	.01234	.01135	.01045	.00963	.00888	.00820	.00758
47	23	.04121	.03754	.03423	.03122	.02851	.02605	.02382	.02180	.01996	.01830	.01678	.01541	.01416	.01302	.01198	.01104	.01017	.00939	.00867	.00801
47	24	.04303	.03924	.03581	.03270	.02988	.02733	.02501	.02290	.02099	.01925	.01767	.01623	.01492	.01373	.01264	.01165	.01075	.00992	.00917	.00848
47	25	.04493	.04101	.03746	.03424	.03132	.02866	.02625	.02406	.02207	.02026	.01861	.01711	.01574	.01449	.01335	.01231	.01136	.01049	.00970	.00897
47	26	.04690	.04285	.03918	.03584	.03281	.03006	.02756	.02528	.02320	.02132	.01959	.01803	.01659	.01529	.01409	.01300	.01201	.01109	.01026	.00949
47	27	.04894	.04477	.04097	.03752	.03438	.03152	.02892	.02655	.02439	.02243	.02063	.01899	.01750	.01613	.01488	.01374	.01269	.01173	.01086	.01005
47	28	.05106	.04675	.04282	.03925	.03600	.03304	.03034	.02788	.02564	.02359	.02172	.02001	.01845	.01702	.01571	.01451	.01342	.01241	.01149	.01065
47	29	.05324	.04879	.04474	.04105	.03769	.03462	.03182	.02927	.02694	.02480	.02285	.02107	.01944	.01795	.01658	.01533	.01418	.01312	.01216	.01127
47	30	.05549	.05091	.04673	.04292	.03944	.03626	.03336	.03071	.02829	.02607	.02404	.02218	.02048	.01892	.01749	.01618	.01498	.01388	.01286	.01193
47	31	.05780	.05308	.04877	.04484	.04125	.03796	.03495	.03220	.02969	.02738	.02527	.02334	.02157	.01994	.01845	.01708	.01582	.01466	.01360	.01262
47	32	.06018	.05532	.05088	.04682	.04311	.03971	.03660	.03376	.03115	.02875	.02656	.02455	.02270	.02100	.01945	.01802	.01670	.01549	.01438	.01335
47	33	.06262	.05762	.05306	.04887	.04504	.04153	.03831	.03536	.03266	.03017	.02790	.02580	.02388	.02211	.02049	.01900	.01762	.01636	.01519	.01412
47	34	.06512	.05999	.05529	.05098	.04703	.04340	.04008	.03702	.03422	.03165	.02928	.02711	.02511	.02327	.02158	.02002	.01859	.01726	.01604	.01492
47	35	.06768	.06241	.05758	.05314	.04907	.04533	.04190	.03874	.03584	.03318	.03072	.02847	.02639	.02448	.02271	.02109	.01959	.01821	.01694	.01576
47	36	.07030	.06490	.05993	.05537	.05117	.04732	.04378	.04052	.03752	.03476	.03222	.02987	.02772	.02573	.02390	.02221	.02064	.01920	.01787	.01665
47	37	.07298	.06743	.06233	.05764	.05333	.04936	.04571	.04234	.03924	.03639	.03376	.03133	.02909	.02703	.02512	.02336	.02174	.02024	.01885	.01757
47	38	.07570	.07002	.06479	.05997	.05554	.05145	.04769	.04422	.04102	.03807	.03535	.03284	.03052	.02838	.02640	.02457	.02288	.02132	.01987	.01853
47	39	.07848	.07266	.06730	.06235	.05780	.05360	.04972	.04615	.04285	.03980	.03699	.03439	.03199	.02977	.02772	.02582	.02406	.02244	.02093	.01954
47	40	.08129	.07534	.06985	.06478	.06011	.05579	.05181	.04813	.04473	.04159	.03868	.03600	.03351	.03121	.02909	.02712	.02529	.02360	.02203	.02058
47	41	.08415	.07807	.07245	.06726	.06246	.05803	.05394	.05016	.04665	.04342	.04042	.03765	.03508	.03270	.03050	.02846	.02656	.02481	.02318	.02167
47	42	.08705	.08083	.07509	.06977	.06486	.06032	.05612	.05223	.04863	.04529	.04221	.03934	.03669	.03424	.03196	.02984	.02788	.02606	.02437	.02280
47	43	.08997	.08363	.07776	.07233	.06730	.06264	.05833	.05434	.05064	.04721	.04403	.04108	.03835	.03581	.03346	.03127	.02924	.02735	.02560	.02397
47	44	.09292	.08645	.08046	.07491	.06977	.06500	.06059	.05649	.05269	.04917	.04590	.04286	.04005	.03743	.03500	.03274	.03064	.02869	.02687	.02518
47	45	.09588	.08929	.08318	.07751	.07226	.06739	.06287	.05867	.05477	.05116	.04780	.04468	.04178	.03908	.03657	.03424	.03207	.03005	.02817	.02642
47	46	.09885	.09214	.08591	.08014	.07477	.06980	.06517	.06088	.05689	.05318	.04973	.04652	.04354	.04077	.03818	.03578	.03354	.03146	.02951	.02770
47	47	.10182	.09499	.08866	.08277	.07730	.07222	.06750	.06310	.05902	.05522	.05168	.04839	.04533	.04248	.03982	.03735	.03504	.03289	.03088	.02901
48	0	.01576	.01417	.01276	.01152	.01042	.00945	.00858	.00781	.00713	.00652	.00597	.00548	.00505	.00465	.00430	.00398	.00369	.00343	.00319	.00297
48	1	.01486	.01327	.01186	.01062	.00953	.00856	.00771	.00695	.00628	.00568	.00515	.00468	.00425	.00388	.00354	.00323	.00296	.00272	.00249	.00229
48	2	.01553	.01386	.01240	.01111	.00997	.00896	.00807	.00727	.00657	.00595	.00539	.00489	.00445	.00405	.00370	.00338	.00309	.00283	.00260	.00239
48	3	.01627	.01454	.01301	.01166	.01047	.00942	.00848	.00765	.00692	.00626	.00568	.00515	.00469	.00427	.00389	.00356	.00326	.00298	.00274	.00252
48	4	.01707	.01527	.01368	.01227	.01103	.00992	.00894	.00807	.00730	.00661	.00600	.00545	.00495	.00451	.00412	.00376	.00345	.00316	.00290	.00266
48	5	.01793	.01605	.01439	.01292	.01162	.01047	.00944	.00853	.00772	.00699	.00634	.00577	.00525	.00478	.00437	.00399	.00366	.00335	.00308	.00283
48	6	.01883	.01688	.01515	.01361	.01225	.01105	.00997	.00901	.00816	.00740	.00672	.00611	.00556	.00508	.00464	.00424	.00388	.00356	.00327	.00301
48	7	.01979	.01775	.01595	.01435	.01293	.01166	.01054	.00953	.00864	.00784	.00712	.00648	.00590	.00539	.00492	.00451	.00413	.00379	.00348	.00320
48	8	.02079	.01867	.01679	.01512	.01364	.01231	.01113	.01008	.00914	.00830	.00755	.00687	.00627	.00572	.00523	.00479	.00439	.00403	.00371	.00341
48	9	.02185	.01964	.01769	.01594	.01439	.01301	.01177	.01067	.00968	.00880	.00801	.00729	.00666	.00608	.00556	.00510	.00468	.00430	.00395	.00364
48	10	.02296	.02067	.01863	.01681	.01519	.01374	.01245	.01129	.01025	.00933	.00849	.00774	.00707	.00647	.00592	.00543	.00498	.00458	.00421	.00388
48	11	.02413	.02174	.01962	.01772	.01603	.01451	.01316	.01195	.01086	.00989	.00901	.00822	.00751	.00687	.00630	.00578	.00531	.00488	.00449	.00414
48	12	.02535	.02287	.02065	.01868	.01691	.01533	.01391	.01264	.01150	.01048	.00956	.00873	.00798	.00731	.00670	.00615	.00565	.00520	.00479	.00442
48	13	.02662	.02404	.02173	.01967	.01783	.01618	.01469	.01336	.01217	.01109	.01013	.00925	.00847	.00776	.00712	.00654	.00601	.00554	.00510	.00471
48	14	.02793	.02525	.02285	.02070	.01878	.01705	.01550	.01411	.01286	.01173	.01072	.00980	.00897	.00823	.00755	.00694	.00638	.00588	.00542	.00501
48	15	.02927	.02649	.02400	.02176	.01976	.01796	.01634	.01488	.01357	.01239	.01132	.01036	.00949	.00871	.00800	.00735	.00677	.00624	.00575	.00531
48	16	.03065	.02776	.02517	.02285	.02076	.01888	.01719	.01567	.01430	.01307	.01195	.01094	.01003	.00920	.00845	.00777	.00716	.00660	.00609	.00563
48	17	.03207	.02908	.02639	.02397	.02180	.01984	.01808	.01649	.01506	.01376	.01259	.01154	.01058	.00971	.00893	.00821	.00756	.00697	.00644	.00595
48	18	.03354	.03044	.02765	.02514	.02288	.02084	.01900	.01734	.01584	.01449	.01327	.01216	.01115	.01024	.00942	.00867	.00798	.00736	.00680	.00628
48	19	.03507	.03185	.02896	.02635	.02400	.02188	.01996	.01823	.01667	.01525	.01397	.01281	.01176	.01080	.00993	.00914	.00843	.00777	.00718	.00663
48	20	.03666	.03333	.03033	.02762	.02517	.02296	.02097	.01916	.01753	.01605	.01471	.01350	.01239	.01139	.01048	.00965	.00890	.00821	.00758	.00701
48	21	.03832	.03487	.03175	.02894	.02640	.02411	.02203	.02015	.01844	.01690	.01549	.01422	.01307	.01201	.01106	.01019	.00939	.00867	.00801	.00741
48	22	.04004	.03647	.03324	.03033	.02769	.02530	.02314	.02118	.01940	.01778	.01632	.01499	.01377	.01267	.01167	.01075	.00992	.00916	.00847	.00783
48	23	.04183	.03814	.03480	.03177	.02904	.02655	.02430	.02226	.02040	.01872	.01719	.01579	.01452	.01337	.01232	.01136	.01048	.00968	.00895	.00828

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
48	24	.04370	.03988	.03642	.03329	.03044	.02786	.02552	.02339	.02146	.01970	.01810	.01665	.01532	.01411	.01300	.01200	.01108	.01023	.00946	.00876
48	25	.04564	.04170	.03812	.03487	.03192	.02924	.02680	.02459	.02257	.02074	.01907	.01755	.01616	.01489	.01373	.01267	.01171	.01082	.01001	.00927
48	26	.04766	.04358	.03988	.03652	.03346	.03068	.02814	.02584	.02374	.02183	.02008	.01849	.01704	.01571	.01450	.01339	.01238	.01145	.01060	.00982
48	27	.04976	.04555	.04172	.03824	.03507	.03218	.02955	.02715	.02497	.02298	.02116	.01949	.01798	.01659	.01532	.01415	.01309	.01211	.01122	.01040
48	28	.05193	.04758	.04363	.04002	.03674	.03375	.03102	.02853	.02625	.02418	.02228	.02054	.01896	.01751	.01618	.01496	.01384	.01282	.01188	.01101
48	29	.05417	.04969	.04560	.04188	.03848	.03538	.03254	.02996	.02759	.02543	.02345	.02165	.01999	.01847	.01708	.01580	.01463	.01356	.01257	.01167
48	30	.05649	.05187	.04765	.04380	.04028	.03707	.03413	.03145	.02899	.02674	.02468	.02280	.02107	.01948	.01803	.01669	.01547	.01434	.01330	.01235
48	31	.05887	.05411	.04976	.04578	.04215	.03882	.03578	.03300	.03044	.02811	.02596	.02400	.02220	.02054	.01902	.01762	.01634	.01516	.01407	.01307
48	32	.06132	.05642	.05194	.04784	.04408	.04064	.03749	.03460	.03196	.02953	.02730	.02525	.02337	.02165	.02006	.01860	.01726	.01602	.01488	.01384
48	33	.06385	.05880	.05419	.04995	.04608	.04252	.03926	.03627	.03352	.03100	.02869	.02656	.02460	.02280	.02115	.01962	.01822	.01693	.01574	.01464
48	34	.06644	.06125	.05650	.05214	.04814	.04446	.04109	.03800	.03515	.03254	.03013	.02792	.02588	.02401	.02228	.02069	.01923	.01788	.01663	.01548
48	35	.06909	.06376	.05887	.05438	.05026	.04647	.04299	.03978	.03684	.03413	.03163	.02934	.02722	.02527	.02347	.02181	.02028	.01887	.01757	.01636
48	36	.07181	.06634	.06131	.05669	.05244	.04854	.04494	.04163	.03858	.03578	.03319	.03080	.02861	.02658	.02471	.02298	.02138	.01991	.01855	.01729
48	37	.07459	.06897	.06381	.05906	.05469	.05066	.04695	.04353	.04038	.03748	.03480	.03233	.03004	.02794	.02599	.02419	.02253	.02099	.01957	.01825
48	38	.07742	.07167	.06637	.06149	.05699	.05285	.04902	.04550	.04224	.03924	.03646	.03390	.03154	.02935	.02733	.02546	.02373	.02212	.02064	.01927
48	39	.08031	.07442	.06898	.06397	.05935	.05509	.05115	.04751	.04415	.04105	.03818	.03553	.03308	.03081	.02871	.02677	.02497	.02330	.02176	.02032
48	40	.08325	.07722	.07165	.06651	.06176	.05738	.05333	.04958	.04612	.04292	.03996	.03721	.03468	.03233	.03015	.02813	.02626	.02453	.02292	.02143
48	41	.08624	.08007	.07437	.06910	.06423	.05973	.05556	.05171	.04814	.04484	.04178	.03895	.03632	.03389	.03164	.02954	.02760	.02580	.02413	.02257
48	42	.08926	.08296	.07713	.07174	.06675	.06212	.05785	.05388	.05021	.04681	.04366	.04073	.03802	.03551	.03317	.03100	.02899	.02712	.02538	.02377
48	43	.09233	.08589	.07993	.07441	.06930	.06457	.06017	.05610	.05233	.04883	.04558	.04257	.03977	.03717	.03475	.03251	.03043	.02849	.02668	.02501
48	44	.09542	.08885	.08277	.07713	.07190	.06705	.06254	.05837	.05449	.05089	.04755	.04444	.04156	.03888	.03638	.03406	.03190	.02990	.02803	.02629
48	45	.09853	.09184	.08563	.07987	.07452	.06956	.06495	.06067	.05669	.05299	.04955	.04636	.04339	.04062	.03805	.03565	.03342	.03134	.02941	.02760
48	46	.10165	.09484	.08851	.08263	.07717	.07210	.06738	.06299	.05892	.05512	.05159	.04831	.04525	.04240	.03975	.03728	.03498	.03283	.03083	.02896
48	47	.10478	.09785	.09140	.08541	.07984	.07465	.06983	.06535	.06117	.05728	.05366	.05029	.04715	.04422	.04149	.03894	.03657	.03435	.03228	.03035
48	48	.10791	.10086	.09430	.08820	.08252	.07723	.07231	.06772	.06345	.05947	.05576	.05230	.04907	.04606	.04325	.04063	.03819	.03590	.03377	.03177
49	0	.01600	.01440	.01298	.01173	.01063	.00965	.00878	.00800	.00731	.00670	.00614	.00565	.00520	.00481	.00445	.00412	.00383	.00356	.00332	.00310
49	1	.01503	.01342	.01201	.01076	.00967	.00870	.00784	.00707	.00640	.00579	.00526	.00478	.00435	.00397	.00363	.00332	.00304	.00280	.00257	.00237
49	2	.01569	.01402	.01255	.01126	.01011	.00910	.00820	.00740	.00669	.00606	.00550	.00500	.00455	.00415	.00379	.00347	.00318	.00291	.00268	.00247
49	3	.01644	.01471	.01317	.01182	.01062	.00956	.00862	.00779	.00704	.00638	.00579	.00527	.00479	.00437	.00399	.00365	.00335	.00307	.00282	.00260
49	4	.01726	.01545	.01385	.01244	.01118	.01007	.00909	.00821	.00743	.00674	.00612	.00556	.00507	.00462	.00422	.00386	.00354	.00325	.00299	.00275
49	5	.01812	.01624	.01457	.01310	.01179	.01063	.00960	.00868	.00786	.00713	.00648	.00589	.00537	.00490	.00448	.00410	.00376	.00345	.00317	.00292
49	6	.01904	.01708	.01534	.01380	.01243	.01122	.01014	.00917	.00831	.00755	.00686	.00624	.00569	.00520	.00475	.00435	.00399	.00366	.00337	.00310
49	7	.02001	.01797	.01616	.01455	.01312	.01185	.01071	.00970	.00880	.00799	.00727	.00662	.00604	.00552	.00505	.00463	.00424	.00390	.00359	.00330
49	8	.02103	.01890	.01701	.01533	.01384	.01251	.01132	.01026	.00932	.00847	.00771	.00703	.00641	.00586	.00537	.00492	.00452	.00415	.00382	.00352
49	9	.02210	.01989	.01792	.01617	.01461	.01322	.01197	.01086	.00987	.00897	.00818	.00746	.00681	.00623	.00571	.00524	.00481	.00442	.00407	.00376
49	10	.02323	.02093	.01888	.01705	.01542	.01396	.01266	.01150	.01045	.00952	.00868	.00792	.00724	.00663	.00607	.00557	.00512	.00471	.00434	.00401
49	11	.02442	.02202	.01989	.01798	.01628	.01475	.01339	.01217	.01107	.01009	.00920	.00841	.00769	.00705	.00646	.00594	.00546	.00503	.00463	.00428
49	12	.02566	.02317	.02094	.01895	.01718	.01558	.01416	.01288	.01173	.01069	.00976	.00893	.00817	.00749	.00688	.00632	.00581	.00536	.00494	.00456
49	13	.02695	.02436	.02204	.01997	.01811	.01645	.01496	.01362	.01241	.01133	.01035	.00947	.00867	.00796	.00731	.00672	.00619	.00570	.00526	.00486
49	14	.02828	.02559	.02318	.02102	.01908	.01735	.01578	.01438	.01312	.01198	.01096	.01003	.00919	.00844	.00775	.00713	.00657	.00606	.00560	.00517
49	15	.02965	.02685	.02435	.02210	.02008	.01827	.01664	.01517	.01385	.01265	.01158	.01061	.00973	.00893	.00821	.00756	.00696	.00643	.00594	.00549
49	16	.03105	.02815	.02555	.02321	.02111	.01921	.01751	.01598	.01459	.01335	.01222	.01120	.01028	.00944	.00868	.00799	.00737	.00680	.00628	.00581
49	17	.03250	.02949	.02678	.02435	.02216	.02019	.01842	.01681	.01537	.01406	.01288	.01181	.01084	.00996	.00917	.00844	.00778	.00719	.00664	.00614
49	18	.03400	.03087	.02807	.02554	.02326	.02121	.01936	.01768	.01617	.01480	.01357	.01245	.01143	.01051	.00967	.00891	.00822	.00759	.00701	.00649
49	19	.03555	.03231	.02940	.02677	.02441	.02227	.02034	.01859	.01701	.01558	.01429	.01311	.01205	.01108	.01020	.00940	.00867	.00801	.00740	.00685
49	20	.03717	.03382	.03079	.02807	.02561	.02338	.02137	.01955	.01790	.01640	.01505	.01382	.01270	.01169	.01076	.00992	.00916	.00846	.00782	.00724
49	21	.03886	.03539	.03225	.02942	.02686	.02455	.02245	.02055	.01883	.01727	.01585	.01456	.01339	.01233	.01136	.01047	.00967	.00893	.00826	.00765
49	22	.04061	.03702	.03378	.03084	.02818	.02577	.02359	.02161	.01981	.01818	.01670	.01535	.01412	.01301	.01199	.01106	.01021	.00944	.00873	.00809
49	23	.04245	.03873	.03536	.03232	.02956	.02705	.02478	.02272	.02084	.01914	.01759	.01618	.01489	.01372	.01265	.01168	.01079	.00998	.00923	.00855
49	24	.04435	.04051	.03702	.03387	.03100	.02840	.02603	.02388	.02193	.02015	.01853	.01706	.01571	.01448	.01336	.01234	.01140	.01055	.00977	.00905

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
49	25	.04634	.04237	.03876	.03548	.03251	.02981	.02735	.02511	.02307	.02122	.01953	.01798	.01657	.01529	.01411	.01304	.01206	.01116	.01033	.00958
49	26	.04841	.04430	.04057	.03718	.03409	.03128	.02873	.02640	.02427	.02234	.02057	.01896	.01749	.01614	.01491	.01378	.01275	.01181	.01094	.01014
49	27	.05056	.04631	.04245	.03894	.03574	.03283	.03017	.02775	.02554	.02352	.02168	.01999	.01845	.01704	.01575	.01457	.01349	.01250	.01158	.01075
49	28	.05278	.04840	.04441	.04078	.03746	.03444	.03168	.02916	.02686	.02476	.02284	.02108	.01947	.01799	.01664	.01540	.01427	.01322	.01227	.01139
49	29	.05509	.05057	.04645	.04269	.03926	.03612	.03326	.03064	.02825	.02606	.02405	.02222	.02054	.01899	.01758	.01628	.01509	.01400	.01299	.01206
49	30	.05747	.05281	.04855	.04467	.04111	.03787	.03490	.03218	.02969	.02741	.02532	.02341	.02165	.02004	.01856	.01720	.01596	.01481	.01375	.01278
49	31	.05992	.05512	.05073	.04671	.04304	.03968	.03660	.03378	.03120	.02883	.02665	.02466	.02282	.02114	.01959	.01817	.01687	.01566	.01455	.01353
49	32	.06245	.05750	.05298	.04883	.04504	.04156	.03837	.03544	.03276	.03030	.02803	.02596	.02405	.02229	.02068	.01919	.01782	.01656	.01540	.01433
49	33	.06505	.05996	.05530	.05102	.04710	.04350	.04020	.03717	.03439	.03183	.02948	.02731	.02533	.02349	.02181	.02025	.01882	.01750	.01629	.01516
49	34	.06773	.06249	.05769	.05328	.04923	.04552	.04210	.03896	.03608	.03342	.03098	.02873	.02666	.02475	.02299	.02137	.01987	.01849	.01722	.01604
49	35	.07047	.06509	.06015	.05561	.05144	.04760	.04407	.04082	.03783	.03508	.03254	.03020	.02805	.02606	.02423	.02254	.02097	.01953	.01820	.01697
49	36	.07329	.06776	.06268	.05801	.05370	.04974	.04610	.04274	.03964	.03679	.03416	.03173	.02949	.02743	.02552	.02375	.02213	.02062	.01922	.01793
49	37	.07617	.07050	.06528	.06047	.05604	.05195	.04819	.04472	.04152	.03857	.03584	.03332	.03100	.02885	.02686	.02503	.02333	.02175	.02030	.01895
49	38	.07911	.07330	.06793	.06299	.05843	.05423	.05035	.04677	.04346	.04040	.03758	.03497	.03256	.03033	.02826	.02635	.02458	.02294	.02142	.02001
49	39	.08212	.07616	.07066	.06558	.06089	.05656	.05256	.04887	.04545	.04230	.03938	.03667	.03417	.03186	.02971	.02773	.02588	.02418	.02259	.02112
49	40	.08518	.07907	.07344	.06823	.06341	.05896	.05484	.05104	.04751	.04425	.04123	.03844	.03585	.03345	.03122	.02916	.02724	.02546	.02381	.02228
49	41	.08829	.08205	.07627	.07093	.06599	.06141	.05718	.05326	.04963	.04626	.04315	.04026	.03758	.03509	.03278	.03064	.02865	.02680	.02509	.02349
49	42	.09146	.08507	.07916	.07369	.06862	.06392	.05957	.05554	.05180	.04833	.04512	.04213	.03936	.03679	.03440	.03218	.03011	.02820	.02641	.02475
49	43	.09466	.08814	.08209	.07649	.07130	.06648	.06202	.05787	.05402	.05045	.04714	.04406	.04120	.03854	.03606	.03377	.03163	.02964	.02778	.02606
49	44	.09790	.09124	.08507	.07934	.07402	.06909	.06450	.06025	.05630	.05262	.04921	.04603	.04308	.04034	.03778	.03540	.03319	.03112	.02920	.02741
49	45	.10116	.09437	.08807	.08222	.07678	.07173	.06703	.06267	.05861	.05483	.05132	.04805	.04501	.04218	.03954	.03708	.03479	.03265	.03066	.02881
49	46	.10444	.09753	.09110	.08512	.07957	.07440	.06959	.06512	.06096	.05708	.05347	.05011	.04698	.04406	.04134	.03880	.03644	.03423	.03217	.03024
49	47	.10773	.10069	.09414	.08805	.08238	.07710	.07218	.06760	.06334	.05936	.05566	.05220	.04898	.04598	.04318	.04056	.03812	.03584	.03371	.03172
49	48	.11103	.10387	.09720	.09099	.08521	.07982	.07479	.07011	.06574	.06167	.05787	.05433	.05102	.04793	.04505	.04235	.03984	.03748	.03528	.03323
49	49	.11432	.10704	.10026	.09394	.08805	.08255	.07742	.07264	.06817	.06401	.06012	.05648	.05309	.04992	.04695	.04418	.04159	.03917	.03690	.03477
50	0	.01624	.01463	.01321	.01195	.01084	.00985	.00897	.00819	.00750	.00687	.00632	.00582	.00537	.00496	.00460	.00427	.00397	.00370	.00345	.00323
50	1	.01519	.01358	.01216	.01091	.00980	.00883	.00796	.00720	.00651	.00591	.00537	.00489	.00445	.00407	.00372	.00341	.00313	.00288	.00265	.00244
50	2	.01586	.01418	.01271	.01140	.01025	.00923	.00833	.00753	.00681	.00618	.00561	.00511	.00465	.00425	.00388	.00356	.00326	.00300	.00276	.00254
50	3	.01662	.01487	.01334	.01198	.01077	.00971	.00876	.00792	.00717	.00650	.00591	.00538	.00490	.00447	.00409	.00375	.00344	.00316	.00290	.00268
50	4	.01744	.01562	.01402	.01260	.01134	.01023	.00923	.00835	.00757	.00687	.00624	.00568	.00518	.00473	.00433	.00396	.00364	.00334	.00307	.00283
50	5	.01832	.01643	.01475	.01327	.01196	.01079	.00975	.00883	.00800	.00726	.00661	.00602	.00549	.00501	.00459	.00420	.00386	.00355	.00326	.00301
50	6	.01925	.01728	.01553	.01399	.01261	.01139	.01030	.00933	.00846	.00769	.00700	.00638	.00582	.00532	.00487	.00447	.00410	.00377	.00347	.00320
50	7	.02023	.01818	.01636	.01474	.01331	.01203	.01089	.00987	.00896	.00815	.00742	.00677	.00618	.00565	.00518	.00475	.00436	.00401	.00369	.00341
50	8	.02126	.01913	.01723	.01554	.01404	.01270	.01151	.01044	.00949	.00863	.00787	.00718	.00656	.00600	.00550	.00505	.00464	.00427	.00393	.00363
50	9	.02235	.02013	.01815	.01639	.01482	.01342	.01217	.01105	.01005	.00915	.00835	.00762	.00697	.00638	.00585	.00537	.00494	.00455	.00419	.00387
50	10	.02350	.02119	.01913	.01729	.01565	.01419	.01288	.01170	.01065	.00971	.00886	.00809	.00741	.00679	.00623	.00572	.00527	.00485	.00448	.00413
50	11	.02471	.02230	.02015	.01824	.01652	.01499	.01362	.01239	.01128	.01029	.00940	.00860	.00787	.00722	.00663	.00610	.00561	.00517	.00477	.00441
50	12	.02597	.02347	.02123	.01923	.01744	.01584	.01440	.01311	.01196	.01091	.00998	.00913	.00837	.00768	.00705	.00649	.00598	.00551	.00509	.00471
50	13	.02728	.02468	.02235	.02027	.01840	.01672	.01522	.01387	.01266	.01156	.01058	.00969	.00888	.00816	.00750	.00690	.00636	.00587	.00543	.00502
50	14	.02863	.02593	.02351	.02133	.01939	.01764	.01607	.01465	.01338	.01223	.01120	.01026	.00942	.00865	.00796	.00733	.00676	.00624	.00577	.00534
50	15	.03002	.02721	.02469	.02243	.02040	.01858	.01693	.01546	.01412	.01292	.01183	.01085	.00996	.00916	.00843	.00777	.00716	.00662	.00612	.00567
50	16	.03145	.02853	.02592	.02356	.02145	.01954	.01783	.01628	.01489	.01363	.01249	.01146	.01052	.00968	.00891	.00821	.00758	.00700	.00648	.00600
50	17	.03292	.02989	.02717	.02473	.02253	.02054	.01875	.01714	.01568	.01436	.01317	.01208	.01110	.01022	.00941	.00868	.00801	.00740	.00685	.00634
50	18	.03444	.03130	.02848	.02593	.02364	.02158	.01971	.01802	.01650	.01512	.01387	.01274	.01171	.01077	.00993	.00915	.00845	.00781	.00723	.00670
50	19	.03602	.03277	.02984	.02719	.02481	.02266	.02071	.01895	.01736	.01591	.01461	.01342	.01234	.01136	.01047	.00966	.00892	.00825	.00763	.00707
50	20	.03767	.03430	.03126	.02851	.02603	.02379	.02176	.01993	.01826	.01675	.01538	.01414	.01301	.01198	.01105	.01019	.00942	.00871	.00806	.00747
50	21	.03939	.03590	.03274	.02989	.02732	.02498	.02287	.02096	.01922	.01764	.01621	.01491	.01372	.01264	.01166	.01076	.00995	.00920	.00852	.00789
50	22	.04118	.03756	.03430	.03134	.02866	.02623	.02403	.02204	.02022	.01857	.01708	.01571	.01447	.01334	.01231	.01137	.01051	.00972	.00900	.00834
50	23	.04305	.03931	.03592	.03285	.03007	.02754	.02525	.02317	.02128	.01956	.01799	.01656	.01526	.01408	.01299	.01201	.01110	.01027	.00952	.00883
50	24	.04499	.04112	.03762	.03443	.03155	.02892	.02654	.02437	.02239	.02060	.01896	.01747	.01610	.01486	.01372	.01268	.01173	.01087	.01007	.00934

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
50	25	.04702	.04302	.03939	.03609	.03309	.03037	.02789	.02563	.02357	.02169	.01998	.01842	.01699	.01569	.01450	.01341	.01241	.01150	.01066	.00989
50	26	.04914	.04500	.04124	.03782	.03471	.03188	.02930	.02695	.02480	.02285	.02106	.01943	.01793	.01657	.01532	.01418	.01313	.01217	.01128	.01047
50	27	.05134	.04707	.04318	.03964	.03641	.03347	.03079	.02834	.02611	.02406	.02220	.02049	.01893	.01750	.01619	.01499	.01389	.01288	.01195	.01110
50	28	.05362	.04921	.04519	.04152	.03818	.03513	.03234	.02980	.02747	.02534	.02339	.02161	.01998	.01848	.01711	.01585	.01470	.01364	.01266	.01176
50	29	.05598	.05143	.04728	.04348	.04002	.03686	.03396	.03132	.02890	.02668	.02465	.02279	.02108	.01952	.01808	.01676	.01555	.01444	.01341	.01247
50	30	.05843	.05373	.04944	.04552	.04194	.03866	.03565	.03290	.03039	.02808	.02596	.02402	.02224	.02060	.01910	.01772	.01645	.01528	.01420	.01321
50	31	.06095	.05611	.05168	.04763	.04392	.04052	.03741	.03456	.03194	.02954	.02734	.02531	.02345	.02174	.02017	.01872	.01739	.01617	.01504	.01399
50	32	.06355	.05857	.05400	.04982	.04598	.04246	.03924	.03628	.03356	.03106	.02877	.02666	.02472	.02294	.02129	.01978	.01839	.01710	.01591	.01482
50	33	.06624	.06110	.05639	.05208	.04811	.04447	.04113	.03806	.03524	.03265	.03026	.02807	.02605	.02418	.02247	.02089	.01943	.01808	.01684	.01569
50	34	.06900	.06371	.05886	.05441	.05032	.04656	.04310	.03992	.03699	.03430	.03182	.02954	.02743	.02549	.02370	.02205	.02052	.01911	.01781	.01661
50	35	.07183	.06640	.06141	.05682	.05260	.04871	.04514	.04185	.03881	.03602	.03344	.03107	.02888	.02686	.02499	.02327	.02167	.02020	.01884	.01758
50	36	.07474	.06916	.06403	.05930	.05495	.05094	.04724	.04384	.04070	.03780	.03513	.03266	.03038	.02828	.02633	.02454	.02287	.02133	.01991	.01859
50	37	.07773	.07200	.06672	.06185	.05737	.05323	.04942	.04590	.04265	.03965	.03688	.03432	.03195	.02976	.02774	.02586	.02413	.02252	.02103	.01965
50	38	.08078	.07490	.06948	.06448	.05986	.05560	.05166	.04803	.04467	.04156	.03869	.03604	.03358	.03131	.02920	.02725	.02544	.02376	.02221	.02077
50	39	.08390	.07787	.07231	.06717	.06242	.05803	.05397	.05022	.04675	.04354	.04057	.03782	.03527	.03291	.03072	.02869	.02681	.02506	.02344	.02193
50	40	.08708	.08091	.07520	.06992	.06504	.06053	.05635	.05248	.04890	.04558	.04251	.03966	.03702	.03457	.03230	.03019	.02823	.02641	.02472	.02315
50	41	.09033	.08401	.07816	.07275	.06773	.06309	.05879	.05481	.05111	.04769	.04451	.04157	.03883	.03629	.03394	.03175	.02971	.02782	.02606	.02442
50	42	.09362	.08716	.08117	.07562	.07048	.06572	.06129	.05719	.05339	.04986	.04658	.04353	.04071	.03808	.03563	.03336	.03125	.02928	.02745	.02575
50	43	.09697	.09036	.08424	.07856	.07329	.06839	.06385	.05964	.05572	.05208	.04870	.04556	.04263	.03992	.03739	.03503	.03284	.03080	.02890	.02713
50	44	.10036	.09361	.08735	.08154	.07614	.07112	.06646	.06213	.05811	.05436	.05088	.04763	.04462	.04181	.03919	.03676	.03449	.03237	.03040	.02856
50	45	.10378	.09689	.09050	.08456	.07903	.07390	.06912	.06467	.06054	.05668	.05310	.04976	.04665	.04375	.04105	.03853	.03618	.03399	.03194	.03003
50	46	.10722	.10020	.09368	.08761	.08196	.07671	.07181	.06725	.06301	.05905	.05537	.05193	.04873	.04574	.04295	.04035	.03792	.03565	.03353	.03155
50	47	.11067	.10353	.09688	.09069	.08492	.07955	.07454	.06987	.06552	.06146	.05767	.05414	.05084	.04776	.04489	.04220	.03970	.03735	.03516	.03311
50	48	.11414	.10687	.10010	.09379	.08790	.08241	.07729	.07251	.06806	.06390	.06001	.05638	.05300	.04983	.04687	.04410	.04152	.03910	.03683	.03471
50	49	.11761	.11022	.10333	.09690	.09090	.08530	.08007	.07519	.07063	.06637	.06238	.05866	.05518	.05193	.04889	.04604	.04337	.04088	.03854	.03635
50	50	.12107	.11356	.10656	.10002	.09391	.08820	.08286	.07788	.07322	.06886	.06478	.06097	.05740	.05406	.05094	.04801	.04527	.04270	.04029	.03803
51	0	.01647	.01486	.01343	.01217	.01105	.01006	.00917	.00839	.00769	.00706	.00649	.00599	.00553	.00512	.00475	.00442	.00412	.00384	.00359	.00336
51	1	.01535	.01373	.01231	.01105	.00994	.00896	.00809	.00732	.00663	.00602	.00548	.00499	.00456	.00417	.00381	.00350	.00322	.00296	.00273	.00252
51	2	.01602	.01434	.01286	.01155	.01039	.00937	.00846	.00765	.00694	.00630	.00572	.00521	.00476	.00435	.00398	.00365	.00335	.00308	.00284	.00262
51	3	.01679	.01504	.01349	.01213	.01092	.00985	.00890	.00805	.00730	.00663	.00603	.00549	.00501	.00458	.00419	.00384	.00353	.00324	.00299	.00276
51	4	.01762	.01580	.01419	.01276	.01150	.01038	.00938	.00849	.00770	.00700	.00637	.00580	.00530	.00484	.00443	.00406	.00373	.00343	.00316	.00292
51	5	.01851	.01661	.01493	.01344	.01212	.01095	.00990	.00897	.00814	.00740	.00674	.00614	.00561	.00513	.00470	.00431	.00396	.00364	.00336	.00310
51	6	.01945	.01748	.01572	.01417	.01279	.01156	.01046	.00949	.00862	.00784	.00714	.00651	.00595	.00545	.00499	.00458	.00421	.00387	.00357	.00330
51	7	.02045	.01839	.01656	.01494	.01350	.01221	.01106	.01004	.00912	.00830	.00757	.00691	.00632	.00578	.00530	.00487	.00448	.00412	.00380	.00351
51	8	.02150	.01935	.01745	.01575	.01424	.01290	.01170	.01062	.00966	.00880	.00803	.00733	.00671	.00615	.00564	.00518	.00477	.00439	.00405	.00374
51	9	.02260	.02037	.01838	.01662	.01504	.01363	.01237	.01124	.01024	.00933	.00852	.00779	.00713	.00653	.00600	.00551	.00508	.00468	.00432	.00399
51	10	.02377	.02145	.01938	.01753	.01588	.01441	.01309	.01191	.01085	.00990	.00904	.00827	.00758	.00695	.00639	.00587	.00541	.00499	.00461	.00426
51	11	.02499	.02257	.02042	.01849	.01677	.01523	.01385	.01261	.01150	.01050	.00960	.00879	.00806	.00739	.00680	.00626	.00577	.00532	.00492	.00455
51	12	.02627	.02376	.02151	.01950	.01771	.01609	.01465	.01335	.01218	.01113	.01019	.00933	.00856	.00787	.00723	.00666	.00615	.00567	.00525	.00486
51	13	.02761	.02499	.02265	.02056	.01868	.01700	.01548	.01412	.01290	.01180	.01080	.00990	.00909	.00836	.00769	.00709	.00654	.00604	.00559	.00518
51	14	.02898	.02626	.02383	.02165	.01969	.01793	.01634	.01492	.01364	.01248	.01144	.01049	.00964	.00886	.00816	.00753	.00695	.00642	.00595	.00551
51	15	.03039	.02757	.02504	.02276	.02072	.01889	.01723	.01574	.01440	.01319	.01209	.01110	.01020	.00939	.00865	.00798	.00737	.00681	.00631	.00585
51	16	.03184	.02891	.02628	.02391	.02179	.01987	.01814	.01659	.01518	.01391	.01276	.01172	.01077	.00992	.00914	.00844	.00779	.00721	.00668	.00619
51	17	.03333	.03029	.02756	.02510	.02288	.02089	.01908	.01746	.01599	.01466	.01345	.01236	.01137	.01047	.00965	.00891	.00823	.00762	.00705	.00654
51	18	.03487	.03172	.02888	.02633	.02402	.02194	.02006	.01836	.01682	.01543	.01417	.01302	.01199	.01104	.01018	.00940	.00869	.00804	.00745	.00691
51	19	.03648	.03321	.03027	.02761	.02521	.02304	.02108	.01931	.01770	.01624	.01492	.01372	.01263	.01164	.01074	.00992	.00917	.00849	.00786	.00729
51	20	.03816	.03477	.03171	.02895	.02646	.02420	.02216	.02030	.01863	.01710	.01572	.01446	.01332	.01228	.01133	.01047	.00968	.00896	.00830	.00770
51	21	.03991	.03640	.03323	.03036	.02777	.02542	.02329	.02136	.01960	.01801	.01656	.01525	.01405	.01296	.01196	.01105	.01023	.00947	.00877	.00814
51	22	.04173	.03810	.03481	.03183	.02914	.02669	.02447	.02246	.02063	.01897	.01745	.01607	.01482	.01367	.01263	.01167	.01080	.01000	.00927	.00861
51	23	.04363	.03987	.03647	.03338	.03058	.02803	.02572	.02362	.02171	.01997	.01839	.01695	.01563	.01443	.01333	.01233	.01141	.01058	.00981	.00910

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
51	24	.04562	.04173	.03820	.03499	.03208	.02944	.02703	.02485	.02285	.02104	.01938	.01787	.01649	.01524	.01408	.01303	.01207	.01118	.01037	.00963
51	25	.04769	.04367	.04001	.03669	.03367	.03092	.02842	.02614	.02406	.02216	.02043	.01885	.01741	.01609	.01488	.01378	.01276	.01183	.01098	.01020
51	26	.04985	.04569	.04191	.03846	.03533	.03247	.02987	.02749	.02533	.02335	.02154	.01989	.01838	.01700	.01573	.01457	.01350	.01253	.01163	.01081
51	27	.05210	.04780	.04389	.04032	.03707	.03410	.03140	.02892	.02667	.02460	.02272	.02099	.01941	.01796	.01663	.01541	.01429	.01327	.01232	.01145
51	28	.05444	.05000	.04595	.04225	.03888	.03580	.03299	.03042	.02807	.02592	.02395	.02214	.02049	.01897	.01758	.01630	.01513	.01405	.01306	.01214
51	29	.05686	.05228	.04809	.04427	.04078	.03758	.03466	.03199	.02954	.02730	.02524	.02336	.02163	.02004	.01858	.01724	.01601	.01488	.01383	.01287
51	30	.05937	.05464	.05031	.04636	.04274	.03943	.03640	.03362	.03108	.02874	.02660	.02463	.02282	.02116	.01964	.01823	.01694	.01575	.01465	.01364
51	31	.06196	.05708	.05262	.04853	.04479	.04136	.03821	.03533	.03268	.03025	.02802	.02596	.02408	.02234	.02075	.01928	.01792	.01667	.01552	.01446
51	32	.06463	.05961	.05500	.05078	.04691	.04336	.04010	.03710	.03435	.03182	.02950	.02736	.02539	.02358	.02191	.02037	.01895	.01764	.01643	.01532
51	33	.06740	.06222	.05747	.05311	.04911	.04543	.04205	.03895	.03609	.03347	.03105	.02882	.02677	.02488	.02313	.02152	.02004	.01867	.01740	.01623
51	34	.07024	.06491	.06002	.05552	.05139	.04758	.04409	.04087	.03791	.03518	.03266	.03034	.02820	.02623	.02441	.02273	.02118	.01974	.01841	.01718
51	35	.07317	.06769	.06265	.05801	.05374	.04982	.04620	.04286	.03979	.03696	.03434	.03193	.02971	.02765	.02575	.02400	.02237	.02087	.01948	.01819
51	36	.07617	.07054	.06535	.06058	.05618	.05212	.04838	.04493	.04175	.03881	.03610	.03359	.03127	.02913	.02715	.02532	.02362	.02205	.02060	.01925
51	37	.07926	.07347	.06814	.06322	.05869	.05450	.05064	.04707	.04377	.04073	.03792	.03531	.03290	.03068	.02861	.02670	.02493	.02329	.02177	.02036
51	38	.08242	.07648	.07100	.06594	.06127	.05696	.05297	.04928	.04587	.04272	.03980	.03710	.03460	.03229	.03014	.02815	.02631	.02459	.02300	.02153
51	39	.08565	.07956	.07394	.06874	.06393	.05948	.05537	.05157	.04804	.04478	.04176	.03896	.03637	.03396	.03173	.02966	.02774	.02595	.02429	.02275
51	40	.08896	.08272	.07694	.07160	.06666	.06209	.05785	.05392	.05028	.04691	.04379	.04089	.03820	.03570	.03338	.03123	.02923	.02737	.02564	.02403
51	41	.09233	.08594	.08002	.07454	.06946	.06476	.06039	.05635	.05260	.04911	.04588	.04288	.04009	.03750	.03510	.03286	.03078	.02884	.02704	.02537
51	42	.09576	.08922	.08316	.07754	.07233	.06750	.06301	.05884	.05497	.05138	.04804	.04494	.04206	.03937	.03688	.03456	.03239	.03038	.02851	.02676
51	43	.09925	.09257	.08636	.08061	.07526	.07030	.06568	.06140	.05741	.05371	.05027	.04706	.04408	.04130	.03872	.03631	.03407	.03198	.03003	.02821
51	44	.10279	.09596	.08962	.08372	.07825	.07315	.06842	.06401	.05991	.05610	.05255	.04924	.04616	.04329	.04062	.03812	.03580	.03363	.03161	.02972
51	45	.10636	.09939	.09291	.08689	.08128	.07606	.07120	.06668	.06247	.05854	.05488	.05148	.04830	.04533	.04257	.03999	.03758	.03533	.03323	.03127
51	46	.10997	.10286	.09625	.09009	.08435	.07901	.07403	.06939	.06506	.06103	.05727	.05376	.05049	.04743	.04457	.04191	.03942	.03709	.03491	.03288
51	47	.11359	.10635	.09960	.09332	.08746	.08199	.07690	.07214	.06770	.06356	.05970	.05609	.05272	.04957	.04662	.04387	.04130	.03889	.03664	.03453
51	48	.11723	.10986	.10299	.09657	.09059	.08501	.07979	.07493	.07038	.06613	.06217	.05846	.05499	.05175	.04871	.04588	.04322	.04073	.03841	.03623
51	49	.12087	.11338	.10638	.09985	.09375	.08805	.08272	.07774	.07309	.06874	.06467	.06086	.05730	.05397	.05085	.04792	.04519	.04262	.04022	.03796
51	50	.12452	.11691	.10979	.10314	.09692	.09111	.08567	.08059	.07583	.07138	.06721	.06331	.05965	.05623	.05302	.05001	.04719	.04455	.04207	.03974
51	51	.12816	.12043	.11320	.10644	.10011	.09419	.08864	.08345	.07859	.07404	.06977	.06578	.06203	.05852	.05522	.05214	.04924	.04652	.04396	.04156
52	0	.01671	.01509	.01366	.01239	.01127	.01027	.00938	.00858	.00788	.00724	.00667	.00616	.00570	.00529	.00491	.00458	.00427	.00399	.00373	.00350
52	1	.01550	.01388	.01245	.01119	.01008	.00909	.00822	.00744	.00675	.00614	.00559	.00510	.00466	.00426	.00391	.00359	.00330	.00304	.00281	.00260
52	2	.01618	.01450	.01301	.01170	.01053	.00950	.00859	.00778	.00706	.00641	.00584	.00532	.00486	.00445	.00408	.00374	.00344	.00317	.00292	.00270
52	3	.01696	.01520	.01365	.01228	.01107	.00999	.00903	.00818	.00742	.00675	.00614	.00560	.00512	.00468	.00429	.00394	.00362	.00333	.00307	.00284
52	4	.01780	.01597	.01435	.01292	.01165	.01052	.00952	.00863	.00783	.00712	.00649	.00592	.00541	.00495	.00454	.00417	.00383	.00353	.00325	.00300
52	5	.01870	.01679	.01511	.01361	.01229	.01111	.01006	.00912	.00828	.00754	.00687	.00627	.00573	.00525	.00481	.00442	.00406	.00374	.00345	.00319
52	6	.01965	.01767	.01591	.01435	.01296	.01173	.01063	.00964	.00877	.00798	.00728	.00665	.00608	.00557	.00511	.00469	.00432	.00398	.00367	.00339
52	7	.02066	.01860	.01676	.01513	.01368	.01239	.01124	.01020	.00928	.00846	.00772	.00705	.00645	.00592	.00543	.00499	.00460	.00424	.00391	.00362
52	8	.02172	.01957	.01766	.01596	.01444	.01309	.01188	.01080	.00983	.00897	.00819	.00749	.00686	.00629	.00577	.00531	.00489	.00451	.00417	.00385
52	9	.02285	.02061	.01861	.01684	.01525	.01384	.01257	.01144	.01042	.00951	.00869	.00795	.00729	.00669	.00614	.00566	.00521	.00481	.00444	.00411
52	10	.02403	.02170	.01962	.01777	.01611	.01463	.01330	.01211	.01105	.01009	.00922	.00845	.00775	.00711	.00654	.00602	.00556	.00513	.00474	.00439
52	11	.02527	.02284	.02068	.01874	.01701	.01546	.01408	.01283	.01171	.01070	.00979	.00898	.00824	.00757	.00697	.00642	.00592	.00547	.00506	.00469
52	12	.02657	.02405	.02179	.01977	.01797	.01635	.01489	.01358	.01241	.01135	.01040	.00954	.00876	.00805	.00742	.00684	.00631	.00584	.00540	.00501
52	13	.02793	.02530	.02295	.02085	.01896	.01727	.01574	.01437	.01314	.01203	.01103	.01012	.00930	.00856	.00789	.00728	.00672	.00622	.00576	.00534
52	14	.02932	.02659	.02415	.02195	.01998	.01821	.01662	.01519	.01390	.01273	.01168	.01072	.00986	.00908	.00837	.00773	.00714	.00661	.00612	.00568
52	15	.03075	.02792	.02538	.02309	.02104	.01919	.01753	.01603	.01467	.01345	.01234	.01134	.01044	.00961	.00887	.00819	.00757	.00701	.00650	.00603
52	16	.03222	.02928	.02664	.02426	.02212	.02019	.01845	.01689	.01547	.01419	.01303	.01198	.01103	.01016	.00938	.00866	.00801	.00742	.00688	.00638
52	17	.03374	.03068	.02794	.02546	.02324	.02123	.01941	.01777	.01629	.01495	.01374	.01263	.01163	.01072	.00990	.00915	.00846	.00784	.00727	.00674
52	18	.03530	.03214	.02928	.02671	.02439	.02230	.02041	.01870	.01715	.01574	.01447	.01331	.01226	.01131	.01044	.00965	.00893	.00827	.00767	.00712
52	19	.03693	.03365	.03069	.02802	.02560	.02342	.02145	.01966	.01804	.01657	.01524	.01403	.01293	.01193	.01101	.01018	.00942	.00873	.00810	.00752
52	20	.03863	.03523	.03216	.02938	.02687	.02460	.02254	.02068	.01899	.01745	.01605	.01479	.01363	.01258	.01162	.01075	.00995	.00922	.00855	.00794
52	21	.04041	.03689	.03370	.03082	.02821	.02584	.02370	.02175	.01998	.01838	.01692	.01559	.01438	.01327	.01227	.01135	.01051	.00974	.00903	.00839

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
52	22	.04227	.03862	.03531	.03232	.02961	.02714	.02491	.02288	.02103	.01935	.01783	.01643	.01516	.01401	.01295	.01198	.01110	.01029	.00955	.00887
52	23	.04421	.04043	.03700	.03389	.03107	.02851	.02618	.02407	.02214	.02039	.01879	.01733	.01600	.01478	.01367	.01266	.01173	.01088	.01010	.00938
52	24	.04623	.04232	.03877	.03554	.03261	.02995	.02753	.02532	.02331	.02148	.01981	.01828	.01688	.01561	.01444	.01338	.01240	.01150	.01068	.00993
52	25	.04834	.04430	.04062	.03728	.03423	.03146	.02894	.02664	.02454	.02263	.02088	.01929	.01783	.01649	.01527	.01415	.01312	.01217	.01131	.01051
52	26	.05055	.04636	.04255	.03909	.03593	.03305	.03043	.02803	.02585	.02385	.02202	.02035	.01882	.01742	.01614	.01496	.01388	.01289	.01198	.01114
52	27	.05285	.04852	.04458	.04099	.03771	.03472	.03199	.02950	.02722	.02514	.02323	.02148	.01988	.01841	.01707	.01583	.01470	.01365	.01269	.01181
52	28	.05524	.05077	.04669	.04297	.03957	.03647	.03363	.03104	.02866	.02649	.02450	.02267	.02099	.01946	.01805	.01675	.01556	.01446	.01345	.01252
52	29	.05772	.05310	.04889	.04504	.04152	.03829	.03535	.03265	.03017	.02791	.02583	.02392	.02217	.02056	.01908	.01772	.01647	.01532	.01426	.01328
52	30	.06029	.05552	.05117	.04718	.04354	.04020	.03714	.03433	.03176	.02939	.02723	.02524	.02340	.02172	.02017	.01875	.01743	.01622	.01511	.01408
52	31	.06294	.05803	.05353	.04941	.04564	.04218	.03900	.03609	.03341	.03095	.02869	.02661	.02470	.02294	.02132	.01983	.01845	.01718	.01601	.01493
52	32	.06569	.06063	.05599	.05173	.04782	.04424	.04094	.03792	.03513	.03257	.03022	.02805	.02606	.02422	.02252	.02096	.01952	.01819	.01696	.01582
52	33	.06853	.06331	.05852	.05413	.05009	.04638	.04296	.03982	.03693	.03427	.03182	.02956	.02748	.02556	.02379	.02216	.02064	.01925	.01796	.01676
52	34	.07145	.06608	.06115	.05661	.05244	.04860	.04506	.04181	.03881	.03604	.03349	.03114	.02897	.02697	.02512	.02341	.02183	.02037	.01901	.01776
52	35	.07447	.06894	.06386	.05918	.05487	.05090	.04724	.04387	.04076	.03789	.03524	.03279	.03053	.02844	.02651	.02473	.02307	.02154	.02012	.01881
52	36	.07757	.07189	.06666	.06183	.05739	.05329	.04950	.04601	.04279	.03981	.03706	.03451	.03216	.02998	.02797	.02610	.02438	.02278	.02129	.01992
52	37	.08075	.07492	.06953	.06457	.05998	.05575	.05184	.04823	.04489	.04180	.03894	.03630	.03386	.03159	.02949	.02755	.02574	.02407	.02252	.02108
52	38	.08402	.07803	.07250	.06739	.06266	.05830	.05426	.05052	.04707	.04387	.04091	.03817	.03562	.03327	.03108	.02905	.02717	.02543	.02380	.02230
52	39	.08737	.08122	.07554	.07028	.06542	.06092	.05676	.05290	.04933	.04601	.04295	.04010	.03746	.03501	.03274	.03063	.02867	.02684	.02515	.02358
52	40	.09080	.08449	.07866	.07326	.06826	.06362	.05933	.05535	.05166	.04823	.04506	.04211	.03937	.03683	.03446	.03227	.03023	.02833	.02656	.02491
52	41	.09430	.08784	.08186	.07631	.07117	.06641	.06198	.05788	.05407	.05053	.04724	.04419	.04135	.03871	.03626	.03398	.03185	.02988	.02803	.02632
52	42	.09787	.09126	.08513	.07944	.07416	.06926	.06471	.06048	.05655	.05290	.04950	.04634	.04341	.04067	.03813	.03575	.03355	.03149	.02957	.02778
52	43	.10150	.09474	.08846	.08263	.07722	.07218	.06750	.06315	.05910	.05533	.05183	.04856	.04553	.04269	.04006	.03760	.03530	.03316	.03117	.02931
52	44	.10518	.09828	.09186	.08589	.08033	.07517	.07036	.06589	.06172	.05784	.05422	.05085	.04771	.04478	.04205	.03950	.03712	.03490	.03283	.03089
52	45	.10892	.10186	.09530	.08919	.08351	.07821	.07327	.06868	.06439	.06040	.05667	.05320	.04995	.04693	.04410	.04146	.03900	.03670	.03454	.03253
52	46	.11268	.10549	.09879	.09254	.08672	.08130	.07624	.07152	.06712	.06301	.05918	.05560	.05225	.04913	.04621	.04348	.04093	.03854	.03631	.03422
52	47	.11648	.10914	.10231	.09593	.08998	.08443	.07925	.07441	.06989	.06567	.06173	.05804	.05460	.05138	.04837	.04555	.04291	.04044	.03813	.03597
52	48	.12029	.11282	.10586	.09935	.09327	.08760	.08229	.07734	.07271	.06838	.06433	.06054	.05700	.05368	.05057	.04767	.04494	.04239	.04000	.03776
52	49	.12412	.11652	.10942	.10279	.09659	.09080	.08537	.08030	.07556	.07112	.06697	.06308	.05944	.05602	.05283	.04983	.04702	.04439	.04192	.03960
52	50	.12795	.12023	.11301	.10625	.09993	.09402	.08849	.08330	.07845	.07391	.06965	.06566	.06192	.05841	.05512	.05204	.04914	.04643	.04388	.04149
52	51	.13179	.12394	.11660	.10973	.10329	.09727	.09162	.08633	.08137	.07672	.07236	.06827	.06443	.06084	.05746	.05429	.05131	.04851	.04588	.04342
52	52	.13561	.12765	.12019	.11321	.10666	.10052	.09476	.08937	.08430	.07955	.07509	.07091	.06698	.06329	.05982	.05657	.05351	.05063	.04793	.04538
53	0	.01695	.01532	.01389	.01261	.01148	.01048	.00958	.00878	.00807	.00743	.00686	.00634	.00588	.00546	.00508	.00473	.00442	.00414	.00388	.00364
53	1	.01565	.01403	.01260	.01133	.01021	.00922	.00834	.00756	.00687	.00625	.00570	.00520	.00476	.00436	.00400	.00368	.00339	.00313	.00289	.00268
53	2	.01634	.01465	.01316	.01184	.01067	.00964	.00872	.00790	.00718	.00653	.00595	.00543	.00496	.00455	.00417	.00383	.00353	.00325	.00300	.00278
53	3	.01712	.01536	.01381	.01243	.01121	.01013	.00917	.00831	.00755	.00687	.00626	.00571	.00523	.00479	.00439	.00403	.00371	.00342	.00316	.00292
53	4	.01797	.01614	.01452	.01308	.01180	.01067	.00966	.00877	.00797	.00725	.00661	.00604	.00552	.00506	.00464	.00427	.00393	.00362	.00334	.00309
53	5	.01888	.01697	.01528	.01378	.01245	.01126	.01021	.00927	.00842	.00767	.00700	.00640	.00585	.00536	.00492	.00453	.00417	.00384	.00355	.00328
53	6	.01985	.01786	.01609	.01453	.01313	.01189	.01079	.00980	.00892	.00813	.00742	.00678	.00621	.00569	.00523	.00481	.00443	.00409	.00378	.00349
53	7	.02087	.01880	.01696	.01532	.01386	.01257	.01141	.01037	.00944	.00861	.00787	.00720	.00659	.00605	.00556	.00512	.00471	.00435	.00402	.00372
53	8	.02195	.01979	.01787	.01616	.01464	.01328	.01206	.01098	.01000	.00913	.00834	.00764	.00700	.00643	.00591	.00544	.00502	.00463	.00428	.00397
53	9	.02308	.02084	.01884	.01705	.01546	.01404	.01277	.01163	.01060	.00968	.00886	.00811	.00744	.00684	.00629	.00580	.00535	.00494	.00457	.00423
53	10	.02428	.02195	.01986	.01800	.01633	.01485	.01351	.01232	.01124	.01028	.00941	.00862	.00792	.00728	.00670	.00618	.00570	.00527	.00488	.00452
53	11	.02555	.02311	.02094	.01899	.01726	.01570	.01430	.01305	.01192	.01090	.00999	.00916	.00842	.00775	.00714	.00658	.00608	.00562	.00521	.00483
53	12	.02687	.02433	.02207	.02004	.01822	.01660	.01513	.01382	.01263	.01157	.01061	.00974	.00895	.00824	.00760	.00701	.00648	.00600	.00556	.00516
53	13	.02824	.02560	.02325	.02113	.01924	.01753	.01600	.01462	.01338	.01226	.01125	.01034	.00951	.00876	.00808	.00746	.00690	.00639	.00593	.00550
53	14	.02965	.02692	.02446	.02226	.02028	.01850	.01690	.01546	.01415	.01298	.01192	.01096	.01009	.00930	.00858	.00793	.00734	.00680	.00630	.00586
53	15	.03111	.02826	.02571	.02341	.02135	.01949	.01782	.01631	.01495	.01371	.01260	.01159	.01067	.00984	.00909	.00840	.00778	.00721	.00669	.00621
53	16	.03260	.02964	.02699	.02460	.02245	.02051	.01876	.01719	.01576	.01447	.01330	.01224	.01128	.01040	.00961	.00889	.00823	.00763	.00708	.00658
53	17	.03413	.03107	.02831	.02583	.02359	.02156	.01974	.01809	.01660	.01524	.01402	.01291	.01190	.01098	.01014	.00938	.00869	.00806	.00748	.00695
53	18	.03572	.03254	.02968	.02709	.02476	.02266	.02075	.01903	.01747	.01605	.01477	.01360	.01254	.01158	.01070	.00990	.00917	.00850	.00789	.00734

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
53	19	.03737	.03408	.03110	.02842	.02599	.02380	.02181	.02001	.01838	.01690	.01556	.01433	.01322	.01221	.01129	.01044	.00968	.00897	.00833	.00774
53	20	.03910	.03568	.03260	.02981	.02728	.02500	.02293	.02105	.01934	.01779	.01639	.01511	.01394	.01288	.01191	.01102	.01021	.00947	.00880	.00818
53	21	.04091	.03737	.03417	.03127	.02864	.02626	.02410	.02214	.02036	.01874	.01727	.01593	.01470	.01359	.01257	.01164	.01079	.01001	.00929	.00864
53	22	.04279	.03913	.03581	.03280	.03007	.02759	.02534	.02329	.02143	.01974	.01820	.01679	.01551	.01434	.01327	.01229	.01139	.01057	.00982	.00913
53	23	.04476	.04097	.03752	.03440	.03156	.02898	.02664	.02451	.02256	.02079	.01918	.01771	.01636	.01514	.01401	.01298	.01204	.01118	.01039	.00966
53	24	.04682	.04289	.03932	.03608	.03313	.03045	.02801	.02579	.02376	.02191	.02022	.01868	.01727	.01598	.01480	.01372	.01273	.01182	.01099	.01022
53	25	.04898	.04491	.04121	.03785	.03479	.03200	.02946	.02714	.02502	.02309	.02133	.01971	.01824	.01689	.01565	.01451	.01347	.01252	.01164	.01083
53	26	.05123	.04702	.04319	.03970	.03652	.03362	.03098	.02856	.02636	.02434	.02250	.02081	.01926	.01785	.01655	.01535	.01426	.01325	.01233	.01148
53	27	.05357	.04922	.04526	.04164	.03835	.03533	.03258	.03007	.02777	.02566	.02373	.02197	.02035	.01886	.01750	.01625	.01510	.01404	.01307	.01217
53	28	.05601	.05152	.04742	.04367	.04025	.03712	.03426	.03164	.02925	.02705	.02504	.02319	.02150	.01994	.01851	.01720	.01599	.01488	.01385	.01291
53	29	.05855	.05391	.04967	.04579	.04224	.03900	.03602	.03330	.03080	.02851	.02641	.02448	.02271	.02108	.01958	.01820	.01693	.01576	.01468	.01369
53	30	.06118	.05639	.05200	.04799	.04432	.04095	.03786	.03503	.03243	.03004	.02785	.02583	.02398	.02228	.02071	.01926	.01793	.01670	.01556	.01452
53	31	.06390	.05896	.05443	.05028	.04647	.04298	.03978	.03683	.03413	.03164	.02936	.02725	.02532	.02353	.02189	.02038	.01898	.01769	.01650	.01540
53	32	.06672	.06162	.05695	.05266	.04872	.04510	.04177	.03872	.03591	.03332	.03094	.02874	.02672	.02486	.02314	.02155	.02009	.01873	.01748	.01632
53	33	.06963	.06438	.05956	.05512	.05105	.04730	.04386	.04068	.03776	.03507	.03259	.03030	.02819	.02625	.02445	.02279	.02125	.01983	.01852	.01730
53	34	.07264	.06723	.06225	.05768	.05347	.04959	.04602	.04273	.03970	.03690	.03432	.03194	.02974	.02770	.02582	.02409	.02248	.02099	.01962	.01834
53	35	.07574	.07017	.06505	.06033	.05598	.05197	.04827	.04486	.04171	.03881	.03612	.03364	.03135	.02923	.02727	.02545	.02377	.02222	.02077	.01943
53	36	.07893	.07321	.06793	.06306	.05857	.05443	.05061	.04708	.04381	.04080	.03801	.03543	.03304	.03083	.02878	.02689	.02513	.02350	.02199	.02058
53	37	.08222	.07633	.07090	.06589	.06126	.05698	.05303	.04937	.04599	.04286	.03997	.03729	.03480	.03250	.03037	.02839	.02655	.02485	.02326	.02179
53	38	.08559	.07955	.07396	.06880	.06403	.05962	.05553	.05175	.04825	.04501	.04201	.03922	.03664	.03424	.03202	.02996	.02804	.02626	.02461	.02307
53	39	.08905	.08285	.07711	.07180	.06689	.06234	.05812	.05422	.05060	.04724	.04412	.04123	.03855	.03606	.03375	.03160	.02960	.02774	.02601	.02440
53	40	.09260	.08624	.08035	.07489	.06983	.06514	.06080	.05676	.05302	.04955	.04632	.04333	.04054	.03795	.03555	.03331	.03123	.02929	.02749	.02581
53	41	.09623	.08971	.08367	.07806	.07286	.06803	.06355	.05939	.05553	.05194	.04860	.04550	.04261	.03992	.03742	.03510	.03293	.03091	.02903	.02727
53	42	.09993	.09326	.08706	.08131	.07597	.07100	.06639	.06210	.05812	.05441	.05096	.04774	.04475	.04197	.03937	.03696	.03470	.03260	.03064	.02881
53	43	.10371	.09688	.09053	.08463	.07915	.07405	.06930	.06489	.06078	.05695	.05339	.05007	.04697	.04409	.04140	.03889	.03654	.03436	.03232	.03041
53	44	.10754	.10056	.09407	.08803	.08240	.07717	.07229	.06775	.06351	.05957	.05589	.05246	.04926	.04627	.04349	.04088	.03845	.03618	.03406	.03208
53	45	.11143	.10430	.09766	.09148	.08571	.08034	.07533	.07067	.06631	.06225	.05846	.05492	.05161	.04852	.04564	.04294	.04042	.03807	.03586	.03380
53	46	.11536	.10809	.10130	.09498	.08908	.08357	.07844	.07364	.06917	.06499	.06108	.05743	.05402	.05084	.04785	.04506	.04246	.04001	.03773	.03558
53	47	.11933	.11191	.10498	.09852	.09249	.08685	.08159	.07667	.07208	.06778	.06376	.06001	.05649	.05320	.05012	.04724	.04454	.04201	.03964	.03742
53	48	.12332	.11576	.10870	.10210	.09594	.09018	.08479	.07975	.07503	.07062	.06649	.06263	.05901	.05562	.05245	.04947	.04668	.04407	.04162	.03931
53	49	.12733	.11964	.11244	.10572	.09942	.09353	.08802	.08286	.07803	.07351	.06927	.06530	.06158	.05809	.05482	.05175	.04888	.04617	.04364	.04126
53	50	.13136	.12353	.11621	.10936	.10294	.09693	.09130	.08602	.08108	.07644	.07210	.06802	.06420	.06061	.05725	.05409	.05112	.04833	.04571	.04325
53	51	.13539	.12744	.11999	.11301	.10647	.10034	.09460	.08921	.08415	.07941	.07496	.07078	.06686	.06317	.05971	.05646	.05341	.05054	.04784	.04530
53	52	.13941	.13134	.12377	.11667	.11002	.10377	.09791	.09241	.08725	.08240	.07785	.07357	.06955	.06577	.06222	.05888	.05574	.05278	.05000	.04738
53	53	.14341	.13523	.12754	.12034	.11357	.10721	.10124	.09563	.09037	.08541	.08076	.07638	.07227	.06840	.06475	.06132	.05810	.05506	.05220	.04950
54	0	.01719	.01556	.01411	.01283	.01170	.01069	.00979	.00899	.00827	.00762	.00704	.00652	.00605	.00563	.00525	.00490	.00458	.00429	.00403	.00379
54	1	.01581	.01418	.01274	.01147	.01035	.00935	.00847	.00768	.00698	.00636	.00580	.00531	.00486	.00446	.00410	.00377	.00348	.00321	.00297	.00275
54	2	.01649	.01480	.01330	.01198	.01081	.00977	.00885	.00803	.00729	.00664	.00606	.00554	.00507	.00465	.00427	.00393	.00362	.00334	.00309	.00286
54	3	.01728	.01552	.01396	.01258	.01135	.01027	.00930	.00844	.00767	.00699	.00637	.00583	.00533	.00489	.00449	.00413	.00381	.00351	.00325	.00300
54	4	.01814	.01630	.01468	.01323	.01195	.01082	.00981	.00890	.00810	.00738	.00673	.00616	.00564	.00517	.00475	.00437	.00403	.00372	.00343	.00318
54	5	.01906	.01715	.01545	.01395	.01261	.01142	.01036	.00941	.00856	.00781	.00713	.00652	.00597	.00548	.00504	.00464	.00427	.00394	.00365	.00338
54	6	.02004	.01805	.01628	.01470	.01330	.01206	.01095	.00995	.00906	.00827	.00756	.00691	.00634	.00582	.00535	.00492	.00454	.00419	.00388	.00359
54	7	.02108	.01900	.01715	.01551	.01405	.01274	.01158	.01053	.00960	.00877	.00801	.00734	.00673	.00618	.00569	.00524	.00483	.00447	.00413	.00383
54	8	.02217	.02000	.01808	.01636	.01483	.01347	.01225	.01115	.01017	.00929	.00850	.00779	.00715	.00657	.00605	.00558	.00515	.00476	.00440	.00408
54	9	.02332	.02107	.01906	.01727	.01567	.01424	.01296	.01181	.01078	.00986	.00903	.00828	.00760	.00699	.00644	.00594	.00549	.00507	.00470	.00436
54	10	.02454	.02219	.02010	.01823	.01656	.01506	.01372	.01252	.01144	.01046	.00959	.00880	.00809	.00744	.00686	.00633	.00585	.00541	.00502	.00465
54	11	.02581	.02337	.02119	.01924	.01749	.01593	.01452	.01326	.01213	.01111	.01019	.00935	.00860	.00792	.00731	.00675	.00624	.00578	.00536	.00497
54	12	.02715	.02461	.02234	.02030	.01848	.01684	.01537	.01405	.01286	.01179	.01082	.00994	.00915	.00843	.00778	.00719	.00665	.00617	.00572	.00531
54	13	.02855	.02590	.02354	.02141	.01951	.01780	.01626	.01487	.01362	.01250	.01148	.01056	.00972	.00896	.00828	.00765	.00709	.00657	.00610	.00567
54	14	.02998	.02723	.02477	.02256	.02057	.01878	.01717	.01572	.01441	.01323	.01216	.01119	.01031	.00951	.00879	.00813	.00753	.00698	.00649	.00603

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
54	15	.03146	.02860	.02604	.02373	.02166	.01979	.01811	.01659	.01522	.01398	.01285	.01184	.01091	.01007	.00931	.00862	.00798	.00741	.00688	.00640
54	16	.03297	.03000	.02734	.02494	.02278	.02083	.01907	.01748	.01605	.01475	.01357	.01250	.01153	.01065	.00984	.00911	.00845	.00784	.00728	.00677
54	17	.03452	.03145	.02868	.02618	.02393	.02190	.02006	.01840	.01690	.01554	.01430	.01318	.01216	.01124	.01039	.00962	.00892	.00828	.00769	.00716
54	18	.03613	.03294	.03006	.02747	.02513	.02301	.02109	.01936	.01779	.01636	.01507	.01389	.01282	.01185	.01096	.01015	.00941	.00874	.00812	.00755
54	19	.03781	.03450	.03151	.02881	.02637	.02417	.02217	.02036	.01872	.01722	.01587	.01464	.01351	.01249	.01156	.01071	.00993	.00922	.00857	.00797
54	20	.03956	.03613	.03303	.03023	.02769	.02539	.02330	.02141	.01970	.01814	.01672	.01542	.01425	.01317	.01219	.01130	.01048	.00973	.00905	.00842
54	21	.04139	.03784	.03462	.03171	.02907	.02668	.02450	.02253	.02073	.01910	.01762	.01626	.01503	.01390	.01287	.01193	.01107	.01028	.00956	.00889
54	22	.04331	.03963	.03629	.03326	.03052	.02803	.02576	.02370	.02183	.02012	.01857	.01715	.01585	.01467	.01359	.01260	.01169	.01086	.01010	.00940
54	23	.04531	.04150	.03804	.03490	.03204	.02945	.02709	.02494	.02298	.02120	.01957	.01809	.01673	.01549	.01435	.01331	.01236	.01148	.01068	.00994
54	24	.04740	.04346	.03987	.03661	.03364	.03095	.02849	.02625	.02421	.02234	.02064	.01908	.01766	.01636	.01516	.01407	.01307	.01215	.01130	.01052
54	25	.04960	.04551	.04179	.03841	.03533	.03252	.02997	.02763	.02550	.02355	.02177	.02014	.01865	.01728	.01603	.01488	.01383	.01286	.01197	.01115
54	26	.05189	.04766	.04381	.04030	.03710	.03419	.03152	.02909	.02686	.02483	.02297	.02126	.01970	.01827	.01695	.01574	.01463	.01361	.01268	.01181
54	27	.05428	.04991	.04592	.04229	.03897	.03593	.03316	.03063	.02831	.02618	.02424	.02245	.02082	.01931	.01793	.01667	.01550	.01443	.01344	.01253
54	28	.05677	.05225	.04813	.04436	.04092	.03777	.03488	.03224	.02982	.02761	.02558	.02371	.02200	.02042	.01897	.01764	.01642	.01529	.01425	.01329
54	29	.05936	.05469	.05043	.04652	.04295	.03968	.03669	.03394	.03142	.02911	.02698	.02503	.02324	.02159	.02008	.01868	.01739	.01620	.01511	.01410
54	30	.06205	.05723	.05282	.04878	.04508	.04168	.03857	.03571	.03309	.03068	.02847	.02643	.02455	.02283	.02124	.01977	.01842	.01717	.01602	.01496
54	31	.06484	.05986	.05531	.05113	.04729	.04377	.04054	.03757	.03484	.03233	.03002	.02789	.02593	.02413	.02246	.02092	.01951	.01820	.01698	.01587
54	32	.06772	.06259	.05789	.05356	.04959	.04595	.04259	.03951	.03667	.03405	.03165	.02943	.02738	.02549	.02375	.02214	.02065	.01928	.01800	.01683
54	33	.07071	.06542	.06056	.05610	.05199	.04821	.04473	.04153	.03858	.03586	.03335	.03104	.02890	.02693	.02510	.02342	.02186	.02042	.01908	.01784
54	34	.07379	.06835	.06334	.05873	.05448	.05057	.04696	.04364	.04058	.03775	.03513	.03272	.03049	.02843	.02653	.02476	.02313	.02162	.02022	.01892
54	35	.07698	.07137	.06621	.06145	.05706	.05302	.04929	.04584	.04266	.03972	.03700	.03449	.03217	.03002	.02802	.02618	.02447	.02289	.02142	.02006
54	36	.08026	.07450	.06918	.06427	.05974	.05556	.05170	.04813	.04483	.04177	.03895	.03633	.03391	.03167	.02959	.02767	.02588	.02422	.02268	.02125
54	37	.08365	.07772	.07224	.06719	.06251	.05819	.05420	.05050	.04708	.04391	.04098	.03826	.03574	.03340	.03124	.02923	.02736	.02562	.02401	.02251
54	38	.08712	.08103	.07540	.07019	.06538	.06092	.05679	.05296	.04942	.04614	.04309	.04027	.03765	.03522	.03296	.03086	.02891	.02710	.02541	.02384
54	39	.09070	.08444	.07866	.07330	.06833	.06373	.05947	.05552	.05185	.04845	.04529	.04236	.03964	.03711	.03475	.03257	.03053	.02864	.02688	.02524
54	40	.09436	.08795	.08200	.07649	.07138	.06664	.06224	.05816	.05437	.05085	.04758	.04453	.04171	.03908	.03663	.03435	.03223	.03026	.02842	.02670
54	41	.09812	.09154	.08544	.07978	.07452	.06964	.06511	.06089	.05698	.05333	.04995	.04679	.04386	.04113	.03859	.03622	.03401	.03195	.03003	.02824
54	42	.10196	.09522	.08896	.08315	.07775	.07273	.06806	.06371	.05967	.05590	.05240	.04914	.04610	.04326	.04062	.03816	.03586	.03372	.03171	.02984
54	43	.10587	.09898	.09257	.08661	.08106	.07589	.07109	.06661	.06244	.05856	.05494	.05156	.04841	.04548	.04274	.04018	.03779	.03556	.03347	.03152
54	44	.10986	.10281	.09625	.09014	.08444	.07914	.07420	.06959	.06530	.06129	.05755	.05406	.05080	.04776	.04492	.04227	.03979	.03747	.03530	.03327
54	45	.11391	.10670	.09999	.09373	.08790	.08245	.07738	.07264	.06822	.06409	.06023	.05663	.05327	.05012	.04718	.04443	.04185	.03945	.03719	.03508
54	46	.11800	.11065	.10379	.09738	.09141	.08583	.08062	.07575	.07121	.06696	.06298	.05927	.05580	.05254	.04950	.04665	.04399	.04149	.03915	.03696
54	47	.12214	.11464	.10763	.10109	.09497	.08926	.08392	.07892	.07425	.06988	.06579	.06197	.05838	.05503	.05189	.04894	.04618	.04359	.04117	.03889
54	48	.12631	.11866	.11152	.10483	.09858	.09274	.08727	.08215	.07735	.07286	.06866	.06472	.06103	.05757	.05433	.05129	.04844	.04576	.04325	.04089
54	49	.13051	.12272	.11544	.10862	.10224	.09626	.09066	.08542	.08050	.07590	.07158	.06753	.06374	.06017	.05683	.05369	.05075	.04798	.04538	.04294
54	50	.13472	.12680	.11939	.11244	.10592	.09982	.09410	.08873	.08370	.07898	.07455	.07039	.06649	.06283	.05938	.05615	.05311	.05026	.04757	.04504
54	51	.13895	.13090	.12335	.11628	.10964	.10341	.09757	.09209	.08694	.08210	.07757	.07330	.06929	.06553	.06199	.05866	.05553	.05258	.04981	.04720
54	52	.14318	.13500	.12733	.12013	.11337	.10702	.10106	.09546	.09020	.08526	.08061	.07624	.07213	.06827	.06463	.06121	.05799	.05496	.05210	.04941
54	53	.14739	.13909	.13130	.12399	.11711	.11065	.10457	.09886	.09349	.08844	.08369	.07922	.07501	.07105	.06731	.06380	.06049	.05737	.05443	.05166
54	54	.15158	.14317	.13527	.12784	.12085	.11427	.10809	.10227	.09680	.09164	.08679	.08221	.07791	.07385	.07003	.06642	.06302	.05982	.05680	.05394
55	0	.01743	.01579	.01434	.01306	.01192	.01090	.01000	.00919	.00847	.00782	.00723	.00671	.00623	.00581	.00542	.00506	.00474	.00445	.00418	.00394
55	1	.01595	.01432	.01288	.01160	.01048	.00948	.00859	.00780	.00710	.00647	.00591	.00541	.00496	.00456	.00419	.00386	.00357	.00330	.00305	.00283
55	2	.01665	.01495	.01345	.01212	.01094	.00990	.00897	.00815	.00741	.00676	.00617	.00564	.00517	.00475	.00436	.00402	.00371	.00342	.00317	.00294
55	3	.01744	.01567	.01411	.01272	.01149	.01040	.00943	.00857	.00780	.00711	.00649	.00594	.00544	.00499	.00459	.00423	.00390	.00360	.00333	.00309
55	4	.01831	.01647	.01483	.01339	.01210	.01096	.00994	.00904	.00823	.00750	.00686	.00627	.00575	.00528	.00485	.00447	.00412	.00381	.00352	.00327
55	5	.01924	.01732	.01562	.01411	.01276	.01157	.01050	.00955	.00870	.00794	.00726	.00664	.00609	.00560	.00515	.00474	.00438	.00404	.00374	.00347
55	6	.02023	.01823	.01645	.01488	.01347	.01222	.01110	.01011	.00921	.00841	.00769	.00705	.00647	.00594	.00547	.00504	.00465	.00430	.00398	.00369
55	7	.02128	.01919	.01734	.01569	.01423	.01292	.01174	.01070	.00976	.00892	.00816	.00748	.00687	.00631	.00581	.00536	.00495	.00458	.00424	.00393
55	8	.02238	.02021	.01828	.01656	.01502	.01365	.01243	.01133	.01034	.00946	.00866	.00794	.00730	.00671	.00619	.00571	.00527	.00488	.00452	.00420
55	9	.02355	.02129	.01928	.01748	.01587	.01444	.01315	.01200	.01096	.01003	.00920	.00844	.00776	.00714	.00659	.00608	.00562	.00521	.00483	.00448

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
55	10	.02478	.02243	.02033	.01845	.01678	.01527	.01393	.01272	.01163	.01065	.00977	.00898	.00826	.00761	.00702	.00648	.00600	.00556	.00515	.00479
55	11	.02608	.02363	.02144	.01948	.01773	.01616	.01475	.01348	.01234	.01131	.01038	.00954	.00879	.00810	.00748	.00691	.00640	.00593	.00551	.00512
55	12	.02744	.02489	.02261	.02057	.01873	.01709	.01561	.01428	.01308	.01200	.01103	.01014	.00935	.00862	.00796	.00737	.00683	.00633	.00588	.00547
55	13	.02885	.02620	.02382	.02169	.01978	.01806	.01651	.01512	.01386	.01273	.01170	.01077	.00993	.00917	.00847	.00784	.00727	.00675	.00627	.00583
55	14	.03031	.02755	.02508	.02285	.02086	.01906	.01744	.01598	.01466	.01347	.01240	.01142	.01053	.00973	.00900	.00833	.00773	.00717	.00667	.00621
55	15	.03180	.02893	.02636	.02405	.02197	.02009	.01840	.01687	.01549	.01424	.01311	.01208	.01115	.01030	.00953	.00883	.00819	.00761	.00708	.00659
55	16	.03333	.03035	.02768	.02527	.02310	.02114	.01937	.01778	.01633	.01502	.01383	.01276	.01178	.01089	.01008	.00934	.00867	.00805	.00749	.00697
55	17	.03490	.03182	.02904	.02653	.02427	.02223	.02038	.01871	.01720	.01583	.01458	.01345	.01243	.01149	.01064	.00986	.00915	.00850	.00791	.00737
55	18	.03653	.03333	.03044	.02784	.02548	.02335	.02143	.01968	.01810	.01667	.01536	.01418	.01310	.01212	.01122	.01040	.00965	.00897	.00835	.00777
55	19	.03823	.03491	.03191	.02920	.02675	.02453	.02252	.02070	.01905	.01755	.01618	.01494	.01381	.01277	.01183	.01097	.01018	.00946	.00881	.00820
55	20	.04001	.03656	.03345	.03064	.02809	.02577	.02368	.02178	.02005	.01848	.01705	.01574	.01455	.01347	.01248	.01158	.01075	.00999	.00930	.00866
55	21	.04187	.03830	.03507	.03214	.02949	.02708	.02490	.02291	.02110	.01946	.01796	.01660	.01535	.01421	.01317	.01222	.01135	.01055	.00982	.00915
55	22	.04381	.04011	.03676	.03372	.03096	.02846	.02618	.02411	.02222	.02050	.01893	.01750	.01619	.01500	.01391	.01291	.01199	.01115	.01038	.00967
55	23	.04584	.04201	.03854	.03538	.03251	.02990	.02753	.02537	.02340	.02160	.01996	.01846	.01709	.01584	.01469	.01364	.01267	.01179	.01097	.01022
55	24	.04797	.04401	.04040	.03713	.03415	.03143	.02896	.02670	.02464	.02277	.02105	.01948	.01804	.01673	.01552	.01441	.01340	.01247	.01161	.01082
55	25	.05020	.04610	.04236	.03896	.03586	.03304	.03046	.02811	.02597	.02400	.02221	.02056	.01906	.01768	.01641	.01525	.01418	.01320	.01229	.01146
55	26	.05253	.04828	.04442	.04089	.03767	.03474	.03205	.02960	.02736	.02531	.02343	.02171	.02013	.01868	.01736	.01613	.01501	.01398	.01303	.01215
55	27	.05497	.05058	.04657	.04291	.03957	.03652	.03373	.03118	.02884	.02670	.02473	.02293	.02128	.01976	.01836	.01708	.01590	.01481	.01381	.01289
55	28	.05751	.05297	.04882	.04503	.04157	.03839	.03549	.03283	.03039	.02816	.02611	.02422	.02249	.02090	.01943	.01809	.01685	.01570	.01465	.01367
55	29	.06015	.05546	.05117	.04724	.04365	.04036	.03734	.03457	.03203	.02970	.02755	.02558	.02377	.02210	.02057	.01915	.01785	.01665	.01553	.01451
55	30	.06290	.05805	.05362	.04955	.04582	.04241	.03927	.03639	.03374	.03131	.02907	.02702	.02512	.02337	.02176	.02028	.01891	.01764	.01648	.01540
55	31	.06574	.06074	.05616	.05195	.04809	.04455	.04129	.03829	.03554	.03300	.03067	.02852	.02654	.02471	.02302	.02147	.02003	.01870	.01747	.01634
55	32	.06869	.06354	.05880	.05445	.05045	.04678	.04340	.04028	.03742	.03478	.03234	.03010	.02803	.02612	.02435	.02272	.02121	.01982	.01853	.01733
55	33	.07175	.06644	.06155	.05705	.05291	.04911	.04560	.04237	.03939	.03664	.03410	.03176	.02960	.02760	.02575	.02404	.02246	.02100	.01964	.01839
55	34	.07492	.06944	.06439	.05975	.05547	.05153	.04789	.04454	.04144	.03858	.03594	.03350	.03124	.02916	.02723	.02544	.02378	.02224	.02082	.01950
55	35	.07819	.07254	.06735	.06255	.05813	.05405	.05028	.04680	.04359	.04062	.03787	.03533	.03297	.03079	.02878	.02690	.02517	.02356	.02207	.02068
55	36	.08156	.07576	.07040	.06545	.06089	.05667	.05277	.04916	.04582	.04274	.03988	.03723	.03478	.03251	.03040	.02844	.02663	.02494	.02338	.02192
55	37	.08504	.07907	.07355	.06845	.06374	.05938	.05535	.05161	.04815	.04495	.04198	.03923	.03667	.03430	.03210	.03006	.02816	.02640	.02476	.02323
55	38	.08862	.08249	.07681	.07156	.06670	.06219	.05802	.05416	.05058	.04725	.04417	.04131	.03865	.03618	.03389	.03176	.02978	.02793	.02621	.02462
55	39	.09230	.08600	.08017	.07476	.06975	.06511	.06080	.05680	.05309	.04965	.04645	.04348	.04071	.03815	.03576	.03353	.03146	.02954	.02774	.02607
55	40	.09609	.08962	.08362	.07806	.07290	.06811	.06367	.05954	.05570	.05213	.04882	.04573	.04287	.04019	.03771	.03539	.03323	.03122	.02935	.02760
55	41	.09997	.09334	.08718	.08147	.07616	.07122	.06664	.06237	.05841	.05472	.05128	.04808	.04511	.04233	.03975	.03733	.03509	.03299	.03103	.02920
55	42	.10394	.09715	.09083	.08496	.07950	.07442	.06970	.06530	.06120	.05739	.05384	.05052	.04744	.04456	.04187	.03936	.03702	.03483	.03279	.03088
55	43	.10800	.10104	.09457	.08855	.08294	.07772	.07285	.06832	.06409	.06015	.05648	.05305	.04985	.04686	.04407	.04147	.03903	.03676	.03463	.03264
55	44	.11213	.10502	.09839	.09221	.08646	.08109	.07609	.07142	.06706	.06300	.05920	.05566	.05235	.04925	.04636	.04366	.04113	.03876	.03654	.03447
55	45	.11634	.10906	.10228	.09595	.09005	.08454	.07940	.07460	.07011	.06592	.06200	.05834	.05492	.05172	.04872	.04592	.04329	.04083	.03853	.03637
55	46	.12060	.11317	.10624	.09976	.09371	.08806	.08278	.07785	.07323	.06892	.06488	.06110	.05757	.05425	.05115	.04825	.04553	.04298	.04058	.03834
55	47	.12491	.11733	.11024	.10362	.09743	.09164	.08623	.08116	.07642	.07198	.06782	.06393	.06028	.05686	.05365	.05065	.04783	.04519	.04270	.04037
55	48	.12926	.12153	.11430	.10754	.10121	.09528	.08973	.08453	.07966	.07510	.07082	.06682	.06306	.05953	.05622	.05311	.05020	.04746	.04489	.04247
55	49	.13364	.12577	.11840	.11149	.10503	.09897	.09329	.08796	.08297	.07828	.07389	.06976	.06589	.06226	.05885	.05564	.05263	.04980	.04714	.04463
55	50	.13805	.13004	.12253	.11549	.10889	.10270	.09689	.09144	.08632	.08152	.07701	.07277	.06879	.06505	.06153	.05823	.05512	.05220	.04944	.04686
55	51	.14248	.13433	.12669	.11952	.11279	.10647	.10053	.09496	.08972	.08480	.08018	.07583	.07174	.06790	.06428	.06087	.05767	.05465	.05181	.04914
55	52	.14691	.13864	.13087	.12357	.11671	.11026	.10421	.09851	.09316	.08812	.08339	.07893	.07473	.07079	.06707	.06357	.06027	.05716	.05423	.05147
55	53	.15133	.14294	.13504	.12762	.12064	.11408	.10790	.10209	.09662	.09148	.08663	.08207	.07777	.07372	.06990	.06630	.06291	.05971	.05669	.05384
55	54	.15574	.14723	.13921	.13168	.12458	.11790	.11161	.10569	.10011	.09485	.08990	.08523	.08083	.07668	.07277	.06907	.06559	.06230	.05920	.05627
55	55	.16013	.15150	.14337	.13572	.12851	.12172	.11532	.10929	.10361	.09825	.09319	.08842	.08392	.07967	.07566	.07188	.06831	.06493	.06174	.05873
56	0	.01767	.01603	.01457	.01328	.01214	.01112	.01021	.00940	.00867	.00801	.00743	.00690	.00642	.00598	.00559	.00523	.00491	.00461	.00434	.00409
56	1	.01610	.01446	.01302	.01174	.01061	.00960	.00871	.00792	.00722	.00658	.00602	.00552	.00506	.00465	.00429	.00395	.00365	.00338	.00314	.00291
56	2	.01679	.01509	.01359	.01225	.01107	.01003	.00910	.00827	.00753	.00687	.00628	.00575	.00527	.00484	.00446	.00411	.00380	.00351	.00325	.00302
56	3	.01760	.01582	.01425	.01286	.01163	.01054	.00956	.00869	.00792	.00722	.00660	.00605	.00555	.00510	.00469	.00432	.00399	.00369	.00342	.00317

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
56	4	.01847	.01663	.01499	.01354	.01225	.01110	.01008	.00917	.00836	.00763	.00698	.00639	.00586	.00539	.00496	.00457	.00422	.00390	.00362	.00335
56	5	.01942	.01749	.01578	.01427	.01292	.01172	.01065	.00969	.00884	.00807	.00739	.00677	.00621	.00571	.00526	.00485	.00448	.00415	.00384	.00356
56	6	.02042	.01841	.01663	.01505	.01364	.01238	.01126	.01026	.00936	.00855	.00783	.00718	.00659	.00607	.00559	.00516	.00476	.00441	.00409	.00379
56	7	.02148	.01939	.01753	.01588	.01440	.01309	.01191	.01086	.00992	.00907	.00831	.00762	.00700	.00645	.00594	.00549	.00507	.00470	.00435	.00404
56	8	.02259	.02042	.01848	.01675	.01521	.01384	.01260	.01150	.01051	.00962	.00882	.00810	.00744	.00686	.00632	.00584	.00540	.00500	.00464	.00431
56	9	.02378	.02151	.01949	.01769	.01608	.01463	.01334	.01218	.01114	.01021	.00936	.00860	.00792	.00730	.00673	.00622	.00576	.00534	.00496	.00461
56	10	.02503	.02267	.02056	.01868	.01699	.01548	.01413	.01292	.01182	.01084	.00995	.00915	.00843	.00777	.00718	.00664	.00615	.00570	.00529	.00492
56	11	.02634	.02388	.02169	.01972	.01796	.01638	.01497	.01369	.01254	.01151	.01057	.00973	.00897	.00828	.00765	.00708	.00656	.00609	.00566	.00526
56	12	.02772	.02516	.02287	.02082	.01898	.01733	.01585	.01451	.01330	.01222	.01123	.01035	.00954	.00881	.00815	.00755	.00700	.00650	.00604	.00562
56	13	.02915	.02649	.02411	.02197	.02005	.01832	.01676	.01536	.01410	.01296	.01192	.01099	.01014	.00937	.00867	.00804	.00746	.00693	.00644	.00600
56	14	.03062	.02786	.02538	.02315	.02114	.01934	.01771	.01624	.01492	.01372	.01263	.01165	.01076	.00995	.00921	.00854	.00792	.00737	.00686	.00639
56	15	.03213	.02926	.02668	.02436	.02227	.02038	.01868	.01715	.01576	.01450	.01336	.01233	.01139	.01053	.00976	.00905	.00840	.00781	.00727	.00678
56	16	.03368	.03070	.02802	.02560	.02342	.02145	.01968	.01807	.01661	.01530	.01410	.01302	.01203	.01113	.01031	.00957	.00889	.00826	.00770	.00717
56	17	.03528	.03218	.02939	.02688	.02461	.02255	.02070	.01902	.01750	.01612	.01487	.01373	.01269	.01175	.01089	.01010	.00938	.00873	.00813	.00758
56	18	.03693	.03371	.03082	.02820	.02584	.02370	.02176	.02001	.01842	.01697	.01566	.01446	.01338	.01238	.01148	.01065	.00990	.00921	.00857	.00799
56	19	.03865	.03531	.03230	.02958	.02712	.02489	.02287	.02104	.01938	.01787	.01649	.01524	.01410	.01305	.01210	.01123	.01044	.00971	.00904	.00843
56	20	.04044	.03699	.03387	.03104	.02848	.02615	.02405	.02213	.02039	.01881	.01737	.01606	.01486	.01377	.01277	.01185	.01102	.01025	.00955	.00890
56	21	.04233	.03875	.03551	.03257	.02990	.02748	.02529	.02329	.02147	.01981	.01831	.01693	.01567	.01452	.01347	.01251	.01163	.01082	.01008	.00940
56	22	.04430	.04059	.03722	.03417	.03140	.02888	.02659	.02450	.02260	.02087	.01929	.01785	.01653	.01533	.01422	.01321	.01229	.01144	.01065	.00994
56	23	.04636	.04252	.03903	.03586	.03298	.03035	.02797	.02579	.02381	.02200	.02034	.01883	.01745	.01618	.01502	.01396	.01298	.01209	.01127	.01051
56	24	.04852	.04454	.04092	.03763	.03464	.03191	.02942	.02715	.02508	.02318	.02145	.01987	.01842	.01709	.01588	.01476	.01373	.01279	.01192	.01112
56	25	.05079	.04667	.04292	.03950	.03639	.03355	.03096	.02859	.02643	.02445	.02264	.02098	.01946	.01807	.01679	.01561	.01453	.01354	.01262	.01178
56	26	.05315	.04889	.04501	.04146	.03823	.03527	.03258	.03011	.02785	.02578	.02389	.02215	.02056	.01910	.01776	.01652	.01539	.01434	.01338	.01249
56	27	.05564	.05123	.04720	.04353	.04017	.03710	.03429	.03172	.02936	.02720	.02522	.02341	.02174	.02020	.01879	.01750	.01630	.01520	.01418	.01325
56	28	.05822	.05366	.04950	.04569	.04220	.03901	.03609	.03341	.03095	.02870	.02663	.02473	.02298	.02137	.01989	.01853	.01727	.01611	.01504	.01406
56	29	.06092	.05621	.05189	.04795	.04433	.04102	.03798	.03519	.03263	.03028	.02811	.02612	.02429	.02261	.02106	.01963	.01830	.01709	.01596	.01492
56	30	.06372	.05885	.05439	.05030	.04655	.04311	.03995	.03705	.03439	.03193	.02967	.02760	.02568	.02392	.02229	.02078	.01940	.01812	.01693	.01583
56	31	.06663	.06160	.05699	.05276	.04887	.04530	.04202	.03900	.03623	.03367	.03131	.02914	.02714	.02529	.02359	.02201	.02055	.01921	.01796	.01681
56	32	.06964	.06446	.05969	.05532	.05129	.04759	.04418	.04105	.03816	.03549	.03304	.03077	.02867	.02674	.02495	.02330	.02177	.02036	.01905	.01783
56	33	.07277	.06742	.06251	.05798	.05382	.04998	.04644	.04318	.04018	.03740	.03484	.03248	.03029	.02827	.02640	.02467	.02306	.02158	.02020	.01893
56	34	.07601	.07050	.06542	.06075	.05644	.05247	.04880	.04542	.04229	.03941	.03674	.03427	.03199	.02987	.02792	.02611	.02443	.02287	.02142	.02008
56	35	.07936	.07369	.06845	.06363	.05917	.05506	.05126	.04775	.04450	.04150	.03872	.03615	.03377	.03157	.02952	.02762	.02586	.02423	.02271	.02130
56	36	.08282	.07698	.07159	.06661	.06200	.05775	.05382	.05018	.04681	.04369	.04080	.03812	.03564	.03334	.03120	.02922	.02738	.02566	.02407	.02259
56	37	.08639	.08039	.07483	.06969	.06494	.06055	.05647	.05270	.04921	.04597	.04297	.04018	.03760	.03520	.03297	.03089	.02897	.02717	.02551	.02396
56	38	.09008	.08390	.07818	.07289	.06799	.06345	.05924	.05533	.05171	.04835	.04523	.04234	.03964	.03714	.03482	.03265	.03064	.02876	.02702	.02539
56	39	.09387	.08752	.08164	.07619	.07114	.06645	.06210	.05806	.05431	.05083	.04759	.04458	.04178	.03918	.03675	.03450	.03239	.03043	.02861	.02690
56	40	.09777	.09125	.08521	.07960	.07440	.06956	.06507	.06090	.05702	.05341	.05005	.04692	.04401	.04130	.03878	.03643	.03423	.03219	.03028	.02850
56	41	.10177	.09509	.08889	.08312	.07776	.07278	.06814	.06383	.05982	.05608	.05260	.04936	.04634	.04353	.04090	.03845	.03616	.03403	.03203	.03017
56	42	.10588	.09903	.09266	.08674	.08123	.07610	.07132	.06687	.06272	.05886	.05526	.05190	.04876	.04584	.04311	.04056	.03818	.03595	.03387	.03192
56	43	.11007	.10306	.09653	.09045	.08479	.07951	.07459	.07000	.06572	.06173	.05800	.05453	.05128	.04824	.04541	.04276	.04028	.03796	.03579	.03376
56	44	.11436	.10718	.10049	.09426	.08844	.08302	.07795	.07323	.06881	.06469	.06084	.05724	.05388	.05074	.04779	.04504	.04246	.04005	.03779	.03568
56	45	.11872	.11138	.10453	.09814	.09218	.08660	.08140	.07653	.07199	.06774	.06376	.06005	.05657	.05331	.05026	.04740	.04473	.04222	.03987	.03767
56	46	.12314	.11565	.10864	.10210	.09599	.09027	.08492	.07992	.07524	.07086	.06676	.06293	.05933	.05596	.05281	.04985	.04707	.04447	.04202	.03973
56	47	.12762	.11997	.11282	.10612	.09986	.09400	.08851	.08338	.07857	.07406	.06984	.06588	.06217	.05869	.05542	.05236	.04948	.04678	.04425	.04187
56	48	.13215	.12435	.11704	.11020	.10380	.09780	.09217	.08690	.08196	.07733	.07298	.06890	.06508	.06148	.05811	.05494	.05197	.04917	.04654	.04407
56	49	.13672	.12877	.12132	.11434	.10779	.10165	.09589	.09049	.08542	.08066	.07619	.07199	.06805	.06435	.06087	.05760	.05452	.05163	.04891	.04634
56	50	.14133	.13324	.12564	.11852	.11183	.10556	.09966	.09413	.08893	.08405	.07946	.07515	.07109	.06728	.06369	.06032	.05714	.05415	.05134	.04868
56	51	.14596	.13773	.13000	.12274	.11592	.10951	.10348	.09782	.09250	.08750	.08279	.07836	.07419	.07027	.06658	.06310	.05982	.05674	.05383	.05109
56	52	.15060	.14223	.13437	.12698	.12003	.11349	.10734	.10156	.09611	.09099	.08616	.08162	.07734	.07331	.06952	.06594	.06256	.05938	.05638	.05355
56	53	.15524	.14674	.13875	.13123	.12416	.11749	.11122	.10532	.09976	.09452	.08958	.08492	.08054	.07640	.07250	.06882	.06535	.06207	.05898	.05606

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
56	54	.15987	.15125	.14314	.13549	.12830	.12152	.11513	.10910	.10342	.09807	.09302	.08826	.08377	.07953	.07553	.07175	.06818	.06481	.06163	.05862
56	55	.16448	.15575	.14751	.13976	.13244	.12554	.11904	.11290	.10711	.10165	.09650	.09163	.08703	.08269	.07859	.07472	.07105	.06759	.06432	.06122
56	56	.16906	.16022	.15188	.14401	.13658	.12957	.12296	.11671	.11082	.10525	.09999	.09502	.09032	.08588	.08169	.07772	.07396	.07041	.06705	.06387
57	0	.01791	.01626	.01481	.01351	.01236	.01134	.01042	.00960	.00887	.00821	.00762	.00709	.00660	.00617	.00577	.00541	.00508	.00478	.00450	.00425
57	1	.01624	.01460	.01315	.01187	.01073	.00973	.00883	.00804	.00733	.00669	.00613	.00562	.00516	.00475	.00438	.00405	.00374	.00347	.00322	.00299
57	2	.01694	.01523	.01372	.01239	.01120	.01015	.00922	.00839	.00764	.00698	.00639	.00585	.00537	.00494	.00455	.00420	.00389	.00360	.00334	.00310
57	3	.01775	.01597	.01440	.01300	.01177	.01067	.00969	.00882	.00804	.00734	.00672	.00616	.00565	.00520	.00479	.00442	.00408	.00378	.00351	.00325
57	4	.01863	.01678	.01514	.01369	.01239	.01124	.01022	.00930	.00848	.00775	.00709	.00650	.00597	.00550	.00506	.00467	.00432	.00400	.00371	.00344
57	5	.01959	.01766	.01594	.01442	.01307	.01187	.01079	.00983	.00897	.00820	.00751	.00689	.00633	.00583	.00537	.00496	.00459	.00425	.00394	.00366
57	6	.02060	.01859	.01680	.01521	.01380	.01254	.01141	.01040	.00950	.00869	.00797	.00731	.00672	.00619	.00571	.00527	.00488	.00452	.00419	.00389
57	7	.02167	.01958	.01771	.01605	.01458	.01326	.01207	.01102	.01007	.00922	.00845	.00776	.00714	.00658	.00607	.00561	.00519	.00481	.00447	.00415
57	8	.02280	.02062	.01868	.01695	.01540	.01402	.01278	.01167	.01067	.00978	.00897	.00825	.00759	.00700	.00646	.00597	.00553	.00513	.00476	.00443
57	9	.02400	.02173	.01970	.01789	.01628	.01483	.01353	.01237	.01132	.01038	.00953	.00877	.00807	.00745	.00688	.00637	.00590	.00547	.00508	.00473
57	10	.02526	.02290	.02079	.01890	.01721	.01569	.01433	.01311	.01201	.01102	.01013	.00932	.00860	.00793	.00734	.00679	.00630	.00584	.00543	.00506
57	11	.02659	.02413	.02193	.01996	.01819	.01661	.01518	.01390	.01275	.01171	.01077	.00992	.00915	.00845	.00782	.00724	.00672	.00624	.00581	.00541
57	12	.02799	.02543	.02313	.02108	.01923	.01757	.01608	.01474	.01352	.01243	.01144	.01055	.00974	.00900	.00833	.00772	.00717	.00667	.00620	.00578
57	13	.02944	.02677	.02438	.02224	.02031	.01858	.01701	.01561	.01434	.01319	.01215	.01121	.01035	.00958	.00887	.00823	.00764	.00711	.00662	.00617
57	14	.03093	.02816	.02567	.02344	.02142	.01961	.01798	.01650	.01517	.01396	.01287	.01188	.01098	.01016	.00942	.00874	.00812	.00756	.00704	.00657
57	15	.03246	.02958	.02699	.02466	.02257	.02067	.01896	.01742	.01602	.01476	.01361	.01257	.01162	.01076	.00998	.00927	.00861	.00802	.00747	.00697
57	16	.03403	.03104	.02835	.02592	.02373	.02176	.01997	.01836	.01690	.01557	.01437	.01327	.01228	.01137	.01055	.00980	.00911	.00848	.00790	.00738
57	17	.03565	.03254	.02974	.02722	.02494	.02288	.02101	.01932	.01779	.01641	.01514	.01400	.01295	.01200	.01113	.01034	.00962	.00895	.00835	.00779
57	18	.03731	.03409	.03118	.02856	.02618	.02404	.02209	.02033	.01873	.01727	.01595	.01475	.01365	.01265	.01174	.01091	.01014	.00944	.00880	.00822
57	19	.03905	.03571	.03269	.02996	.02749	.02525	.02322	.02138	.01970	.01818	.01680	.01554	.01439	.01334	.01238	.01150	.01070	.00996	.00929	.00867
57	20	.04087	.03741	.03427	.03143	.02886	.02653	.02441	.02249	.02074	.01914	.01769	.01637	.01516	.01406	.01305	.01213	.01129	.01051	.00980	.00915
57	21	.04278	.03919	.03593	.03298	.03031	.02788	.02567	.02366	.02183	.02017	.01865	.01726	.01599	.01483	.01377	.01280	.01191	.01110	.01035	.00966
57	22	.04477	.04105	.03768	.03461	.03183	.02930	.02699	.02490	.02299	.02124	.01965	.01820	.01687	.01565	.01454	.01352	.01258	.01172	.01093	.01021
57	23	.04687	.04301	.03951	.03632	.03343	.03079	.02839	.02620	.02421	.02239	.02072	.01920	.01780	.01653	.01536	.01428	.01330	.01239	.01156	.01079
57	24	.04906	.04506	.04143	.03813	.03512	.03237	.02987	.02759	.02550	.02360	.02186	.02026	.01880	.01746	.01623	.01510	.01406	.01311	.01223	.01142
57	25	.05136	.04722	.04346	.04003	.03690	.03404	.03144	.02906	.02688	.02489	.02306	.02139	.01986	.01845	.01716	.01597	.01488	.01388	.01295	.01210
57	26	.05376	.04948	.04558	.04202	.03877	.03580	.03309	.03061	.02833	.02625	.02434	.02259	.02099	.01951	.01815	.01691	.01576	.01470	.01372	.01282
57	27	.05629	.05186	.04782	.04412	.04075	.03766	.03484	.03225	.02988	.02770	.02571	.02387	.02219	.02064	.01922	.01791	.01670	.01558	.01456	.01361
57	28	.05892	.05434	.05015	.04633	.04282	.03961	.03667	.03398	.03150	.02923	.02715	.02523	.02346	.02184	.02035	.01897	.01770	.01652	.01544	.01444
57	29	.06166	.05693	.05260	.04863	.04500	.04166	.03860	.03580	.03322	.03085	.02867	.02666	.02481	.02311	.02154	.02009	.01876	.01752	.01638	.01533
57	30	.06452	.05963	.05515	.05104	.04727	.04381	.04063	.03770	.03502	.03254	.03027	.02817	.02623	.02445	.02281	.02129	.01988	.01858	.01738	.01627
57	31	.06748	.06243	.05780	.05355	.04964	.04605	.04274	.03970	.03690	.03432	.03195	.02976	.02773	.02587	.02414	.02255	.02107	.01971	.01844	.01727
57	32	.07056	.06535	.06056	.05616	.05211	.04839	.04496	.04180	.03888	.03619	.03372	.03143	.02931	.02736	.02555	.02388	.02233	.02090	.01957	.01834
57	33	.07376	.06838	.06344	.05889	.05470	.05083	.04727	.04399	.04096	.03816	.03557	.03318	.03097	.02893	.02704	.02529	.02366	.02216	.02076	.01946
57	34	.07707	.07153	.06643	.06172	.05739	.05338	.04969	.04628	.04313	.04022	.03752	.03503	.03272	.03059	.02861	.02677	.02507	.02349	.02202	.02066
57	35	.08050	.07479	.06953	.06467	.06019	.05604	.05222	.04868	.04540	.04237	.03957	.03697	.03456	.03233	.03026	.02834	.02655	.02490	.02336	.02192
57	36	.08405	.07817	.07275	.06773	.06310	.05881	.05485	.05117	.04777	.04463	.04171	.03900	.03649	.03416	.03200	.02999	.02812	.02638	.02477	.02326
57	37	.08771	.08167	.07608	.07091	.06612	.06169	.05758	.05378	.05025	.04698	.04394	.04113	.03851	.03608	.03382	.03172	.02976	.02795	.02625	.02467
57	38	.09149	.08528	.07953	.07419	.06925	.06468	.06043	.05649	.05283	.04944	.04628	.04335	.04063	.03809	.03574	.03354	.03150	.02959	.02782	.02617
57	39	.09539	.08901	.08309	.07760	.07250	.06777	.06338	.05931	.05552	.05200	.04872	.04567	.04284	.04020	.03774	.03545	.03332	.03133	.02947	.02774
57	40	.09940	.09285	.08676	.08111	.07586	.07098	.06645	.06223	.05831	.05466	.05126	.04810	.04515	.04241	.03985	.03746	.03523	.03315	.03121	.02939
57	41	.10353	.09680	.09055	.08474	.07933	.07431	.06963	.06527	.06121	.05743	.05391	.05063	.04757	.04471	.04205	.03956	.03723	.03506	.03303	.03114
57	42	.10777	.10087	.09445	.08848	.08292	.07774	.07291	.06841	.06422	.06031	.05666	.05326	.05008	.04712	.04434	.04175	.03933	.03707	.03495	.03297
57	43	.11210	.10504	.09845	.09232	.08660	.08127	.07630	.07166	.06733	.06329	.05952	.05599	.05270	.04962	.04674	.04404	.04152	.03916	.03695	.03488
57	44	.11653	.10930	.10256	.09626	.09039	.08491	.07979	.07501	.07054	.06637	.06247	.05882	.05541	.05221	.04922	.04642	.04380	.04135	.03904	.03689
57	45	.12105	.11365	.10674	.10029	.09427	.08863	.08337	.07845	.07384	.06954	.06551	.06174	.05820	.05489	.05179	.04889	.04617	.04361	.04122	.03897
57	46	.12564	.11808	.11101	.10440	.09822	.09244	.08704	.08197	.07723	.07279	.06864	.06474	.06109	.05766	.05445	.05144	.04861	.04596	.04347	.04113

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
57	47	.13029	.12257	.11535	.10859	.10226	.09633	.09078	.08557	.08070	.07613	.07184	.06782	.06405	.06051	.05719	.05407	.05114	.04839	.04580	.04337
57	48	.13500	.12712	.11975	.11283	.10636	.10028	.09459	.08925	.08424	.07954	.07513	.07098	.06709	.06344	.06000	.05678	.05374	.05089	.04820	.04568
57	49	.13976	.13173	.12420	.11714	.11052	.10430	.09847	.09299	.08785	.08302	.07848	.07422	.07021	.06644	.06289	.05956	.05642	.05347	.05068	.04807
57	50	.14456	.13638	.12871	.12151	.11474	.10839	.10241	.09680	.09153	.08657	.08191	.07752	.07339	.06951	.06585	.06241	.05917	.05612	.05324	.05053
57	51	.14939	.14107	.13326	.12591	.11901	.11252	.10641	.10067	.09527	.09018	.08540	.08089	.07665	.07265	.06889	.06534	.06199	.05884	.05586	.05306
57	52	.15424	.14579	.13783	.13035	.12331	.11669	.11045	.10458	.09905	.09385	.08894	.08432	.07996	.07585	.07197	.06832	.06487	.06162	.05855	.05565
57	53	.15910	.15051	.14243	.13481	.12765	.12089	.11453	.10853	.10288	.09755	.09253	.08779	.08332	.07910	.07512	.07136	.06781	.06446	.06129	.05830
57	54	.16395	.15524	.14703	.13929	.13199	.12511	.11863	.11251	.10674	.10129	.09615	.09130	.08672	.08239	.07830	.07444	.07079	.06735	.06408	.06100
57	55	.16879	.15996	.15162	.14376	.13635	.12935	.12275	.11651	.11062	.10506	.09981	.09485	.09016	.08573	.08154	.07757	.07383	.07028	.06693	.06375
57	56	.17361	.16466	.15621	.14824	.14071	.13359	.12687	.12053	.11453	.10886	.10349	.09843	.09363	.08910	.08481	.08075	.07690	.07326	.06982	.06655
57	57	.17839	.16934	.16078	.15270	.14506	.13783	.13100	.12455	.11844	.11266	.10720	.10202	.09713	.09249	.08811	.08395	.08001	.07628	.07275	.06940
58	0	.01815	.01650	.01504	.01374	.01258	.01155	.01064	.00981	.00908	.00841	.00782	.00728	.00679	.00635	.00595	.00558	.00525	.00495	.00467	.00441
58	1	.01638	.01473	.01328	.01200	.01086	.00985	.00895	.00815	.00744	.00680	.00623	.00572	.00526	.00485	.00447	.00414	.00383	.00355	.00330	.00307
58	2	.01708	.01537	.01386	.01252	.01133	.01028	.00934	.00850	.00776	.00709	.00649	.00596	.00548	.00504	.00465	.00430	.00397	.00368	.00342	.00318
58	3	.01790	.01611	.01454	.01314	.01190	.01080	.00982	.00894	.00816	.00746	.00683	.00626	.00576	.00530	.00489	.00452	.00418	.00387	.00359	.00334
58	4	.01879	.01693	.01529	.01383	.01253	.01138	.01035	.00943	.00861	.00787	.00721	.00662	.00609	.00560	.00517	.00477	.00442	.00409	.00380	.00353
58	5	.01975	.01782	.01610	.01458	.01322	.01201	.01093	.00997	.00911	.00833	.00764	.00701	.00645	.00594	.00548	.00507	.00469	.00435	.00404	.00375
58	6	.02077	.01876	.01697	.01538	.01396	.01269	.01156	.01055	.00964	.00883	.00810	.00744	.00685	.00631	.00583	.00539	.00499	.00462	.00429	.00399
58	7	.02186	.01976	.01789	.01623	.01475	.01342	.01224	.01117	.01022	.00937	.00860	.00790	.00728	.00671	.00620	.00573	.00531	.00493	.00458	.00426
58	8	.02300	.02082	.01887	.01713	.01558	.01419	.01295	.01184	.01084	.00994	.00913	.00840	.00774	.00714	.00660	.00611	.00566	.00525	.00488	.00454
58	9	.02422	.02194	.01991	.01809	.01647	.01502	.01372	.01255	.01150	.01055	.00970	.00893	.00823	.00760	.00703	.00651	.00604	.00561	.00521	.00486
58	10	.02550	.02312	.02101	.01911	.01742	.01590	.01453	.01331	.01220	.01121	.01031	.00950	.00876	.00810	.00749	.00694	.00644	.00599	.00557	.00519
58	11	.02684	.02437	.02217	.02019	.01842	.01683	.01540	.01411	.01295	.01191	.01096	.01011	.00933	.00863	.00799	.00741	.00688	.00640	.00596	.00556
58	12	.02826	.02569	.02339	.02132	.01947	.01781	.01631	.01496	.01374	.01264	.01165	.01075	.00993	.00919	.00852	.00790	.00734	.00683	.00637	.00594
58	13	.02973	.02705	.02466	.02250	.02057	.01883	.01726	.01585	.01457	.01341	.01237	.01142	.01056	.00978	.00907	.00842	.00783	.00729	.00679	.00634
58	14	.03124	.02846	.02596	.02372	.02170	.01988	.01824	.01676	.01542	.01421	.01311	.01211	.01120	.01038	.00963	.00895	.00832	.00775	.00723	.00675
58	15	.03279	.02990	.02730	.02497	.02286	.02096	.01924	.01769	.01629	.01502	.01386	.01281	.01186	.01099	.01020	.00948	.00882	.00822	.00767	.00716
58	16	.03437	.03137	.02867	.02624	.02404	.02206	.02027	.01865	.01718	.01584	.01463	.01353	.01253	.01162	.01079	.01003	.00933	.00870	.00811	.00758
58	17	.03600	.03289	.03008	.02755	.02526	.02319	.02132	.01963	.01809	.01669	.01542	.01427	.01322	.01226	.01138	.01058	.00985	.00918	.00857	.00800
58	18	.03769	.03446	.03154	.02891	.02653	.02437	.02241	.02064	.01903	.01757	.01624	.01503	.01393	.01292	.01200	.01116	.01039	.00968	.00903	.00844
58	19	.03945	.03610	.03307	.03033	.02785	.02560	.02356	.02171	.02003	.01850	.01710	.01583	.01467	.01361	.01265	.01176	.01095	.01021	.00953	.00890
58	20	.04129	.03781	.03467	.03182	.02924	.02690	.02477	.02283	.02108	.01947	.01801	.01668	.01547	.01435	.01334	.01241	.01155	.01077	.01005	.00939
58	21	.04322	.03962	.03635	.03339	.03070	.02826	.02604	.02403	.02219	.02051	.01898	.01759	.01631	.01514	.01407	.01309	.01220	.01137	.01061	.00992
58	22	.04524	.04150	.03812	.03504	.03225	.02970	.02739	.02528	.02336	.02161	.02001	.01854	.01720	.01598	.01486	.01382	.01288	.01201	.01121	.01048
58	23	.04736	.04349	.03997	.03678	.03387	.03122	.02881	.02661	.02460	.02277	.02109	.01956	.01816	.01687	.01569	.01460	.01361	.01269	.01185	.01108
58	24	.04958	.04557	.04193	.03861	.03559	.03283	.03032	.02802	.02592	.02401	.02225	.02064	.01917	.01782	.01658	.01544	.01439	.01343	.01254	.01172
58	25	.05191	.04776	.04398	.04054	.03740	.03453	.03191	.02951	.02732	.02532	.02348	.02180	.02025	.01884	.01753	.01633	.01523	.01422	.01328	.01242
58	26	.05435	.05006	.04614	.04257	.03930	.03632	.03359	.03109	.02881	.02671	.02479	.02303	.02141	.01992	.01855	.01729	.01613	.01506	.01407	.01316
58	27	.05691	.05247	.04841	.04471	.04132	.03821	.03537	.03277	.03038	.02819	.02618	.02434	.02264	.02108	.01964	.01831	.01709	.01597	.01493	.01396
58	28	.05959	.05500	.05079	.04695	.04343	.04020	.03725	.03453	.03204	.02976	.02765	.02572	.02394	.02230	.02079	.01940	.01812	.01693	.01584	.01482
58	29	.06238	.05763	.05328	.04930	.04564	.04229	.03922	.03639	.03379	.03141	.02921	.02719	.02532	.02361	.02202	.02056	.01921	.01796	.01680	.01574
58	30	.06529	.06038	.05588	.05175	.04796	.04448	.04128	.03834	.03563	.03314	.03085	.02873	.02678	.02498	.02332	.02178	.02036	.01905	.01783	.01671
58	31	.06831	.06324	.05859	.05431	.05038	.04677	.04345	.04038	.03757	.03497	.03257	.03036	.02832	.02643	.02469	.02308	.02159	.02021	.01893	.01774
58	32	.07145	.06622	.06141	.05698	.05291	.04916	.04571	.04253	.03959	.03688	.03438	.03207	.02994	.02797	.02614	.02445	.02288	.02143	.02009	.01884
58	33	.07471	.06932	.06435	.05977	.05555	.05167	.04808	.04477	.04172	.03890	.03629	.03388	.03165	.02958	.02767	.02590	.02425	.02273	.02132	.02000
58	34	.07810	.07253	.06740	.06267	.05831	.05428	.05056	.04712	.04395	.04101	.03829	.03578	.03345	.03129	.02928	.02743	.02570	.02410	.02262	.02123
58	35	.08160	.07587	.07058	.06569	.06118	.05701	.05315	.04958	.04628	.04323	.04040	.03777	.03534	.03308	.03099	.02904	.02724	.02556	.02400	.02254
58	36	.08524	.07933	.07387	.06883	.06416	.05985	.05585	.05215	.04872	.04554	.04260	.03986	.03733	.03497	.03278	.03075	.02885	.02709	.02545	.02393
58	37	.08899	.08291	.07729	.07209	.06727	.06280	.05866	.05483	.05127	.04797	.04490	.04206	.03941	.03695	.03466	.03254	.03056	.02871	.02699	.02539
58	38	.09287	.08662	.08083	.07546	.07049	.06588	.06159	.05762	.05393	.05050	.04731	.04435	.04160	.03903	.03664	.03442	.03235	.03042	.02862	.02694

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
58	39	.09687	.09045	.08449	.07896	.07383	.06906	.06464	.06052	.05670	.05314	.04983	.04675	.04388	.04121	.03872	.03640	.03424	.03222	.03033	.02857
58	40	.10099	.09440	.08827	.08258	.07729	.07237	.06780	.06354	.05958	.05590	.05246	.04926	.04628	.04350	.04090	.03848	.03622	.03411	.03213	.03029
58	41	.10524	.09847	.09218	.08632	.08087	.07580	.07108	.06668	.06258	.05876	.05520	.05188	.04878	.04588	.04318	.04066	.03830	.03609	.03403	.03210
58	42	.10960	.10266	.09620	.09018	.08457	.07935	.07447	.06993	.06570	.06174	.05805	.05461	.05139	.04838	.04557	.04294	.04048	.03818	.03602	.03401
58	43	.11408	.10696	.10033	.09415	.08838	.08300	.07798	.07330	.06892	.06483	.06101	.05744	.05410	.05098	.04805	.04532	.04276	.04036	.03811	.03600
58	44	.11865	.11137	.10457	.09823	.09230	.08677	.08160	.07677	.07225	.06803	.06407	.06038	.05692	.05368	.05064	.04780	.04513	.04263	.04029	.03809
58	45	.12332	.11587	.10891	.10240	.09632	.09063	.08531	.08033	.07568	.07132	.06723	.06341	.05983	.05647	.05332	.05037	.04760	.04500	.04256	.04027
58	46	.12807	.12045	.11333	.10666	.10042	.09458	.08912	.08400	.07920	.07470	.07049	.06654	.06283	.05935	.05609	.05303	.05015	.04745	.04491	.04253
58	47	.13289	.12511	.11783	.11100	.10461	.09862	.09300	.08774	.08280	.07817	.07383	.06975	.06592	.06233	.05895	.05577	.05279	.04999	.04735	.04487
58	48	.13778	.12984	.12240	.11542	.10887	.10274	.09697	.09157	.08649	.08173	.07725	.07305	.06910	.06538	.06189	.05860	.05551	.05261	.04987	.04729
58	49	.14273	.13463	.12703	.11990	.11321	.10692	.10102	.09547	.09026	.08536	.08076	.07643	.07235	.06852	.06491	.06151	.05832	.05531	.05247	.04979
58	50	.14772	.13948	.13173	.12445	.11761	.11118	.10514	.09945	.09410	.08907	.08434	.07988	.07569	.07174	.06801	.06451	.06120	.05809	.05515	.05238
58	51	.15276	.14437	.13647	.12905	.12207	.11550	.10931	.10349	.09801	.09285	.08799	.08341	.07909	.07503	.07119	.06757	.06416	.06094	.05790	.05503
58	52	.15782	.14929	.14125	.13369	.12657	.11986	.11354	.10759	.10198	.09669	.09170	.08700	.08257	.07838	.07443	.07071	.06719	.06386	.06073	.05776
58	53	.16290	.15423	.14605	.13836	.13110	.12426	.11781	.11173	.10599	.10057	.09547	.09064	.08609	.08179	.07773	.07390	.07028	.06685	.06361	.06055
58	54	.16798	.15917	.15087	.14304	.13565	.12868	.12211	.11590	.11004	.10450	.09927	.09434	.08967	.08526	.08109	.07715	.07342	.06989	.06656	.06340
58	55	.17305	.16412	.15569	.14774	.14023	.13313	.12643	.12010	.11412	.10847	.10312	.09807	.09329	.08877	.08449	.08045	.07662	.07299	.06956	.06631
58	56	.17810	.16906	.16051	.15244	.14481	.13759	.13077	.12433	.11823	.11246	.10700	.10184	.09695	.09232	.08794	.08379	.07986	.07614	.07261	.06926
58	57	.18313	.17397	.16531	.15713	.14938	.14205	.13512	.12856	.12235	.11647	.11091	.10563	.10064	.09591	.09143	.08718	.08315	.07933	.07571	.07227
58	58	.18812	.17885	.17009	.16179	.15394	.14650	.13946	.13279	.12648	.12049	.11482	.10944	.10435	.09952	.09493	.09059	.08646	.08255	.07884	.07531
59	0	.01839	.01673	.01527	.01396	.01281	.01177	.01085	.01002	.00928	.00862	.00802	.00747	.00698	.00654	.00613	.00576	.00543	.00512	.00484	.00458
59	1	.01651	.01487	.01341	.01212	.01098	.00997	.00907	.00827	.00755	.00691	.00634	.00582	.00536	.00494	.00457	.00423	.00392	.00364	.00339	.00315
59	2	.01722	.01550	.01399	.01265	.01146	.01040	.00946	.00862	.00787	.00720	.00660	.00606	.00557	.00514	.00474	.00439	.00406	.00377	.00350	.00326
59	3	.01804	.01625	.01467	.01327	.01203	.01092	.00994	.00906	.00827	.00757	.00694	.00637	.00586	.00540	.00499	.00461	.00427	.00396	.00368	.00342
59	4	.01894	.01708	.01543	.01397	.01267	.01151	.01048	.00956	.00873	.00799	.00733	.00673	.00619	.00571	.00527	.00487	.00451	.00419	.00389	.00362
59	5	.01991	.01798	.01626	.01473	.01337	.01216	.01107	.01011	.00924	.00846	.00776	.00713	.00657	.00606	.00559	.00517	.00479	.00445	.00413	.00384
59	6	.02095	.01893	.01713	.01554	.01412	.01285	.01171	.01070	.00978	.00897	.00823	.00757	.00697	.00643	.00594	.00550	.00510	.00473	.00440	.00409
59	7	.02204	.01994	.01807	.01640	.01491	.01358	.01239	.01133	.01037	.00951	.00874	.00804	.00741	.00684	.00632	.00586	.00543	.00504	.00469	.00437
59	8	.02320	.02101	.01906	.01732	.01576	.01437	.01312	.01200	.01100	.01009	.00928	.00854	.00788	.00728	.00673	.00624	.00579	.00538	.00500	.00466
59	9	.02443	.02214	.02011	.01829	.01666	.01521	.01390	.01273	.01167	.01072	.00986	.00909	.00839	.00775	.00717	.00665	.00617	.00574	.00534	.00498
59	10	.02572	.02335	.02122	.01933	.01762	.01610	.01473	.01350	.01239	.01139	.01049	.00967	.00893	.00826	.00765	.00710	.00659	.00613	.00571	.00533
59	11	.02709	.02461	.02240	.02042	.01864	.01704	.01561	.01432	.01315	.01210	.01115	.01029	.00951	.00880	.00816	.00757	.00704	.00655	.00611	.00570
59	12	.02852	.02594	.02364	.02157	.01971	.01804	.01654	.01518	.01396	.01285	.01185	.01095	.01013	.00938	.00870	.00808	.00752	.00700	.00653	.00610
59	13	.03001	.02733	.02492	.02277	.02083	.01908	.01750	.01608	.01480	.01364	.01259	.01163	.01077	.00998	.00926	.00861	.00801	.00747	.00697	.00651
59	14	.03154	.02875	.02625	.02400	.02197	.02015	.01850	.01701	.01567	.01445	.01334	.01234	.01143	.01060	.00984	.00915	.00852	.00794	.00742	.00693
59	15	.03310	.03021	.02760	.02526	.02315	.02124	.01952	.01796	.01655	.01527	.01411	.01306	.01210	.01122	.01043	.00970	.00903	.00843	.00787	.00736
59	16	.03471	.03170	.02899	.02655	.02435	.02236	.02056	.01893	.01745	.01611	.01489	.01379	.01278	.01186	.01102	.01025	.00955	.00891	.00832	.00778
59	17	.03635	.03323	.03042	.02788	.02558	.02351	.02163	.01992	.01838	.01697	.01570	.01453	.01348	.01251	.01163	.01082	.01008	.00941	.00879	.00822
59	18	.03806	.03482	.03189	.02925	.02686	.02470	.02273	.02095	.01934	.01787	.01653	.01531	.01420	.01318	.01226	.01141	.01063	.00992	.00926	.00866
59	19	.03983	.03647	.03344	.03069	.02820	.02594	.02389	.02203	.02034	.01880	.01740	.01612	.01496	.01389	.01292	.01202	.01121	.01046	.00977	.00913
59	20	.04169	.03821	.03506	.03220	.02961	.02726	.02512	.02318	.02141	.01980	.01833	.01699	.01576	.01465	.01362	.01268	.01182	.01103	.01030	.00963
59	21	.04365	.04003	.03676	.03379	.03109	.02864	.02641	.02439	.02254	.02085	.01931	.01791	.01662	.01545	.01437	.01338	.01248	.01164	.01088	.01017
59	22	.04569	.04194	.03855	.03546	.03266	.03010	.02778	.02566	.02373	.02197	.02036	.01888	.01753	.01630	.01517	.01413	.01317	.01230	.01149	.01074
59	23	.04783	.04395	.04043	.03722	.03430	.03165	.02922	.02701	.02499	.02315	.02146	.01992	.01850	.01721	.01602	.01492	.01392	.01299	.01214	.01136
59	24	.05008	.04606	.04241	.03908	.03604	.03328	.03075	.02844	.02634	.02441	.02264	.02102	.01954	.01818	.01693	.01578	.01472	.01374	.01285	.01202
59	25	.05245	.04828	.04449	.04104	.03788	.03500	.03237	.02996	.02776	.02574	.02390	.02220	.02064	.01921	.01790	.01669	.01558	.01455	.01361	.01273
59	26	.05492	.05062	.04669	.04310	.03982	.03682	.03408	.03157	.02927	.02716	.02523	.02345	.02182	.02032	.01894	.01767	.01650	.01542	.01442	.01350
59	27	.05752	.05307	.04899	.04527	.04187	.03875	.03589	.03328	.03088	.02867	.02665	.02479	.02308	.02150	.02005	.01872	.01748	.01634	.01529	.01432
59	28	.06024	.05563	.05141	.04755	.04402	.04078	.03780	.03508	.03257	.03027	.02815	.02621	.02441	.02276	.02124	.01983	.01853	.01734	.01623	.01520
59	29	.06308	.05831	.05395	.04994	.04627	.04291	.03981	.03697	.03436	.03195	.02974	.02770	.02583	.02409	.02249	.02102	.01965	.01839	.01722	.01614

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
59	30	.06604	.06111	.05659	.05244	.04864	.04514	.04192	.03896	.03624	.03373	.03142	.02929	.02732	.02550	.02383	.02227	.02084	.01951	.01828	.01714
59	31	.06911	.06402	.05935	.05506	.05111	.04747	.04413	.04105	.03821	.03560	.03318	.03095	.02889	.02699	.02523	.02360	.02210	.02070	.01941	.01820
59	32	.07231	.06706	.06223	.05778	.05369	.04992	.04645	.04324	.04029	.03756	.03504	.03271	.03056	.02856	.02672	.02501	.02343	.02196	.02060	.01933
59	33	.07564	.07022	.06523	.06063	.05639	.05248	.04887	.04554	.04247	.03962	.03699	.03456	.03231	.03023	.02829	.02650	.02484	.02330	.02186	.02053
59	34	.07909	.07350	.06835	.06359	.05920	.05515	.05141	.04795	.04475	.04179	.03905	.03651	.03416	.03198	.02995	.02808	.02633	.02471	.02321	.02181
59	35	.08267	.07691	.07159	.06668	.06214	.05795	.05406	.05047	.04715	.04406	.04121	.03856	.03610	.03382	.03171	.02974	.02791	.02621	.02463	.02316
59	36	.08638	.08045	.07497	.06990	.06520	.06086	.05683	.05311	.04965	.04645	.04347	.04071	.03815	.03577	.03355	.03150	.02958	.02780	.02614	.02459
59	37	.09023	.08412	.07847	.07323	.06838	.06389	.05972	.05586	.05227	.04894	.04584	.04297	.04030	.03781	.03550	.03334	.03134	.02947	.02773	.02610
59	38	.09420	.08792	.08210	.07670	.07169	.06705	.06273	.05873	.05500	.05154	.04833	.04534	.04255	.03996	.03754	.03529	.03319	.03124	.02941	.02770
59	39	.09830	.09185	.08585	.08029	.07512	.07032	.06586	.06171	.05786	.05427	.05092	.04781	.04491	.04221	.03969	.03734	.03514	.03310	.03118	.02940
59	40	.10254	.09590	.08974	.08401	.07868	.07373	.06912	.06483	.06083	.05711	.05364	.05040	.04738	.04457	.04194	.03949	.03720	.03506	.03305	.03118
59	41	.10690	.10009	.09376	.08786	.08237	.07726	.07250	.06806	.06393	.06007	.05647	.05311	.04997	.04704	.04431	.04175	.03936	.03712	.03502	.03306
59	42	.11139	.10440	.09790	.09184	.08619	.08092	.07600	.07142	.06714	.06315	.05942	.05593	.05267	.04963	.04678	.04411	.04162	.03928	.03709	.03504
59	43	.11600	.10884	.10216	.09593	.09012	.08469	.07963	.07490	.07048	.06634	.06248	.05887	.05549	.05232	.04936	.04658	.04398	.04155	.03926	.03712
59	44	.12072	.11338	.10654	.10014	.09417	.08859	.08337	.07849	.07392	.06965	.06566	.06191	.05841	.05512	.05205	.04916	.04645	.04392	.04153	.03930
59	45	.12553	.11803	.11102	.10446	.09832	.09258	.08721	.08219	.07748	.07307	.06894	.06506	.06143	.05803	.05483	.05184	.04902	.04638	.04390	.04156
59	46	.13045	.12277	.11559	.10887	.10258	.09668	.09116	.08598	.08113	.07658	.07232	.06831	.06456	.06103	.05772	.05461	.05168	.04894	.04635	.04392
59	47	.13544	.12760	.12025	.11337	.10692	.10087	.09520	.08987	.08488	.08019	.07579	.07166	.06777	.06412	.06069	.05747	.05444	.05158	.04890	.04637
59	48	.14050	.13250	.12499	.11795	.11135	.10514	.09932	.09385	.08872	.08389	.07936	.07509	.07108	.06731	.06376	.06042	.05728	.05432	.05153	.04890
59	49	.14563	.13747	.12981	.12261	.11585	.10950	.10353	.09792	.09264	.08768	.08301	.07861	.07448	.07059	.06692	.06346	.06021	.05714	.05425	.05152
59	50	.15082	.14251	.13469	.12734	.12043	.11393	.10782	.10206	.09665	.09155	.08675	.08222	.07796	.07395	.07016	.06659	.06323	.06005	.05706	.05423
59	51	.15606	.14760	.13963	.13213	.12508	.11843	.11218	.10628	.10073	.09550	.09056	.08591	.08153	.07739	.07349	.06981	.06633	.06305	.05995	.05702
59	52	.16134	.15272	.14461	.13697	.12977	.12299	.11659	.11056	.10487	.09951	.09445	.08967	.08516	.08090	.07689	.07309	.06950	.06611	.06291	.05988
59	53	.16663	.15788	.14963	.14185	.13451	.12758	.12105	.11489	.10907	.10358	.09839	.09349	.08886	.08448	.08035	.07644	.07275	.06925	.06594	.06281
59	54	.17193	.16305	.15466	.14675	.13927	.13222	.12555	.11926	.11331	.10769	.10238	.09736	.09261	.08812	.08387	.07985	.07605	.07245	.06904	.06581
59	55	.17724	.16822	.15971	.15166	.14406	.13688	.13009	.12367	.11760	.11185	.10642	.10128	.09642	.09181	.08745	.08332	.07941	.07571	.07220	.06887
59	56	.18253	.17340	.16476	.15659	.14886	.14156	.13464	.12810	.12191	.11605	.11050	.10524	.10027	.09555	.09108	.08685	.08283	.07903	.07542	.07199
59	57	.18781	.17856	.16980	.16151	.15367	.14625	.13921	.13255	.12625	.12027	.11461	.10924	.10415	.09933	.09475	.09041	.08630	.08239	.07868	.07516
59	58	.19304	.18368	.17482	.16642	.15846	.15093	.14378	.13701	.13059	.12450	.11873	.11326	.10806	.10313	.09845	.09401	.08980	.08579	.08199	.07838
59	59	.19823	.18876	.17979	.17129	.16323	.15558	.14833	.14146	.13493	.12874	.12286	.11728	.11198	.10695	.10217	.09763	.09332	.08922	.08533	.08162
60	0	.01862	.01697	.01550	.01419	.01303	.01199	.01107	.01024	.00949	.00882	.00822	.00767	.00717	.00673	.00632	.00594	.00560	.00529	.00501	.00474
60	1	.01665	.01500	.01354	.01225	.01110	.01009	.00918	.00838	.00766	.00702	.00644	.00592	.00546	.00504	.00466	.00432	.00401	.00372	.00347	.00323
60	2	.01735	.01564	.01412	.01277	.01158	.01052	.00957	.00873	.00798	.00731	.00670	.00616	.00567	.00523	.00484	.00448	.00415	.00385	.00358	.00334
60	3	.01818	.01639	.01481	.01340	.01216	.01105	.01006	.00918	.00839	.00768	.00705	.00648	.00596	.00550	.00508	.00470	.00436	.00405	.00376	.00350
60	4	.01909	.01723	.01557	.01411	.01280	.01164	.01061	.00968	.00885	.00811	.00744	.00684	.00630	.00581	.00537	.00497	.00461	.00428	.00398	.00371
60	5	.02007	.01813	.01641	.01487	.01351	.01229	.01121	.01024	.00937	.00859	.00788	.00725	.00668	.00617	.00570	.00528	.00489	.00455	.00423	.00394
60	6	.02111	.01909	.01729	.01569	.01427	.01299	.01186	.01084	.00992	.00910	.00836	.00770	.00709	.00655	.00606	.00561	.00521	.00484	.00450	.00419
60	7	.02222	.02012	.01824	.01657	.01508	.01374	.01255	.01148	.01052	.00966	.00888	.00818	.00754	.00697	.00645	.00598	.00555	.00516	.00480	.00447
60	8	.02339	.02120	.01924	.01750	.01594	.01454	.01329	.01217	.01116	.01025	.00943	.00869	.00802	.00742	.00687	.00637	.00591	.00550	.00512	.00478
60	9	.02463	.02235	.02031	.01848	.01685	.01539	.01408	.01290	.01184	.01089	.01002	.00924	.00854	.00790	.00732	.00679	.00631	.00587	.00547	.00511
60	10	.02594	.02356	.02144	.01953	.01783	.01630	.01492	.01369	.01257	.01157	.01066	.00984	.00910	.00842	.00781	.00725	.00674	.00628	.00585	.00547
60	11	.02733	.02485	.02263	.02064	.01886	.01726	.01582	.01452	.01335	.01229	.01134	.01047	.00969	.00898	.00833	.00774	.00720	.00671	.00626	.00585
60	12	.02877	.02619	.02388	.02181	.01995	.01827	.01676	.01540	.01417	.01306	.01206	.01115	.01032	.00957	.00888	.00826	.00769	.00717	.00669	.00626
60	13	.03028	.02760	.02519	.02302	.02108	.01932	.01774	.01632	.01503	.01386	.01281	.01185	.01097	.01018	.00946	.00880	.00820	.00765	.00715	.00668
60	14	.03183	.02904	.02653	.02427	.02224	.02041	.01876	.01726	.01591	.01468	.01357	.01256	.01165	.01081	.01005	.00935	.00872	.00814	.00760	.00712
60	15	.03341	.03051	.02790	.02555	.02343	.02152	.01979	.01822	.01681	.01552	.01436	.01330	.01233	.01145	.01065	.00992	.00924	.00863	.00807	.00755
60	16	.03503	.03202	.02930	.02686	.02465	.02265	.02084	.01921	.01772	.01638	.01515	.01404	.01302	.01210	.01125	.01048	.00977	.00913	.00853	.00799
60	17	.03670	.03357	.03075	.02820	.02590	.02381	.02193	.02022	.01866	.01725	.01597	.01480	.01373	.01276	.01187	.01106	.01032	.00963	.00901	.00843
60	18	.03841	.03517	.03224	.02959	.02719	.02502	.02305	.02126	.01964	.01816	.01681	.01559	.01447	.01345	.01251	.01166	.01087	.01015	.00949	.00889
60	19	.04021	.03684	.03380	.03104	.02854	.02628	.02422	.02236	.02066	.01911	.01770	.01641	.01524	.01417	.01319	.01229	.01146	.01070	.01001	.00937

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
60	20	.04209	.03860	.03543	.03257	.02997	.02761	.02546	.02351	.02174	.02012	.01864	.01729	.01606	.01493	.01390	.01295	.01209	.01129	.01055	.00988
60	21	.04406	.04044	.03716	.03418	.03147	.02901	.02678	.02474	.02288	.02119	.01964	.01823	.01693	.01575	.01466	.01367	.01275	.01191	.01114	.01043
60	22	.04613	.04237	.03897	.03587	.03306	.03049	.02816	.02603	.02409	.02232	.02070	.01922	.01786	.01662	.01548	.01443	.01347	.01258	.01176	.01101
60	23	.04829	.04440	.04087	.03765	.03473	.03206	.02962	.02740	.02538	.02352	.02183	.02027	.01885	.01754	.01634	.01524	.01423	.01329	.01243	.01164
60	24	.05057	.04654	.04288	.03953	.03649	.03371	.03118	.02886	.02674	.02480	.02302	.02140	.01990	.01853	.01727	.01611	.01504	.01406	.01315	.01232
60	25	.05296	.04879	.04499	.04152	.03836	.03546	.03282	.03040	.02819	.02616	.02430	.02259	.02103	.01959	.01826	.01704	.01592	.01488	.01393	.01305
60	26	.05548	.05116	.04721	.04361	.04032	.03731	.03456	.03204	.02973	.02761	.02566	.02387	.02223	.02072	.01933	.01804	.01686	.01577	.01476	.01383
60	27	.05811	.05364	.04956	.04582	.04240	.03927	.03640	.03377	.03136	.02914	.02711	.02524	.02351	.02193	.02046	.01911	.01787	.01672	.01566	.01468
60	28	.06087	.05625	.05201	.04814	.04459	.04133	.03835	.03561	.03309	.03077	.02864	.02668	.02487	.02321	.02167	.02026	.01895	.01774	.01662	.01558
60	29	.06375	.05897	.05459	.05057	.04689	.04350	.04039	.03754	.03491	.03249	.03026	.02821	.02632	.02457	.02296	.02147	.02009	.01882	.01764	.01654
60	30	.06676	.06181	.05728	.05312	.04929	.04578	.04254	.03957	.03683	.03430	.03198	.02983	.02785	.02602	.02432	.02276	.02131	.01997	.01873	.01757
60	31	.06988	.06478	.06009	.05578	.05181	.04816	.04480	.04170	.03885	.03621	.03378	.03154	.02946	.02754	.02577	.02412	.02260	.02119	.01988	.01866
60	32	.07314	.06787	.06302	.05855	.05444	.05066	.04716	.04394	.04097	.03822	.03568	.03333	.03116	.02915	.02729	.02557	.02397	.02248	.02111	.01983
60	33	.07653	.07109	.06608	.06146	.05720	.05327	.04964	.04629	.04319	.04033	.03768	.03523	.03296	.03086	.02891	.02710	.02542	.02386	.02241	.02106
60	34	.08005	.07444	.06926	.06448	.06007	.05600	.05224	.04875	.04553	.04255	.03979	.03723	.03486	.03266	.03061	.02872	.02695	.02532	.02379	.02237
60	35	.08370	.07792	.07258	.06764	.06308	.05886	.05495	.05134	.04799	.04488	.04200	.03933	.03686	.03455	.03242	.03043	.02858	.02686	.02526	.02377
60	36	.08749	.08154	.07603	.07093	.06621	.06184	.05779	.05404	.05056	.04733	.04433	.04154	.03896	.03655	.03432	.03224	.03030	.02849	.02681	.02524
60	37	.09142	.08529	.07961	.07434	.06947	.06495	.06075	.05686	.05324	.04989	.04677	.04387	.04117	.03866	.03632	.03414	.03211	.03022	.02846	.02681
60	38	.09549	.08918	.08332	.07790	.07286	.06818	.06384	.05981	.05605	.05257	.04932	.04630	.04349	.04087	.03843	.03615	.03403	.03204	.03019	.02846
60	39	.09969	.09320	.08717	.08158	.07638	.07155	.06706	.06288	.05899	.05537	.05199	.04885	.04592	.04319	.04064	.03826	.03604	.03397	.03203	.03021
60	40	.10403	.09736	.09116	.08540	.08004	.07505	.07041	.06608	.06205	.05829	.05479	.05152	.04847	.04563	.04297	.04049	.03817	.03599	.03396	.03206
60	41	.10851	.10166	.09529	.08936	.08383	.07869	.07389	.06941	.06524	.06135	.05771	.05432	.05115	.04818	.04541	.04282	.04040	.03813	.03601	.03402
60	42	.11312	.10609	.09955	.09345	.08776	.08245	.07750	.07288	.06856	.06453	.06076	.05723	.05394	.05086	.04797	.04527	.04274	.04037	.03815	.03607
60	43	.11786	.11066	.10394	.09767	.09181	.08635	.08124	.07647	.07200	.06783	.06393	.06027	.05685	.05365	.05065	.04784	.04520	.04273	.04041	.03823
60	44	.12272	.11534	.10845	.10201	.09599	.09037	.08510	.08018	.07557	.07125	.06721	.06343	.05988	.05655	.05344	.05051	.04777	.04519	.04277	.04049
60	45	.12768	.12013	.11307	.10647	.10028	.09450	.08908	.08400	.07925	.07479	.07061	.06669	.06302	.05957	.05633	.05329	.05043	.04775	.04523	.04286
60	46	.13275	.12503	.11780	.11103	.10468	.09874	.09316	.08794	.08303	.07843	.07412	.07007	.06626	.06269	.05933	.05617	.05320	.05041	.04779	.04531
60	47	.13791	.13002	.12262	.11568	.10918	.10307	.09735	.09197	.08692	.08218	.07773	.07354	.06960	.06590	.06243	.05915	.05607	.05317	.05044	.04787
60	48	.14315	.13509	.12753	.12043	.11377	.10751	.10163	.09610	.09091	.08602	.08143	.07711	.07305	.06922	.06562	.06223	.05903	.05602	.05319	.05051
60	49	.14847	.14024	.13252	.12526	.11844	.11203	.10600	.10032	.09499	.08996	.08523	.08078	.07659	.07263	.06891	.06540	.06209	.05897	.05603	.05325
60	50	.15385	.14547	.13759	.13018	.12320	.11664	.11046	.10464	.09916	.09399	.08913	.08454	.08022	.07614	.07230	.06867	.06525	.06201	.05896	.05608
60	51	.15929	.15076	.14273	.13516	.12803	.12132	.11499	.10903	.10341	.09811	.09311	.08839	.08394	.07974	.07577	.07203	.06849	.06515	.06199	.05900
60	52	.16477	.15609	.14791	.14020	.13292	.12607	.11960	.11349	.10773	.10230	.09716	.09232	.08774	.08341	.07933	.07547	.07181	.06836	.06509	.06200
60	53	.17029	.16146	.15313	.14528	.13786	.13086	.12425	.11801	.11212	.10655	.10129	.09631	.09161	.08716	.08296	.07898	.07521	.07165	.06827	.06508
60	54	.17582	.16685	.15839	.15039	.14284	.13570	.12896	.12258	.11656	.11086	.10547	.10037	.09554	.09097	.08665	.08256	.07868	.07501	.07153	.06823
60	55	.18136	.17226	.16366	.15553	.14785	.14058	.13370	.12720	.12104	.11522	.10970	.10448	.09953	.09485	.09041	.08620	.08221	.07843	.07485	.07145
60	56	.18689	.17767	.16895	.16069	.15288	.14548	.13848	.13185	.12557	.11962	.11398	.10864	.10357	.09877	.09422	.08990	.08581	.08192	.07823	.07473
60	57	.19241	.18307	.17423	.16585	.15792	.15040	.14327	.13652	.13012	.12405	.11830	.11284	.10766	.10275	.09808	.09366	.08946	.08547	.08168	.07808
60	58	.19790	.18845	.17949	.17100	.16295	.15531	.14807	.14120	.13469	.12850	.12264	.11706	.11178	.10675	.10198	.09745	.09315	.08905	.08516	.08147
60	59	.20334	.19379	.18472	.17612	.16796	.16021	.15286	.14588	.13925	.13296	.12698	.12130	.11591	.11078	.10590	.10127	.09686	.09267	.08869	.08489
60	60	.20873	.19907	.18990	.18120	.17293	.16508	.15763	.15054	.14381	.13741	.13133	.12555	.12005	.11482	.10984	.10511	.10061	.09632	.09224	.08835
61	0	.01886	.01720	.01573	.01442	.01325	.01221	.01128	.01045	.00970	.00903	.00842	.00787	.00737	.00692	.00650	.00613	.00578	.00547	.00518	.00491
61	1	.01677	.01512	.01366	.01237	.01122	.01020	.00930	.00849	.00777	.00712	.00654	.00602	.00555	.00513	.00475	.00441	.00409	.00381	.00355	.00331
61	2	.01748	.01576	.01424	.01289	.01170	.01063	.00969	.00884	.00809	.00741	.00681	.00626	.00577	.00533	.00493	.00457	.00424	.00394	.00367	.00342
61	3	.01831	.01652	.01494	.01353	.01228	.01117	.01018	.00929	.00850	.00779	.00715	.00658	.00606	.00560	.00518	.00480	.00445	.00413	.00385	.00359
61	4	.01923	.01737	.01571	.01424	.01293	.01177	.01073	.00980	.00897	.00823	.00756	.00695	.00641	.00592	.00547	.00507	.00471	.00437	.00407	.00379
61	5	.02022	.01828	.01655	.01502	.01365	.01243	.01134	.01037	.00949	.00871	.00800	.00737	.00680	.00628	.00581	.00538	.00500	.00464	.00432	.00403
61	6	.02128	.01925	.01745	.01585	.01442	.01314	.01200	.01098	.01006	.00923	.00849	.00782	.00722	.00667	.00617	.00572	.00532	.00494	.00460	.00429
61	7	.02240	.02029	.01841	.01673	.01524	.01390	.01270	.01163	.01067	.00980	.00902	.00831	.00767	.00710	.00657	.00610	.00566	.00527	.00491	.00458
61	8	.02358	.02138	.01942	.01767	.01611	.01471	.01345	.01233	.01131	.01040	.00958	.00883	.00816	.00755	.00700	.00650	.00604	.00562	.00524	.00489

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
61	9	.02483	.02254	.02050	.01867	.01704	.01557	.01426	.01307	.01201	.01105	.01018	.00940	.00869	.00805	.00746	.00693	.00645	.00601	.00560	.00523
61	10	.02616	.02378	.02164	.01974	.01803	.01649	.01511	.01387	.01275	.01174	.01083	.01001	.00926	.00858	.00796	.00740	.00689	.00642	.00599	.00560
61	11	.02756	.02507	.02285	.02086	.01907	.01747	.01602	.01472	.01355	.01248	.01152	.01065	.00987	.00915	.00850	.00790	.00736	.00687	.00641	.00600
61	12	.02902	.02644	.02412	.02204	.02018	.01850	.01698	.01562	.01438	.01327	.01226	.01134	.01051	.00975	.00906	.00844	.00786	.00734	.00686	.00642
61	13	.03055	.02786	.02544	.02328	.02132	.01957	.01798	.01655	.01526	.01408	.01302	.01206	.01118	.01038	.00965	.00899	.00838	.00783	.00732	.00685
61	14	.03211	.02932	.02680	.02454	.02250	.02067	.01901	.01751	.01615	.01492	.01380	.01279	.01187	.01103	.01026	.00956	.00892	.00833	.00779	.00730
61	15	.03371	.03081	.02819	.02584	.02371	.02179	.02006	.01849	.01706	.01577	.01460	.01353	.01256	.01168	.01087	.01013	.00945	.00884	.00827	.00775
61	16	.03535	.03233	.02961	.02716	.02494	.02294	.02112	.01948	.01799	.01664	.01541	.01429	.01327	.01234	.01149	.01071	.01000	.00934	.00874	.00819
61	17	.03703	.03389	.03107	.02851	.02620	.02411	.02222	.02050	.01894	.01753	.01624	.01506	.01399	.01301	.01212	.01130	.01055	.00986	.00923	.00865
61	18	.03876	.03551	.03257	.02992	.02751	.02533	.02336	.02156	.01993	.01845	.01709	.01586	.01474	.01371	.01277	.01191	.01112	.01039	.00972	.00911
61	19	.04057	.03720	.03415	.03138	.02888	.02661	.02455	.02267	.02097	.01941	.01799	.01670	.01552	.01444	.01345	.01255	.01171	.01095	.01025	.00960
61	20	.04247	.03897	.03580	.03293	.03032	.02795	.02580	.02384	.02206	.02043	.01895	.01759	.01635	.01522	.01418	.01323	.01235	.01155	.01081	.01012
61	21	.04446	.04084	.03755	.03456	.03184	.02938	.02713	.02509	.02322	.02152	.01996	.01854	.01724	.01605	.01496	.01395	.01303	.01218	.01140	.01068
61	22	.04655	.04279	.03937	.03627	.03345	.03088	.02853	.02640	.02445	.02267	.02104	.01955	.01818	.01693	.01578	.01473	.01376	.01286	.01204	.01128
61	23	.04874	.04484	.04130	.03807	.03514	.03246	.03002	.02779	.02575	.02389	.02218	.02062	.01919	.01787	.01666	.01555	.01453	.01359	.01272	.01192
61	24	.05104	.04701	.04333	.03998	.03693	.03414	.03159	.02926	.02714	.02519	.02340	.02176	.02026	.01888	.01761	.01644	.01536	.01437	.01346	.01261
61	25	.05347	.04928	.04547	.04199	.03882	.03591	.03326	.03083	.02861	.02657	.02470	.02298	.02141	.01996	.01862	.01739	.01626	.01522	.01425	.01336
61	26	.05601	.05168	.04773	.04411	.04081	.03779	.03503	.03249	.03017	.02804	.02608	.02428	.02263	.02111	.01971	.01841	.01722	.01612	.01510	.01416
61	27	.05868	.05420	.05010	.04636	.04293	.03978	.03690	.03426	.03183	.02961	.02756	.02567	.02394	.02234	.02087	.01951	.01825	.01709	.01602	.01503
61	28	.06148	.05684	.05260	.04871	.04515	.04188	.03888	.03612	.03359	.03126	.02912	.02715	.02533	.02365	.02210	.02068	.01935	.01813	.01700	.01595
61	29	.06440	.05961	.05521	.05118	.04748	.04408	.04096	.03809	.03545	.03302	.03078	.02871	.02681	.02505	.02342	.02192	.02053	.01924	.01805	.01694
61	30	.06745	.06250	.05795	.05377	.04993	.04640	.04315	.04016	.03741	.03487	.03253	.03036	.02837	.02652	.02482	.02324	.02177	.02042	.01916	.01800
61	31	.07063	.06551	.06080	.05648	.05249	.04883	.04545	.04234	.03946	.03681	.03437	.03211	.03002	.02808	.02629	.02463	.02310	.02167	.02035	.01912
61	32	.07394	.06865	.06379	.05930	.05518	.05137	.04786	.04462	.04163	.03886	.03631	.03395	.03176	.02973	.02786	.02611	.02450	.02300	.02161	.02031
61	33	.07739	.07193	.06690	.06226	.05798	.05404	.05039	.04702	.04391	.04102	.03836	.03589	.03360	.03148	.02951	.02769	.02599	.02441	.02295	.02159
61	34	.08097	.07534	.07015	.06535	.06092	.05683	.05304	.04954	.04630	.04329	.04051	.03793	.03554	.03332	.03126	.02935	.02757	.02591	.02437	.02293
61	35	.08470	.07889	.07353	.06857	.06399	.05975	.05582	.05218	.04881	.04568	.04278	.04009	.03759	.03527	.03311	.03111	.02924	.02750	.02588	.02437
61	36	.08856	.08258	.07705	.07193	.06719	.06279	.05872	.05494	.05144	.04819	.04517	.04236	.03975	.03733	.03507	.03297	.03101	.02918	.02748	.02589
61	37	.09257	.08641	.08071	.07542	.07052	.06597	.06175	.05784	.05420	.05081	.04767	.04474	.04202	.03949	.03713	.03493	.03287	.03096	.02917	.02751
61	38	.09673	.09039	.08451	.07906	.07399	.06929	.06492	.06086	.05708	.05357	.05029	.04725	.04441	.04176	.03930	.03700	.03485	.03284	.03097	.02922
61	39	.10103	.09451	.08846	.08283	.07760	.07274	.06822	.06401	.06009	.05644	.05304	.04987	.04692	.04416	.04158	.03918	.03693	.03483	.03286	.03103
61	40	.10547	.09877	.09254	.08675	.08136	.07634	.07166	.06730	.06324	.05946	.05592	.05262	.04955	.04667	.04398	.04147	.03912	.03692	.03487	.03294
61	41	.11006	.10318	.09678	.09081	.08525	.08007	.07524	.07073	.06653	.06260	.05893	.05551	.05230	.04931	.04651	.04389	.04143	.03913	.03698	.03496
61	42	.11479	.10773	.10115	.09502	.08929	.08395	.07896	.07430	.06995	.06588	.06207	.05852	.05519	.05207	.04915	.04642	.04386	.04146	.03921	.03709
61	43	.11966	.11242	.10567	.09936	.09346	.08796	.08281	.07800	.07350	.06929	.06535	.06165	.05820	.05496	.05192	.04907	.04640	.04390	.04154	.03933
61	44	.12466	.11724	.11031	.10383	.09777	.09210	.08680	.08183	.07718	.07283	.06874	.06492	.06133	.05797	.05481	.05185	.04906	.04645	.04399	.04169
61	45	.12977	.12218	.11507	.10842	.10220	.09637	.09090	.08578	.08098	.07648	.07226	.06830	.06458	.06109	.05781	.05473	.05183	.04911	.04655	.04414
61	46	.13500	.12723	.11995	.11313	.10674	.10075	.09512	.08985	.08490	.08026	.07589	.07179	.06794	.06432	.06092	.05772	.05471	.05188	.04921	.04670
61	47	.14032	.13238	.12493	.11794	.11139	.10523	.09945	.09403	.08893	.08414	.07963	.07540	.07141	.06767	.06414	.06082	.05769	.05475	.05197	.04936
61	48	.14573	.13762	.13001	.12285	.11614	.10982	.10389	.09831	.09306	.08812	.08348	.07911	.07499	.07111	.06746	.06402	.06078	.05772	.05484	.05211
61	49	.15123	.14295	.13517	.12786	.12098	.11451	.10842	.10269	.09730	.09222	.08743	.08292	.07867	.07467	.07089	.06733	.06397	.06079	.05780	.05497
61	50	.15680	.14837	.14043	.13295	.12592	.11929	.11305	.10717	.10163	.09641	.09148	.08684	.08246	.07832	.07442	.07073	.06726	.06397	.06086	.05793
61	51	.16245	.15385	.14576	.13813	.13094	.12416	.11777	.11174	.10606	.10069	.09563	.09085	.08634	.08207	.07805	.07424	.07064	.06724	.06403	.06098
61	52	.16814	.15939	.15114	.14336	.13602	.12910	.12256	.11639	.11056	.10506	.09986	.09494	.09030	.08591	.08176	.07783	.07412	.07060	.06728	.06413
61	53	.17387	.16497	.15658	.14865	.14117	.13410	.12741	.12110	.11513	.10949	.10416	.09911	.09434	.08983	.08555	.08150	.07767	.07405	.07061	.06735
61	54	.17962	.17059	.16205	.15398	.14636	.13914	.13232	.12587	.11977	.11399	.10853	.10335	.09845	.09381	.08942	.08525	.08131	.07757	.07402	.07066
61	55	.18540	.17623	.16755	.15935	.15158	.14424	.13728	.13069	.12446	.11855	.11296	.10766	.10263	.09787	.09336	.08907	.08501	.08116	.07750	.07404
61	56	.19117	.18188	.17307	.16474	.15684	.14936	.14227	.13556	.12920	.12316	.11744	.11202	.10687	.10199	.09736	.09296	.08879	.08482	.08106	.07749
61	57	.19695	.18753	.17860	.17014	.16211	.15451	.14730	.14046	.13397	.12781	.12197	.11642	.11116	.10616	.10141	.09691	.09262	.08855	.08468	.08100
61	58	.20269	.19316	.18411	.17553	.16739	.15966	.15233	.14537	.13876	.13249	.12653	.12086	.11548	.11037	.10551	.10090	.09650	.09233	.08836	.08458

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
61	59	.20839	.19875	.18959	.18090	.17264	.16480	.15736	.15028	.14356	.13717	.13110	.12532	.11983	.11461	.10964	.10492	.10042	.09614	.09207	.08819
61	60	.21404	.20429	.19503	.18624	.17787	.16992	.16237	.15518	.14835	.14185	.13567	.12979	.12419	.11886	.11379	.10896	.10437	.09999	.09581	.09184
61	61	.21963	.20979	.20043	.19153	.18307	.17502	.16736	.16007	.15314	.14653	.14025	.13426	.12856	.12313	.11796	.11303	.10834	.10386	.09959	.09552
62	0	.01909	.01743	.01595	.01464	.01347	.01243	.01150	.01066	.00991	.00923	.00862	.00807	.00757	.00711	.00669	.00631	.00597	.00565	.00536	.00509
62	1	.01690	.01524	.01378	.01248	.01134	.01031	.00941	.00860	.00787	.00722	.00664	.00612	.00565	.00523	.00484	.00449	.00418	.00389	.00363	.00339
62	2	.01761	.01589	.01436	.01301	.01181	.01075	.00980	.00895	.00819	.00751	.00691	.00636	.00587	.00542	.00502	.00465	.00432	.00402	.00375	.00350
62	3	.01845	.01665	.01506	.01365	.01240	.01129	.01029	.00940	.00861	.00790	.00726	.00668	.00616	.00570	.00527	.00489	.00454	.00422	.00393	.00367
62	4	.01937	.01750	.01584	.01437	.01306	.01190	.01085	.00992	.00909	.00834	.00767	.00706	.00651	.00602	.00557	.00517	.00480	.00446	.00416	.00388
62	5	.02037	.01842	.01669	.01516	.01379	.01256	.01147	.01049	.00962	.00883	.00812	.00748	.00691	.00639	.00591	.00549	.00510	.00474	.00442	.00412
62	6	.02144	.01941	.01760	.01600	.01456	.01328	.01214	.01111	.01019	.00936	.00862	.00794	.00734	.00679	.00629	.00583	.00542	.00505	.00471	.00439
62	7	.02257	.02045	.01857	.01689	.01539	.01405	.01285	.01178	.01081	.00994	.00915	.00844	.00780	.00722	.00669	.00622	.00578	.00538	.00502	.00469
62	8	.02376	.02156	.01960	.01784	.01628	.01487	.01361	.01248	.01147	.01055	.00972	.00898	.00830	.00769	.00713	.00663	.00617	.00574	.00536	.00501
62	9	.02503	.02274	.02069	.01886	.01722	.01575	.01443	.01324	.01217	.01121	.01034	.00955	.00884	.00819	.00761	.00707	.00658	.00614	.00573	.00536
62	10	.02637	.02398	.02185	.01994	.01822	.01668	.01530	.01406	.01293	.01192	.01100	.01017	.00942	.00874	.00812	.00755	.00704	.00656	.00613	.00574
62	11	.02778	.02530	.02307	.02107	.01928	.01767	.01622	.01492	.01374	.01267	.01171	.01083	.01004	.00932	.00866	.00807	.00752	.00702	.00656	.00614
62	12	.02927	.02668	.02436	.02227	.02040	.01872	.01720	.01583	.01459	.01347	.01246	.01154	.01070	.00994	.00924	.00861	.00803	.00751	.00702	.00658
62	13	.03081	.02812	.02570	.02352	.02157	.01980	.01821	.01678	.01548	.01430	.01323	.01227	.01138	.01058	.00985	.00918	.00857	.00801	.00750	.00703
62	14	.03239	.02959	.02707	.02481	.02276	.02092	.01926	.01775	.01639	.01515	.01403	.01301	.01208	.01124	.01047	.00976	.00912	.00852	.00798	.00748
62	15	.03401	.03110	.02848	.02612	.02398	.02206	.02032	.01874	.01732	.01602	.01484	.01377	.01279	.01190	.01109	.01035	.00967	.00904	.00847	.00794
62	16	.03566	.03264	.02991	.02745	.02523	.02322	.02140	.01975	.01826	.01690	.01566	.01454	.01351	.01258	.01172	.01094	.01022	.00956	.00895	.00840
62	17	.03735	.03422	.03138	.02882	.02651	.02441	.02251	.02079	.01922	.01780	.01650	.01532	.01425	.01326	.01236	.01154	.01078	.01009	.00945	.00886
62	18	.03910	.03585	.03290	.03024	.02783	.02564	.02366	.02186	.02022	.01873	.01737	.01613	.01500	.01397	.01302	.01215	.01136	.01063	.00995	.00934
62	19	.04093	.03755	.03449	.03172	.02921	.02693	.02486	.02298	.02127	.01971	.01829	.01699	.01580	.01471	.01372	.01280	.01197	.01120	.01049	.00983
62	20	.04285	.03934	.03616	.03328	.03067	.02829	.02614	.02417	.02238	.02075	.01925	.01789	.01664	.01550	.01446	.01350	.01261	.01180	.01106	.01037
62	21	.04486	.04122	.03792	.03493	.03221	.02973	.02748	.02543	.02356	.02185	.02028	.01885	.01755	.01635	.01525	.01424	.01331	.01245	.01167	.01094
62	22	.04696	.04319	.03977	.03666	.03383	.03125	.02890	.02676	.02480	.02301	.02137	.01988	.01850	.01724	.01609	.01502	.01405	.01314	.01231	.01155
62	23	.04918	.04527	.04172	.03849	.03554	.03285	.03040	.02817	.02612	.02425	.02253	.02096	.01952	.01820	.01698	.01587	.01484	.01389	.01301	.01220
62	24	.05150	.04746	.04377	.04041	.03735	.03455	.03200	.02966	.02752	.02557	.02377	.02212	.02061	.01922	.01795	.01677	.01568	.01468	.01376	.01291
62	25	.05395	.04976	.04594	.04245	.03927	.03635	.03369	.03125	.02902	.02697	.02509	.02337	.02178	.02032	.01898	.01774	.01660	.01554	.01457	.01367
62	26	.05653	.05219	.04822	.04460	.04129	.03826	.03548	.03294	.03061	.02847	.02650	.02469	.02303	.02149	.02008	.01878	.01758	.01647	.01544	.01449
62	27	.05923	.05474	.05063	.04688	.04343	.04028	.03739	.03474	.03230	.03006	.02800	.02611	.02436	.02275	.02127	.01990	.01863	.01746	.01638	.01538
62	28	.06207	.05742	.05316	.04926	.04569	.04241	.03940	.03663	.03409	.03175	.02959	.02761	.02578	.02409	.02253	.02109	.01976	.01853	.01738	.01633
62	29	.06503	.06022	.05582	.05177	.04806	.04465	.04152	.03863	.03598	.03353	.03128	.02920	.02728	.02551	.02387	.02236	.02096	.01966	.01846	.01734
62	30	.06813	.06316	.05859	.05440	.05055	.04701	.04374	.04074	.03797	.03542	.03306	.03089	.02888	.02702	.02530	.02371	.02223	.02087	.01960	.01842
62	31	.07135	.06622	.06150	.05715	.05316	.04947	.04608	.04295	.04007	.03740	.03494	.03267	.03056	.02861	.02681	.02514	.02359	.02215	.02081	.01957
62	32	.07471	.06941	.06453	.06003	.05589	.05206	.04854	.04528	.04228	.03950	.03693	.03455	.03234	.03030	.02841	.02666	.02503	.02351	.02211	.02080
62	33	.07822	.07274	.06770	.06304	.05875	.05478	.05112	.04773	.04460	.04170	.03902	.03653	.03423	.03209	.03011	.02826	.02655	.02496	.02348	.02210
62	34	.08186	.07621	.07100	.06619	.06174	.05763	.05382	.05030	.04704	.04402	.04122	.03863	.03622	.03398	.03190	.02997	.02817	.02650	.02494	.02349
62	35	.08566	.07983	.07445	.06947	.06487	.06061	.05666	.05300	.04961	.04647	.04355	.04084	.03832	.03598	.03380	.03178	.02989	.02813	.02650	.02497
62	36	.08960	.08360	.07804	.07290	.06814	.06372	.05963	.05583	.05230	.04903	.04599	.04316	.04053	.03808	.03581	.03368	.03171	.02986	.02814	.02654
62	37	.09369	.08751	.08178	.07647	.07154	.06697	.06273	.05879	.05513	.05172	.04855	.04561	.04286	.04030	.03792	.03570	.03363	.03169	.02989	.02820
62	38	.09793	.09157	.08566	.08019	.07510	.07037	.06597	.06189	.05808	.05454	.05125	.04818	.04531	.04265	.04016	.03783	.03566	.03363	.03174	.02997
62	39	.10232	.09578	.08970	.08405	.07879	.07391	.06936	.06512	.06118	.05750	.05407	.05087	.04789	.04511	.04251	.04008	.03780	.03568	.03369	.03183
62	40	.10686	.10014	.09388	.08806	.08264	.07759	.07289	.06850	.06441	.06059	.05703	.05371	.05060	.04770	.04498	.04244	.04007	.03784	.03576	.03381
62	41	.11156	.10466	.09822	.09223	.08664	.08142	.07656	.07202	.06779	.06383	.06013	.05667	.05344	.05042	.04759	.04494	.04245	.04013	.03795	.03590
62	42	.11641	.10932	.10271	.09654	.09078	.08541	.08038	.07569	.07131	.06720	.06337	.05978	.05641	.05327	.05032	.04755	.04496	.04253	.04025	.03811
62	43	.12141	.11414	.10734	.10100	.09507	.08953	.08435	.07950	.07496	.07072	.06674	.06301	.05952	.05625	.05318	.05030	.04759	.04506	.04267	.04043
62	44	.12654	.11909	.11212	.10560	.09950	.09380	.08845	.08345	.07876	.07437	.07025	.06638	.06276	.05936	.05617	.05317	.05035	.04770	.04521	.04287
62	45	.13180	.12417	.11702	.11033	.10406	.09819	.09269	.08753	.08269	.07814	.07388	.06988	.06612	.06259	.05927	.05615	.05322	.05046	.04786	.04542
62	46	.13717	.12937	.12205	.11518	.10875	.10271	.09705	.09173	.08674	.08205	.07764	.07350	.06961	.06594	.06250	.05926	.05621	.05333	.05063	.04808

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
62	47	.14266	.13467	.12718	.12015	.11355	.10734	.10152	.09605	.09090	.08606	.08151	.07723	.07320	.06941	.06584	.06247	.05930	.05632	.05350	.05084
62	48	.14824	.14008	.13242	.12522	.11845	.11209	.10611	.10048	.09518	.09019	.08550	.08108	.07691	.07299	.06929	.06580	.06251	.05941	.05648	.05371
62	49	.15392	.14559	.13776	.13040	.12347	.11694	.11080	.10502	.09957	.09444	.08960	.08504	.08074	.07668	.07285	.06924	.06583	.06261	.05957	.05669
62	50	.15968	.15119	.14320	.13567	.12858	.12190	.11560	.10967	.10407	.09879	.09381	.08911	.08467	.08048	.07652	.07279	.06926	.06592	.06276	.05978
62	51	.16552	.15687	.14872	.14104	.13379	.12695	.12050	.11441	.10867	.10324	.09812	.09328	.08871	.08439	.08030	.07644	.07279	.06933	.06606	.06297
62	52	.17142	.16262	.15431	.14647	.13907	.13208	.12548	.11924	.11335	.10778	.10252	.09755	.09284	.08839	.08418	.08019	.07641	.07284	.06946	.06625
62	53	.17737	.16842	.15996	.15197	.14442	.13728	.13053	.12415	.11812	.11241	.10701	.10189	.09706	.09247	.08814	.08403	.08013	.07644	.07294	.06963
62	54	.18335	.17425	.16565	.15751	.14982	.14253	.13564	.12912	.12295	.11710	.11157	.10632	.10135	.09664	.09218	.08795	.08393	.08013	.07651	.07309
62	55	.18936	.18012	.17138	.16310	.15527	.14784	.14081	.13415	.12784	.12186	.11619	.11082	.10572	.10089	.09630	.09195	.08781	.08389	.08017	.07663
62	56	.19538	.18601	.17713	.16872	.16075	.15319	.14603	.13924	.13279	.12668	.12088	.11538	.11016	.10520	.10049	.09602	.09177	.08773	.08390	.08025
62	57	.20140	.19191	.18290	.17436	.16626	.15858	.15128	.14436	.13779	.13155	.12562	.12000	.11465	.10957	.10475	.10016	.09579	.09165	.08770	.08395
62	58	.20741	.19779	.18867	.18001	.17178	.16397	.15655	.14951	.14281	.13645	.13040	.12465	.11919	.11399	.10905	.10435	.09987	.09562	.09156	.08771
62	59	.21337	.20365	.19441	.18563	.17729	.16936	.16182	.15466	.14784	.14136	.13520	.12934	.12376	.11844	.11339	.10858	.10399	.09963	.09547	.09151
62	60	.21929	.20946	.20011	.19123	.18277	.17473	.16708	.15981	.15288	.14629	.14001	.13403	.12834	.12292	.11776	.11284	.10815	.10368	.09942	.09536
62	61	.22515	.21522	.20578	.19679	.18823	.18009	.17233	.16494	.15791	.15121	.14482	.13874	.13294	.12742	.12215	.11713	.11233	.10776	.10340	.09924
62	62	.23095	.22094	.21140	.20232	.19366	.18542	.17756	.17007	.16294	.15613	.14965	.14346	.13756	.13193	.12657	.12144	.11655	.11189	.10743	.10317
63	0	.01933	.01766	.01618	.01487	.01370	.01265	.01171	.01088	.01012	.00944	.00883	.00827	.00776	.00731	.00689	.00650	.00615	.00583	.00554	.00526
63	1	.01702	.01536	.01390	.01260	.01145	.01042	.00951	.00870	.00798	.00732	.00674	.00622	.00574	.00532	.00493	.00458	.00426	.00398	.00371	.00347
63	2	.01773	.01601	.01448	.01313	.01193	.01086	.00991	.00906	.00830	.00762	.00700	.00646	.00596	.00551	.00511	.00474	.00441	.00410	.00383	.00358
63	3	.01857	.01678	.01519	.01377	.01252	.01140	.01040	.00951	.00872	.00800	.00736	.00678	.00626	.00579	.00536	.00498	.00463	.00431	.00402	.00375
63	4	.01950	.01763	.01597	.01450	.01319	.01202	.01097	.01004	.00920	.00845	.00777	.00717	.00662	.00612	.00567	.00526	.00489	.00455	.00425	.00397
63	5	.02051	.01856	.01683	.01529	.01392	.01269	.01160	.01062	.00974	.00895	.00824	.00760	.00702	.00649	.00602	.00559	.00520	.00484	.00451	.00421
63	6	.02159	.01956	.01775	.01614	.01470	.01342	.01227	.01124	.01032	.00949	.00874	.00806	.00745	.00690	.00640	.00594	.00553	.00515	.00481	.00449
63	7	.02273	.02062	.01873	.01705	.01555	.01420	.01300	.01192	.01095	.01007	.00929	.00857	.00793	.00735	.00682	.00633	.00590	.00550	.00513	.00479
63	8	.02394	.02173	.01977	.01801	.01644	.01503	.01377	.01264	.01162	.01070	.00987	.00912	.00844	.00782	.00726	.00675	.00629	.00587	.00548	.00512
63	9	.02522	.02292	.02087	.01904	.01740	.01592	.01460	.01341	.01234	.01137	.01050	.00971	.00899	.00834	.00775	.00721	.00672	.00627	.00586	.00548
63	10	.02658	.02419	.02205	.02013	.01841	.01687	.01548	.01424	.01311	.01209	.01117	.01034	.00958	.00890	.00827	.00770	.00718	.00671	.00627	.00587
63	11	.02801	.02552	.02329	.02129	.01949	.01788	.01642	.01511	.01393	.01286	.01189	.01101	.01022	.00949	.00883	.00823	.00768	.00717	.00671	.00629
63	12	.02951	.02691	.02459	.02250	.02062	.01894	.01741	.01604	.01480	.01367	.01265	.01173	.01089	.01012	.00942	.00879	.00821	.00767	.00718	.00674
63	13	.03106	.02837	.02594	.02377	.02181	.02004	.01844	.01700	.01570	.01452	.01345	.01247	.01159	.01078	.01004	.00937	.00876	.00819	.00767	.00720
63	14	.03266	.02986	.02734	.02506	.02302	.02117	.01950	.01799	.01662	.01538	.01426	.01323	.01230	.01145	.01067	.00996	.00931	.00872	.00817	.00767
63	15	.03430	.03138	.02876	.02639	.02425	.02233	.02058	.01900	.01757	.01626	.01508	.01401	.01302	.01213	.01131	.01056	.00988	.00925	.00867	.00814
63	16	.03596	.03293	.03020	.02774	.02551	.02350	.02168	.02002	.01852	.01716	.01592	.01479	.01375	.01281	.01195	.01116	.01044	.00978	.00917	.00860
63	17	.03767	.03453	.03169	.02913	.02681	.02470	.02280	.02107	.01950	.01807	.01677	.01558	.01450	.01351	.01260	.01177	.01101	.01031	.00967	.00908
63	18	.03944	.03617	.03323	.03056	.02814	.02595	.02396	.02215	.02051	.01901	.01765	.01640	.01527	.01423	.01327	.01240	.01160	.01086	.01018	.00956
63	19	.04128	.03789	.03483	.03205	.02954	.02725	.02518	.02329	.02157	.02000	.01857	.01727	.01607	.01498	.01398	.01306	.01222	.01144	.01073	.01007
63	20	.04321	.03970	.03652	.03363	.03101	.02863	.02646	.02449	.02269	.02105	.01956	.01819	.01693	.01578	.01473	.01377	.01288	.01206	.01131	.01061
63	21	.04524	.04160	.03829	.03529	.03257	.03008	.02782	.02576	.02388	.02217	.02060	.01916	.01785	.01664	.01553	.01452	.01358	.01272	.01193	.01120
63	22	.04736	.04359	.04016	.03704	.03420	.03162	.02926	.02711	.02514	.02335	.02170	.02020	.01882	.01755	.01639	.01532	.01433	.01343	.01259	.01182
63	23	.04960	.04569	.04213	.03889	.03593	.03324	.03078	.02854	.02648	.02460	.02288	.02130	.01985	.01852	.01730	.01617	.01514	.01418	.01330	.01248
63	24	.05195	.04790	.04420	.04084	.03776	.03496	.03240	.03005	.02791	.02594	.02414	.02248	.02096	.01956	.01828	.01709	.01600	.01499	.01406	.01320
63	25	.05443	.05023	.04640	.04290	.03970	.03678	.03411	.03167	.02942	.02737	.02548	.02374	.02215	.02068	.01933	.01808	.01693	.01587	.01489	.01398
63	26	.05703	.05268	.04871	.04508	.04176	.03872	.03593	.03338	.03104	.02888	.02691	.02509	.02342	.02187	.02045	.01914	.01793	.01681	.01578	.01482
63	27	.05977	.05526	.05115	.04738	.04393	.04076	.03786	.03520	.03275	.03050	.02843	.02653	.02477	.02316	.02166	.02028	.01901	.01783	.01674	.01573
63	28	.06263	.05798	.05371	.04980	.04622	.04292	.03990	.03713	.03457	.03222	.03005	.02806	.02622	.02452	.02295	.02150	.02016	.01891	.01776	.01670
63	29	.06564	.06082	.05640	.05235	.04862	.04520	.04205	.03916	.03649	.03404	.03177	.02968	.02775	.02597	.02432	.02280	.02138	.02007	.01886	.01773
63	30	.06877	.06379	.05922	.05502	.05115	.04759	.04432	.04130	.03852	.03596	.03359	.03140	.02938	.02751	.02578	.02417	.02269	.02131	.02003	.01884
63	31	.07205	.06690	.06217	.05781	.05380	.05011	.04670	.04356	.04066	.03798	.03551	.03322	.03110	.02914	.02732	.02564	.02407	.02262	.02128	.02002
63	32	.07546	.07014	.06525	.06073	.05658	.05274	.04920	.04593	.04291	.04011	.03753	.03514	.03292	.03086	.02896	.02719	.02555	.02402	.02260	.02128
63	33	.07902	.07353	.06847	.06380	.05949	.05551	.05183	.04843	.04528	.04236	.03967	.03716	.03484	.03269	.03069	.02884	.02711	.02550	.02401	.02262

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
63	34	.08272	.07706	.07183	.06700	.06253	.05841	.05458	.05105	.04777	.04473	.04192	.03930	.03688	.03462	.03253	.03058	.02877	.02708	.02551	.02404
63	35	.08658	.08074	.07534	.07035	.06573	.06145	.05748	.05380	.05039	.04723	.04429	.04156	.03903	.03667	.03448	.03243	.03053	.02876	.02711	.02556
63	36	.09059	.08457	.07900	.07384	.06906	.06462	.06051	.05669	.05315	.04985	.04679	.04395	.04130	.03883	.03653	.03439	.03240	.03054	.02880	.02718
63	37	.09476	.08856	.08281	.07748	.07254	.06794	.06368	.05972	.05603	.05261	.04942	.04645	.04369	.04111	.03871	.03646	.03437	.03242	.03059	.02889
63	38	.09908	.09270	.08678	.08128	.07617	.07142	.06700	.06289	.05906	.05550	.05218	.04909	.04620	.04351	.04100	.03865	.03646	.03441	.03250	.03071
63	39	.10357	.09700	.09090	.08522	.07995	.07503	.07046	.06620	.06223	.05853	.05508	.05186	.04885	.04604	.04342	.04096	.03867	.03652	.03451	.03263
63	40	.10821	.10146	.09518	.08933	.08388	.07881	.07408	.06966	.06555	.06171	.05812	.05477	.05163	.04870	.04596	.04340	.04100	.03875	.03665	.03467
63	41	.11301	.10608	.09962	.09360	.08798	.08274	.07785	.07328	.06902	.06503	.06130	.05782	.05456	.05150	.04865	.04597	.04346	.04111	.03890	.03683
63	42	.11798	.11086	.10422	.09802	.09223	.08683	.08177	.07705	.07263	.06850	.06463	.06101	.05762	.05444	.05146	.04867	.04605	.04359	.04128	.03911
63	43	.12310	.11580	.10897	.10260	.09664	.09106	.08585	.08097	.07640	.07212	.06811	.06435	.06082	.05752	.05442	.05151	.04877	.04620	.04379	.04152
63	44	.12836	.12088	.11388	.10733	.10119	.09545	.09007	.08503	.08031	.07588	.07173	.06783	.06417	.06073	.05750	.05447	.05162	.04894	.04642	.04405
63	45	.13376	.12609	.11891	.11219	.10588	.09997	.09443	.08923	.08435	.07977	.07547	.07144	.06764	.06407	.06072	.05756	.05459	.05180	.04917	.04669
63	46	.13929	.13144	.12408	.11718	.11071	.10463	.09893	.09357	.08853	.08380	.07936	.07518	.07124	.06754	.06406	.06078	.05769	.05478	.05204	.04945
63	47	.14493	.13690	.12937	.12230	.11565	.10941	.10354	.09802	.09284	.08795	.08336	.07904	.07497	.07113	.06752	.06411	.06090	.05787	.05502	.05232
63	48	.15068	.14248	.13478	.12753	.12072	.11431	.10828	.10261	.09726	.09223	.08749	.08302	.07881	.07484	.07110	.06757	.06423	.06109	.05811	.05531
63	49	.15653	.14816	.14029	.13288	.12590	.11933	.11314	.10730	.10181	.09662	.09174	.08713	.08278	.07867	.07480	.07114	.06768	.06441	.06133	.05841
63	50	.16249	.15395	.14591	.13833	.13119	.12446	.11811	.11212	.10647	.10114	.09610	.09135	.08686	.08262	.07861	.07483	.07124	.06786	.06465	.06162
63	51	.16852	.15983	.15162	.14388	.13658	.12969	.12318	.11704	.11124	.10576	.10058	.09569	.09106	.08668	.08254	.07863	.07492	.07141	.06809	.06495
63	52	.17463	.16577	.15741	.14951	.14206	.13501	.12835	.12206	.11611	.11048	.10516	.10012	.09536	.09085	.08658	.08253	.07870	.07507	.07164	.06838
63	53	.18079	.17178	.16327	.15522	.14761	.14041	.13360	.12716	.12106	.11529	.10982	.10465	.09975	.09511	.09071	.08654	.08258	.07883	.07528	.07190
63	54	.18700	.17784	.16918	.16098	.15322	.14587	.13892	.13233	.12609	.12018	.11457	.10926	.10423	.09945	.09492	.09063	.08655	.08268	.07901	.07552
63	55	.19324	.18394	.17514	.16679	.15889	.15140	.14430	.13757	.13119	.12514	.11940	.11396	.10879	.10389	.09923	.09481	.09061	.08662	.08283	.07923
63	56	.19951	.19007	.18113	.17265	.16461	.15698	.14974	.14287	.13636	.13017	.12430	.11872	.11343	.10840	.10361	.09907	.09475	.09065	.08674	.08303
63	57	.20578	.19622	.18714	.17853	.17036	.16259	.15522	.14823	.14158	.13526	.12926	.12355	.11813	.11297	.10807	.10341	.09897	.09475	.09073	.08691
63	58	.21204	.20236	.19316	.18442	.17612	.16823	.16073	.15361	.14683	.14039	.13426	.12843	.12288	.11761	.11258	.10780	.10325	.09891	.09478	.09085
63	59	.21827	.20847	.19916	.19030	.18188	.17387	.16625	.15900	.15210	.14554	.13929	.13334	.12767	.12228	.11714	.11224	.10758	.10313	.09889	.09485
63	60	.22446	.21456	.20513	.19616	.18763	.17950	.17176	.16440	.15738	.15070	.14433	.13827	.13249	.12698	.12173	.11672	.11194	.10739	.10305	.09890
63	61	.23060	.22060	.21107	.20199	.19335	.18512	.17727	.16979	.16267	.15587	.14940	.14322	.13733	.13171	.12635	.12123	.11635	.11169	.10724	.10300
63	62	.23669	.22659	.21697	.20780	.19905	.19072	.18277	.17518	.16795	.16105	.15447	.14819	.14219	.13647	.13100	.12578	.12080	.11604	.11149	.10714
63	63	.24271	.23253	.22282	.21356	.20472	.19629	.18824	.18056	.17323	.16623	.15955	.15316	.14707	.14124	.13568	.13036	.12528	.12042	.11577	.11133
64	0	.01956	.01789	.01641	.01509	.01392	.01287	.01193	.01109	.01033	.00965	.00903	.00847	.00797	.00750	.00708	.00670	.00634	.00602	.00572	.00544
64	1	.01714	.01548	.01401	.01271	.01156	.01053	.00962	.00880	.00808	.00742	.00684	.00631	.00584	.00541	.00502	.00467	.00435	.00406	.00379	.00355
64	2	.01785	.01612	.01459	.01324	.01204	.01097	.01001	.00916	.00840	.00771	.00710	.00655	.00605	.00560	.00520	.00483	.00449	.00419	.00391	.00365
64	3	.01870	.01690	.01530	.01389	.01263	.01151	.01051	.00962	.00882	.00811	.00746	.00688	.00636	.00588	.00546	.00507	.00471	.00439	.00410	.00383
64	4	.01963	.01776	.01610	.01462	.01331	.01213	.01109	.01015	.00931	.00856	.00788	.00727	.00672	.00622	.00577	.00536	.00498	.00464	.00433	.00405
64	5	.02065	.01870	.01697	.01542	.01405	.01282	.01172	.01074	.00986	.00906	.00835	.00771	.00713	.00660	.00612	.00569	.00529	.00493	.00461	.00431
64	6	.02174	.01970	.01789	.01628	.01484	.01356	.01241	.01137	.01045	.00961	.00886	.00818	.00757	.00701	.00651	.00605	.00563	.00525	.00491	.00459
64	7	.02289	.02077	.01888	.01720	.01570	.01435	.01314	.01206	.01108	.01021	.00942	.00870	.00805	.00747	.00694	.00645	.00601	.00561	.00524	.00490
64	8	.02411	.02190	.01993	.01817	.01660	.01519	.01393	.01279	.01177	.01084	.01001	.00926	.00857	.00795	.00739	.00688	.00641	.00599	.00560	.00524
64	9	.02541	.02311	.02105	.01921	.01757	.01609	.01477	.01357	.01250	.01153	.01065	.00986	.00914	.00848	.00789	.00735	.00685	.00640	.00599	.00561
64	10	.02678	.02438	.02224	.02032	.01860	.01705	.01566	.01441	.01328	.01226	.01134	.01050	.00974	.00905	.00842	.00785	.00733	.00685	.00641	.00601
64	11	.02822	.02573	.02349	.02149	.01969	.01807	.01662	.01530	.01412	.01304	.01207	.01119	.01039	.00966	.00900	.00839	.00784	.00733	.00686	.00644
64	12	.02974	.02714	.02481	.02272	.02084	.01915	.01762	.01625	.01500	.01387	.01285	.01192	.01107	.01030	.00960	.00896	.00838	.00784	.00735	.00690
64	13	.03131	.02861	.02619	.02400	.02204	.02027	.01867	.01723	.01592	.01473	.01366	.01268	.01179	.01098	.01024	.00956	.00894	.00837	.00785	.00737
64	14	.03293	.03012	.02759	.02532	.02327	.02142	.01974	.01823	.01686	.01561	.01448	.01345	.01252	.01166	.01088	.01016	.00951	.00891	.00836	.00785
64	15	.03458	.03166	.02903	.02666	.02452	.02259	.02084	.01925	.01781	.01651	.01532	.01424	.01325	.01235	.01153	.01078	.01008	.00945	.00887	.00833
64	16	.03626	.03323	.03049	.02802	.02579	.02377	.02195	.02029	.01878	.01741	.01617	.01503	.01399	.01305	.01218	.01139	.01066	.00999	.00938	.00881
64	17	.03798	.03484	.03199	.02942	.02710	.02499	.02308	.02135	.01977	.01834	.01703	.01584	.01475	.01375	.01284	.01201	.01124	.01054	.00989	.00929
64	18	.03976	.03649	.03354	.03087	.02845	.02625	.02425	.02244	.02079	.01929	.01792	.01667	.01553	.01448	.01353	.01265	.01184	.01110	.01041	.00979
64	19	.04162	.03823	.03516	.03238	.02986	.02757	.02548	.02359	.02187	.02029	.01886	.01755	.01635	.01525	.01424	.01332	.01247	.01169	.01097	.01030

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
64	20	.04356	.04005	.03686	.03397	.03134	.02896	.02678	.02481	.02300	.02136	.01985	.01848	.01722	.01606	.01500	.01403	.01314	.01231	.01156	.01086
64	21	.04561	.04196	.03865	.03565	.03291	.03043	.02816	.02609	.02421	.02249	.02091	.01947	.01815	.01693	.01582	.01480	.01386	.01299	.01219	.01145
64	22	.04775	.04397	.04054	.03741	.03457	.03198	.02961	.02745	.02548	.02368	.02203	.02052	.01913	.01786	.01669	.01561	.01462	.01370	.01286	.01208
64	23	.05001	.04609	.04252	.03928	.03632	.03362	.03115	.02890	.02684	.02495	.02322	.02164	.02018	.01884	.01761	.01648	.01544	.01447	.01358	.01276
64	24	.05238	.04832	.04462	.04125	.03817	.03536	.03279	.03043	.02828	.02631	.02450	.02283	.02131	.01990	.01861	.01742	.01632	.01530	.01436	.01350
64	25	.05488	.05068	.04684	.04333	.04013	.03720	.03452	.03207	.02982	.02775	.02586	.02411	.02251	.02104	.01968	.01842	.01726	.01619	.01521	.01429
64	26	.05751	.05315	.04918	.04554	.04221	.03916	.03637	.03380	.03145	.02929	.02731	.02548	.02380	.02225	.02082	.01950	.01828	.01715	.01611	.01515
64	27	.06028	.05577	.05165	.04787	.04441	.04124	.03833	.03565	.03320	.03094	.02886	.02695	.02518	.02355	.02205	.02066	.01938	.01819	.01709	.01607
64	28	.06318	.05852	.05424	.05032	.04673	.04343	.04039	.03761	.03504	.03268	.03051	.02850	.02665	.02494	.02336	.02190	.02055	.01930	.01814	.01706
64	29	.06622	.06140	.05697	.05290	.04917	.04574	.04258	.03967	.03700	.03453	.03226	.03015	.02821	.02642	.02476	.02323	.02180	.02049	.01926	.01813
64	30	.06940	.06441	.05982	.05561	.05173	.04817	.04488	.04185	.03906	.03648	.03410	.03190	.02987	.02799	.02625	.02463	.02314	.02175	.02046	.01926
64	31	.07272	.06756	.06281	.05845	.05442	.05072	.04730	.04415	.04123	.03854	.03606	.03376	.03163	.02965	.02782	.02613	.02455	.02309	.02173	.02047
64	32	.07618	.07085	.06594	.06142	.05724	.05340	.04984	.04656	.04352	.04072	.03812	.03571	.03348	.03141	.02949	.02771	.02606	.02452	.02309	.02175
64	33	.07979	.07429	.06921	.06453	.06020	.05621	.05252	.04910	.04594	.04301	.04030	.03778	.03545	.03328	.03127	.02940	.02766	.02604	.02453	.02313
64	34	.08355	.07787	.07263	.06778	.06330	.05916	.05532	.05177	.04848	.04543	.04260	.03997	.03753	.03526	.03315	.03118	.02936	.02765	.02607	.02459
64	35	.08747	.08162	.07620	.07119	.06655	.06226	.05827	.05458	.05116	.04798	.04502	.04228	.03972	.03735	.03514	.03308	.03116	.02937	.02771	.02615
64	36	.09155	.08552	.07993	.07475	.06995	.06550	.06137	.05753	.05397	.05066	.04758	.04471	.04205	.03956	.03725	.03509	.03308	.03120	.02944	.02781
64	37	.09579	.08957	.08381	.07846	.07350	.06889	.06460	.06062	.05692	.05347	.05026	.04728	.04449	.04190	.03947	.03721	.03510	.03313	.03129	.02957
64	38	.10020	.09380	.08785	.08233	.07720	.07243	.06799	.06386	.06001	.05643	.05309	.04998	.04707	.04436	.04183	.03946	.03725	.03518	.03325	.03144
64	39	.10477	.09818	.09206	.08636	.08106	.07613	.07153	.06725	.06326	.05954	.05606	.05282	.04979	.04696	.04431	.04184	.03952	.03735	.03532	.03342
64	40	.10951	.10273	.09643	.09056	.08509	.07999	.07524	.07080	.06666	.06279	.05918	.05580	.05265	.04969	.04693	.04434	.04192	.03965	.03752	.03552
64	41	.11441	.10746	.10097	.09492	.08928	.08402	.07910	.07451	.07021	.06620	.06245	.05894	.05565	.05257	.04969	.04699	.04445	.04208	.03985	.03775
64	42	.11949	.11235	.10568	.09945	.09364	.08820	.08312	.07837	.07393	.06977	.06587	.06222	.05880	.05560	.05259	.04977	.04713	.04464	.04231	.04011
64	43	.12473	.11740	.11055	.10415	.09816	.09255	.08731	.08240	.07780	.07349	.06945	.06566	.06210	.05877	.05564	.05270	.04993	.04734	.04489	.04260
64	44	.13012	.12261	.11558	.10900	.10283	.09706	.09165	.08658	.08182	.07736	.07317	.06924	.06555	.06208	.05882	.05576	.05288	.05017	.04761	.04521
64	45	.13566	.12796	.12075	.11399	.10765	.10171	.09613	.09090	.08599	.08137	.07704	.07296	.06913	.06553	.06214	.05895	.05595	.05312	.05046	.04795
64	46	.14133	.13345	.12606	.11913	.11262	.10650	.10076	.09536	.09029	.08553	.08104	.07682	.07285	.06912	.06560	.06228	.05915	.05621	.05343	.05081
64	47	.14713	.13907	.13150	.12439	.11771	.11142	.10552	.09996	.09473	.08981	.08518	.08081	.07670	.07283	.06917	.06573	.06248	.05942	.05652	.05379
64	48	.15304	.14481	.13707	.12978	.12293	.11648	.11041	.10469	.09930	.09423	.08944	.08493	.08068	.07667	.07288	.06931	.06593	.06275	.05974	.05689
64	49	.15907	.15066	.14275	.13529	.12827	.12166	.11542	.10954	.10400	.09877	.09384	.08918	.08479	.08064	.07672	.07301	.06951	.06620	.06307	.06011
64	50	.16521	.15663	.14855	.14092	.13374	.12696	.12056	.11452	.10882	.10344	.09836	.09356	.08902	.08473	.08068	.07684	.07322	.06978	.06653	.06346
64	51	.17144	.16270	.15445	.14666	.13931	.13237	.12581	.11962	.11377	.10823	.10300	.09806	.09338	.08895	.08476	.08080	.07704	.07348	.07011	.06692
64	52	.17775	.16885	.16044	.15249	.14498	.13788	.13117	.12482	.11881	.11313	.10775	.10266	.09784	.09328	.08896	.08486	.08098	.07729	.07380	.07049
64	53	.18413	.17507	.16650	.15840	.15073	.14348	.13661	.13011	.12396	.11813	.11260	.10737	.10241	.09771	.09325	.08903	.08502	.08121	.07760	.07417
64	54	.19056	.18135	.17263	.16437	.15656	.14915	.14214	.13549	.12919	.12321	.11755	.11217	.10708	.10224	.09765	.09329	.08916	.08523	.08150	.07795
64	55	.19703	.18768	.17881	.17041	.16245	.15490	.14773	.14094	.13450	.12838	.12258	.11706	.11183	.10686	.10214	.09766	.09340	.08934	.08549	.08183
64	56	.20354	.19405	.18504	.17650	.16839	.16070	.15340	.14646	.13988	.13362	.12768	.12204	.11667	.11157	.10672	.10211	.09773	.09355	.08958	.08580
64	57	.21006	.20044	.19130	.18262	.17438	.16655	.15911	.15204	.14532	.13893	.13286	.12708	.12159	.11636	.11138	.10665	.10214	.09785	.09376	.08987
64	58	.21659	.20684	.19757	.18877	.18039	.17243	.16486	.15766	.15081	.14429	.13809	.13218	.12656	.12120	.11611	.11125	.10662	.10221	.09801	.09400
64	59	.22308	.21322	.20383	.19491	.18641	.17832	.17063	.16330	.15632	.14968	.14335	.13732	.13157	.12610	.12088	.11590	.11116	.10664	.10232	.09820
64	60	.22955	.21957	.21008	.20103	.19242	.18421	.17640	.16895	.16185	.15509	.14864	.14249	.13662	.13103	.12569	.12060	.11575	.11111	.10668	.10246
64	61	.23597	.22589	.21629	.20714	.19841	.19010	.18217	.17460	.16739	.16051	.15395	.14768	.14170	.13600	.13055	.12535	.12038	.11563	.11110	.10677
64	62	.24234	.23217	.22247	.21322	.20439	.19597	.18793	.18026	.17294	.16595	.15928	.15290	.14681	.14100	.13544	.13013	.12506	.12020	.11557	.11113
64	63	.24866	.23840	.22861	.21927	.21035	.20183	.19369	.18592	.17849	.17140	.16462	.15814	.15195	.14603	.14036	.13495	.12977	.12482	.12008	.11555
64	64	.25491	.24457	.23470	.22527	.21626	.20764	.19941	.19155	.18402	.17683	.16996	.16338	.15709	.15107	.14531	.13979	.13452	.12947	.12463	.12000
65	0	.01979	.01812	.01664	.01532	.01414	.01309	.01215	.01131	.01055	.00986	.00924	.00868	.00817	.00770	.00728	.00689	.00654	.00621	.00591	.00563
65	1	.01725	.01559	.01412	.01282	.01166	.01064	.00972	.00890	.00817	.00752	.00693	.00640	.00593	.00550	.00511	.00475	.00443	.00414	.00387	.00363
65	2	.01796	.01623	.01470	.01335	.01214	.01107	.01011	.00926	.00850	.00781	.00720	.00664	.00614	.00569	.00528	.00491	.00457	.00427	.00399	.00373
65	3	.01881	.01701	.01542	.01400	.01274	.01162	.01062	.00973	.00892	.00821	.00756	.00698	.00645	.00598	.00554	.00515	.00480	.00448	.00418	.00391
65	4	.01976	.01788	.01622	.01474	.01342	.01225	.01120	.01026	.00942	.00866	.00798	.00737	.00682	.00632	.00586	.00545	.00507	.00473	.00442	.00413

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
65	5	.02079	.01883	.01709	.01555	.01417	.01294	.01184	.01086	.00997	.00918	.00846	.00781	.00723	.00670	.00622	.00579	.00539	.00503	.00470	.00439
65	6	.02188	.01984	.01803	.01642	.01498	.01369	.01253	.01150	.01057	.00973	.00898	.00830	.00768	.00713	.00662	.00616	.00574	.00536	.00501	.00468
65	7	.02305	.02092	.01903	.01735	.01584	.01449	.01328	.01220	.01122	.01034	.00954	.00883	.00818	.00759	.00705	.00657	.00612	.00572	.00534	.00500
65	8	.02428	.02207	.02010	.01833	.01676	.01534	.01408	.01294	.01191	.01098	.01015	.00939	.00871	.00808	.00752	.00700	.00653	.00610	.00571	.00535
65	9	.02558	.02328	.02123	.01939	.01774	.01626	.01493	.01373	.01265	.01168	.01080	.01000	.00928	.00862	.00803	.00748	.00698	.00653	.00611	.00573
65	10	.02697	.02457	.02243	.02051	.01878	.01723	.01584	.01458	.01345	.01243	.01150	.01066	.00990	.00920	.00857	.00800	.00747	.00699	.00655	.00614
65	11	.02843	.02593	.02370	.02169	.01989	.01827	.01681	.01549	.01430	.01322	.01225	.01136	.01056	.00983	.00916	.00855	.00799	.00748	.00701	.00658
65	12	.02996	.02737	.02503	.02294	.02106	.01936	.01783	.01645	.01520	.01407	.01304	.01211	.01126	.01049	.00978	.00914	.00855	.00801	.00751	.00705
65	13	.03156	.02885	.02642	.02424	.02227	.02050	.01889	.01744	.01613	.01494	.01386	.01288	.01199	.01117	.01043	.00975	.00912	.00855	.00803	.00754
65	14	.03319	.03038	.02785	.02557	.02351	.02166	.01998	.01846	.01709	.01584	.01470	.01367	.01273	.01187	.01108	.01037	.00971	.00910	.00855	.00804
65	15	.03485	.03193	.02930	.02692	.02478	.02284	.02109	.01950	.01806	.01675	.01555	.01447	.01348	.01257	.01175	.01099	.01029	.00966	.00907	.00853
65	16	.03655	.03351	.03077	.02830	.02607	.02404	.02221	.02055	.01904	.01766	.01641	.01527	.01423	.01328	.01241	.01161	.01088	.01021	.00959	.00902
65	17	.03829	.03513	.03229	.02971	.02738	.02527	.02336	.02162	.02004	.01860	.01729	.01609	.01500	.01400	.01308	.01224	.01147	.01076	.01011	.00951
65	18	.04008	.03681	.03385	.03117	.02874	.02654	.02454	.02273	.02107	.01957	.01819	.01694	.01579	.01474	.01377	.01289	.01208	.01133	.01064	.01001
65	19	.04195	.03855	.03548	.03269	.03017	.02787	.02579	.02389	.02216	.02058	.01914	.01782	.01662	.01551	.01450	.01357	.01272	.01193	.01121	.01054
65	20	.04391	.04039	.03719	.03430	.03167	.02928	.02710	.02511	.02331	.02165	.02015	.01876	.01750	.01634	.01528	.01430	.01340	.01257	.01181	.01110
65	21	.04597	.04232	.03900	.03599	.03325	.03076	.02849	.02642	.02453	.02280	.02122	.01977	.01844	.01722	.01610	.01507	.01413	.01325	.01245	.01170
65	22	.04813	.04435	.04090	.03777	.03492	.03233	.02996	.02779	.02582	.02401	.02235	.02083	.01944	.01816	.01698	.01590	.01490	.01398	.01313	.01235
65	23	.05041	.04648	.04291	.03966	.03669	.03398	.03151	.02925	.02719	.02529	.02356	.02197	.02050	.01916	.01792	.01678	.01573	.01476	.01387	.01304
65	24	.05280	.04873	.04503	.04165	.03856	.03574	.03317	.03081	.02865	.02667	.02485	.02318	.02164	.02023	.01893	.01773	.01663	.01561	.01466	.01379
65	25	.05532	.05111	.04727	.04376	.04055	.03761	.03492	.03246	.03020	.02813	.02623	.02448	.02287	.02138	.02002	.01876	.01759	.01651	.01552	.01460
65	26	.05798	.05362	.04963	.04598	.04265	.03959	.03679	.03422	.03186	.02969	.02770	.02587	.02418	.02262	.02118	.01985	.01863	.01749	.01644	.01547
65	27	.06078	.05626	.05213	.04834	.04487	.04169	.03878	.03609	.03363	.03136	.02928	.02735	.02558	.02395	.02243	.02104	.01975	.01855	.01744	.01641
65	28	.06371	.05904	.05475	.05083	.04722	.04391	.04087	.03808	.03550	.03313	.03095	.02894	.02708	.02536	.02377	.02230	.02094	.01968	.01851	.01743
65	29	.06679	.06195	.05751	.05344	.04970	.04626	.04309	.04017	.03749	.03501	.03273	.03062	.02867	.02686	.02520	.02365	.02222	.02089	.01966	.01851
65	30	.07000	.06500	.06041	.05618	.05230	.04872	.04542	.04239	.03958	.03700	.03461	.03240	.03035	.02846	.02671	.02509	.02358	.02218	.02088	.01967
65	31	.07336	.06819	.06344	.05906	.05503	.05131	.04788	.04472	.04179	.03909	.03659	.03428	.03214	.03016	.02832	.02661	.02502	.02355	.02218	.02091
65	32	.07687	.07153	.06661	.06207	.05789	.05403	.05046	.04717	.04412	.04130	.03869	.03627	.03403	.03195	.03002	.02823	.02656	.02501	.02357	.02222
65	33	.08053	.07502	.06993	.06523	.06090	.05689	.05318	.04976	.04658	.04364	.04091	.03838	.03604	.03386	.03183	.02995	.02820	.02657	.02505	.02363
65	34	.08435	.07866	.07340	.06854	.06405	.05989	.05604	.05247	.04917	.04610	.04326	.04061	.03816	.03588	.03375	.03178	.02994	.02822	.02662	.02513
65	35	.08833	.08246	.07703	.07201	.06735	.06304	.05905	.05534	.05190	.04870	.04573	.04297	.04041	.03802	.03579	.03372	.03178	.02998	.02830	.02673
65	36	.09247	.08642	.08082	.07563	.07081	.06634	.06220	.05834	.05476	.05144	.04834	.04546	.04278	.04028	.03795	.03577	.03375	.03185	.03008	.02843
65	37	.09678	.09055	.08477	.07941	.07442	.06980	.06550	.06150	.05778	.05431	.05109	.04808	.04528	.04267	.04023	.03795	.03582	.03383	.03197	.03023
65	38	.10127	.09485	.08889	.08335	.07820	.07341	.06896	.06481	.06094	.05734	.05398	.05085	.04792	.04519	.04264	.04026	.03803	.03594	.03399	.03216
65	39	.10592	.09932	.09318	.08746	.08214	.07719	.07257	.06827	.06426	.06051	.05702	.05376	.05071	.04785	.04519	.04269	.04036	.03817	.03612	.03420
65	40	.11075	.10396	.09764	.09175	.08626	.08114	.07636	.07190	.06774	.06385	.06021	.05682	.05364	.05066	.04788	.04527	.04282	.04053	.03838	.03637
65	41	.11576	.10878	.10228	.09621	.09054	.08525	.08031	.07570	.07138	.06734	.06357	.06003	.05672	.05362	.05071	.04799	.04543	.04303	.04078	.03866
65	42	.12095	.11378	.10709	.10084	.09500	.08954	.08444	.07966	.07519	.07100	.06708	.06341	.05996	.05673	.05370	.05085	.04818	.04567	.04331	.04110
65	43	.12630	.11895	.11207	.10564	.09963	.09400	.08873	.08379	.07916	.07482	.07075	.06694	.06336	.05999	.05683	.05387	.05108	.04845	.04598	.04366
65	44	.13182	.12428	.11722	.11061	.10442	.09862	.09318	.08808	.08329	.07880	.07459	.07063	.06690	.06341	.06012	.05703	.05411	.05137	.04879	.04636
65	45	.13749	.12977	.12253	.11574	.10937	.10339	.09779	.09252	.08758	.08293	.07856	.07446	.07060	.06696	.06354	.06032	.05729	.05443	.05174	.04919
65	46	.14331	.13540	.12798	.12101	.11447	.10832	.10255	.09712	.09201	.08721	.08269	.07844	.07443	.07066	.06711	.06376	.06060	.05762	.05481	.05216
65	47	.14926	.14117	.13356	.12642	.11970	.11339	.10744	.10185	.09658	.09163	.08696	.08255	.07841	.07450	.07081	.06733	.06404	.06094	.05801	.05524
65	48	.15533	.14707	.13929	.13197	.12508	.11859	.11248	.10672	.10130	.09618	.09136	.08681	.08252	.07847	.07464	.07103	.06762	.06439	.06134	.05846
65	49	.16153	.15309	.14514	.13764	.13058	.12393	.11765	.11173	.10615	.10088	.09590	.09120	.08677	.08257	.07861	.07487	.07132	.06797	.06480	.06180
65	50	.16785	.15924	.15111	.14345	.13622	.12940	.12296	.11688	.11113	.10571	.10058	.09573	.09115	.08682	.08272	.07884	.07517	.07169	.06840	.06528
65	51	.17428	.16549	.15720	.14937	.14198	.13499	.12839	.12215	.11625	.11067	.10539	.10039	.09567	.09119	.08696	.08294	.07914	.07554	.07212	.06888
65	52	.18079	.17184	.16338	.15539	.14783	.14069	.13392	.12753	.12147	.11574	.11031	.10517	.10030	.09568	.09131	.08716	.08323	.07950	.07596	.07260
65	53	.18737	.17827	.16965	.16150	.15379	.14648	.13956	.13301	.12680	.12092	.11534	.11006	.10504	.10029	.09578	.09150	.08743	.08358	.07991	.07643
65	54	.19402	.18477	.17600	.16769	.15982	.15236	.14529	.13859	.13223	.12620	.12048	.11505	.10989	.10500	.10035	.09594	.09175	.08776	.08397	.08037

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
65	55	.20073	.19132	.18241	.17395	.16593	.15832	.15110	.14425	.13775	.13157	.12571	.12014	.11484	.10981	.10503	.10049	.09616	.09205	.08814	.08442
65	56	.20748	.19793	.18887	.18027	.17211	.16436	.15699	.15000	.14335	.13703	.13102	.12531	.11989	.11472	.10981	.10513	.10068	.09645	.09242	.08858
65	57	.21425	.20457	.19538	.18664	.17834	.17044	.16294	.15580	.14902	.14256	.13642	.13057	.12501	.11972	.11467	.10987	.10529	.10094	.09678	.09282
65	58	.22103	.21123	.20190	.19303	.18460	.17657	.16893	.16166	.15474	.14815	.14188	.13590	.13021	.12478	.11961	.11468	.10998	.10550	.10123	.09716
65	59	.22780	.21787	.20843	.19943	.19087	.18271	.17495	.16755	.16050	.15378	.14737	.14127	.13545	.12990	.12460	.11955	.11474	.11014	.10575	.10156
65	60	.23453	.22450	.21494	.20582	.19714	.18886	.18097	.17345	.16628	.15943	.15291	.14668	.14073	.13506	.12965	.12448	.11954	.11483	.11033	.10602
65	61	.24124	.23110	.22143	.21220	.20341	.19502	.18701	.17937	.17207	.16511	.15847	.15212	.14606	.14027	.13474	.12945	.12440	.11958	.11496	.11055
65	62	.24790	.23766	.22789	.21857	.20967	.20117	.19305	.18530	.17789	.17082	.16406	.15760	.15142	.14552	.13988	.13448	.12932	.12438	.11966	.11514
65	63	.25452	.24419	.23433	.22491	.21591	.20731	.19908	.19123	.18372	.17653	.16967	.16310	.15681	.15080	.14505	.13955	.13428	.12924	.12441	.11979
65	64	.26107	.25066	.24071	.23120	.22211	.21342	.20510	.19714	.18953	.18225	.17528	.16861	.16222	.15611	.15026	.14465	.13928	.13414	.12921	.12449
65	65	.26753	.25706	.24703	.23744	.22827	.21948	.21108	.20303	.19533	.18795	.18088	.17412	.16763	.16142	.15547	.14977	.14430	.13906	.13404	.12922
66	0	.02002	.01835	.01687	.01555	.01437	.01332	.01237	.01153	.01076	.01007	.00945	.00889	.00837	.00791	.00748	.00709	.00673	.00640	.00610	.00582
66	1	.01736	.01570	.01422	.01292	.01177	.01074	.00982	.00900	.00827	.00762	.00703	.00650	.00602	.00558	.00519	.00484	.00452	.00422	.00395	.00371
66	2	.01807	.01634	.01481	.01345	.01225	.01117	.01021	.00936	.00859	.00791	.00729	.00673	.00623	.00578	.00537	.00499	.00466	.00435	.00407	.00381
66	3	.01893	.01713	.01553	.01411	.01285	.01173	.01072	.00983	.00902	.00830	.00765	.00707	.00654	.00606	.00563	.00524	.00488	.00456	.00426	.00399
66	4	.01988	.01800	.01634	.01486	.01354	.01236	.01131	.01037	.00952	.00877	.00808	.00747	.00691	.00641	.00595	.00554	.00516	.00482	.00450	.00422
66	5	.02091	.01896	.01722	.01567	.01429	.01306	.01196	.01097	.01008	.00929	.00857	.00792	.00733	.00680	.00632	.00588	.00548	.00512	.00479	.00448
66	6	.02202	.01998	.01817	.01655	.01511	.01382	.01266	.01162	.01069	.00985	.00910	.00841	.00780	.00723	.00673	.00626	.00584	.00546	.00510	.00478
66	7	.02319	.02107	.01918	.01749	.01598	.01463	.01342	.01233	.01135	.01047	.00967	.00895	.00830	.00771	.00717	.00668	.00623	.00582	.00545	.00511
66	8	.02444	.02223	.02025	.01849	.01691	.01549	.01422	.01308	.01205	.01112	.01028	.00953	.00884	.00821	.00764	.00713	.00665	.00622	.00583	.00546
66	9	.02576	.02345	.02139	.01955	.01790	.01642	.01509	.01389	.01281	.01183	.01095	.01015	.00942	.00876	.00816	.00761	.00711	.00666	.00624	.00585
66	10	.02716	.02476	.02261	.02069	.01896	.01741	.01601	.01475	.01362	.01259	.01166	.01082	.01005	.00936	.00872	.00814	.00761	.00713	.00668	.00627
66	11	.02864	.02614	.02390	.02189	.02008	.01846	.01699	.01567	.01448	.01340	.01242	.01153	.01073	.00999	.00932	.00871	.00815	.00763	.00716	.00673
66	12	.03019	.02758	.02525	.02315	.02127	.01957	.01803	.01665	.01539	.01426	.01323	.01229	.01144	.01066	.00996	.00931	.00872	.00817	.00767	.00721
66	13	.03179	.02909	.02665	.02447	.02250	.02072	.01911	.01766	.01634	.01515	.01407	.01308	.01218	.01137	.01062	.00993	.00931	.00873	.00820	.00771
66	14	.03344	.03063	.02809	.02581	.02375	.02190	.02021	.01869	.01731	.01606	.01492	.01389	.01294	.01208	.01129	.01057	.00990	.00929	.00874	.00822
66	15	.03512	.03220	.02956	.02718	.02503	.02309	.02134	.01974	.01830	.01698	.01579	.01470	.01370	.01279	.01196	.01120	.01050	.00986	.00927	.00872
66	16	.03683	.03379	.03105	.02857	.02633	.02431	.02247	.02080	.01929	.01791	.01666	.01551	.01447	.01351	.01264	.01183	.01110	.01042	.00980	.00922
66	17	.03858	.03543	.03258	.03000	.02766	.02555	.02363	.02189	.02030	.01886	.01754	.01634	.01525	.01424	.01332	.01248	.01170	.01099	.01033	.00972
66	18	.04039	.03711	.03415	.03147	.02904	.02683	.02483	.02301	.02135	.01984	.01846	.01720	.01605	.01499	.01402	.01313	.01232	.01157	.01087	.01024
66	19	.04227	.03887	.03579	.03300	.03047	.02817	.02608	.02418	.02244	.02086	.01942	.01810	.01689	.01578	.01476	.01383	.01297	.01217	.01144	.01077
66	20	.04424	.04072	.03752	.03462	.03199	.02959	.02741	.02542	.02360	.02195	.02043	.01905	.01778	.01661	.01554	.01456	.01366	.01282	.01205	.01134
66	21	.04632	.04266	.03935	.03633	.03359	.03109	.02881	.02673	.02484	.02310	.02152	.02006	.01873	.01751	.01638	.01535	.01440	.01352	.01271	.01196
66	22	.04850	.04471	.04126	.03813	.03527	.03267	.03029	.02812	.02614	.02433	.02266	.02114	.01974	.01846	.01727	.01619	.01518	.01426	.01340	.01261
66	23	.05079	.04686	.04328	.04003	.03706	.03434	.03187	.02960	.02753	.02563	.02389	.02229	.02082	.01947	.01823	.01708	.01603	.01505	.01415	.01332
66	24	.05320	.04913	.04542	.04204	.03895	.03612	.03354	.03117	.02901	.02702	.02519	.02352	.02198	.02056	.01925	.01805	.01694	.01591	.01496	.01408
66	25	.05575	.05153	.04768	.04417	.04095	.03801	.03532	.03285	.03058	.02850	.02659	.02484	.02322	.02173	.02036	.01909	.01792	.01683	.01583	.01490
66	26	.05843	.05406	.05007	.04642	.04307	.04001	.03720	.03463	.03226	.03009	.02809	.02624	.02455	.02298	.02154	.02020	.01897	.01783	.01677	.01579
66	27	.06126	.05673	.05259	.04880	.04533	.04214	.03921	.03653	.03405	.03178	.02969	.02775	.02597	.02433	.02281	.02141	.02011	.01890	.01779	.01675
66	28	.06422	.05954	.05525	.05132	.04770	.04439	.04134	.03854	.03595	.03358	.03138	.02936	.02749	.02577	.02417	.02269	.02133	.02006	.01888	.01779
66	29	.06733	.06249	.05804	.05396	.05021	.04676	.04359	.04066	.03797	.03548	.03319	.03107	.02911	.02730	.02562	.02407	.02263	.02129	.02005	.01890
66	30	.07058	.06557	.06097	.05674	.05284	.04926	.04595	.04291	.04009	.03750	.03510	.03288	.03083	.02893	.02716	.02553	.02401	.02260	.02130	.02008
66	31	.07398	.06880	.06404	.05965	.05561	.05188	.04845	.04527	.04234	.03963	.03712	.03480	.03264	.03065	.02880	.02708	.02549	.02400	.02262	.02134
66	32	.07753	.07218	.06725	.06271	.05852	.05465	.05107	.04776	.04471	.04188	.03925	.03682	.03457	.03248	.03054	.02873	.02706	.02550	.02404	.02269
66	33	.08124	.07572	.07062	.06592	.06157	.05755	.05383	.05039	.04721	.04425	.04151	.03897	.03661	.03442	.03239	.03049	.02873	.02708	.02555	.02413
66	34	.08511	.07941	.07414	.06927	.06477	.06060	.05674	.05316	.04984	.04676	.04390	.04125	.03878	.03648	.03435	.03236	.03050	.02878	.02716	.02566
66	35	.08915	.08327	.07783	.07279	.06813	.06380	.05979	.05607	.05262	.04941	.04643	.04365	.04107	.03867	.03643	.03434	.03240	.03058	.02888	.02730
66	36	.09336	.08730	.08168	.07647	.07164	.06716	.06300	.05913	.05554	.05220	.04909	.04619	.04349	.04098	.03863	.03644	.03440	.03249	.03071	.02904
66	37	.09774	.09149	.08570	.08032	.07532	.07068	.06636	.06235	.05861	.05513	.05189	.04887	.04605	.04342	.04097	.03867	.03653	.03453	.03265	.03090
66	38	.10230	.09586	.08989	.08433	.07917	.07436	.06989	.06572	.06184	.05822	.05485	.05169	.04875	.04600	.04344	.04104	.03879	.03669	.03472	.03287

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
66	39	.10703	.10041	.09426	.08852	.08319	.07822	.07358	.06926	.06523	.06147	.05795	.05467	.05160	.04873	.04605	.04353	.04118	.03897	.03691	.03497
66	40	.11195	.10514	.09880	.09289	.08738	.08224	.07745	.07297	.06879	.06488	.06122	.05780	.05461	.05161	.04881	.04618	.04371	.04140	.03923	.03720
66	41	.11706	.11006	.10354	.09745	.09176	.08645	.08149	.07685	.07252	.06846	.06466	.06110	.05777	.05465	.05172	.04897	.04639	.04397	.04170	.03956
66	42	.12235	.11516	.10845	.10218	.09632	.09084	.08571	.08091	.07642	.07221	.06826	.06456	.06110	.05784	.05479	.05192	.04922	.04669	.04431	.04207
66	43	.12781	.12044	.11355	.10709	.10105	.09540	.09010	.08514	.08049	.07612	.07203	.06819	.06458	.06119	.05801	.05502	.05220	.04955	.04706	.04471
66	44	.13346	.12590	.11881	.11218	.10596	.10014	.09467	.08954	.08473	.08021	.07597	.07198	.06823	.06471	.06139	.05827	.05533	.05257	.04996	.04750
66	45	.13926	.13151	.12424	.11743	.11103	.10503	.09940	.09410	.08913	.08445	.08006	.07592	.07203	.06837	.06492	.06167	.05861	.05572	.05300	.05043
66	46	.14521	.13728	.12983	.12284	.11626	.11009	.10428	.09882	.09369	.08885	.08430	.08002	.07598	.07218	.06860	.06521	.06202	.05902	.05617	.05349
66	47	.15131	.14319	.13556	.12839	.12164	.11529	.10932	.10369	.09839	.09340	.08870	.08426	.08008	.07614	.07241	.06890	.06558	.06245	.05948	.05669
66	48	.15755	.14925	.14144	.13409	.12717	.12064	.11450	.10871	.10325	.09810	.09324	.08865	.08432	.08024	.07638	.07273	.06928	.06602	.06293	.06002
66	49	.16391	.15544	.14745	.13993	.13283	.12614	.11983	.11387	.10825	.10294	.09792	.09319	.08871	.08448	.08048	.07670	.07312	.06973	.06652	.06348
66	50	.17041	.16176	.15360	.14590	.13864	.13178	.12530	.11918	.11339	.10793	.10276	.09787	.09325	.08887	.08473	.08081	.07710	.07358	.07025	.06709
66	51	.17702	.16820	.15987	.15201	.14457	.13754	.13090	.12462	.11867	.11305	.10773	.10269	.09792	.09340	.08912	.08506	.08122	.07757	.07411	.07083
66	52	.18373	.17475	.16625	.15822	.15062	.14343	.13662	.13018	.12408	.11830	.11283	.10764	.10272	.09806	.09364	.08944	.08546	.08168	.07810	.07469
66	53	.19053	.18138	.17273	.16453	.15677	.14942	.14246	.13585	.12960	.12367	.11804	.11270	.10764	.10284	.09827	.09394	.08983	.08592	.08221	.07868
66	54	.19739	.18810	.17928	.17093	.16302	.15551	.14839	.14163	.13522	.12914	.12337	.11788	.11267	.10773	.10303	.09856	.09432	.09028	.08644	.08279
66	55	.20433	.19488	.18592	.17741	.16934	.16168	.15441	.14751	.14095	.13472	.12880	.12317	.11782	.11273	.10789	.10329	.09892	.09475	.09078	.08701
66	56	.21131	.20172	.19262	.18397	.17575	.16794	.16052	.15347	.14676	.14039	.13432	.12855	.12306	.11784	.11287	.10813	.10362	.09933	.09524	.09134
66	57	.21834	.20861	.19936	.19057	.18222	.17427	.16670	.15951	.15266	.14614	.13994	.13403	.12840	.12305	.11794	.11307	.10844	.10401	.09980	.09578
66	58	.22537	.21552	.20614	.19722	.18872	.18064	.17294	.16560	.15862	.15197	.14562	.13958	.13382	.12833	.12309	.11810	.11333	.10879	.10445	.10031
66	59	.23241	.22243	.21293	.20388	.19525	.18704	.17920	.17174	.16462	.15783	.15136	.14519	.13930	.13368	.12831	.12319	.11830	.11363	.10917	.10492
66	60	.23942	.22933	.21971	.21054	.20179	.19345	.18549	.17790	.17065	.16374	.15714	.15084	.14482	.13907	.13359	.12834	.12333	.11855	.11397	.10959
66	61	.24640	.23621	.22648	.21719	.20833	.19987	.19179	.18408	.17671	.16968	.16295	.15653	.15039	.14452	.13892	.13355	.12843	.12352	.11883	.11434
66	62	.25336	.24307	.23323	.22384	.21487	.20630	.19811	.19028	.18280	.17565	.16881	.16227	.15601	.15003	.14430	.13883	.13358	.12857	.12376	.11916
66	63	.26028	.24989	.23996	.23048	.22140	.21273	.20443	.19649	.18890	.18164	.17469	.16804	.16167	.15557	.14974	.14415	.13880	.13367	.12876	.12405
66	64	.26713	.25666	.24665	.23707	.22791	.21913	.21074	.20270	.19501	.18764	.18058	.17382	.16735	.16115	.15521	.14951	.14405	.13882	.13381	.12900
66	65	.27391	.26337	.25328	.24362	.23437	.22550	.21702	.20889	.20109	.19363	.18647	.17962	.17304	.16674	.16070	.15490	.14934	.14401	.13889	.13398
66	66	.28061	.27000	.25984	.25011	.24078	.23183	.22326	.21504	.20716	.19961	.19236	.18541	.17874	.17234	.16620	.16031	.15466	.14923	.14401	.13901
67	0	.02025	.01858	.01709	.01577	.01459	.01354	.01259	.01174	.01098	.01029	.00967	.00910	.00858	.00811	.00769	.00729	.00693	.00660	.00629	.00601
67	1	.01746	.01580	.01433	.01302	.01187	.01084	.00992	.00910	.00837	.00771	.00712	.00659	.00611	.00567	.00528	.00492	.00460	.00430	.00403	.00378
67	2	.01818	.01645	.01491	.01355	.01235	.01127	.01031	.00945	.00869	.00800	.00738	.00682	.00632	.00586	.00545	.00508	.00474	.00443	.00414	.00388
67	3	.01904	.01723	.01564	.01422	.01295	.01183	.01082	.00993	.00912	.00840	.00775	.00716	.00663	.00615	.00572	.00532	.00497	.00464	.00434	.00407
67	4	.01999	.01812	.01645	.01497	.01365	.01247	.01142	.01047	.00963	.00887	.00818	.00757	.00701	.00650	.00604	.00563	.00525	.00490	.00459	.00430
67	5	.02104	.01908	.01734	.01579	.01441	.01318	.01207	.01108	.01019	.00939	.00867	.00802	.00744	.00690	.00642	.00598	.00558	.00521	.00488	.00457
67	6	.02215	.02011	.01830	.01668	.01523	.01394	.01278	.01174	.01081	.00997	.00921	.00852	.00790	.00734	.00683	.00636	.00594	.00555	.00520	.00487
67	7	.02334	.02121	.01932	.01763	.01612	.01476	.01355	.01246	.01148	.01059	.00979	.00907	.00842	.00782	.00728	.00679	.00634	.00593	.00555	.00521
67	8	.02459	.02238	.02040	.01864	.01706	.01564	.01437	.01322	.01219	.01126	.01042	.00966	.00897	.00834	.00777	.00725	.00677	.00634	.00594	.00557
67	9	.02593	.02362	.02156	.01971	.01806	.01658	.01524	.01404	.01296	.01198	.01109	.01029	.00956	.00890	.00830	.00775	.00724	.00678	.00636	.00597
67	10	.02734	.02494	.02279	.02086	.01913	.01758	.01618	.01492	.01378	.01275	.01182	.01097	.01021	.00951	.00887	.00829	.00775	.00727	.00682	.00641
67	11	.02883	.02633	.02409	.02208	.02027	.01864	.01718	.01585	.01466	.01358	.01259	.01170	.01089	.01015	.00948	.00886	.00830	.00778	.00731	.00687
67	12	.03040	.02780	.02546	.02336	.02147	.01977	.01823	.01684	.01559	.01445	.01342	.01248	.01162	.01084	.01013	.00948	.00888	.00834	.00783	.00737
67	13	.03202	.02932	.02688	.02469	.02272	.02093	.01933	.01787	.01655	.01536	.01427	.01328	.01238	.01156	.01081	.01012	.00949	.00891	.00838	.00789
67	14	.03369	.03087	.02834	.02605	.02399	.02213	.02044	.01892	.01754	.01628	.01514	.01410	.01315	.01228	.01149	.01076	.01010	.00949	.00892	.00841
67	15	.03538	.03245	.02982	.02744	.02528	.02334	.02158	.01998	.01853	.01722	.01602	.01492	.01392	.01301	.01218	.01141	.01071	.01006	.00947	.00892
67	16	.03711	.03406	.03132	.02884	.02660	.02457	.02273	.02106	.01954	.01816	.01690	.01575	.01470	.01374	.01286	.01206	.01132	.01064	.01001	.00943
67	17	.03887	.03571	.03286	.03028	.02794	.02582	.02390	.02215	.02056	.01912	.01780	.01659	.01549	.01448	.01356	.01271	.01193	.01121	.01055	.00994
67	18	.04069	.03741	.03444	.03176	.02932	.02711	.02511	.02328	.02162	.02010	.01872	.01746	.01630	.01524	.01427	.01338	.01256	.01180	.01110	.01046
67	19	.04258	.03918	.03610	.03331	.03077	.02847	.02637	.02447	.02273	.02114	.01969	.01836	.01715	.01604	.01502	.01408	.01321	.01242	.01168	.01100
67	20	.04457	.04104	.03784	.03494	.03230	.02990	.02771	.02572	.02390	.02224	.02072	.01933	.01805	.01688	.01581	.01482	.01391	.01307	.01230	.01159
67	21	.04666	.04300	.03968	.03666	.03391	.03141	.02913	.02705	.02514	.02341	.02181	.02036	.01902	.01779	.01666	.01562	.01466	.01378	.01296	.01221

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
67	22	.04885	.04506	.04161	.03847	.03561	.03300	.03062	.02845	.02646	.02464	.02297	.02145	.02004	.01875	.01756	.01647	.01546	.01453	.01367	.01288
67	23	.05116	.04723	.04365	.04039	.03741	.03469	.03221	.02994	.02786	.02596	.02421	.02261	.02113	.01978	.01853	.01738	.01632	.01534	.01443	.01359
67	24	.05360	.04952	.04580	.04241	.03932	.03649	.03390	.03153	.02936	.02736	.02553	.02385	.02231	.02088	.01957	.01836	.01724	.01621	.01525	.01437
67	25	.05616	.05194	.04809	.04456	.04134	.03840	.03570	.03322	.03095	.02887	.02695	.02519	.02356	.02207	.02069	.01941	.01824	.01715	.01614	.01520
67	26	.05887	.05449	.05049	.04684	.04349	.04042	.03761	.03502	.03265	.03047	.02846	.02662	.02491	.02334	.02189	.02055	.01931	.01816	.01710	.01611
67	27	.06172	.05719	.05305	.04925	.04577	.04257	.03964	.03695	.03447	.03219	.03008	.02815	.02636	.02471	.02318	.02177	.02047	.01926	.01813	.01709
67	28	.06471	.06003	.05573	.05179	.04817	.04485	.04179	.03898	.03639	.03401	.03181	.02978	.02790	.02617	.02457	.02308	.02170	.02043	.01924	.01814
67	29	.06785	.06300	.05855	.05447	.05071	.04725	.04407	.04114	.03843	.03594	.03364	.03151	.02955	.02773	.02604	.02448	.02303	.02169	.02044	.01927
67	30	.07114	.06613	.06152	.05728	.05337	.04978	.04647	.04341	.04059	.03799	.03558	.03335	.03129	.02938	.02761	.02597	.02444	.02303	.02171	.02048
67	31	.07458	.06939	.06462	.06023	.05618	.05244	.04899	.04581	.04287	.04015	.03763	.03530	.03314	.03114	.02928	.02755	.02594	.02445	.02306	.02177
67	32	.07817	.07281	.06788	.06332	.05912	.05524	.05166	.04834	.04527	.04243	.03980	.03736	.03510	.03300	.03105	.02923	.02754	.02597	.02451	.02315
67	33	.08192	.07639	.07129	.06657	.06222	.05819	.05446	.05101	.04781	.04485	.04210	.03955	.03718	.03498	.03293	.03102	.02925	.02760	.02605	.02462
67	34	.08584	.08013	.07486	.06998	.06546	.06128	.05741	.05382	.05049	.04740	.04453	.04186	.03938	.03708	.03493	.03293	.03106	.02932	.02770	.02618
67	35	.08994	.08405	.07860	.07355	.06887	.06454	.06052	.05678	.05332	.05010	.04710	.04431	.04172	.03930	.03705	.03495	.03300	.03117	.02946	.02786
67	36	.09421	.08814	.08251	.07729	.07245	.06795	.06378	.05990	.05629	.05294	.04981	.04690	.04419	.04166	.03930	.03710	.03505	.03312	.03133	.02965
67	37	.09865	.09240	.08659	.08120	.07619	.07153	.06720	.06317	.05942	.05593	.05267	.04964	.04680	.04416	.04169	.03938	.03722	.03521	.03332	.03155
67	38	.10328	.09684	.09085	.08528	.08010	.07528	.07079	.06661	.06271	.05908	.05569	.05252	.04956	.04680	.04422	.04180	.03954	.03742	.03543	.03357
67	39	.10810	.10147	.09529	.08955	.08420	.07921	.07456	.07022	.06617	.06239	.05886	.05556	.05248	.04959	.04689	.04436	.04199	.03976	.03768	.03572
67	40	.11310	.10628	.09993	.09400	.08847	.08332	.07850	.07401	.06981	.06588	.06221	.05877	.05555	.05254	.04971	.04707	.04458	.04226	.04007	.03801
67	41	.11830	.11129	.10475	.09864	.09294	.08761	.08263	.07797	.07362	.06954	.06572	.06215	.05879	.05565	.05270	.04993	.04734	.04490	.04260	.04045
67	42	.12369	.11649	.10976	.10347	.09759	.09209	.08694	.08212	.07761	.07338	.06941	.06569	.06220	.05893	.05585	.05296	.05024	.04769	.04529	.04303
67	43	.12927	.12188	.11496	.10849	.10243	.09676	.09144	.08645	.08178	.07739	.07328	.06941	.06578	.06237	.05916	.05615	.05331	.05064	.04812	.04575
67	44	.13503	.12745	.12035	.11369	.10746	.10161	.09612	.09096	.08613	.08158	.07732	.07330	.06953	.06598	.06264	.05949	.05653	.05374	.05111	.04863
67	45	.14096	.13319	.12590	.11907	.11265	.10662	.10096	.09564	.09064	.08594	.08152	.07735	.07344	.06975	.06627	.06299	.05990	.05699	.05424	.05165
67	46	.14705	.13910	.13162	.12460	.11801	.11181	.10597	.10049	.09532	.09046	.08588	.08157	.07750	.07367	.07006	.06665	.06343	.06039	.05752	.05481
67	47	.15329	.14515	.13750	.13030	.12352	.11715	.11114	.10549	.10016	.09514	.09040	.08594	.08172	.07775	.07399	.07045	.06710	.06393	.06094	.05811
67	48	.15968	.15136	.14353	.13615	.12919	.12264	.11647	.11064	.10515	.09997	.09508	.09046	.08610	.08198	.07808	.07440	.07092	.06762	.06451	.06156
67	49	.16622	.15771	.14970	.14214	.13502	.12829	.12195	.11596	.11030	.10496	.09991	.09514	.09062	.08636	.08232	.07850	.07488	.07146	.06822	.06514
67	50	.17289	.16421	.15602	.14829	.14099	.13409	.12758	.12142	.11560	.11010	.10489	.09997	.09531	.09089	.08671	.08275	.07900	.07545	.07208	.06888
67	51	.17968	.17083	.16247	.15457	.14710	.14004	.13336	.12703	.12105	.11539	.11003	.10495	.10014	.09558	.09126	.08716	.08327	.07958	.07608	.07276
67	52	.18659	.17757	.16904	.16097	.15334	.14611	.13926	.13278	.12663	.12081	.11530	.11006	.10510	.10040	.09593	.09169	.08767	.08385	.08022	.07677
67	53	.19359	.18441	.17572	.16748	.15968	.15229	.14528	.13864	.13234	.12636	.12069	.11531	.11020	.10535	.10074	.09636	.09220	.08825	.08449	.08092
67	54	.20067	.19133	.18249	.17409	.16613	.15858	.15142	.14462	.13816	.13203	.12621	.12068	.11542	.11042	.10567	.10116	.09686	.09278	.08889	.08519
67	55	.20783	.19834	.18934	.18079	.17268	.16497	.15766	.15070	.14409	.13781	.13184	.12616	.12076	.11562	.11073	.10608	.10165	.09743	.09341	.08958
67	56	.21505	.20542	.19627	.18758	.17931	.17146	.16399	.15688	.15013	.14370	.13758	.13175	.12621	.12093	.11590	.11111	.10655	.10220	.09805	.09410
67	57	.22232	.21255	.20326	.19442	.18602	.17802	.17040	.16315	.15625	.14968	.14341	.13745	.13176	.12635	.12118	.11626	.11156	.10708	.10281	.09873
67	58	.22961	.21972	.21029	.20132	.19277	.18463	.17688	.16949	.16244	.15573	.14933	.14322	.13740	.13185	.12655	.12149	.11667	.11206	.10766	.10346
67	59	.23691	.22689	.21734	.20824	.19956	.19128	.18339	.17587	.16869	.16184	.15530	.14907	.14311	.13742	.13200	.12681	.12185	.11712	.11260	.10827
67	60	.24420	.23406	.22439	.21516	.20636	.19796	.18994	.18229	.17498	.16800	.16133	.15496	.14888	.14306	.13751	.13219	.12711	.12226	.11761	.11317
67	61	.25147	.24122	.23144	.22210	.21318	.20465	.19651	.18873	.18130	.17419	.16740	.16091	.15470	.14876	.14308	.13764	.13244	.12747	.12270	.11814
67	62	.25872	.24837	.23848	.22903	.22000	.21137	.20311	.19521	.18766	.18043	.17352	.16691	.16058	.15452	.14872	.14316	.13785	.13275	.12787	.12320
67	63	.26593	.25550	.24551	.23596	.22683	.21808	.20972	.20171	.19405	.18671	.17968	.17295	.16651	.16033	.15442	.14875	.14332	.13811	.13312	.12833
67	64	.27310	.26258	.25251	.24286	.23363	.22479	.21632	.20821	.20044	.19299	.18586	.17902	.17247	.16618	.16016	.15438	.14884	.14352	.13842	.13353
67	65	.28019	.26960	.25945	.24972	.24040	.23147	.22291	.21470	.20683	.19928	.19205	.18510	.17844	.17206	.16593	.16004	.15440	.14898	.14377	.13878
67	66	.28722	.27655	.26633	.25653	.24713	.23811	.22946	.22117	.21320	.20556	.19823	.19119	.18444	.17795	.17172	.16574	.15999	.15447	.14917	.14408
67	67	.29415	.28343	.27315	.26328	.25381	.24472	.23599	.22761	.21956	.21184	.20441	.19729	.19044	.18386	.17754	.17146	.16562	.16001	.15461	.14942
68	0	.02048	.01881	.01732	.01600	.01482	.01376	.01282	.01197	.01120	.01051	.00988	.00931	.00880	.00832	.00789	.00750	.00713	.00680	.00649	.00621
68	1	.01757	.01590	.01443	.01312	.01196	.01093	.01001	.00919	.00846	.00780	.00721	.00667	.00619	.00576	.00536	.00500	.00468	.00438	.00411	.00386
68	2	.01828	.01655	.01501	.01365	.01244	.01136	.01040	.00955	.00878	.00809	.00747	.00691	.00640	.00595	.00553	.00516	.00481	.00450	.00422	.00396
68	3	.01914	.01734	.01574	.01432	.01305	.01193	.01092	.01002	.00921	.00849	.00784	.00725	.00672	.00624	.00580	.00541	.00505	.00472	.00442	.00414

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
68	4	.02011	.01823	.01656	.01507	.01375	.01257	.01152	.01057	.00973	.00896	.00828	.00766	.00710	.00659	.00613	.00571	.00533	.00499	.00467	.00438
68	5	.02116	.01920	.01746	.01591	.01452	.01329	.01218	.01119	.01030	.00950	.00878	.00812	.00753	.00700	.00651	.00607	.00567	.00530	.00496	.00466
68	6	.02228	.02024	.01842	.01680	.01535	.01406	.01290	.01186	.01092	.01008	.00932	.00863	.00801	.00745	.00693	.00647	.00604	.00565	.00529	.00497
68	7	.02348	.02135	.01945	.01776	.01625	.01489	.01368	.01258	.01160	.01071	.00991	.00919	.00853	.00793	.00739	.00690	.00645	.00603	.00566	.00531
68	8	.02474	.02253	.02055	.01878	.01720	.01578	.01450	.01336	.01232	.01139	.01055	.00978	.00909	.00846	.00789	.00737	.00689	.00645	.00605	.00568
68	9	.02609	.02378	.02172	.01987	.01822	.01673	.01539	.01419	.01310	.01212	.01123	.01043	.00970	.00903	.00843	.00787	.00737	.00691	.00648	.00609
68	10	.02752	.02511	.02296	.02103	.01930	.01775	.01635	.01508	.01394	.01291	.01197	.01113	.01035	.00965	.00901	.00843	.00789	.00740	.00695	.00654
68	11	.02902	.02652	.02428	.02226	.02045	.01883	.01736	.01603	.01483	.01375	.01276	.01187	.01106	.01031	.00964	.00902	.00845	.00793	.00746	.00702
68	12	.03061	.02800	.02566	.02356	.02167	.01996	.01843	.01703	.01578	.01463	.01360	.01266	.01180	.01102	.01030	.00965	.00905	.00850	.00799	.00753
68	13	.03225	.02954	.02710	.02491	.02293	.02115	.01954	.01808	.01676	.01556	.01447	.01348	.01257	.01175	.01099	.01030	.00967	.00909	.00855	.00806
68	14	.03393	.03111	.02857	.02628	.02422	.02236	.02067	.01914	.01776	.01650	.01535	.01431	.01336	.01249	.01169	.01096	.01029	.00968	.00911	.00859
68	15	.03564	.03271	.03007	.02768	.02553	.02358	.02182	.02022	.01877	.01745	.01624	.01515	.01414	.01323	.01239	.01162	.01091	.01027	.00967	.00912
68	16	.03737	.03433	.03158	.02910	.02686	.02482	.02298	.02131	.01978	.01840	.01714	.01599	.01493	.01397	.01309	.01228	.01153	.01085	.01022	.00964
68	17	.03915	.03599	.03313	.03055	.02821	.02609	.02416	.02241	.02082	.01937	.01805	.01684	.01573	.01472	.01379	.01294	.01216	.01143	.01077	.01016
68	18	.04098	.03770	.03473	.03204	.02960	.02739	.02538	.02355	.02189	.02037	.01898	.01771	.01655	.01549	.01451	.01362	.01279	.01203	.01133	.01068
68	19	.04288	.03948	.03640	.03360	.03106	.02876	.02666	.02475	.02300	.02141	.01996	.01863	.01741	.01629	.01527	.01433	.01346	.01266	.01192	.01124
68	20	.04489	.04135	.03815	.03524	.03260	.03020	.02801	.02601	.02419	.02252	.02100	.01960	.01833	.01715	.01607	.01508	.01417	.01333	.01255	.01183
68	21	.04699	.04333	.04000	.03698	.03423	.03172	.02944	.02735	.02544	.02370	.02211	.02064	.01930	.01807	.01693	.01589	.01493	.01404	.01322	.01246
68	22	.04920	.04540	.04195	.03881	.03594	.03333	.03095	.02877	.02678	.02495	.02328	.02175	.02034	.01904	.01785	.01675	.01574	.01480	.01394	.01314
68	23	.05152	.04759	.04400	.04074	.03776	.03504	.03255	.03027	.02819	.02628	.02453	.02292	.02144	.02008	.01883	.01767	.01661	.01562	.01471	.01387
68	24	.05397	.04989	.04618	.04278	.03968	.03685	.03425	.03188	.02970	.02770	.02587	.02418	.02263	.02120	.01988	.01867	.01754	.01650	.01554	.01465
68	25	.05656	.05233	.04848	.04495	.04172	.03877	.03607	.03359	.03131	.02922	.02730	.02553	.02390	.02240	.02102	.01974	.01855	.01746	.01644	.01550
68	26	.05929	.05491	.05091	.04724	.04389	.04082	.03800	.03541	.03303	.03085	.02883	.02698	.02527	.02369	.02223	.02089	.01964	.01849	.01742	.01642
68	27	.06216	.05763	.05348	.04968	.04619	.04299	.04006	.03736	.03487	.03258	.03048	.02853	.02674	.02508	.02355	.02213	.02082	.01960	.01847	.01742
68	28	.06519	.06049	.05619	.05225	.04862	.04529	.04223	.03942	.03682	.03443	.03222	.03019	.02830	.02656	.02495	.02346	.02208	.02080	.01960	.01850
68	29	.06836	.06350	.05905	.05495	.05119	.04773	.04454	.04160	.03889	.03639	.03408	.03195	.02997	.02814	.02645	.02488	.02343	.02207	.02082	.01965
68	30	.07168	.06666	.06204	.05780	.05389	.05029	.04697	.04390	.04108	.03846	.03605	.03381	.03174	.02983	.02805	.02640	.02486	.02344	.02211	.02088
68	31	.07515	.06996	.06518	.06078	.05672	.05298	.04953	.04633	.04338	.04066	.03813	.03579	.03362	.03161	.02974	.02801	.02639	.02489	.02350	.02219
68	32	.07878	.07342	.06847	.06391	.05971	.05582	.05222	.04890	.04582	.04297	.04033	.03789	.03561	.03350	.03154	.02972	.02802	.02644	.02497	.02360
68	33	.08258	.07704	.07193	.06721	.06284	.05880	.05507	.05161	.04840	.04543	.04267	.04011	.03773	.03552	.03346	.03155	.02976	.02810	.02655	.02510
68	34	.08655	.08083	.07555	.07066	.06613	.06194	.05806	.05446	.05112	.04802	.04514	.04246	.03997	.03766	.03550	.03349	.03161	.02986	.02823	.02670
68	35	.09070	.08480	.07934	.07428	.06959	.06525	.06122	.05747	.05399	.05076	.04776	.04496	.04235	.03993	.03766	.03555	.03358	.03174	.03002	.02842
68	36	.09502	.08894	.08330	.07807	.07322	.06872	.06453	.06064	.05702	.05365	.05052	.04760	.04487	.04233	.03996	.03775	.03568	.03374	.03193	.03024
68	37	.09953	.09326	.08744	.08204	.07702	.07235	.06801	.06397	.06021	.05670	.05343	.05038	.04754	.04488	.04240	.04007	.03790	.03587	.03397	.03219
68	38	.10423	.09777	.09177	.08620	.08100	.07617	.07167	.06747	.06356	.05991	.05651	.05333	.05035	.04758	.04498	.04255	.04027	.03814	.03614	.03426
68	39	.10912	.10248	.09629	.09053	.08517	.08017	.07550	.07115	.06709	.06329	.05975	.05643	.05333	.05043	.04771	.04516	.04278	.04054	.03844	.03647
68	40	.11421	.10737	.10100	.09506	.08952	.08435	.07952	.07501	.07079	.06685	.06316	.05971	.05647	.05344	.05060	.04794	.04544	.04309	.04089	.03882
68	41	.11950	.11247	.10592	.09979	.09408	.08873	.08373	.07906	.07469	.07059	.06676	.06316	.05979	.05663	.05366	.05088	.04826	.04580	.04349	.04132
68	42	.12499	.11777	.11103	.10472	.09882	.09330	.08814	.08330	.07877	.07452	.07053	.06679	.06328	.05999	.05689	.05398	.05125	.04867	.04625	.04397
68	43	.13067	.12326	.11633	.10984	.10376	.09807	.09273	.08773	.08303	.07863	.07449	.07060	.06695	.06352	.06029	.05725	.05439	.05170	.04917	.04678
68	44	.13655	.12895	.12183	.11516	.10890	.10303	.09752	.09234	.08749	.08292	.07863	.07459	.07080	.06722	.06386	.06069	.05771	.05489	.05224	.04974
68	45	.14260	.13481	.12750	.12065	.11421	.10816	.10248	.09713	.09211	.08739	.08294	.07875	.07481	.07109	.06759	.06429	.06118	.05824	.05547	.05285
68	46	.14882	.14085	.13335	.12631	.11969	.11347	.10761	.10210	.09691	.09202	.08742	.08308	.07899	.07513	.07149	.06805	.06481	.06174	.05885	.05611
68	47	.15520	.14704	.13937	.13214	.12534	.11894	.11291	.10723	.10188	.09683	.09206	.08757	.08333	.07932	.07554	.07197	.06859	.06540	.06238	.05952
68	48	.16174	.15340	.14554	.13814	.13116	.12458	.11838	.11253	.10701	.10179	.09687	.09222	.08783	.08368	.07976	.07604	.07253	.06921	.06606	.06308
68	49	.16843	.15991	.15187	.14429	.13713	.13038	.12401	.11799	.11230	.10692	.10184	.09704	.09250	.08820	.08413	.08028	.07663	.07317	.06989	.06679
68	50	.17527	.16657	.15836	.15060	.14327	.13635	.12980	.12361	.11776	.11222	.10698	.10202	.09733	.09288	.08866	.08467	.08088	.07729	.07389	.07066
68	51	.18225	.17338	.16499	.15706	.14956	.14246	.13575	.12939	.12337	.11768	.11228	.10716	.10231	.09772	.09336	.08922	.08530	.08157	.07803	.07467
68	52	.18935	.18030	.17175	.16365	.15598	.14871	.14183	.13531	.12913	.12327	.11772	.11245	.10744	.10270	.09819	.09392	.08985	.08599	.08232	.07883
68	53	.19655	.18734	.17862	.17035	.16252	.15509	.14804	.14136	.13502	.12900	.12329	.11787	.11272	.10782	.10317	.09875	.09455	.09055	.08675	.08313

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
68	54	.20384	.19448	.18559	.17717	.16917	.16158	.15438	.14754	.14104	.13486	.12900	.12342	.11812	.11308	.10828	.10372	.09938	.09525	.09131	.08757
68	55	.21122	.20170	.19267	.18409	.17593	.16819	.16082	.15383	.14717	.14085	.13483	.12910	.12365	.11847	.11353	.10882	.10435	.10008	.09601	.09214
68	56	.21868	.20901	.19983	.19109	.18279	.17489	.16738	.16023	.15342	.14694	.14078	.13490	.12931	.12398	.11890	.11406	.10944	.10504	.10084	.09684
68	57	.22619	.21639	.20706	.19818	.18973	.18168	.17402	.16672	.15977	.15315	.14683	.14081	.13508	.12960	.12438	.11941	.11465	.11012	.10579	.10166
68	58	.23374	.22380	.21434	.20532	.19673	.18854	.18074	.17330	.16620	.15943	.15298	.14682	.14094	.13533	.12997	.12486	.11997	.11531	.11085	.10659
68	59	.24130	.23124	.22165	.21250	.20377	.19545	.18751	.17993	.17269	.16579	.15919	.15290	.14688	.14114	.13564	.13040	.12538	.12059	.11600	.11162
68	60	.24886	.23868	.22897	.21969	.21084	.20239	.19431	.18660	.17923	.17220	.16547	.15904	.15289	.14701	.14139	.13601	.13087	.12595	.12124	.11673
68	61	.25641	.24612	.23629	.22690	.21793	.20935	.20116	.19332	.18582	.17865	.17180	.16524	.15896	.15296	.14721	.14171	.13644	.13140	.12656	.12194
68	62	.26395	.25356	.24363	.23413	.22504	.21635	.20803	.20007	.19246	.18517	.17819	.17151	.16511	.15898	.15311	.14748	.14209	.13693	.13198	.12723
68	63	.27147	.26099	.25096	.24135	.23216	.22336	.21493	.20686	.19913	.19172	.18463	.17782	.17131	.16506	.15907	.15333	.14782	.14254	.13747	.13261
68	64	.27895	.26838	.25826	.24856	.23927	.23037	.22184	.21366	.20582	.19830	.19109	.18418	.17755	.17119	.16509	.15923	.15361	.14822	.14304	.13807
68	65	.28636	.27572	.26552	.25574	.24636	.23736	.22873	.22045	.21251	.20489	.19758	.19056	.18382	.17735	.17114	.16518	.15945	.15395	.14866	.14358
68	66	.29371	.28300	.27273	.26287	.25340	.24432	.23560	.22723	.21920	.21148	.20407	.19695	.19011	.18354	.17723	.17116	.16533	.15973	.15434	.14916
68	67	.30098	.29022	.27988	.26995	.26041	.25125	.24245	.23400	.22588	.21807	.21057	.20336	.19643	.18976	.18335	.17719	.17126	.16556	.16007	.15479
68	68	.30816	.29734	.28694	.27696	.26735	.25813	.24925	.24072	.23252	.22463	.21705	.20975	.20273	.19598	.18948	.18322	.17720	.17141	.16583	.16046
69	0	.02071	.01904	.01755	.01623	.01504	.01399	.01304	.01219	.01142	.01073	.01010	.00953	.00901	.00854	.00810	.00771	.00734	.00700	.00669	.00641
69	1	.01766	.01600	.01452	.01322	.01206	.01103	.01010	.00928	.00855	.00789	.00729	.00676	.00628	.00584	.00544	.00508	.00476	.00446	.00418	.00393
69	2	.01837	.01664	.01511	.01374	.01253	.01146	.01049	.00963	.00886	.00817	.00755	.00699	.00648	.00603	.00561	.00523	.00489	.00458	.00429	.00403
69	3	.01924	.01744	.01584	.01441	.01315	.01202	.01101	.01011	.00930	.00858	.00792	.00734	.00680	.00632	.00588	.00549	.00512	.00479	.00449	.00422
69	4	.02021	.01833	.01666	.01518	.01385	.01267	.01162	.01067	.00982	.00906	.00837	.00775	.00719	.00668	.00622	.00580	.00542	.00507	.00475	.00446
69	5	.02127	.01931	.01757	.01601	.01463	.01339	.01229	.01129	.01040	.00960	.00887	.00822	.00763	.00709	.00661	.00616	.00576	.00539	.00505	.00474
69	6	.02240	.02036	.01854	.01692	.01547	.01417	.01301	.01197	.01103	.01019	.00943	.00874	.00811	.00755	.00703	.00656	.00613	.00574	.00538	.00506
69	7	.02361	.02148	.01958	.01789	.01637	.01502	.01380	.01270	.01172	.01083	.01003	.00930	.00864	.00804	.00750	.00700	.00655	.00614	.00576	.00541
69	8	.02489	.02267	.02069	.01892	.01734	.01591	.01464	.01349	.01245	.01152	.01067	.00991	.00921	.00858	.00801	.00748	.00700	.00656	.00616	.00579
69	9	.02625	.02394	.02187	.02002	.01837	.01688	.01554	.01433	.01324	.01226	.01137	.01056	.00983	.00916	.00856	.00800	.00749	.00703	.00660	.00621
69	10	.02769	.02528	.02313	.02120	.01947	.01791	.01650	.01524	.01410	.01306	.01212	.01127	.01050	.00980	.00915	.00857	.00803	.00754	.00708	.00667
69	11	.02921	.02671	.02446	.02244	.02063	.01900	.01753	.01620	.01500	.01391	.01293	.01203	.01121	.01047	.00979	.00917	.00860	.00808	.00760	.00716
69	12	.03081	.02820	.02586	.02376	.02186	.02016	.01862	.01722	.01596	.01482	.01378	.01283	.01197	.01119	.01047	.00981	.00921	.00866	.00815	.00768
69	13	.03247	.02975	.02731	.02512	.02314	.02136	.01974	.01828	.01696	.01575	.01466	.01367	.01276	.01193	.01118	.01048	.00985	.00926	.00872	.00823
69	14	.03416	.03134	.02880	.02651	.02445	.02258	.02089	.01936	.01797	.01671	.01556	.01451	.01356	.01269	.01189	.01116	.01048	.00987	.00930	.00877
69	15	.03589	.03295	.03031	.02792	.02577	.02382	.02205	.02045	.01899	.01767	.01646	.01537	.01436	.01344	.01260	.01183	.01112	.01047	.00987	.00931
69	16	.03763	.03459	.03184	.02935	.02711	.02507	.02323	.02155	.02002	.01864	.01737	.01622	.01516	.01419	.01331	.01250	.01175	.01106	.01043	.00984
69	17	.03942	.03626	.03340	.03081	.02847	.02635	.02442	.02267	.02107	.01962	.01829	.01708	.01597	.01496	.01402	.01317	.01238	.01166	.01099	.01037
69	18	.04126	.03798	.03501	.03232	.02988	.02766	.02565	.02382	.02215	.02063	.01924	.01796	.01680	.01573	.01475	.01385	.01302	.01226	.01156	.01091
69	19	.04318	.03977	.03669	.03389	.03135	.02904	.02694	.02502	.02328	.02168	.02022	.01889	.01767	.01655	.01552	.01457	.01370	.01290	.01215	.01147
69	20	.04519	.04166	.03845	.03554	.03290	.03049	.02830	.02630	.02447	.02280	.02127	.01988	.01859	.01742	.01633	.01534	.01442	.01357	.01279	.01207
69	21	.04731	.04365	.04032	.03729	.03454	.03203	.02974	.02765	.02574	.02399	.02239	.02093	.01958	.01834	.01720	.01616	.01519	.01430	.01347	.01271
69	22	.04953	.04573	.04228	.03913	.03626	.03365	.03126	.02908	.02708	.02525	.02358	.02204	.02063	.01933	.01813	.01703	.01601	.01507	.01420	.01340
69	23	.05187	.04793	.04435	.04108	.03809	.03537	.03288	.03060	.02851	.02660	.02484	.02323	.02175	.02038	.01912	.01796	.01689	.01590	.01498	.01414
69	24	.05434	.05026	.04653	.04314	.04003	.03719	.03460	.03222	.03004	.02803	.02619	.02450	.02295	.02151	.02019	.01897	.01784	.01680	.01583	.01493
69	25	.05695	.05272	.04885	.04532	.04209	.03914	.03643	.03395	.03167	.02957	.02764	.02587	.02424	.02273	.02134	.02005	.01887	.01776	.01675	.01580
69	26	.05969	.05531	.05130	.04764	.04428	.04120	.03838	.03579	.03340	.03121	.02919	.02733	.02562	.02404	.02257	.02122	.01997	.01881	.01773	.01674
69	27	.06259	.05806	.05390	.05010	.04661	.04340	.04046	.03775	.03526	.03297	.03086	.02891	.02711	.02545	.02391	.02248	.02117	.01994	.01881	.01775
69	28	.06564	.06095	.05664	.05269	.04906	.04573	.04266	.03984	.03724	.03484	.03263	.03058	.02870	.02695	.02533	.02383	.02244	.02116	.01996	.01885
69	29	.06884	.06398	.05952	.05542	.05165	.04818	.04499	.04205	.03933	.03682	.03451	.03237	.03039	.02855	.02685	.02528	.02382	.02246	.02119	.02002
69	30	.07219	.06717	.06255	.05830	.05438	.05077	.04745	.04438	.04154	.03893	.03650	.03426	.03218	.03026	.02847	.02682	.02528	.02385	.02251	.02127
69	31	.07570	.07050	.06572	.06131	.05725	.05350	.05004	.04684	.04388	.04115	.03862	.03627	.03409	.03207	.03020	.02845	.02683	.02533	.02392	.02261
69	32	.07937	.07400	.06905	.06448	.06027	.05637	.05277	.04944	.04636	.04350	.04085	.03840	.03612	.03400	.03203	.03020	.02849	.02690	.02542	.02404
69	33	.08321	.07766	.07254	.06782	.06344	.05940	.05565	.05219	.04897	.04599	.04322	.04065	.03827	.03605	.03398	.03206	.03026	.02859	.02703	.02557
69	34	.08722	.08150	.07621	.07131	.06678	.06258	.05869	.05508	.05173	.04862	.04573	.04305	.04055	.03822	.03605	.03403	.03215	.03039	.02874	.02721

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
69	35	.09142	.08551	.08005	.07498	.07029	.06593	.06189	.05814	.05465	.05141	.04839	.04558	.04297	.04053	.03826	.03614	.03416	.03231	.03058	.02896
69	36	.09580	.08971	.08406	.07883	.07397	.06945	.06526	.06135	.05773	.05435	.05120	.04827	.04553	.04298	.04060	.03838	.03630	.03435	.03253	.03083
69	37	.10037	.09409	.08827	.08285	.07782	.07314	.06879	.06474	.06096	.05745	.05417	.05111	.04825	.04558	.04308	.04075	.03857	.03652	.03461	.03281
69	38	.10513	.09867	.09266	.08707	.08187	.07702	.07251	.06830	.06438	.06072	.05730	.05411	.05112	.04833	.04572	.04327	.04098	.03884	.03683	.03494
69	39	.11009	.10344	.09725	.09148	.08610	.08109	.07641	.07205	.06797	.06416	.06060	.05727	.05416	.05124	.04851	.04595	.04355	.04130	.03918	.03720
69	40	.11526	.10842	.10204	.09609	.09053	.08535	.08050	.07598	.07175	.06779	.06409	.06062	.05737	.05432	.05147	.04879	.04627	.04391	.04169	.03961
69	41	.12064	.11360	.10703	.10090	.09517	.08981	.08480	.08011	.07572	.07161	.06776	.06415	.06076	.05758	.05460	.05180	.04917	.04669	.04436	.04217
69	42	.12622	.11899	.11224	.10592	.10001	.09447	.08929	.08444	.07989	.07562	.07162	.06786	.06433	.06102	.05791	.05498	.05222	.04963	.04719	.04489
69	43	.13201	.12459	.11764	.11114	.10505	.09933	.09398	.08896	.08425	.07982	.07567	.07176	.06809	.06464	.06139	.05833	.05546	.05274	.05019	.04778
69	44	.13799	.13038	.12325	.11656	.11028	.10440	.09887	.09368	.08880	.08421	.07990	.07585	.07203	.06844	.06505	.06186	.05886	.05602	.05335	.05083
69	45	.14416	.13636	.12904	.12217	.11571	.10964	.10394	.09858	.09353	.08879	.08432	.08011	.07615	.07241	.06888	.06556	.06243	.05946	.05667	.05403
69	46	.15052	.14253	.13502	.12796	.12132	.11507	.10920	.10366	.09845	.09354	.08891	.08455	.08044	.07655	.07289	.06943	.06616	.06307	.06015	.05739
69	47	.15704	.14886	.14116	.13392	.12710	.12068	.11462	.10892	.10354	.09847	.09368	.08916	.08489	.08086	.07706	.07346	.07005	.06683	.06379	.06090
69	48	.16372	.15536	.14748	.14006	.13306	.12646	.12023	.11435	.10881	.10357	.09862	.09394	.08952	.08535	.08139	.07765	.07411	.07076	.06758	.06458
69	49	.17057	.16202	.15396	.14636	.13918	.13241	.12600	.11996	.11424	.10884	.10373	.09890	.09432	.09000	.08590	.08201	.07833	.07485	.07154	.06841
69	50	.17757	.16885	.16061	.15283	.14548	.13853	.13195	.12574	.11985	.11429	.10902	.10403	.09930	.09482	.09057	.08655	.08273	.07911	.07567	.07240
69	51	.18473	.17583	.16742	.15946	.15193	.14481	.13807	.13168	.12563	.11990	.11447	.10932	.10444	.09981	.09542	.09124	.08729	.08353	.07995	.07656
69	52	.19201	.18294	.17436	.16623	.15853	.15124	.14433	.13777	.13156	.12567	.12008	.11477	.10974	.10495	.10041	.09610	.09200	.08810	.08439	.08087
69	53	.19940	.19017	.18142	.17313	.16526	.15780	.15073	.14401	.13763	.13158	.12583	.12037	.11518	.11025	.10556	.10110	.09686	.09282	.08898	.08532
69	54	.20691	.19751	.18860	.18015	.17212	.16450	.15726	.15038	.14384	.13763	.13172	.12611	.12077	.11568	.11085	.10624	.10186	.09769	.09371	.08992
69	55	.21450	.20496	.19589	.18728	.17909	.17131	.16391	.15687	.15018	.14381	.13775	.13198	.12649	.12126	.11628	.11153	.10701	.10270	.09859	.09467
69	56	.22219	.21249	.20328	.19451	.18617	.17823	.17068	.16349	.15664	.15012	.14391	.13799	.13235	.12697	.12185	.11696	.11229	.10785	.10360	.09955
69	57	.22994	.22011	.21075	.20183	.19334	.18526	.17755	.17021	.16322	.15655	.15019	.14412	.13833	.13281	.12754	.12251	.11771	.11313	.10875	.10456
69	58	.23774	.22777	.21827	.20922	.20059	.19236	.18451	.17702	.16988	.16307	.15656	.15035	.14442	.13876	.13335	.12818	.12324	.11852	.11401	.10970
69	59	.24556	.23547	.22584	.21665	.20788	.19952	.19153	.18390	.17662	.16966	.16301	.15666	.15059	.14479	.13925	.13394	.12887	.12402	.11938	.11494
69	60	.25339	.24318	.23342	.22411	.21522	.20672	.19859	.19083	.18341	.17632	.16954	.16305	.15685	.15091	.14523	.13979	.13459	.12961	.12484	.12027
69	61	.26122	.25090	.24103	.23160	.22258	.21395	.20570	.19781	.19026	.18304	.17613	.16951	.16317	.15711	.15130	.14573	.14040	.13529	.13040	.12571
69	62	.26905	.25863	.24865	.23911	.22997	.22123	.21286	.20485	.19717	.18983	.18279	.17604	.16958	.16339	.15745	.15176	.14630	.14107	.13606	.13124
69	63	.27687	.26635	.25628	.24663	.23739	.22854	.22005	.21192	.20413	.19666	.18950	.18264	.17605	.16974	.16368	.15787	.15230	.14694	.14181	.13688
69	64	.28466	.27405	.26389	.25415	.24481	.23585	.22726	.21902	.21112	.20354	.19626	.18928	.18258	.17615	.16998	.16405	.15836	.15289	.14764	.14259
69	65	.29240	.28171	.27147	.26164	.25220	.24315	.23446	.22612	.21812	.21043	.20305	.19596	.18915	.18261	.17632	.17028	.16448	.15890	.15354	.14838
69	66	.30007	.28932	.27900	.26909	.25958	.25044	.24166	.23322	.22512	.21734	.20985	.20266	.19575	.18910	.18271	.17657	.17066	.16497	.15950	.15424
69	67	.30768	.29688	.28649	.27651	.26692	.25770	.24884	.24032	.23213	.22425	.21667	.20939	.20237	.19563	.18914	.18290	.17688	.17110	.16553	.16017
69	68	.31520	.30434	.29390	.28386	.27420	.26491	.25598	.24738	.23911	.23114	.22348	.21611	.20901	.20217	.19559	.18925	.18314	.17726	.17160	.16614
69	69	.32260	.31170	.30121	.29112	.28140	.27205	.26305	.25438	.24603	.23799	.23025	.22280	.21561	.20869	.20202	.19560	.18940	.18343	.17768	.17213
70	0	.02094	.01926	.01777	.01645	.01527	.01421	.01326	.01241	.01164	.01095	.01032	.00975	.00922	.00875	.00831	.00792	.00755	.00721	.00690	.00661
70	1	.01776	.01609	.01462	.01331	.01215	.01111	.01019	.00937	.00863	.00797	.00738	.00684	.00636	.00592	.00552	.00516	.00483	.00453	.00426	.00401
70	2	.01847	.01673	.01520	.01383	.01262	.01154	.01058	.00972	.00895	.00826	.00763	.00707	.00656	.00611	.00569	.00531	.00497	.00465	.00436	.00410
70	3	.01934	.01753	.01593	.01451	.01324	.01211	.01110	.01020	.00939	.00866	.00801	.00742	.00688	.00640	.00596	.00556	.00520	.00487	.00457	.00429
70	4	.02031	.01843	.01676	.01527	.01395	.01277	.01171	.01076	.00991	.00915	.00846	.00784	.00727	.00676	.00630	.00588	.00550	.00515	.00483	.00453
70	5	.02138	.01942	.01767	.01612	.01473	.01350	.01239	.01139	.01050	.00969	.00897	.00831	.00772	.00718	.00669	.00625	.00584	.00547	.00513	.00482
70	6	.02252	.02047	.01865	.01703	.01558	.01428	.01312	.01208	.01114	.01029	.00953	.00884	.00821	.00764	.00713	.00666	.00623	.00583	.00547	.00514
70	7	.02374	.02161	.01971	.01801	.01649	.01514	.01392	.01282	.01183	.01094	.01014	.00941	.00875	.00815	.00760	.00711	.00665	.00624	.00585	.00550
70	8	.02502	.02281	.02082	.01905	.01747	.01604	.01477	.01362	.01258	.01164	.01079	.01003	.00933	.00870	.00812	.00759	.00711	.00667	.00627	.00589
70	9	.02640	.02408	.02202	.02017	.01851	.01702	.01568	.01447	.01338	.01240	.01150	.01070	.00996	.00929	.00868	.00812	.00761	.00715	.00672	.00632
70	10	.02785	.02545	.02329	.02136	.01962	.01806	.01666	.01539	.01425	.01321	.01227	.01142	.01064	.00994	.00929	.00870	.00816	.00767	.00721	.00679
70	11	.02939	.02688	.02464	.02262	.02080	.01917	.01770	.01637	.01517	.01408	.01309	.01219	.01137	.01062	.00994	.00932	.00875	.00822	.00774	.00730
70	12	.03100	.02839	.02605	.02395	.02205	.02034	.01880	.01740	.01614	.01499	.01395	.01301	.01214	.01136	.01064	.00998	.00937	.00882	.00831	.00784
70	13	.03268	.02996	.02752	.02532	.02334	.02156	.01994	.01848	.01715	.01595	.01485	.01386	.01295	.01212	.01136	.01066	.01002	.00943	.00889	.00839
70	14	.03439	.03156	.02902	.02673	.02466	.02280	.02110	.01957	.01818	.01692	.01577	.01472	.01376	.01288	.01208	.01135	.01067	.01005	.00948	.00895

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
70	15	.03612	.03319	.03055	.02816	.02600	.02405	.02228	.02068	.01922	.01789	.01668	.01558	.01457	.01365	.01281	.01203	.01132	.01066	.01006	.00950
70	16	.03789	.03484	.03209	.02960	.02735	.02531	.02347	.02179	.02026	.01887	.01760	.01644	.01539	.01442	.01353	.01271	.01196	.01127	.01063	.01004
70	17	.03968	.03652	.03366	.03107	.02873	.02660	.02467	.02292	.02132	.01986	.01853	.01732	.01621	.01519	.01425	.01339	.01260	.01187	.01120	.01058
70	18	.04153	.03825	.03528	.03259	.03014	.02793	.02591	.02408	.02240	.02088	.01949	.01821	.01704	.01597	.01499	.01409	.01326	.01249	.01178	.01113
70	19	.04346	.04005	.03697	.03417	.03162	.02931	.02721	.02529	.02354	.02194	.02048	.01915	.01792	.01680	.01576	.01481	.01394	.01313	.01239	.01170
70	20	.04549	.04195	.03874	.03583	.03318	.03077	.02858	.02657	.02475	.02307	.02154	.02014	.01886	.01767	.01659	.01559	.01467	.01382	.01303	.01231
70	21	.04762	.04395	.04062	.03759	.03483	.03232	.03003	.02794	.02603	.02428	.02267	.02120	.01985	.01861	.01747	.01642	.01545	.01455	.01372	.01296
70	22	.04985	.04605	.04259	.03944	.03657	.03396	.03157	.02938	.02738	.02555	.02387	.02233	.02091	.01961	.01841	.01730	.01628	.01533	.01446	.01365
70	23	.05221	.04827	.04468	.04140	.03842	.03569	.03320	.03091	.02882	.02691	.02515	.02353	.02204	.02067	.01941	.01825	.01717	.01618	.01526	.01440
70	24	.05469	.05061	.04688	.04348	.04037	.03753	.03493	.03255	.03036	.02836	.02651	.02482	.02326	.02182	.02049	.01926	.01813	.01708	.01611	.01521
70	25	.05731	.05308	.04922	.04568	.04245	.03949	.03678	.03429	.03201	.02991	.02798	.02620	.02456	.02305	.02165	.02036	.01917	.01807	.01704	.01609
70	26	.06008	.05570	.05169	.04802	.04466	.04158	.03875	.03615	.03376	.03157	.02954	.02768	.02596	.02437	.02291	.02155	.02029	.01913	.01805	.01704
70	27	.06300	.05846	.05431	.05050	.04700	.04379	.04085	.03814	.03564	.03335	.03123	.02927	.02747	.02580	.02426	.02283	.02150	.02028	.01914	.01808
70	28	.06608	.06138	.05707	.05311	.04948	.04614	.04307	.04024	.03764	.03524	.03302	.03097	.02908	.02732	.02570	.02420	.02280	.02151	.02031	.01919
70	29	.06930	.06444	.05998	.05587	.05210	.04863	.04543	.04248	.03976	.03724	.03492	.03278	.03079	.02895	.02725	.02566	.02420	.02283	.02156	.02038
70	30	.07268	.06766	.06303	.05878	.05486	.05124	.04791	.04484	.04200	.03937	.03695	.03470	.03261	.03068	.02889	.02723	.02568	.02424	.02290	.02166
70	31	.07622	.07102	.06624	.06182	.05776	.05400	.05053	.04733	.04437	.04163	.03909	.03673	.03455	.03252	.03064	.02889	.02726	.02575	.02434	.02302
70	32	.07993	.07455	.06960	.06503	.06081	.05691	.05330	.04996	.04687	.04401	.04135	.03889	.03660	.03448	.03250	.03066	.02895	.02735	.02587	.02448
70	33	.08381	.07826	.07313	.06840	.06402	.05997	.05622	.05274	.04952	.04653	.04376	.04118	.03879	.03656	.03448	.03255	.03075	.02907	.02750	.02604
70	34	.08786	.08213	.07684	.07193	.06740	.06319	.05929	.05568	.05232	.04920	.04631	.04361	.04110	.03877	.03659	.03456	.03267	.03090	.02925	.02770
70	35	.09211	.08620	.08072	.07565	.07095	.06659	.06254	.05878	.05528	.05203	.04901	.04619	.04357	.04112	.03884	.03671	.03472	.03286	.03112	.02949
70	36	.09654	.09044	.08479	.07955	.07468	.07016	.06595	.06204	.05840	.05502	.05186	.04892	.04617	.04361	.04122	.03899	.03690	.03494	.03311	.03140
70	37	.10116	.09488	.08905	.08363	.07859	.07390	.06954	.06548	.06170	.05817	.05488	.05180	.04894	.04626	.04375	.04141	.03921	.03716	.03523	.03343
70	38	.10599	.09952	.09350	.08791	.08270	.07784	.07332	.06910	.06517	.06149	.05806	.05486	.05186	.04906	.04644	.04398	.04168	.03952	.03750	.03560
70	39	.11102	.10436	.09816	.09238	.08699	.08197	.07728	.07291	.06882	.06500	.06143	.05809	.05496	.05203	.04929	.04671	.04430	.04204	.03991	.03791
70	40	.11626	.10941	.10302	.09706	.09150	.08630	.08145	.07691	.07267	.06870	.06498	.06150	.05824	.05518	.05231	.04961	.04709	.04471	.04248	.04038
70	41	.12172	.11468	.10810	.10196	.09621	.09084	.08582	.08112	.07671	.07259	.06872	.06510	.06170	.05851	.05551	.05269	.05004	.04755	.04521	.04301
70	42	.12740	.12016	.11339	.10706	.10114	.09559	.09040	.08553	.08096	.07668	.07266	.06889	.06535	.06202	.05889	.05595	.05318	.05057	.04811	.04580
70	43	.13328	.12585	.11890	.11238	.10627	.10055	.09518	.09014	.08541	.08097	.07680	.07288	.06919	.06572	.06246	.05938	.05649	.05376	.05119	.04876
70	44	.13938	.13175	.12461	.11790	.11161	.10571	.10017	.09496	.09007	.08546	.08113	.07706	.07323	.06961	.06621	.06300	.05998	.05713	.05443	.05189
70	45	.14566	.13785	.13051	.12362	.11715	.11107	.10535	.09997	.09491	.09014	.08565	.08143	.07744	.07368	.07014	.06680	.06364	.06066	.05784	.05518
70	46	.15214	.14413	.13661	.12953	.12288	.11662	.11072	.10517	.09994	.09501	.09036	.08598	.08184	.07794	.07425	.07077	.06748	.06437	.06142	.05864
70	47	.15879	.15060	.14289	.13563	.12879	.12235	.11627	.11055	.10515	.10005	.09525	.09070	.08641	.08236	.07853	.07491	.07148	.06824	.06517	.06226
70	48	.16561	.15724	.14934	.14190	.13488	.12826	.12201	.11612	.11055	.10528	.10031	.09561	.09117	.08697	.08299	.07922	.07566	.07228	.06908	.06604
70	49	.17261	.16405	.15597	.14835	.14115	.13435	.12793	.12186	.11612	.11069	.10556	.10070	.09610	.09175	.08762	.08371	.08000	.07649	.07316	.06999
70	50	.17978	.17104	.16278	.15498	.14760	.14063	.13403	.12779	.12188	.11629	.11099	.10597	.10122	.09671	.09243	.08838	.08453	.08088	.07741	.07412
70	51	.18710	.17819	.16976	.16178	.15423	.14708	.14031	.13390	.12782	.12206	.11660	.11142	.10651	.10185	.09743	.09322	.08923	.08544	.08184	.07841
70	52	.19456	.18548	.17687	.16872	.16100	.15368	.14674	.14016	.13392	.12800	.12237	.11704	.11197	.10715	.10258	.09823	.09410	.09016	.08643	.08287
70	53	.20215	.19290	.18413	.17581	.16792	.16043	.15332	.14658	.14017	.13408	.12830	.12281	.11758	.11261	.10789	.10340	.09912	.09505	.09117	.08748
70	54	.20985	.20044	.19151	.18302	.17497	.16732	.16005	.15314	.14657	.14032	.13438	.12873	.12335	.11823	.11336	.10871	.10429	.10008	.09607	.09224
70	55	.21766	.20810	.19900	.19036	.18215	.17434	.16690	.15983	.15310	.14670	.14060	.13480	.12926	.12399	.11897	.11419	.10962	.10527	.10112	.09715
70	56	.22557	.21585	.20661	.19782	.18945	.18148	.17389	.16666	.15978	.15322	.14697	.14101	.13532	.12991	.12474	.11980	.11510	.11061	.10632	.10222
70	57	.23355	.22370	.21431	.20537	.19685	.18873	.18099	.17361	.16657	.15986	.15346	.14735	.14152	.13595	.13064	.12556	.12072	.11609	.11166	.10743
70	58	.24160	.23161	.22208	.21300	.20433	.19607	.18818	.18065	.17347	.16661	.16006	.15380	.14783	.14212	.13666	.13145	.12646	.12169	.11713	.11277
70	59	.24968	.23956	.22990	.22068	.21188	.20347	.19544	.18777	.18045	.17344	.16675	.16035	.15423	.14838	.14279	.13743	.13231	.12741	.12271	.11822
70	60	.25777	.24753	.23775	.22840	.21947	.21093	.20277	.19496	.18749	.18035	.17352	.16698	.16073	.15474	.14901	.14352	.13826	.13322	.12840	.12378
70	61	.26588	.25553	.24563	.23616	.22710	.21844	.21014	.20221	.19461	.18733	.18037	.17370	.16731	.16118	.15532	.14970	.14431	.13914	.13419	.12944
70	62	.27400	.26354	.25354	.24395	.23478	.22599	.21758	.20952	.20179	.19439	.18730	.18050	.17398	.16773	.16173	.15598	.15046	.14517	.14009	.13522
70	63	.28212	.27157	.26146	.25177	.24249	.23359	.22506	.21688	.20904	.20151	.19429	.18737	.18073	.17435	.16823	.16236	.15672	.15130	.14610	.14111
70	64	.29021	.27958	.26938	.25959	.25021	.24121	.23257	.22428	.21632	.20868	.20134	.19430	.18754	.18105	.17481	.16881	.16305	.15752	.15220	.14709

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
70	65	.29827	.28756	.27727	.26740	.25792	.24882	.24008	.23169	.22362	.21588	.20843	.20128	.19440	.18780	.18144	.17533	.16946	.16381	.15838	.15315
70	66	.30628	.29549	.28514	.27519	.26562	.25643	.24760	.23911	.23095	.22310	.21555	.20829	.20131	.19460	.18813	.18192	.17593	.17018	.16463	.15930
70	67	.31423	.30338	.29296	.28294	.27330	.26403	.25511	.24653	.23828	.23034	.22270	.21534	.20826	.20144	.19488	.18856	.18247	.17661	.17096	.16552
70	68	.32209	.31120	.30072	.29064	.28093	.27159	.26259	.25394	.24560	.23757	.22984	.22239	.21522	.20831	.20165	.19523	.18905	.18309	.17734	.17180
70	69	.32984	.31891	.30838	.29824	.28848	.27907	.27001	.26128	.25287	.24477	.23695	.22942	.22216	.21516	.20842	.20191	.19563	.18958	.18374	.17811
70	70	.33744	.32648	.31591	.30573	.29592	.28646	.27734	.26854	.26006	.25189	.24400	.23640	.22906	.22198	.21515	.20856	.20220	.19606	.19013	.18441
71	0	.02116	.01949	.01800	.01667	.01549	.01443	.01348	.01263	.01186	.01116	.01053	.00996	.00944	.00896	.00853	.00813	.00776	.00742	.00711	.00681
71	1	.01785	.01618	.01470	.01340	.01223	.01120	.01028	.00945	.00872	.00805	.00746	.00692	.00644	.00600	.00560	.00524	.00491	.00461	.00433	.00408
71	2	.01855	.01682	.01528	.01392	.01271	.01163	.01066	.00980	.00903	.00834	.00771	.00715	.00664	.00618	.00576	.00538	.00504	.00472	.00443	.00417
71	3	.01943	.01762	.01602	.01459	.01333	.01220	.01119	.01028	.00947	.00875	.00809	.00750	.00696	.00648	.00604	.00564	.00527	.00494	.00464	.00436
71	4	.02041	.01852	.01685	.01537	.01404	.01286	.01180	.01085	.01000	.00923	.00854	.00792	.00736	.00685	.00638	.00596	.00557	.00522	.00490	.00460
71	5	.02148	.01952	.01777	.01622	.01483	.01359	.01248	.01149	.01059	.00979	.00906	.00840	.00781	.00727	.00678	.00633	.00593	.00555	.00521	.00490
71	6	.02263	.02058	.01876	.01714	.01569	.01439	.01323	.01218	.01124	.01039	.00963	.00894	.00831	.00774	.00722	.00675	.00632	.00592	.00556	.00523
71	7	.02386	.02172	.01982	.01813	.01661	.01525	.01403	.01293	.01194	.01105	.01025	.00952	.00886	.00825	.00771	.00721	.00675	.00633	.00595	.00560
71	8	.02515	.02293	.02095	.01918	.01759	.01617	.01489	.01374	.01270	.01176	.01091	.01014	.00944	.00881	.00823	.00770	.00722	.00678	.00637	.00600
71	9	.02654	.02423	.02216	.02031	.01865	.01716	.01581	.01461	.01351	.01253	.01163	.01082	.01009	.00941	.00880	.00824	.00773	.00726	.00683	.00644
71	10	.02801	.02560	.02344	.02151	.01978	.01821	.01681	.01554	.01439	.01335	.01241	.01156	.01078	.01007	.00942	.00883	.00829	.00779	.00734	.00692
71	11	.02956	.02705	.02480	.02279	.02097	.01934	.01786	.01653	.01533	.01423	.01324	.01234	.01152	.01077	.01009	.00947	.00889	.00837	.00788	.00744
71	12	.03119	.02858	.02624	.02413	.02223	.02052	.01898	.01758	.01632	.01517	.01412	.01318	.01231	.01152	.01080	.01014	.00953	.00897	.00846	.00799
71	13	.03288	.03016	.02772	.02552	.02354	.02175	.02013	.01867	.01734	.01614	.01504	.01404	.01313	.01229	.01153	.01083	.01019	.00960	.00906	.00856
71	14	.03460	.03178	.02924	.02694	.02488	.02301	.02131	.01978	.01838	.01712	.01597	.01491	.01395	.01308	.01227	.01154	.01086	.01023	.00966	.00913
71	15	.03635	.03342	.03077	.02839	.02623	.02427	.02250	.02090	.01944	.01811	.01690	.01579	.01478	.01386	.01301	.01223	.01152	.01086	.01025	.00969
71	16	.03813	.03508	.03233	.02984	.02759	.02555	.02370	.02202	.02049	.01910	.01783	.01667	.01560	.01463	.01374	.01292	.01217	.01148	.01084	.01024
71	17	.03994	.03677	.03391	.03132	.02898	.02685	.02492	.02316	.02156	.02010	.01877	.01755	.01643	.01541	.01448	.01361	.01282	.01209	.01141	.01079
71	18	.04180	.03851	.03554	.03284	.03040	.02818	.02616	.02433	.02265	.02112	.01973	.01845	.01728	.01621	.01522	.01432	.01348	.01271	.01200	.01134
71	19	.04374	.04033	.03724	.03443	.03189	.02958	.02747	.02555	.02380	.02220	.02074	.01940	.01817	.01704	.01601	.01505	.01417	.01336	.01261	.01192
71	20	.04577	.04223	.03903	.03611	.03346	.03105	.02885	.02684	.02501	.02334	.02181	.02040	.01911	.01793	.01684	.01584	.01491	.01406	.01327	.01254
71	21	.04791	.04425	.04091	.03788	.03512	.03261	.03031	.02822	.02630	.02455	.02295	.02147	.02012	.01887	.01773	.01667	.01570	.01480	.01397	.01320
71	22	.05016	.04636	.04290	.03975	.03687	.03425	.03186	.02967	.02767	.02584	.02415	.02261	.02119	.01988	.01868	.01757	.01654	.01559	.01472	.01391
71	23	.05253	.04859	.04499	.04172	.03873	.03600	.03350	.03122	.02912	.02720	.02544	.02382	.02233	.02096	.01969	.01852	.01744	.01645	.01552	.01466
71	24	.05503	.05094	.04721	.04381	.04070	.03786	.03525	.03287	.03068	.02867	.02682	.02512	.02356	.02211	.02078	.01955	.01842	.01736	.01639	.01549
71	25	.05767	.05343	.04957	.04603	.04280	.03983	.03712	.03463	.03234	.03024	.02830	.02652	.02488	.02336	.02196	.02067	.01947	.01836	.01733	.01638
71	26	.06045	.05607	.05206	.04838	.04502	.04193	.03910	.03650	.03411	.03191	.02988	.02802	.02629	.02470	.02323	.02187	.02061	.01944	.01835	.01734
71	27	.06340	.05886	.05470	.05088	.04739	.04417	.04122	.03851	.03601	.03371	.03159	.02963	.02782	.02615	.02460	.02316	.02184	.02060	.01946	.01839
71	28	.06649	.06179	.05748	.05352	.04989	.04654	.04347	.04064	.03803	.03562	.03340	.03134	.02945	.02769	.02606	.02455	.02315	.02185	.02065	.01952
71	29	.06974	.06488	.06041	.05631	.05253	.04905	.04585	.04289	.04017	.03765	.03533	.03317	.03118	.02934	.02763	.02604	.02457	.02320	.02192	.02074
71	30	.07315	.06812	.06349	.05924	.05531	.05170	.04836	.04528	.04244	.03981	.03737	.03512	.03303	.03109	.02930	.02763	.02607	.02463	.02329	.02203
71	31	.07672	.07152	.06673	.06231	.05824	.05448	.05101	.04780	.04483	.04208	.03954	.03718	.03499	.03296	.03107	.02931	.02768	.02616	.02474	.02342
71	32	.08046	.07508	.07013	.06555	.06132	.05742	.05381	.05046	.04737	.04450	.04184	.03937	.03707	.03494	.03296	.03111	.02939	.02779	.02630	.02490
71	33	.08438	.07882	.07370	.06896	.06457	.06052	.05676	.05328	.05005	.04706	.04428	.04169	.03929	.03705	.03497	.03303	.03122	.02954	.02796	.02649
71	34	.08847	.08274	.07744	.07253	.06799	.06378	.05987	.05625	.05289	.04976	.04686	.04416	.04164	.03930	.03711	.03508	.03318	.03140	.02974	.02819
71	35	.09276	.08685	.08137	.07629	.07158	.06722	.06316	.05939	.05589	.05263	.04960	.04677	.04414	.04169	.03940	.03726	.03526	.03339	.03164	.03001
71	36	.09724	.09114	.08549	.08023	.07536	.07083	.06662	.06270	.05906	.05566	.05250	.04955	.04679	.04422	.04182	.03958	.03748	.03551	.03367	.03195
71	37	.10192	.09563	.08979	.08437	.07932	.07463	.07026	.06619	.06240	.05886	.05556	.05248	.04960	.04691	.04440	.04204	.03984	.03777	.03584	.03402
71	38	.10681	.10033	.09431	.08870	.08348	.07862	.07409	.06987	.06592	.06224	.05880	.05559	.05258	.04977	.04713	.04467	.04236	.04019	.03815	.03624
71	39	.11190	.10524	.09903	.09324	.08785	.08281	.07812	.07373	.06964	.06581	.06222	.05887	.05573	.05279	.05004	.04745	.04503	.04275	.04061	.03860
71	40	.11722	.11036	.10396	.09799	.09242	.08721	.08235	.07780	.07355	.06957	.06584	.06235	.05907	.05600	.05312	.05041	.04787	.04548	.04324	.04113
71	41	.12276	.11570	.10912	.10296	.09721	.09183	.08680	.08208	.07767	.07353	.06965	.06602	.06260	.05940	.05639	.05356	.05090	.04839	.04604	.04382
71	42	.12852	.12127	.11449	.10815	.10222	.09666	.09146	.08657	.08200	.07770	.07367	.06989	.06633	.06299	.05984	.05688	.05410	.05148	.04901	.04668
71	43	.13449	.12706	.12009	.11356	.10745	.10171	.09633	.09128	.08654	.08208	.07789	.07396	.07026	.06677	.06349	.06040	.05749	.05474	.05216	.04971

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
71	44	.14069	.13306	.12590	.11919	.11289	.10697	.10141	.09619	.09128	.08667	.08232	.07823	.07438	.07075	.06733	.06411	.06107	.05820	.05549	.05293
71	45	.14709	.13926	.13192	.12501	.11853	.11243	.10670	.10130	.09623	.09144	.08694	.08270	.07869	.07492	.07136	.06799	.06482	.06182	.05899	.05631
71	46	.15368	.14567	.13813	.13104	.12437	.11810	.11219	.10662	.10137	.09642	.09176	.08735	.08320	.07928	.07557	.07207	.06876	.06563	.06266	.05986
71	47	.16046	.15225	.14453	.13726	.13041	.12395	.11786	.11212	.10670	.10158	.09676	.09220	.08789	.08381	.07996	.07631	.07287	.06960	.06651	.06358
71	48	.16742	.15903	.15112	.14367	.13663	.12999	.12373	.11781	.11222	.10694	.10195	.09723	.09276	.08853	.08453	.08075	.07716	.07376	.07053	.06747
71	49	.17456	.16599	.15790	.15026	.14304	.13623	.12978	.12369	.11793	.11249	.10733	.10245	.09782	.09344	.08929	.08536	.08163	.07809	.07473	.07154
71	50	.18188	.17313	.16486	.15704	.14965	.14265	.13603	.12977	.12384	.11822	.11290	.10786	.10308	.09854	.09424	.09016	.08629	.08261	.07912	.07580
71	51	.18937	.18044	.17199	.16400	.15643	.14926	.14247	.13603	.12993	.12415	.11866	.11346	.10852	.10383	.09938	.09515	.09113	.08731	.08368	.08023
71	52	.19701	.18791	.17929	.17112	.16337	.15603	.14907	.14246	.13620	.13025	.12460	.11923	.11413	.10929	.10469	.10031	.09614	.09218	.08841	.08482
71	53	.20478	.19551	.18672	.17838	.17047	.16296	.15583	.14906	.14262	.13651	.13070	.12517	.11992	.11492	.11016	.10564	.10133	.09722	.09331	.08959
71	54	.21268	.20325	.19430	.18579	.17771	.17004	.16274	.15580	.14920	.14293	.13696	.13127	.12586	.12071	.11580	.11112	.10667	.10242	.09837	.09451
71	55	.22069	.21111	.20200	.19333	.18509	.17726	.16980	.16270	.15594	.14950	.14337	.13753	.13196	.12666	.12160	.11678	.11218	.10779	.10360	.09960
71	56	.22881	.21908	.20982	.20100	.19260	.18461	.17699	.16973	.16282	.15622	.14994	.14394	.13822	.13276	.12756	.12259	.11784	.11331	.10898	.10484
71	57	.23703	.22716	.21775	.20878	.20023	.19208	.18431	.17690	.16983	.16308	.15664	.15049	.14462	.13902	.13366	.12855	.12366	.11899	.11452	.11024
71	58	.24531	.23530	.22575	.21664	.20795	.19965	.19174	.18417	.17695	.17006	.16347	.15717	.15115	.14540	.13990	.13464	.12961	.12480	.12019	.11578
71	59	.25364	.24350	.23382	.22457	.21574	.20730	.19924	.19153	.18417	.17713	.17039	.16395	.15779	.15189	.14625	.14085	.13568	.13073	.12599	.12145
71	60	.26199	.25173	.24193	.23255	.22359	.21501	.20681	.19897	.19146	.18428	.17741	.17082	.16452	.15849	.15270	.14717	.14186	.13677	.13190	.12722
71	61	.27037	.26000	.25008	.24058	.23149	.22279	.21446	.20648	.19884	.19152	.18451	.17779	.17135	.16518	.15926	.15359	.14815	.14293	.13792	.13312
71	62	.27878	.26830	.25826	.24865	.23944	.23062	.22217	.21406	.20629	.19884	.19170	.18485	.17828	.17198	.16593	.16013	.15455	.14921	.14407	.13914
71	63	.28719	.27662	.26648	.25676	.24745	.23851	.22994	.22171	.21382	.20625	.19898	.19200	.18531	.17888	.17270	.16677	.16107	.15560	.15034	.14528
71	64	.29559	.28493	.27470	.26489	.25547	.24642	.23774	.22940	.22140	.21371	.20632	.19922	.19241	.18585	.17956	.17350	.16768	.16209	.15670	.15153
71	65	.30396	.29323	.28292	.27301	.26349	.25435	.24557	.23712	.22901	.22121	.21371	.20650	.19957	.19290	.18648	.18031	.17437	.16866	.16316	.15787
71	66	.31230	.30149	.29111	.28112	.27152	.26229	.25341	.24487	.23665	.22875	.22114	.21383	.20678	.20000	.19348	.18719	.18115	.17532	.16971	.16430
71	67	.32059	.30972	.29927	.28921	.27953	.27022	.26125	.25262	.24432	.23632	.22861	.22120	.21405	.20717	.20054	.19415	.18799	.18206	.17634	.17083
71	68	.32880	.31788	.30737	.29725	.28751	.27812	.26908	.26037	.25197	.24389	.23609	.22858	.22134	.21436	.20763	.20115	.19489	.18885	.18303	.17742
71	69	.33690	.32595	.31539	.30522	.29541	.28596	.27685	.26807	.25960	.25143	.24355	.23596	.22863	.22156	.21474	.20816	.20181	.19568	.18976	.18405
71	70	.34486	.33388	.32328	.31306	.30321	.29370	.28453	.27568	.26714	.25891	.25096	.24328	.23587	.22872	.22182	.21515	.20871	.20249	.19649	.19069
71	71	.35265	.34164	.33101	.32076	.31086	.30131	.29209	.28318	.27459	.26629	.25827	.25052	.24304	.23582	.22884	.22209	.21557	.20927	.20318	.19730
72	0	.02138	.01971	.01822	.01689	.01571	.01465	.01370	.01285	.01208	.01138	.01075	.01018	.00966	.00918	.00874	.00834	.00797	.00763	.00731	.00702
72	1	.01793	.01626	.01479	.01348	.01232	.01128	.01036	.00954	.00880	.00813	.00754	.00700	.00651	.00607	.00568	.00531	.00498	.00468	.00440	.00415
72	2	.01864	.01690	.01536	.01400	.01279	.01171	.01074	.00988	.00911	.00841	.00779	.00722	.00671	.00625	.00584	.00545	.00511	.00479	.00450	.00424
72	3	.01951	.01770	.01610	.01468	.01341	.01228	.01127	.01036	.00955	.00882	.00817	.00757	.00704	.00655	.00611	.00571	.00534	.00501	.00471	.00443
72	4	.02050	.01861	.01694	.01545	.01413	.01294	.01188	.01093	.01008	.00932	.00862	.00800	.00744	.00692	.00646	.00603	.00565	.00530	.00497	.00468
72	5	.02158	.01961	.01787	.01631	.01493	.01368	.01257	.01158	.01068	.00988	.00915	.00849	.00789	.00735	.00686	.00641	.00601	.00563	.00529	.00497
72	6	.02273	.02069	.01887	.01724	.01579	.01449	.01333	.01228	.01134	.01049	.00972	.00903	.00840	.00783	.00731	.00684	.00640	.00601	.00564	.00531
72	7	.02397	.02184	.01994	.01824	.01672	.01536	.01414	.01304	.01205	.01116	.01035	.00962	.00896	.00835	.00780	.00730	.00684	.00642	.00604	.00569
72	8	.02528	.02306	.02108	.01930	.01771	.01629	.01501	.01385	.01281	.01188	.01103	.01025	.00955	.00892	.00834	.00781	.00732	.00688	.00647	.00609
72	9	.02667	.02436	.02229	.02044	.01878	.01729	.01594	.01473	.01364	.01265	.01176	.01095	.01021	.00953	.00892	.00836	.00785	.00738	.00694	.00655
72	10	.02816	.02575	.02359	.02166	.01992	.01836	.01695	.01568	.01453	.01349	.01255	.01169	.01091	.01020	.00955	.00896	.00842	.00792	.00746	.00704
72	11	.02972	.02721	.02497	.02295	.02113	.01949	.01802	.01669	.01548	.01439	.01339	.01249	.01167	.01092	.01023	.00961	.00903	.00850	.00802	.00757
72	12	.03137	.02876	.02641	.02431	.02241	.02070	.01915	.01775	.01648	.01533	.01429	.01334	.01247	.01168	.01096	.01029	.00968	.00913	.00861	.00814
72	13	.03307	.03036	.02791	.02571	.02373	.02194	.02032	.01886	.01753	.01632	.01522	.01422	.01330	.01247	.01171	.01100	.01036	.00977	.00922	.00872
72	14	.03481	.03199	.02944	.02715	.02508	.02321	.02151	.01998	.01858	.01731	.01616	.01511	.01414	.01326	.01246	.01172	.01104	.01041	.00984	.00930
72	15	.03658	.03364	.03099	.02860	.02644	.02449	.02272	.02111	.01965	.01832	.01710	.01600	.01498	.01406	.01321	.01243	.01171	.01105	.01044	.00988
72	16	.03836	.03531	.03256	.03007	.02782	.02578	.02392	.02224	.02071	.01932	.01804	.01688	.01582	.01484	.01395	.01313	.01237	.01168	.01103	.01044
72	17	.04018	.03702	.03415	.03156	.02922	.02709	.02515	.02339	.02179	.02033	.01899	.01777	.01666	.01563	.01469	.01383	.01303	.01230	.01162	.01100
72	18	.04205	.03877	.03579	.03310	.03065	.02843	.02641	.02457	.02289	.02136	.01997	.01869	.01751	.01644	.01545	.01454	.01370	.01293	.01222	.01156
72	19	.04400	.04059	.03750	.03469	.03215	.02983	.02772	.02580	.02405	.02245	.02098	.01964	.01841	.01728	.01624	.01529	.01440	.01359	.01284	.01214
72	20	.04604	.04251	.03930	.03638	.03373	.03131	.02911	.02711	.02527	.02360	.02206	.02065	.01936	.01817	.01708	.01608	.01515	.01429	.01350	.01277
72	21	.04820	.04453	.04119	.03816	.03540	.03289	.03059	.02849	.02657	.02482	.02321	.02173	.02038	.01913	.01798	.01692	.01595	.01505	.01421	.01344

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
72	22	.05046	.04665	.04319	.04004	.03716	.03454	.03215	.02996	.02795	.02611	.02443	.02288	.02146	.02015	.01894	.01783	.01680	.01585	.01497	.01415
72	23	.05284	.04889	.04530	.04202	.03903	.03630	.03380	.03151	.02942	.02749	.02573	.02410	.02261	.02123	.01997	.01879	.01771	.01671	.01578	.01492
72	24	.05535	.05126	.04753	.04413	.04102	.03817	.03556	.03317	.03098	.02897	.02712	.02542	.02385	.02240	.02107	.01984	.01870	.01764	.01666	.01575
72	25	.05801	.05377	.04990	.04636	.04313	.04016	.03744	.03495	.03266	.03055	.02861	.02683	.02518	.02366	.02226	.02096	.01976	.01865	.01762	.01666
72	26	.06081	.05642	.05241	.04873	.04537	.04228	.03944	.03684	.03445	.03224	.03021	.02834	.02661	.02502	.02354	.02218	.02091	.01974	.01865	.01764
72	27	.06377	.05923	.05507	.05125	.04775	.04454	.04158	.03887	.03636	.03406	.03193	.02997	.02816	.02648	.02493	.02349	.02216	.02092	.01977	.01870
72	28	.06689	.06219	.05787	.05391	.05027	.04693	.04385	.04101	.03840	.03599	.03376	.03171	.02980	.02804	.02641	.02490	.02349	.02219	.02098	.01985
72	29	.07017	.06530	.06083	.05672	.05294	.04946	.04625	.04329	.04057	.03804	.03571	.03356	.03156	.02971	.02800	.02641	.02493	.02355	.02227	.02108
72	30	.07360	.06857	.06394	.05967	.05575	.05213	.04879	.04571	.04286	.04022	.03778	.03553	.03343	.03149	.02969	.02801	.02646	.02501	.02366	.02240
72	31	.07720	.07199	.06720	.06278	.05870	.05494	.05147	.04825	.04528	.04253	.03998	.03761	.03542	.03338	.03149	.02973	.02809	.02656	.02514	.02381
72	32	.08097	.07559	.07063	.06605	.06182	.05791	.05429	.05094	.04784	.04497	.04230	.03983	.03753	.03539	.03340	.03155	.02983	.02822	.02672	.02531
72	33	.08492	.07936	.07423	.06949	.06510	.06104	.05728	.05379	.05056	.04756	.04477	.04218	.03977	.03753	.03544	.03350	.03168	.02999	.02841	.02693
72	34	.08905	.08331	.07801	.07310	.06855	.06434	.06043	.05680	.05343	.05030	.04739	.04468	.04216	.03981	.03762	.03557	.03367	.03188	.03022	.02866
72	35	.09338	.08746	.08198	.07690	.07219	.06781	.06375	.05998	.05647	.05321	.05017	.04734	.04470	.04223	.03994	.03779	.03579	.03391	.03215	.03051
72	36	.09791	.09181	.08614	.08089	.07601	.07147	.06726	.06333	.05968	.05628	.05311	.05015	.04739	.04481	.04240	.04015	.03804	.03607	.03422	.03249
72	37	.10264	.09635	.09050	.08507	.08002	.07532	.07094	.06687	.06307	.05952	.05622	.05313	.05024	.04754	.04502	.04266	.04044	.03837	.03643	.03460
72	38	.10758	.10110	.09507	.08946	.08424	.07937	.07483	.07060	.06665	.06296	.05951	.05628	.05327	.05045	.04781	.04533	.04301	.04083	.03879	.03687
72	39	.11274	.10607	.09985	.09406	.08866	.08362	.07892	.07452	.07042	.06658	.06299	.05962	.05648	.05353	.05076	.04817	.04573	.04345	.04130	.03928
72	40	.11812	.11126	.10485	.09888	.09330	.08808	.08321	.07866	.07439	.07040	.06666	.06316	.05987	.05679	.05390	.05118	.04863	.04623	.04398	.04185
72	41	.12373	.11668	.11008	.10392	.09816	.09277	.08773	.08301	.07858	.07444	.07055	.06690	.06347	.06026	.05723	.05439	.05172	.04920	.04684	.04460
72	42	.12958	.12232	.11554	.10919	.10325	.09768	.09247	.08758	.08299	.07868	.07464	.07084	.06727	.06392	.06076	.05779	.05499	.05236	.04987	.04753
72	43	.13564	.12820	.12123	.11469	.10856	.10282	.09743	.09236	.08761	.08314	.07894	.07500	.07128	.06778	.06449	.06138	.05846	.05570	.05310	.05064
72	44	.14194	.13430	.12713	.12041	.11410	.10817	.10260	.09737	.09245	.08782	.08346	.07936	.07549	.07185	.06842	.06518	.06212	.05923	.05651	.05393
72	45	.14844	.14061	.13325	.12634	.11984	.11374	.10799	.10258	.09749	.09270	.08818	.08392	.07990	.07611	.07253	.06915	.06596	.06295	.06009	.05740
72	46	.15515	.14712	.13958	.13248	.12580	.11951	.11359	.10800	.10274	.09778	.09310	.08868	.08451	.08057	.07684	.07332	.07000	.06685	.06387	.06105
72	47	.16204	.15383	.14610	.13882	.13195	.12548	.11938	.11362	.10819	.10306	.09821	.09363	.08930	.08521	.08134	.07768	.07421	.07093	.06781	.06487
72	48	.16914	.16074	.15282	.14535	.13830	.13165	.12537	.11944	.11383	.10853	.10352	.09878	.09430	.09005	.08603	.08222	.07861	.07519	.07195	.06887
72	49	.17642	.16783	.15973	.15208	.14485	.13802	.13156	.12545	.11968	.11421	.10903	.10413	.09949	.09509	.09091	.08696	.08321	.07964	.07626	.07305
72	50	.18389	.17512	.16684	.15901	.15160	.14459	.13796	.13167	.12572	.12009	.11475	.10968	.10488	.10032	.09600	.09189	.08799	.08429	.08077	.07743
72	51	.19153	.18260	.17414	.16613	.15854	.15135	.14454	.13809	.13197	.12616	.12066	.11543	.11047	.10575	.10127	.09702	.09298	.08913	.08547	.08199
72	52	.19934	.19023	.18159	.17341	.16565	.15829	.15131	.14468	.13839	.13242	.12675	.12136	.11623	.11136	.10673	.10233	.09814	.09415	.09035	.08673
72	53	.20729	.19801	.18921	.18085	.17292	.16539	.15824	.15145	.14499	.13885	.13301	.12746	.12218	.11715	.11237	.10781	.10347	.09934	.09540	.09164
72	54	.21538	.20594	.19697	.18845	.18035	.17265	.16533	.15837	.15175	.14545	.13945	.13374	.12830	.12311	.11818	.11347	.10898	.10470	.10062	.09673
72	55	.22359	.21399	.20487	.19619	.18793	.18007	.17258	.16546	.15867	.15221	.14605	.14018	.13458	.12925	.12416	.11930	.11467	.11024	.10602	.10198
72	56	.23192	.22218	.21290	.20406	.19564	.18763	.17998	.17270	.16575	.15913	.15281	.14679	.14103	.13554	.13030	.12530	.12052	.11595	.11158	.10741
72	57	.24036	.23047	.22105	.21206	.20349	.19532	.18752	.18008	.17298	.16620	.15973	.15355	.14764	.14200	.13661	.13146	.12653	.12182	.11731	.11300
72	58	.24888	.23885	.22929	.22016	.21144	.20312	.19517	.18758	.18033	.17340	.16677	.16044	.15439	.14860	.14306	.13776	.13269	.12784	.12319	.11874
72	59	.25745	.24729	.23759	.22832	.21947	.21100	.20291	.19517	.18778	.18070	.17393	.16745	.16125	.15531	.14963	.14419	.13898	.13398	.12920	.12461
72	60	.26606	.25578	.24595	.23656	.22757	.21896	.21073	.20286	.19532	.18810	.18118	.17456	.16822	.16214	.15631	.15073	.14538	.14025	.13533	.13061
72	61	.27470	.26431	.25437	.24484	.23573	.22700	.21863	.21062	.20294	.19559	.18854	.18178	.17529	.16908	.16311	.15740	.15191	.14664	.14158	.13673
72	62	.28338	.27289	.26283	.25319	.24396	.23510	.22662	.21848	.21067	.20318	.19599	.18910	.18248	.17613	.17004	.16418	.15856	.15316	.14798	.14299
72	63	.29208	.28149	.27134	.26159	.25225	.24328	.23467	.22641	.21848	.21086	.20355	.19653	.18978	.18330	.17708	.17109	.16534	.15981	.15450	.14939
72	64	.30079	.29011	.27986	.27002	.26057	.25149	.24277	.23439	.22634	.21861	.21118	.20403	.19716	.19056	.18421	.17810	.17223	.16657	.16113	.15590
72	65	.30947	.29871	.28838	.27845	.26890	.25973	.25090	.24242	.23426	.22642	.21887	.21161	.20462	.19790	.19143	.18520	.17920	.17343	.16787	.16252
72	66	.31813	.30730	.29689	.28688	.27725	.26798	.25906	.25048	.24222	.23427	.22661	.21924	.21215	.20531	.19873	.19238	.18627	.18039	.17471	.16924
72	67	.32675	.31587	.30539	.29531	.28560	.27625	.26724	.25857	.25021	.24216	.23441	.22694	.21973	.21279	.20610	.19965	.19343	.18743	.18165	.17607
72	68	.33531	.32438	.31384	.30370	.29392	.28449	.27541	.26665	.25821	.25007	.24223	.23466	.22736	.22032	.21353	.20698	.20065	.19455	.18866	.18298
72	69	.34377	.33279	.32222	.31201	.30218	.29269	.28353	.27470	.26619	.25797	.25003	.24238	.23499	.22786	.22097	.21432	.20791	.20171	.19572	.18993
72	70	.35209	.34109	.33047	.32022	.31033	.30079	.29158	.28268	.27409	.26580	.25779	.25006	.24259	.23537	.22840	.22166	.21515	.20886	.20278	.19691
72	71	.36024	.34922	.33857	.32829	.31836	.30877	.29950	.29055	.28190	.27354	.26547	.25766	.25012	.24282	.23577	.22896	.22236	.21599	.20982	.20386

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
72	72	.36820	.35716	.34650	.33619	.32623	.31660	.30729	.29829	.28959	.28117	.27304	.26517	.25755	.25019	.24307	.23618	.22951	.22306	.21682	.21077
73	0	.02160	.01992	.01844	.01711	.01593	.01487	.01392	.01307	.01230	.01160	.01097	.01039	.00987	.00939	.00895	.00855	.00818	.00784	.00752	.00723
73	1	.01801	.01634	.01487	.01356	.01240	.01136	.01044	.00961	.00887	.00821	.00761	.00707	.00659	.00615	.00575	.00538	.00505	.00475	.00447	.00422
73	2	.01871	.01698	.01544	.01408	.01286	.01178	.01082	.00995	.00918	.00849	.00786	.00730	.00679	.00632	.00590	.00552	.00518	.00486	.00457	.00430
73	3	.01959	.01778	.01618	.01476	.01349	.01236	.01134	.01044	.00963	.00890	.00824	.00765	.00711	.00662	.00618	.00578	.00541	.00508	.00477	.00449
73	4	.02058	.01870	.01702	.01554	.01421	.01302	.01196	.01101	.01016	.00939	.00870	.00808	.00751	.00700	.00653	.00611	.00572	.00537	.00504	.00474
73	5	.02167	.01970	.01796	.01640	.01501	.01377	.01266	.01166	.01077	.00996	.00923	.00857	.00797	.00743	.00694	.00649	.00608	.00571	.00536	.00505
73	6	.02283	.02078	.01896	.01734	.01588	.01458	.01342	.01237	.01143	.01058	.00981	.00912	.00849	.00792	.00739	.00692	.00649	.00609	.00572	.00539
73	7	.02408	.02194	.02004	.01834	.01683	.01546	.01424	.01314	.01215	.01126	.01045	.00972	.00905	.00845	.00790	.00739	.00693	.00651	.00613	.00577
73	8	.02540	.02318	.02119	.01942	.01783	.01640	.01512	.01397	.01293	.01198	.01113	.01036	.00966	.00902	.00844	.00791	.00742	.00698	.00657	.00619
73	9	.02680	.02449	.02242	.02057	.01891	.01741	.01607	.01486	.01376	.01277	.01188	.01106	.01032	.00965	.00903	.00847	.00796	.00748	.00705	.00665
73	10	.02830	.02589	.02373	.02180	.02006	.01850	.01709	.01582	.01467	.01362	.01268	.01182	.01104	.01033	.00968	.00909	.00854	.00804	.00758	.00716
73	11	.02988	.02737	.02512	.02310	.02128	.01965	.01817	.01684	.01563	.01453	.01354	.01264	.01181	.01106	.01037	.00974	.00917	.00864	.00815	.00770
73	12	.03154	.02893	.02658	.02447	.02258	.02086	.01931	.01792	.01665	.01550	.01445	.01350	.01263	.01184	.01111	.01045	.00983	.00927	.00876	.00828
73	13	.03326	.03054	.02810	.02590	.02391	.02212	.02050	.01903	.01770	.01649	.01539	.01439	.01348	.01264	.01187	.01117	.01052	.00993	.00938	.00888
73	14	.03501	.03219	.02964	.02735	.02528	.02340	.02171	.02017	.01878	.01751	.01635	.01529	.01433	.01345	.01264	.01190	.01122	.01059	.01001	.00948
73	15	.03679	.03385	.03121	.02882	.02665	.02470	.02292	.02131	.01985	.01852	.01730	.01620	.01518	.01425	.01340	.01262	.01190	.01124	.01063	.01006
73	16	.03859	.03554	.03278	.03029	.02804	.02600	.02414	.02246	.02093	.01953	.01826	.01709	.01603	.01505	.01415	.01333	.01257	.01188	.01123	.01063
73	17	.04042	.03725	.03439	.03180	.02945	.02732	.02538	.02362	.02202	.02055	.01922	.01799	.01688	.01585	.01491	.01404	.01324	.01251	.01183	.01120
73	18	.04230	.03901	.03603	.03334	.03089	.02867	.02665	.02481	.02313	.02160	.02020	.01891	.01774	.01666	.01567	.01476	.01392	.01315	.01243	.01177
73	19	.04425	.04084	.03775	.03495	.03240	.03008	.02797	.02605	.02429	.02269	.02122	.01988	.01864	.01751	.01647	.01551	.01463	.01381	.01306	.01236
73	20	.04631	.04277	.03956	.03664	.03399	.03157	.02937	.02736	.02552	.02385	.02231	.02090	.01960	.01842	.01732	.01631	.01538	.01452	.01373	.01299
73	21	.04847	.04480	.04147	.03843	.03567	.03315	.03085	.02876	.02684	.02508	.02347	.02199	.02063	.01938	.01823	.01717	.01619	.01529	.01445	.01367
73	22	.05074	.04693	.04347	.04032	.03744	.03482	.03242	.03023	.02822	.02638	.02469	.02314	.02172	.02041	.01920	.01808	.01705	.01610	.01521	.01439
73	23	.05313	.04919	.04559	.04231	.03932	.03659	.03409	.03180	.02970	.02777	.02600	.02438	.02288	.02150	.02023	.01906	.01797	.01697	.01604	.01517
73	24	.05566	.05157	.04784	.04443	.04132	.03847	.03586	.03347	.03128	.02926	.02741	.02570	.02413	.02268	.02135	.02011	.01897	.01791	.01693	.01602
73	25	.05833	.05409	.05022	.04668	.04344	.04048	.03776	.03526	.03297	.03086	.02892	.02713	.02548	.02396	.02255	.02125	.02005	.01893	.01789	.01693
73	26	.06115	.05676	.05274	.04907	.04570	.04261	.03977	.03717	.03477	.03256	.03053	.02866	.02693	.02533	.02385	.02248	.02121	.02003	.01894	.01792
73	27	.06413	.05959	.05542	.05161	.04810	.04489	.04193	.03921	.03671	.03440	.03227	.03030	.02849	.02681	.02525	.02381	.02247	.02123	.02008	.01901
73	28	.06727	.06256	.05825	.05429	.05064	.04730	.04422	.04138	.03876	.03635	.03412	.03206	.03015	.02839	.02675	.02523	.02383	.02252	.02130	.02017
73	29	.07057	.06570	.06123	.05711	.05333	.04985	.04664	.04368	.04095	.03842	.03609	.03393	.03193	.03008	.02836	.02676	.02528	.02390	.02261	.02142
73	30	.07403	.06899	.06436	.06009	.05616	.05254	.04920	.04611	.04326	.04062	.03818	.03592	.03382	.03188	.03007	.02839	.02683	.02537	.02402	.02276
73	31	.07765	.07244	.06765	.06323	.05915	.05538	.05190	.04869	.04571	.04295	.04040	.03803	.03583	.03379	.03189	.03012	.02848	.02695	.02552	.02419
73	32	.08145	.07607	.07110	.06652	.06229	.05838	.05476	.05140	.04830	.04542	.04275	.04027	.03797	.03582	.03383	.03197	.03024	.02863	.02712	.02572
73	33	.08543	.07987	.07474	.06999	.06560	.06154	.05777	.05428	.05105	.04804	.04525	.04265	.04024	.03799	.03590	.03395	.03213	.03043	.02884	.02736
73	34	.08960	.08386	.07855	.07364	.06909	.06487	.06095	.05732	.05395	.05081	.04790	.04518	.04266	.04030	.03810	.03606	.03414	.03235	.03068	.02911
73	35	.09397	.08805	.08256	.07748	.07276	.06839	.06432	.06054	.05703	.05376	.05071	.04787	.04523	.04276	.04046	.03831	.03629	.03441	.03265	.03100
73	36	.09854	.09243	.08677	.08151	.07663	.07209	.06786	.06393	.06028	.05687	.05369	.05073	.04796	.04537	.04296	.04070	.03859	.03661	.03475	.03301
73	37	.10332	.09702	.09118	.08574	.08068	.07598	.07160	.06751	.06371	.06016	.05684	.05375	.05086	.04815	.04562	.04325	.04103	.03895	.03700	.03516
73	38	.10831	.10183	.09580	.09018	.08495	.08008	.07553	.07129	.06734	.06364	.06018	.05695	.05393	.05110	.04845	.04597	.04364	.04145	.03940	.03747
73	39	.11353	.10685	.10063	.09484	.08943	.08439	.07967	.07527	.07116	.06732	.06372	.06035	.05719	.05423	.05146	.04885	.04641	.04412	.04196	.03993
73	40	.11897	.11211	.10570	.09972	.09413	.08891	.08403	.07947	.07520	.07120	.06745	.06394	.06065	.05756	.05465	.05193	.04937	.04696	.04469	.04256
73	41	.12466	.11760	.11100	.10483	.09907	.09367	.08862	.08389	.07946	.07530	.07140	.06774	.06431	.06108	.05805	.05520	.05251	.04999	.04761	.04537
73	42	.13058	.12332	.11653	.11018	.10423	.09866	.09343	.08853	.08393	.07962	.07557	.07176	.06818	.06481	.06165	.05866	.05585	.05321	.05071	.04836
73	43	.13673	.12928	.12230	.11576	.10963	.10387	.09847	.09340	.08864	.08416	.07995	.07599	.07226	.06875	.06545	.06233	.05939	.05662	.05401	.05154
73	44	.14312	.13547	.12830	.12157	.11525	.10932	.10374	.09850	.09356	.08892	.08455	.08044	.07656	.07291	.06946	.06620	.06313	.06023	.05750	.05491
73	45	.14972	.14188	.13452	.12760	.12110	.11498	.10922	.10381	.09870	.09389	.08936	.08509	.08106	.07726	.07366	.07027	.06707	.06404	.06117	.05846
73	46	.15653	.14851	.14095	.13385	.12716	.12086	.11492	.10933	.10406	.09908	.09439	.08995	.08577	.08181	.07807	.07454	.07119	.06803	.06503	.06220
73	47	.16355	.15533	.14759	.14030	.13342	.12694	.12083	.11506	.10961	.10447	.09961	.09501	.09067	.08656	.08267	.07899	.07551	.07221	.06908	.06611
73	48	.17077	.16236	.15444	.14696	.13990	.13324	.12694	.12100	.11538	.11006	.10504	.10028	.09578	.09152	.08748	.08365	.08002	.07658	.07332	.07022

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
73	49	.17818	.16959	.16148	.15382	.14658	.13973	.13326	.12714	.12135	.11586	.11067	.10575	.10109	.09667	.09248	.08851	.08473	.08115	.07775	.07452
73	50	.18579	.17702	.16873	.16089	.15347	.14645	.13980	.13350	.12753	.12188	.11652	.11144	.10661	.10204	.09769	.09357	.08965	.08592	.08238	.07902
73	51	.19359	.18465	.17618	.16816	.16056	.15336	.14653	.14006	.13392	.12810	.12257	.11733	.11234	.10761	.10311	.09883	.09476	.09090	.08721	.08371
73	52	.20156	.19244	.18380	.17560	.16783	.16045	.15345	.14681	.14050	.13451	.12882	.12340	.11826	.11337	.10871	.10428	.10007	.09605	.09223	.08859
73	53	.20968	.20040	.19158	.18322	.17527	.16772	.16055	.15374	.14726	.14110	.13525	.12967	.12437	.11932	.11451	.10992	.10556	.10140	.09743	.09365
73	54	.21795	.20850	.19952	.19099	.18288	.17516	.16783	.16084	.15420	.14788	.14185	.13612	.13065	.12544	.12048	.11575	.11123	.10692	.10281	.09889
73	55	.22636	.21675	.20762	.19892	.19064	.18277	.17526	.16812	.16131	.15482	.14864	.14274	.13712	.13175	.12664	.12175	.11709	.11263	.10838	.10431
73	56	.23490	.22514	.21585	.20700	.19856	.19052	.18286	.17556	.16859	.16194	.15559	.14954	.14376	.13824	.13297	.12793	.12312	.11852	.11412	.10992
73	57	.24355	.23365	.22421	.21521	.20662	.19843	.19061	.18314	.17602	.16921	.16271	.15650	.15057	.14490	.13947	.13429	.12933	.12458	.12004	.11570
73	58	.25229	.24225	.23267	.22353	.21479	.20645	.19848	.19086	.18359	.17663	.16997	.16361	.15753	.15170	.14613	.14080	.13569	.13080	.12612	.12163
73	59	.26109	.25093	.24122	.23193	.22306	.21457	.20645	.19869	.19126	.18416	.17735	.17084	.16461	.15864	.15292	.14744	.14219	.13716	.13233	.12771
73	60	.26995	.25966	.24982	.24041	.23140	.22277	.21452	.20661	.19904	.19179	.18484	.17819	.17181	.16569	.15983	.15421	.14882	.14365	.13868	.13392
73	61	.27885	.26845	.25849	.24895	.23981	.23106	.22267	.21463	.20692	.19953	.19245	.18565	.17913	.17287	.16687	.16111	.15558	.15027	.14517	.14027
73	62	.28780	.27730	.26723	.25757	.24831	.23943	.23092	.22275	.21491	.20738	.20016	.19323	.18658	.18018	.17404	.16815	.16248	.15704	.15180	.14677
73	63	.29679	.28619	.27601	.26625	.25688	.24789	.23925	.23096	.22299	.21534	.20799	.20093	.19414	.18762	.18135	.17532	.16952	.16394	.15858	.15342
73	64	.30578	.29510	.28483	.27497	.26549	.25639	.24764	.23923	.23115	.22338	.21590	.20872	.20181	.19516	.18876	.18260	.17668	.17097	.16548	.16020
73	65	.31478	.30401	.29366	.28371	.27414	.26493	.25608	.24756	.23937	.23148	.22389	.21659	.20956	.20278	.19627	.18999	.18394	.17811	.17250	.16709
73	66	.32375	.31292	.30249	.29246	.28280	.27351	.26456	.25594	.24764	.23965	.23195	.22453	.21739	.21050	.20387	.19747	.19131	.18536	.17963	.17411
73	67	.33271	.32181	.31132	.30122	.29148	.28210	.27307	.26436	.25596	.24787	.24007	.23255	.22530	.21830	.21156	.20505	.19878	.19272	.18688	.18124
73	68	.34161	.33067	.32012	.30995	.30015	.29069	.28158	.27278	.26430	.25612	.24822	.24061	.23326	.22616	.21931	.21270	.20632	.20016	.19421	.18846
73	69	.35042	.33944	.32884	.31862	.30876	.29924	.29005	.28119	.27262	.26436	.25638	.24867	.24123	.23404	.22710	.22039	.21391	.20765	.20160	.19575
73	70	.35910	.34809	.33746	.32719	.31728	.30771	.29846	.28952	.28089	.27255	.26450	.25671	.24918	.24191	.23488	.22808	.22150	.21515	.20900	.20306
73	71	.36762	.35659	.34593	.33563	.32567	.31605	.30675	.29776	.28907	.28066	.27254	.26468	.25707	.24972	.24261	.23573	.22907	.22263	.21639	.21036
73	72	.37595	.36491	.35423	.34390	.33391	.32425	.31491	.30587	.29713	.28866	.28047	.27255	.26488	.25746	.25027	.24331	.23658	.23006	.22374	.21762
73	73	.38407	.37303	.36234	.35199	.34198	.33229	.32291	.31383	.30504	.29653	.28829	.28031	.27258	.26509	.25784	.25082	.24401	.23742	.23103	.22484
74	0	.02181	.02014	.01865	.01733	.01615	.01509	.01414	.01328	.01251	.01182	.01118	.01061	.01008	.00961	.00917	.00876	.00839	.00805	.00773	.00744
74	1	.01809	.01642	.01494	.01364	.01247	.01144	.01051	.00969	.00895	.00828	.00769	.00715	.00666	.00622	.00582	.00545	.00512	.00482	.00454	.00429
74	2	.01879	.01705	.01551	.01415	.01294	.01185	.01089	.01003	.00925	.00856	.00793	.00736	.00685	.00639	.00597	.00559	.00524	.00492	.00463	.00436
74	3	.01967	.01786	.01625	.01483	.01356	.01243	.01142	.01051	.00970	.00897	.00831	.00772	.00718	.00669	.00625	.00585	.00548	.00514	.00484	.00455
74	4	.02066	.01878	.01710	.01561	.01429	.01310	.01204	.01109	.01024	.00947	.00878	.00815	.00758	.00707	.00660	.00618	.00579	.00543	.00511	.00481
74	5	.02175	.01979	.01804	.01649	.01510	.01385	.01274	.01174	.01085	.01004	.00931	.00865	.00805	.00751	.00702	.00657	.00615	.00578	.00543	.00512
74	6	.02292	.02088	.01905	.01743	.01598	.01467	.01351	.01246	.01152	.01067	.00990	.00920	.00857	.00800	.00748	.00700	.00657	.00617	.00580	.00547
74	7	.02418	.02204	.02014	.01844	.01692	.01556	.01434	.01324	.01225	.01135	.01054	.00981	.00914	.00854	.00799	.00748	.00702	.00660	.00621	.00586
74	8	.02551	.02329	.02130	.01953	.01794	.01651	.01523	.01407	.01303	.01209	.01124	.01046	.00976	.00912	.00854	.00801	.00752	.00707	.00666	.00628
74	9	.02693	.02461	.02254	.02069	.01903	.01753	.01619	.01497	.01388	.01289	.01199	.01118	.01043	.00976	.00914	.00858	.00806	.00759	.00715	.00675
74	10	.02843	.02602	.02387	.02193	.02019	.01863	.01722	.01595	.01479	.01375	.01281	.01195	.01117	.01045	.00980	.00921	.00866	.00816	.00770	.00727
74	11	.03003	.02752	.02527	.02325	.02143	.01979	.01831	.01698	.01577	.01467	.01368	.01277	.01195	.01120	.01051	.00988	.00930	.00877	.00828	.00783
74	12	.03170	.02909	.02675	.02464	.02274	.02102	.01947	.01807	.01680	.01565	.01460	.01365	.01278	.01199	.01126	.01059	.00998	.00942	.00890	.00842
74	13	.03344	.03072	.02828	.02608	.02409	.02230	.02068	.01921	.01788	.01667	.01556	.01456	.01364	.01280	.01204	.01133	.01068	.01009	.00954	.00903
74	14	.03520	.03238	.02983	.02754	.02547	.02359	.02190	.02036	.01896	.01769	.01653	.01548	.01451	.01363	.01282	.01207	.01139	.01076	.01018	.00964
74	15	.03700	.03406	.03141	.02902	.02686	.02490	.02313	.02151	.02005	.01872	.01750	.01639	.01538	.01445	.01359	.01281	.01209	.01142	.01081	.01024
74	16	.03880	.03575	.03300	.03051	.02825	.02621	.02436	.02267	.02114	.01974	.01846	.01730	.01623	.01525	.01435	.01353	.01277	.01207	.01142	.01082
74	17	.04064	.03748	.03461	.03202	.02967	.02754	.02560	.02384	.02223	.02077	.01943	.01821	.01709	.01606	.01512	.01425	.01345	.01271	.01203	.01140
74	18	.04253	.03924	.03627	.03357	.03112	.02890	.02688	.02504	.02336	.02182	.02042	.01914	.01796	.01688	.01589	.01498	.01413	.01336	.01264	.01197
74	19	.04450	.04108	.03799	.03519	.03264	.03032	.02821	.02628	.02453	.02292	.02145	.02011	.01887	.01774	.01670	.01573	.01485	.01403	.01327	.01257
74	20	.04656	.04302	.03981	.03689	.03424	.03182	.02962	.02761	.02577	.02409	.02255	.02114	.01984	.01865	.01755	.01654	.01561	.01475	.01395	.01321
74	21	.04873	.04506	.04173	.03869	.03593	.03341	.03111	.02901	.02709	.02533	.02372	.02224	.02088	.01962	.01847	.01741	.01643	.01552	.01468	.01390
74	22	.05101	.04721	.04374	.04059	.03771	.03509	.03269	.03049	.02848	.02664	.02495	.02340	.02197	.02066	.01945	.01833	.01729	.01634	.01545	.01463
74	23	.05341	.04947	.04587	.04259	.03960	.03687	.03436	.03207	.02997	.02804	.02627	.02465	.02315	.02177	.02049	.01931	.01823	.01722	.01629	.01542
74	24	.05595	.05186	.04813	.04472	.04161	.03876	.03615	.03376	.03156	.02954	.02769	.02598	.02441	.02296	.02162	.02038	.01923	.01817	.01719	.01627

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
74	25	.05864	.05440	.05053	.04699	.04375	.04078	.03806	.03556	.03326	.03115	.02921	.02742	.02577	.02424	.02283	.02153	.02032	.01920	.01817	.01720
74	26	.06147	.05708	.05307	.04939	.04602	.04293	.04009	.03748	.03508	.03287	.03084	.02896	.02723	.02563	.02414	.02277	.02150	.02032	.01922	.01821
74	27	.06447	.05993	.05576	.05194	.04844	.04522	.04226	.03954	.03703	.03472	.03259	.03062	.02880	.02712	.02556	.02412	.02278	.02153	.02038	.01930
74	28	.06763	.06292	.05861	.05464	.05100	.04765	.04457	.04173	.03911	.03669	.03446	.03240	.03049	.02872	.02708	.02556	.02415	.02284	.02162	.02048
74	29	.07095	.06608	.06161	.05749	.05371	.05022	.04701	.04405	.04131	.03879	.03645	.03429	.03228	.03043	.02870	.02711	.02562	.02424	.02295	.02175
74	30	.07443	.06939	.06476	.06049	.05656	.05294	.04959	.04650	.04365	.04101	.03856	.03630	.03420	.03225	.03044	.02875	.02719	.02573	.02437	.02310
74	31	.07808	.07287	.06807	.06365	.05957	.05580	.05232	.04910	.04612	.04336	.04080	.03843	.03623	.03418	.03228	.03051	.02886	.02733	.02589	.02456
74	32	.08190	.07652	.07156	.06697	.06274	.05882	.05520	.05185	.04874	.04586	.04318	.04070	.03839	.03624	.03424	.03238	.03065	.02903	.02752	.02611
74	33	.08592	.08036	.07522	.07047	.06608	.06201	.05825	.05475	.05151	.04850	.04571	.04311	.04069	.03844	.03634	.03439	.03256	.03086	.02926	.02777
74	34	.09012	.08438	.07907	.07415	.06960	.06538	.06146	.05782	.05445	.05131	.04839	.04567	.04314	.04078	.03857	.03652	.03460	.03281	.03113	.02956
74	35	.09453	.08860	.08312	.07803	.07331	.06893	.06486	.06108	.05756	.05428	.05124	.04839	.04574	.04327	.04096	.03880	.03678	.03490	.03313	.03147
74	36	.09914	.09303	.08736	.08210	.07721	.07267	.06844	.06451	.06085	.05743	.05425	.05128	.04851	.04592	.04350	.04123	.03911	.03713	.03527	.03352
74	37	.10396	.09766	.09181	.08637	.08131	.07661	.07222	.06813	.06432	.06077	.05745	.05434	.05145	.04873	.04620	.04382	.04159	.03951	.03755	.03571
74	38	.10901	.10252	.09648	.09087	.08563	.08075	.07620	.07196	.06800	.06429	.06083	.05760	.05457	.05173	.04907	.04658	.04424	.04205	.03999	.03805
74	39	.11428	.10760	.10138	.09557	.09016	.08511	.08040	.07599	.07187	.06802	.06442	.06104	.05788	.05491	.05213	.04952	.04707	.04476	.04260	.04056
74	40	.11978	.11291	.10650	.10052	.09492	.08970	.08482	.08025	.07597	.07196	.06821	.06469	.06139	.05829	.05538	.05264	.05007	.04766	.04538	.04324
74	41	.12553	.11847	.11187	.10570	.09992	.09452	.08947	.08473	.08029	.07613	.07222	.06855	.06511	.06188	.05883	.05597	.05328	.05074	.04836	.04610
74	42	.13153	.12427	.11748	.11112	.10516	.09958	.09435	.08944	.08484	.08052	.07646	.07264	.06905	.06567	.06250	.05951	.05669	.05403	.05152	.04916
74	43	.13776	.13031	.12332	.11678	.11064	.10488	.09947	.09439	.08962	.08513	.08091	.07695	.07321	.06969	.06637	.06325	.06030	.05751	.05489	.05241
74	44	.14424	.13659	.12941	.12268	.11635	.11041	.10482	.09957	.09463	.08998	.08560	.08148	.07759	.07392	.07046	.06720	.06412	.06120	.05845	.05585
74	45	.15093	.14309	.13572	.12880	.12229	.11617	.11040	.10497	.09986	.09504	.09050	.08622	.08218	.07836	.07476	.07135	.06813	.06509	.06221	.05948
74	46	.15785	.14982	.14226	.13515	.12845	.12215	.11620	.11060	.10531	.10033	.09562	.09118	.08698	.08301	.07926	.07571	.07235	.06917	.06616	.06331
74	47	.16498	.15675	.14901	.14171	.13483	.12834	.12221	.11643	.11098	.10582	.10095	.09634	.09198	.08786	.08396	.08027	.07677	.07345	.07031	.06733
74	48	.17231	.16390	.15597	.14849	.14142	.13475	.12844	.12249	.11686	.11153	.10649	.10172	.09720	.09293	.08887	.08503	.08139	.07793	.07465	.07154
74	49	.17985	.17126	.16314	.15548	.14823	.14137	.13489	.12876	.12295	.11745	.11225	.10731	.10264	.09820	.09399	.09000	.08621	.08261	.07919	.07595
74	50	.18760	.17883	.17053	.16268	.15525	.14822	.14156	.13525	.12927	.12360	.11822	.11313	.10829	.10369	.09933	.09519	.09125	.08751	.08395	.08056
74	51	.19555	.18660	.17812	.17009	.16249	.15528	.14844	.14195	.13580	.12996	.12442	.11915	.11415	.10940	.10488	.10059	.09650	.09261	.08891	.08538
74	52	.20367	.19455	.18590	.17769	.16991	.16252	.15551	.14885	.14253	.13652	.13081	.12538	.12022	.11531	.11063	.10618	.10194	.09791	.09406	.09040
74	53	.21196	.20267	.19385	.18547	.17752	.16996	.16278	.15595	.14945	.14328	.13740	.13180	.12648	.12141	.11658	.11197	.10758	.10340	.09941	.09560
74	54	.22041	.21095	.20197	.19342	.18530	.17757	.17022	.16322	.15656	.15022	.14417	.13842	.13293	.12770	.12271	.11796	.11342	.10908	.10495	.10100
74	55	.22900	.21939	.21024	.20154	.19325	.18536	.17784	.17068	.16385	.15734	.15114	.14522	.13957	.13418	.12904	.12413	.11944	.11496	.11068	.10659
74	56	.23773	.22797	.21867	.20981	.20136	.19331	.18563	.17831	.17132	.16465	.15828	.15221	.14640	.14086	.13556	.13049	.12565	.12103	.11660	.11236
74	57	.24659	.23669	.22724	.21823	.20963	.20142	.19358	.18610	.17895	.17213	.16560	.15937	.15341	.14771	.14226	.13704	.13205	.12728	.12270	.11833
74	58	.25555	.24551	.23592	.22676	.21802	.20966	.20167	.19403	.18673	.17975	.17307	.16668	.16057	.15472	.14912	.14375	.13861	.13369	.12898	.12446
74	59	.26459	.25442	.24469	.23540	.22651	.21800	.20987	.20208	.19463	.18750	.18067	.17413	.16787	.16187	.15612	.15061	.14532	.14026	.13540	.13074
74	60	.27368	.26339	.25354	.24411	.23509	.22645	.21817	.21024	.20265	.19537	.18840	.18171	.17530	.16915	.16326	.15760	.15217	.14696	.14197	.13717
74	61	.28283	.27243	.26246	.25291	.24375	.23498	.22657	.21851	.21077	.20336	.19624	.18941	.18286	.17657	.17053	.16473	.15917	.15382	.14868	.14374
74	62	.29205	.28154	.27146	.26179	.25252	.24362	.23508	.22688	.21902	.21147	.20421	.19725	.19056	.18413	.17795	.17202	.16631	.16083	.15555	.15048
74	63	.30131	.29070	.28052	.27075	.26136	.25234	.24368	.23537	.22737	.21969	.21231	.20521	.19839	.19183	.18552	.17945	.17361	.16799	.16258	.15738
74	64	.31060	.29990	.28963	.27975	.27026	.26114	.25236	.24393	.23582	.22801	.22050	.21328	.20633	.19964	.19320	.18700	.18103	.17529	.16975	.16442
74	65	.31989	.30912	.29876	.28879	.27921	.26998	.26110	.25256	.24433	.23641	.22879	.22145	.21437	.20756	.20100	.19467	.18858	.18271	.17705	.17159
74	66	.32918	.31834	.30791	.29786	.28818	.27887	.26989	.26125	.25292	.24489	.23715	.22970	.22251	.21558	.20890	.20246	.19625	.19025	.18447	.17889
74	67	.33846	.32756	.31707	.30695	.29719	.28779	.27873	.26999	.26156	.25344	.24560	.23803	.23074	.22370	.21691	.21035	.20403	.19792	.19202	.18633
74	68	.34770	.33676	.32620	.31602	.30620	.29672	.28758	.27876	.27024	.26202	.25409	.24643	.23903	.23189	.22499	.21833	.21190	.20568	.19967	.19387
74	69	.35686	.34588	.33528	.32505	.31516	.30562	.29641	.28751	.27892	.27061	.26259	.25484	.24735	.24012	.23312	.22636	.21982	.21351	.20740	.20149
74	70	.36590	.35489	.34426	.33398	.32405	.31445	.30518	.29621	.28754	.27917	.27107	.26323	.25566	.24834	.24125	.23440	.22777	.22135	.21515	.20914
74	71	.37479	.36376	.35310	.34278	.33281	.32317	.31384	.30482	.29609	.28764	.27947	.27157	.26392	.25651	.24935	.24241	.23569	.22919	.22289	.21679
74	72	.38349	.37245	.36177	.35143	.34143	.33175	.32238	.31330	.30452	.29602	.28779	.27982	.27210	.26462	.25738	.25036	.24357	.23698	.23060	.22442
74	73	.39199	.38095	.37026	.35990	.34988	.34016	.33076	.32165	.31282	.30427	.29598	.28796	.28017	.27263	.26533	.25824	.25137	.24471	.23826	.23200
74	74	.40029	.38925	.37856	.36820	.35816	.34843	.33899	.32985	.32099	.31240	.30407	.29599	.28815	.28056	.27319	.26605	.25911	.25239	.24586	.23953

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
75	0	.02202	.02035	.01887	.01754	.01636	.01530	.01435	.01350	.01273	.01203	.01140	.01082	.01030	.00982	.00938	.00898	.00860	.00826	.00794	.00765
75	1	.01816	.01649	.01502	.01371	.01255	.01151	.01059	.00976	.00902	.00835	.00776	.00722	.00673	.00629	.00589	.00552	.00519	.00489	.00461	.00435
75	2	.01886	.01712	.01558	.01422	.01301	.01192	.01096	.01009	.00932	.00862	.00800	.00743	.00692	.00646	.00603	.00565	.00530	.00498	.00469	.00442
75	3	.01974	.01793	.01633	.01490	.01363	.01250	.01149	.01058	.00977	.00904	.00838	.00778	.00724	.00676	.00631	.00591	.00554	.00520	.00490	.00461
75	4	.02073	.01885	.01718	.01569	.01436	.01317	.01211	.01116	.01031	.00954	.00884	.00822	.00765	.00714	.00667	.00624	.00585	.00550	.00517	.00487
75	5	.02183	.01987	.01812	.01656	.01518	.01393	.01282	.01182	.01092	.01011	.00938	.00872	.00813	.00758	.00709	.00664	.00622	.00585	.00550	.00518
75	6	.02301	.02096	.01914	.01751	.01606	.01476	.01359	.01254	.01160	.01075	.00998	.00928	.00865	.00808	.00755	.00708	.00664	.00624	.00588	.00554
75	7	.02427	.02214	.02024	.01854	.01702	.01565	.01443	.01333	.01234	.01144	.01063	.00990	.00923	.00862	.00807	.00757	.00711	.00668	.00629	.00594
75	8	.02561	.02339	.02141	.01963	.01804	.01661	.01533	.01417	.01313	.01219	.01133	.01056	.00986	.00922	.00863	.00810	.00761	.00716	.00675	.00637
75	9	.02704	.02473	.02266	.02080	.01914	.01764	.01630	.01509	.01399	.01300	.01210	.01128	.01054	.00987	.00925	.00868	.00817	.00769	.00725	.00685
75	10	.02856	.02615	.02399	.02206	.02032	.01875	.01734	.01607	.01492	.01388	.01293	.01207	.01129	.01057	.00992	.00932	.00877	.00827	.00781	.00738
75	11	.03017	.02766	.02541	.02339	.02157	.01993	.01845	.01712	.01591	.01481	.01381	.01291	.01208	.01133	.01064	.01001	.00943	.00889	.00840	.00795
75	12	.03186	.02925	.02690	.02479	.02289	.02118	.01963	.01823	.01696	.01580	.01475	.01380	.01293	.01213	.01140	.01074	.01012	.00956	.00904	.00856
75	13	.03361	.03089	.02845	.02625	.02426	.02247	.02085	.01938	.01804	.01683	.01573	.01472	.01380	.01297	.01220	.01149	.01084	.01024	.00969	.00918
75	14	.03539	.03256	.03002	.02772	.02565	.02378	.02208	.02054	.01914	.01787	.01671	.01565	.01469	.01380	.01299	.01225	.01156	.01093	.01035	.00981
75	15	.03719	.03426	.03161	.02922	.02705	.02510	.02332	.02171	.02024	.01891	.01769	.01658	.01556	.01463	.01378	.01299	.01227	.01160	.01099	.01042
75	16	.03901	.03596	.03321	.03071	.02846	.02642	.02456	.02288	.02134	.01994	.01866	.01750	.01643	.01545	.01455	.01372	.01296	.01226	.01161	.01101
75	17	.04086	.03769	.03483	.03224	.02989	.02775	.02582	.02405	.02245	.02098	.01964	.01842	.01730	.01627	.01532	.01445	.01365	.01291	.01223	.01159
75	18	.04276	.03947	.03649	.03379	.03135	.02912	.02710	.02526	.02358	.02204	.02064	.01935	.01818	.01709	.01610	.01519	.01434	.01356	.01284	.01218
75	19	.04473	.04132	.03823	.03542	.03287	.03055	.02844	.02651	.02476	.02315	.02168	.02033	.01910	.01796	.01692	.01595	.01506	.01424	.01349	.01278
75	20	.04680	.04326	.04005	.03713	.03448	.03206	.02986	.02784	.02601	.02432	.02278	.02137	.02007	.01888	.01778	.01677	.01583	.01497	.01417	.01343
75	21	.04898	.04531	.04198	.03894	.03618	.03366	.03136	.02926	.02733	.02557	.02396	.02248	.02111	.01986	.01871	.01764	.01666	.01575	.01491	.01413
75	22	.05127	.04747	.04400	.04085	.03797	.03534	.03294	.03075	.02874	.02690	.02520	.02365	.02222	.02090	.01969	.01857	.01753	.01658	.01569	.01486
75	23	.05368	.04974	.04614	.04286	.03987	.03713	.03463	.03234	.03024	.02831	.02653	.02490	.02340	.02202	.02074	.01957	.01847	.01747	.01653	.01566
75	24	.05623	.05214	.04841	.04501	.04189	.03904	.03643	.03403	.03184	.02982	.02796	.02625	.02468	.02322	.02188	.02064	.01949	.01843	.01744	.01652
75	25	.05893	.05469	.05082	.04728	.04404	.04107	.03835	.03585	.03355	.03144	.02949	.02770	.02605	.02452	.02311	.02180	.02059	.01947	.01843	.01746
75	26	.06178	.05739	.05337	.04970	.04633	.04323	.04039	.03778	.03538	.03317	.03114	.02926	.02752	.02592	.02443	.02306	.02178	.02060	.01950	.01848
75	27	.06480	.06025	.05609	.05227	.04876	.04554	.04258	.03986	.03735	.03504	.03290	.03093	.02911	.02743	.02587	.02442	.02308	.02183	.02067	.01959
75	28	.06797	.06327	.05895	.05498	.05134	.04799	.04491	.04206	.03944	.03702	.03479	.03272	.03081	.02904	.02740	.02588	.02446	.02315	.02192	.02078
75	29	.07131	.06644	.06197	.05785	.05407	.05058	.04737	.04440	.04167	.03914	.03680	.03463	.03263	.03077	.02904	.02744	.02595	.02456	.02327	.02207
75	30	.07481	.06978	.06514	.06088	.05695	.05332	.04997	.04688	.04402	.04138	.03893	.03666	.03456	.03261	.03079	.02911	.02754	.02608	.02471	.02344
75	31	.07849	.07328	.06848	.06406	.05998	.05621	.05272	.04950	.04652	.04376	.04119	.03882	.03661	.03456	.03266	.03088	.02923	.02769	.02626	.02491
75	32	.08234	.07696	.07199	.06740	.06317	.05925	.05563	.05227	.04916	.04627	.04360	.04111	.03880	.03665	.03465	.03278	.03104	.02942	.02790	.02649
75	33	.08638	.08082	.07568	.07093	.06654	.06247	.05870	.05520	.05196	.04895	.04615	.04355	.04113	.03887	.03677	.03481	.03298	.03127	.02967	.02818
75	34	.09061	.08487	.07956	.07464	.07009	.06586	.06194	.05830	.05492	.05178	.04886	.04613	.04360	.04123	.03903	.03697	.03505	.03325	.03156	.02999
75	35	.09505	.08913	.08364	.07855	.07383	.06945	.06538	.06159	.05807	.05479	.05174	.04889	.04624	.04376	.04145	.03928	.03726	.03537	.03359	.03193
75	36	.09970	.09359	.08793	.08266	.07777	.07323	.06900	.06506	.06139	.05798	.05479	.05182	.04904	.04644	.04402	.04175	.03962	.03763	.03576	.03401
75	37	.10457	.09827	.09242	.08698	.08192	.07720	.07281	.06872	.06491	.06135	.05802	.05492	.05201	.04930	.04675	.04437	.04214	.04005	.03808	.03624
75	38	.10966	.10317	.09714	.09151	.08628	.08140	.07684	.07259	.06863	.06492	.06145	.05821	.05518	.05234	.04967	.04717	.04483	.04263	.04056	.03862
75	39	.11498	.10830	.10208	.09627	.09086	.08581	.08109	.07668	.07255	.06870	.06509	.06170	.05853	.05556	.05277	.05016	.04770	.04539	.04321	.04117
75	40	.12054	.11367	.10726	.10127	.09568	.09045	.08556	.08099	.07670	.07269	.06893	.06541	.06210	.05899	.05608	.05333	.05076	.04833	.04605	.04390
75	41	.12636	.11929	.11269	.10652	.10074	.09533	.09027	.08553	.08109	.07692	.07300	.06933	.06588	.06264	.05959	.05672	.05402	.05148	.04908	.04682
75	42	.13242	.12516	.11837	.11201	.10605	.10046	.09523	.09031	.08570	.08137	.07731	.07348	.06989	.06650	.06332	.06032	.05749	.05482	.05231	.04993
75	43	.13873	.13128	.12429	.11774	.11160	.10583	.10042	.09534	.09056	.08606	.08184	.07786	.07412	.07059	.06726	.06413	.06117	.05838	.05574	.05325
75	44	.14529	.13764	.13047	.12373	.11740	.11145	.10586	.10060	.09565	.09099	.08661	.08247	.07857	.07490	.07143	.06816	.06506	.06214	.05938	.05677
75	45	.15208	.14424	.13687	.12994	.12343	.11729	.11152	.10609	.10097	.09614	.09159	.08730	.08325	.07942	.07581	.07239	.06916	.06611	.06322	.06048
75	46	.15910	.15106	.14350	.13639	.12969	.12337	.11742	.11181	.10652	.10152	.09681	.09235	.08814	.08416	.08040	.07684	.07347	.07028	.06726	.06439
75	47	.16633	.15811	.15036	.14305	.13617	.12967	.12354	.11775	.11228	.10712	.10223	.09762	.09325	.08912	.08520	.08150	.07798	.07465	.07150	.06850
75	48	.17378	.16537	.15743	.14994	.14287	.13619	.12988	.12392	.11827	.11294	.10789	.10311	.09858	.09429	.09022	.08636	.08271	.07924	.07594	.07281
75	49	.18144	.17285	.16473	.15705	.14980	.14294	.13645	.13030	.12449	.11898	.11376	.10881	.10412	.09968	.09545	.09145	.08764	.08403	.08059	.07733

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
75	50	.18933	.18055	.17225	.16439	.15695	.14991	.14324	.13692	.13093	.12525	.11987	.11475	.10990	.10529	.10092	.09676	.09280	.08904	.08547	.08206
75	51	.19741	.18846	.17998	.17194	.16433	.15711	.15026	.14377	.13760	.13175	.12620	.12092	.11590	.11113	.10660	.10228	.09818	.09427	.09055	.08701
75	52	.20569	.19656	.18790	.17969	.17190	.16451	.15749	.15082	.14448	.13846	.13273	.12729	.12211	.11718	.11249	.10802	.10376	.09971	.09584	.09216
75	53	.21413	.20484	.19601	.18763	.17967	.17210	.16491	.15807	.15156	.14537	.13947	.13386	.12852	.12343	.11858	.11396	.10955	.10535	.10134	.09751
75	54	.22275	.21329	.20430	.19575	.18762	.17988	.17252	.16551	.15883	.15247	.14641	.14064	.13513	.12989	.12488	.12010	.11554	.11119	.10703	.10306
75	55	.23152	.22191	.21276	.20404	.19575	.18785	.18032	.17314	.16630	.15977	.15355	.14761	.14195	.13654	.13138	.12644	.12173	.11723	.11292	.10881
75	56	.24044	.23068	.22137	.21251	.20405	.19599	.18829	.18096	.17395	.16727	.16088	.15478	.14896	.14339	.13807	.13298	.12812	.12347	.11902	.11475
75	57	.24950	.23960	.23014	.22112	.21251	.20429	.19645	.18895	.18178	.17494	.16840	.16214	.15616	.15043	.14496	.13972	.13470	.12990	.12530	.12090
75	58	.25867	.24863	.23904	.22987	.22111	.21274	.20474	.19709	.18977	.18277	.17607	.16966	.16352	.15765	.15202	.14663	.14146	.13651	.13177	.12722
75	59	.26793	.25776	.24803	.23873	.22983	.22131	.21316	.20536	.19789	.19074	.18389	.17733	.17104	.16501	.15923	.15369	.14838	.14329	.13840	.13370
75	60	.27726	.26696	.25711	.24767	.23864	.22998	.22169	.21375	.20613	.19884	.19184	.18513	.17869	.17252	.16659	.16091	.15545	.15021	.14518	.14034
75	61	.28665	.27625	.26627	.25671	.24755	.23876	.23034	.22225	.21450	.20706	.19992	.19307	.18649	.18017	.17410	.16827	.16267	.15729	.15212	.14714
75	62	.29612	.28561	.27553	.26585	.25657	.24766	.23910	.23089	.22300	.21542	.20815	.20115	.19443	.18798	.18177	.17580	.17006	.16454	.15923	.15412
75	63	.30565	.29505	.28486	.27508	.26568	.25665	.24798	.23964	.23162	.22392	.21651	.20938	.20253	.19593	.18959	.18348	.17761	.17195	.16651	.16126
75	64	.31522	.30453	.29425	.28437	.27487	.26573	.25694	.24848	.24034	.23252	.22498	.21773	.21074	.20402	.19755	.19131	.18530	.17952	.17394	.16856
75	65	.32481	.31404	.30368	.29371	.28411	.27487	.26597	.25740	.24916	.24121	.23356	.22618	.21908	.21223	.20563	.19927	.19313	.18722	.18151	.17601
75	66	.33441	.32358	.31314	.30308	.29340	.28406	.27507	.26640	.25805	.24999	.24223	.23474	.22752	.22055	.21383	.20735	.20109	.19506	.18923	.18360
75	67	.34402	.33312	.32262	.31250	.30273	.29331	.28423	.27547	.26702	.25886	.25099	.24340	.23606	.22899	.22215	.21556	.20918	.20303	.19709	.19135
75	68	.35359	.34265	.33210	.32191	.31208	.30258	.29342	.28458	.27603	.26779	.25982	.25212	.24469	.23751	.23057	.22386	.21738	.21112	.20506	.19921
75	69	.36310	.35213	.34152	.33128	.32139	.31184	.30260	.29368	.28506	.27673	.26867	.26089	.25336	.24608	.23904	.23223	.22565	.21928	.21312	.20716
75	70	.37250	.36150	.35086	.34058	.33064	.32103	.31173	.30274	.29405	.28564	.27751	.26964	.26202	.25465	.24752	.24062	.23394	.22748	.22122	.21516
75	71	.38175	.37073	.36007	.34975	.33977	.33011	.32077	.31172	.30297	.29449	.28628	.27834	.27065	.26320	.25598	.24900	.24223	.23567	.22932	.22316
75	72	.39083	.37980	.36912	.35878	.34877	.33907	.32968	.32059	.31178	.30324	.29498	.28696	.27920	.27168	.26439	.25732	.25047	.24383	.23740	.23116
75	73	.39970	.38867	.37799	.36763	.35760	.34787	.33845	.32932	.32046	.31188	.30356	.29549	.28766	.28008	.27272	.26558	.25866	.25194	.24543	.23911
75	74	.40838	.39736	.38668	.37632	.36627	.35653	.34708	.33791	.32902	.32040	.31203	.30391	.29604	.28839	.28097	.27378	.26679	.26000	.25342	.24703
75	75	.41687	.40586	.39519	.38483	.37478	.36503	.35556	.34637	.33746	.32880	.32040	.31224	.30432	.29663	.28916	.28190	.27486	.26802	.26137	.25491
76	0	.02223	.02056	.01908	.01776	.01658	.01552	.01457	.01372	.01295	.01225	.01162	.01104	.01052	.01004	.00960	.00919	.00882	.00848	.00816	.00786
76	1	.01823	.01656	.01509	.01378	.01261	.01158	.01065	.00983	.00909	.00842	.00782	.00728	.00680	.00635	.00595	.00559	.00526	.00495	.00467	.00442
76	2	.01892	.01719	.01565	.01428	.01307	.01199	.01102	.01016	.00938	.00869	.00806	.00749	.00698	.00652	.00610	.00571	.00536	.00504	.00475	.00448
76	3	.01980	.01800	.01639	.01497	.01370	.01256	.01155	.01064	.00983	.00910	.00844	.00785	.00731	.00682	.00637	.00597	.00560	.00526	.00496	.00467
76	4	.02080	.01892	.01725	.01576	.01443	.01324	.01218	.01123	.01037	.00960	.00891	.00828	.00772	.00720	.00673	.00631	.00592	.00556	.00523	.00493
76	5	.02191	.01994	.01820	.01664	.01525	.01401	.01289	.01189	.01100	.01019	.00946	.00879	.00819	.00765	.00716	.00670	.00629	.00591	.00557	.00525
76	6	.02309	.02104	.01922	.01759	.01614	.01484	.01367	.01262	.01168	.01083	.01006	.00936	.00873	.00815	.00763	.00715	.00671	.00631	.00595	.00561
76	7	.02436	.02223	.02033	.01863	.01711	.01574	.01452	.01342	.01242	.01153	.01072	.00998	.00931	.00871	.00815	.00765	.00719	.00676	.00637	.00601
76	8	.02571	.02349	.02150	.01973	.01814	.01671	.01543	.01427	.01323	.01228	.01143	.01065	.00995	.00931	.00872	.00819	.00770	.00725	.00684	.00646
76	9	.02715	.02484	.02277	.02091	.01925	.01775	.01641	.01519	.01410	.01310	.01220	.01139	.01064	.00997	.00935	.00878	.00826	.00779	.00735	.00695
76	10	.02868	.02627	.02412	.02218	.02044	.01887	.01746	.01619	.01504	.01399	.01305	.01218	.01140	.01069	.01003	.00943	.00888	.00838	.00792	.00749
76	11	.03030	.02779	.02554	.02352	.02170	.02007	.01859	.01725	.01604	.01494	.01394	.01304	.01221	.01146	.01076	.01013	.00955	.00902	.00852	.00807
76	12	.03201	.02940	.02705	.02494	.02304	.02133	.01978	.01837	.01710	.01595	.01490	.01394	.01307	.01227	.01154	.01088	.01026	.00969	.00917	.00869
76	13	.03377	.03105	.02861	.02641	.02442	.02263	.02101	.01954	.01820	.01699	.01589	.01488	.01396	.01312	.01235	.01164	.01099	.01040	.00984	.00933
76	14	.03557	.03274	.03020	.02790	.02583	.02395	.02226	.02072	.01932	.01804	.01688	.01583	.01486	.01397	.01316	.01241	.01173	.01109	.01051	.00997
76	15	.03738	.03444	.03180	.02941	.02724	.02528	.02351	.02190	.02043	.01909	.01788	.01676	.01575	.01481	.01396	.01317	.01245	.01178	.01116	.01059
76	16	.03921	.03616	.03341	.03091	.02866	.02662	.02476	.02307	.02154	.02014	.01886	.01769	.01662	.01564	.01474	.01391	.01315	.01245	.01180	.01120
76	17	.04107	.03790	.03504	.03245	.03010	.02796	.02602	.02426	.02265	.02119	.01985	.01862	.01750	.01647	.01552	.01465	.01385	.01310	.01242	.01179
76	18	.04297	.03968	.03671	.03401	.03156	.02934	.02732	.02547	.02379	.02226	.02085	.01957	.01839	.01730	.01631	.01539	.01455	.01377	.01304	.01238
76	19	.04495	.04154	.03845	.03564	.03309	.03077	.02866	.02674	.02498	.02337	.02190	.02055	.01931	.01818	.01713	.01617	.01528	.01445	.01369	.01299
76	20	.04703	.04349	.04028	.03736	.03471	.03229	.03009	.02807	.02623	.02455	.02301	.02160	.02030	.01910	.01800	.01699	.01605	.01519	.01439	.01364
76	21	.04922	.04555	.04222	.03918	.03642	.03390	.03160	.02949	.02757	.02581	.02419	.02271	.02135	.02009	.01894	.01787	.01688	.01597	.01513	.01435
76	22	.05152	.04772	.04425	.04110	.03822	.03559	.03319	.03100	.02899	.02714	.02545	.02389	.02246	.02114	.01993	.01881	.01777	.01681	.01592	.01509
76	23	.05394	.05000	.04640	.04312	.04013	.03739	.03489	.03259	.03049	.02856	.02679	.02516	.02365	.02227	.02099	.01981	.01872	.01771	.01677	.01590

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
76	24	.05650	.05241	.04868	.04527	.04216	.03931	.03670	.03430	.03210	.03008	.02822	.02651	.02494	.02348	.02214	.02089	.01974	.01868	.01769	.01677
76	25	.05921	.05498	.05110	.04756	.04432	.04135	.03863	.03613	.03383	.03171	.02977	.02797	.02632	.02479	.02338	.02207	.02086	.01973	.01869	.01772
76	26	.06208	.05769	.05367	.04999	.04662	.04353	.04069	.03808	.03567	.03346	.03142	.02954	.02781	.02620	.02471	.02334	.02206	.02087	.01977	.01875
76	27	.06511	.06056	.05640	.05258	.04907	.04585	.04289	.04017	.03766	.03534	.03321	.03123	.02941	.02772	.02616	.02471	.02337	.02212	.02095	.01987
76	28	.06830	.06359	.05928	.05531	.05167	.04832	.04523	.04239	.03976	.03734	.03511	.03304	.03113	.02935	.02771	.02618	.02477	.02345	.02222	.02108
76	29	.07166	.06679	.06231	.05820	.05441	.05093	.04771	.04475	.04201	.03948	.03713	.03497	.03296	.03110	.02937	.02776	.02627	.02488	.02359	.02238
76	30	.07518	.07014	.06551	.06124	.05731	.05368	.05034	.04724	.04438	.04174	.03929	.03702	.03491	.03296	.03114	.02945	.02788	.02641	.02505	.02377
76	31	.07888	.07367	.06887	.06445	.06036	.05659	.05311	.04988	.04690	.04413	.04157	.03919	.03699	.03493	.03302	.03125	.02959	.02805	.02661	.02526
76	32	.08275	.07737	.07240	.06782	.06358	.05966	.05603	.05267	.04956	.04667	.04399	.04151	.03919	.03704	.03503	.03317	.03142	.02980	.02828	.02686
76	33	.08682	.08126	.07612	.07137	.06698	.06290	.05913	.05563	.05239	.04937	.04657	.04397	.04154	.03929	.03718	.03522	.03338	.03167	.03007	.02857
76	34	.09108	.08534	.08003	.07511	.07055	.06633	.06240	.05876	.05538	.05224	.04931	.04658	.04404	.04168	.03947	.03740	.03548	.03367	.03199	.03041
76	35	.09555	.08963	.08414	.07905	.07433	.06994	.06587	.06208	.05856	.05528	.05222	.04937	.04671	.04423	.04191	.03975	.03772	.03582	.03405	.03238
76	36	.10024	.09413	.08846	.08320	.07830	.07376	.06952	.06559	.06192	.05850	.05531	.05233	.04955	.04695	.04452	.04224	.04011	.03812	.03625	.03449
76	37	.10514	.09884	.09299	.08755	.08249	.07777	.07338	.06929	.06547	.06191	.05858	.05547	.05256	.04984	.04729	.04490	.04267	.04057	.03860	.03675
76	38	.11028	.10379	.09775	.09213	.08689	.08201	.07745	.07320	.06923	.06552	.06205	.05880	.05576	.05292	.05025	.04775	.04540	.04319	.04112	.03917
76	39	.11565	.10897	.10274	.09694	.09152	.08647	.08175	.07733	.07320	.06934	.06573	.06234	.05917	.05619	.05340	.05077	.04831	.04599	.04381	.04176
76	40	.12127	.11439	.10798	.10199	.09639	.09116	.08627	.08169	.07741	.07339	.06963	.06609	.06278	.05967	.05675	.05400	.05142	.04898	.04669	.04454
76	41	.12714	.12007	.11347	.10729	.10152	.09611	.09104	.08630	.08185	.07767	.07376	.07008	.06662	.06337	.06032	.05744	.05473	.05218	.04978	.04751
76	42	.13327	.12601	.11921	.11285	.10689	.10130	.09606	.09114	.08653	.08219	.07812	.07429	.07069	.06730	.06411	.06110	.05826	.05559	.05307	.05068
76	43	.13966	.13220	.12521	.11866	.11251	.10674	.10133	.09624	.09145	.08696	.08272	.07874	.07499	.07145	.06812	.06498	.06201	.05921	.05656	.05406
76	44	.14629	.13864	.13146	.12472	.11839	.11244	.10684	.10158	.09663	.09196	.08757	.08343	.07952	.07584	.07236	.06908	.06598	.06305	.06028	.05765
76	45	.15317	.14532	.13795	.13102	.12450	.11837	.11259	.10715	.10203	.09720	.09264	.08834	.08428	.08044	.07682	.07340	.07016	.06709	.06419	.06144
76	46	.16028	.15225	.14468	.13757	.13086	.12454	.11859	.11297	.10767	.10267	.09794	.09348	.08926	.08528	.08150	.07793	.07455	.07135	.06832	.06544
76	47	.16761	.15939	.15164	.14433	.13744	.13094	.12480	.11901	.11353	.10836	.10347	.09884	.09447	.09032	.08640	.08268	.07916	.07582	.07265	.06964
76	48	.17517	.16676	.15882	.15133	.14425	.13757	.13125	.12528	.11963	.11429	.10923	.10444	.09990	.09560	.09152	.08765	.08398	.08050	.07719	.07405
76	49	.18295	.17436	.16623	.15856	.15130	.14443	.13794	.13179	.12596	.12044	.11522	.11026	.10556	.10110	.09686	.09285	.08903	.08540	.08195	.07867
76	50	.19096	.18218	.17388	.16602	.15858	.15153	.14486	.13853	.13253	.12684	.12144	.11632	.11146	.10683	.10245	.09827	.09431	.09053	.08694	.08352
76	51	.19918	.19023	.18175	.17371	.16609	.15886	.15201	.14551	.13933	.13347	.12790	.12261	.11759	.11280	.10826	.10393	.09981	.09589	.09215	.08859
76	52	.20760	.19847	.18982	.18160	.17381	.16641	.15938	.15270	.14635	.14032	.13458	.12913	.12393	.11899	.11428	.10980	.10553	.10146	.09758	.09387
76	53	.21620	.20691	.19808	.18969	.18173	.17415	.16695	.16010	.15358	.14738	.14147	.13585	.13049	.12539	.12052	.11588	.11146	.10724	.10321	.09936
76	54	.22497	.21552	.20653	.19797	.18984	.18209	.17472	.16770	.16102	.15464	.14857	.14278	.13726	.13200	.12697	.12218	.11760	.11323	.10905	.10506
76	55	.23392	.22431	.21516	.20644	.19814	.19023	.18269	.17551	.16865	.16212	.15588	.14993	.14425	.13882	.13364	.12869	.12395	.11943	.11511	.11097
76	56	.24303	.23326	.22396	.21509	.20663	.19856	.19085	.18350	.17649	.16979	.16339	.15728	.15143	.14585	.14051	.13540	.13052	.12584	.12137	.11709
76	57	.25228	.24238	.23292	.22390	.21528	.20706	.19920	.19169	.18451	.17765	.17109	.16482	.15882	.15308	.14758	.14232	.13729	.13246	.12784	.12341
76	58	.26166	.25162	.24202	.23285	.22409	.21571	.20770	.20004	.19270	.18569	.17897	.17254	.16639	.16049	.15484	.14943	.14424	.13927	.13450	.12992
76	59	.27113	.26096	.25123	.24192	.23302	.22449	.21633	.20852	.20104	.19387	.18700	.18042	.17411	.16806	.16226	.15670	.15136	.14624	.14132	.13660
76	60	.28068	.27039	.26053	.25110	.24205	.23339	.22509	.21713	.20950	.20219	.19517	.18844	.18198	.17579	.16984	.16413	.15864	.15337	.14831	.14345
76	61	.29031	.27991	.26994	.26037	.25120	.24241	.23397	.22587	.21811	.21065	.20349	.19661	.19001	.18367	.17757	.17172	.16609	.16068	.15548	.15047
76	62	.30003	.28952	.27944	.26976	.26047	.25155	.24298	.23476	.22685	.21926	.21196	.20495	.19820	.19172	.18548	.17949	.17372	.16816	.16282	.15768
76	63	.30983	.29922	.28904	.27925	.26985	.26081	.25212	.24377	.23574	.22801	.22058	.21343	.20655	.19993	.19356	.18743	.18152	.17583	.17035	.16507
76	64	.31967	.30898	.29871	.28882	.27931	.27016	.26136	.25289	.24474	.23689	.22933	.22205	.21504	.20829	.20179	.19552	.18948	.18366	.17805	.17264
76	65	.32955	.31878	.30842	.29845	.28884	.27959	.27069	.26210	.25384	.24587	.23819	.23079	.22366	.21678	.21015	.20376	.19759	.19164	.18590	.18036
76	66	.33945	.32862	.31819	.30813	.29844	.28910	.28009	.27141	.26303	.25496	.24717	.23965	.23240	.22540	.21865	.21213	.20584	.19977	.19390	.18824
76	67	.34937	.33849	.32799	.31786	.30809	.29867	.28957	.28080	.27232	.26415	.25625	.24863	.24127	.23416	.22729	.22066	.21425	.20805	.20207	.19628
76	68	.35928	.34835	.33780	.32761	.31777	.30828	.29910	.29024	.28168	.27341	.26541	.25769	.25022	.24301	.23603	.22929	.22277	.21646	.21037	.20447
76	69	.36913	.35817	.34757	.33734	.32744	.31788	.30863	.29969	.29105	.28270	.27461	.26680	.25924	.25193	.24485	.23800	.23138	.22497	.21876	.21275
76	70	.37889	.36790	.35727	.34699	.33705	.32743	.31812	.30912	.30040	.29197	.28381	.27591	.26826	.26086	.25369	.24675	.24003	.23352	.22721	.22110
76	71	.38850	.37750	.36685	.35653	.34655	.33689	.32753	.31847	.30969	.30119	.29296	.28498	.27726	.26977	.26252	.25549	.24868	.24207	.23567	.22947
76	72	.39795	.38694	.37627	.36594	.35593	.34622	.33682	.32771	.31888	.31033	.30203	.29399	.28619	.27863	.27130	.26419	.25730	.25061	.24412	.23783
76	73	.40721	.39620	.38552	.37518	.36514	.35541	.34598	.33683	.32796	.31935	.31100	.30290	.29504	.28742	.28002	.27284	.26587	.25910	.25254	.24616

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
76	74	.41627	.40527	.39460	.38425	.37421	.36446	.35500	.34582	.33692	.32827	.31987	.31172	.30381	.29613	.28867	.28142	.27439	.26756	.26092	.25447
76	75	.42515	.41417	.40351	.39317	.38312	.37336	.36389	.35469	.34576	.33708	.32865	.32046	.31250	.30477	.29726	.28996	.28286	.27597	.26927	.26275
76	76	.43383	.42288	.41224	.40191	.39187	.38211	.37264	.36342	.35447	.34577	.33731	.32909	.32110	.31333	.30577	.29843	.29128	.28434	.27758	.27101
77	0	.02244	.02077	.01929	.01797	.01679	.01574	.01479	.01393	.01316	.01247	.01184	.01126	.01074	.01026	.00982	.00941	.00904	.00870	.00838	.00808
77	1	.01830	.01663	.01515	.01384	.01268	.01165	.01072	.00990	.00915	.00849	.00789	.00735	.00686	.00642	.00602	.00565	.00532	.00501	.00473	.00448
77	2	.01899	.01725	.01571	.01435	.01313	.01205	.01108	.01022	.00944	.00875	.00812	.00755	.00704	.00658	.00616	.00577	.00542	.00510	.00481	.00454
77	3	.01987	.01806	.01645	.01503	.01376	.01263	.01161	.01071	.00989	.00916	.00850	.00791	.00737	.00688	.00643	.00603	.00566	.00532	.00501	.00473
77	4	.02087	.01898	.01731	.01582	.01449	.01331	.01224	.01129	.01044	.00967	.00897	.00835	.00778	.00726	.00679	.00637	.00598	.00562	.00529	.00499
77	5	.02198	.02001	.01826	.01671	.01532	.01408	.01296	.01196	.01106	.01025	.00952	.00886	.00826	.00772	.00722	.00677	.00635	.00598	.00563	.00531
77	6	.02317	.02112	.01930	.01767	.01622	.01491	.01375	.01270	.01175	.01090	.01013	.00943	.00880	.00822	.00770	.00722	.00678	.00638	.00601	.00568
77	7	.02445	.02231	.02041	.01871	.01719	.01582	.01460	.01350	.01250	.01161	.01080	.01006	.00939	.00878	.00823	.00772	.00726	.00684	.00645	.00609
77	8	.02580	.02358	.02160	.01982	.01823	.01680	.01552	.01436	.01332	.01237	.01152	.01074	.01004	.00939	.00881	.00827	.00778	.00733	.00692	.00654
77	9	.02725	.02494	.02287	.02101	.01935	.01785	.01651	.01529	.01420	.01320	.01230	.01149	.01074	.01006	.00944	.00888	.00836	.00788	.00744	.00704
77	10	.02880	.02639	.02423	.02229	.02055	.01899	.01758	.01630	.01515	.01410	.01316	.01229	.01151	.01079	.01014	.00954	.00899	.00849	.00802	.00759
77	11	.03043	.02792	.02567	.02365	.02183	.02019	.01871	.01738	.01617	.01507	.01407	.01316	.01233	.01158	.01089	.01025	.00967	.00913	.00864	.00819
77	12	.03215	.02954	.02719	.02508	.02318	.02147	.01992	.01851	.01724	.01609	.01504	.01408	.01321	.01241	.01168	.01101	.01039	.00983	.00930	.00882
77	13	.03393	.03121	.02877	.02657	.02458	.02279	.02116	.01969	.01836	.01715	.01604	.01503	.01411	.01327	.01250	.01179	.01114	.01054	.00999	.00948
77	14	.03574	.03291	.03037	.02807	.02600	.02412	.02243	.02089	.01949	.01821	.01705	.01599	.01502	.01414	.01332	.01258	.01189	.01126	.01067	.01013
77	15	.03756	.03463	.03198	.02959	.02743	.02547	.02369	.02208	.02061	.01928	.01806	.01694	.01592	.01499	.01413	.01335	.01262	.01195	.01134	.01076
77	16	.03940	.03635	.03360	.03111	.02885	.02681	.02495	.02327	.02173	.02033	.01905	.01788	.01681	.01583	.01493	.01410	.01333	.01263	.01198	.01138
77	17	.04127	.03810	.03524	.03265	.03030	.02816	.02623	.02446	.02285	.02139	.02005	.01882	.01770	.01666	.01572	.01484	.01404	.01330	.01261	.01197
77	18	.04318	.03989	.03692	.03422	.03177	.02955	.02752	.02568	.02400	.02246	.02106	.01977	.01859	.01751	.01651	.01559	.01475	.01396	.01324	.01257
77	19	.04517	.04176	.03867	.03586	.03331	.03099	.02888	.02695	.02519	.02358	.02211	.02076	.01952	.01839	.01734	.01637	.01548	.01466	.01390	.01319
77	20	.04725	.04372	.04051	.03759	.03493	.03251	.03031	.02830	.02646	.02477	.02323	.02182	.02052	.01932	.01822	.01720	.01627	.01540	.01460	.01385
77	21	.04945	.04578	.04245	.03941	.03665	.03413	.03183	.02973	.02780	.02604	.02442	.02294	.02157	.02032	.01916	.01809	.01710	.01619	.01535	.01456
77	22	.05176	.04795	.04449	.04134	.03846	.03583	.03343	.03123	.02922	.02738	.02568	.02413	.02270	.02138	.02016	.01904	.01800	.01703	.01614	.01532
77	23	.05419	.05025	.04665	.04337	.04038	.03764	.03514	.03284	.03074	.02881	.02703	.02540	.02390	.02251	.02123	.02005	.01895	.01794	.01700	.01613
77	24	.05676	.05267	.04894	.04553	.04242	.03957	.03695	.03456	.03236	.03034	.02848	.02677	.02519	.02373	.02239	.02114	.01999	.01892	.01793	.01701
77	25	.05948	.05525	.05137	.04783	.04459	.04162	.03890	.03640	.03410	.03198	.03003	.02824	.02658	.02505	.02364	.02233	.02111	.01999	.01894	.01797
77	26	.06236	.05797	.05395	.05027	.04690	.04381	.04097	.03836	.03595	.03374	.03170	.02982	.02808	.02647	.02498	.02361	.02233	.02114	.02004	.01901
77	27	.06540	.06086	.05669	.05288	.04937	.04615	.04319	.04046	.03795	.03564	.03350	.03153	.02970	.02801	.02645	.02499	.02365	.02239	.02123	.02015
77	28	.06861	.06391	.05959	.05562	.05198	.04863	.04554	.04270	.04007	.03765	.03542	.03335	.03143	.02966	.02801	.02648	.02506	.02374	.02251	.02137
77	29	.07199	.06712	.06264	.05853	.05474	.05126	.04804	.04507	.04233	.03980	.03746	.03529	.03328	.03142	.02969	.02808	.02658	.02519	.02390	.02269
77	30	.07553	.07049	.06586	.06159	.05766	.05403	.05068	.04759	.04473	.04208	.03963	.03736	.03525	.03329	.03147	.02978	.02821	.02674	.02537	.02410
77	31	.07924	.07404	.06924	.06481	.06073	.05696	.05347	.05025	.04726	.04450	.04193	.03955	.03734	.03529	.03338	.03160	.02994	.02840	.02695	.02560
77	32	.08314	.07776	.07279	.06821	.06397	.06005	.05642	.05306	.04995	.04706	.04438	.04189	.03957	.03742	.03541	.03354	.03179	.03016	.02864	.02722
77	33	.08723	.08167	.07654	.07179	.06739	.06332	.05955	.05605	.05280	.04978	.04698	.04437	.04195	.03969	.03758	.03561	.03378	.03206	.03046	.02896
77	34	.09152	.08578	.08047	.07555	.07099	.06677	.06285	.05920	.05582	.05267	.04974	.04701	.04447	.04210	.03989	.03782	.03589	.03409	.03240	.03081
77	35	.09603	.09010	.08462	.07953	.07480	.07042	.06634	.06255	.05902	.05574	.05268	.04983	.04717	.04469	.04236	.04019	.03816	.03626	.03448	.03281
77	36	.10074	.09464	.08897	.08370	.07881	.07426	.07003	.06609	.06242	.05899	.05580	.05282	.05004	.04743	.04500	.04272	.04059	.03859	.03671	.03495
77	37	.10568	.09939	.09354	.08809	.08303	.07831	.07392	.06982	.06600	.06244	.05911	.05599	.05308	.05036	.04781	.04542	.04317	.04107	.03910	.03724
77	38	.11086	.10437	.09834	.09271	.08748	.08259	.07803	.07378	.06981	.06609	.06262	.05937	.05633	.05348	.05080	.04830	.04594	.04373	.04166	.03970
77	39	.11628	.10960	.10337	.09757	.09215	.08709	.08237	.07795	.07382	.06996	.06634	.06295	.05977	.05679	.05399	.05136	.04890	.04657	.04439	.04233
77	40	.12195	.11507	.10866	.10267	.09707	.09184	.08695	.08236	.07807	.07406	.07029	.06675	.06343	.06032	.05739	.05464	.05205	.04961	.04732	.04516
77	41	.12788	.12081	.11421	.10803	.10225	.09684	.09177	.08702	.08257	.07839	.07447	.07079	.06733	.06407	.06101	.05813	.05542	.05286	.05045	.04818
77	42	.13407	.12681	.12001	.11365	.10769	.10210	.09685	.09193	.08731	.08298	.07890	.07506	.07146	.06806	.06486	.06185	.05901	.05633	.05380	.05141
77	43	.14052	.13307	.12608	.11953	.11338	.10761	.10219	.09710	.09231	.08781	.08357	.07958	.07582	.07228	.06894	.06579	.06282	.06001	.05736	.05485
77	44	.14724	.13959	.13241	.12567	.11933	.11338	.10778	.10251	.09755	.09289	.08849	.08434	.08043	.07674	.07326	.06997	.06686	.06392	.06114	.05851
77	45	.15419	.14635	.13898	.13205	.12553	.11939	.11361	.10817	.10304	.09820	.09364	.08933	.08526	.08142	.07779	.07436	.07111	.06804	.06513	.06238
77	46	.16140	.15336	.14580	.13868	.13197	.12565	.11969	.11407	.10877	.10376	.09903	.09456	.09034	.08634	.08256	.07898	.07560	.07238	.06934	.06646

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
77	47	.16882	.16060	.15285	.14554	.13865	.13215	.12601	.12021	.11473	.10955	.10465	.10002	.09563	.09148	.08755	.08382	.08029	.07694	.07376	.07074
77	48	.17649	.16808	.16014	.15265	.14557	.13888	.13256	.12658	.12093	.11558	.11051	.10571	.10117	.09686	.09277	.08889	.08521	.08172	.07840	.07525
77	49	.18438	.17578	.16766	.15999	.15272	.14585	.13935	.13320	.12737	.12184	.11661	.11164	.10693	.10247	.09822	.09419	.09036	.08673	.08327	.07998
77	50	.19251	.18373	.17543	.16757	.16013	.15308	.14640	.14006	.13406	.12836	.12296	.11782	.11295	.10832	.10392	.09973	.09576	.09197	.08837	.08494
77	51	.20086	.19191	.18343	.17539	.16777	.16054	.15368	.14717	.14099	.13512	.12954	.12424	.11921	.11441	.10985	.10552	.10138	.09745	.09370	.09013
77	52	.20941	.20029	.19163	.18342	.17562	.16822	.16118	.15450	.14815	.14210	.13636	.13089	.12569	.12073	.11601	.11152	.10723	.10315	.09925	.09554
77	53	.21816	.20887	.20004	.19166	.18369	.17611	.16890	.16205	.15552	.14931	.14340	.13776	.13239	.12728	.12240	.11775	.11331	.10907	.10503	.10116
77	54	.22709	.21764	.20865	.20009	.19196	.18421	.17683	.16980	.16311	.15673	.15065	.14485	.13932	.13404	.12900	.12419	.11960	.11521	.11102	.10701
77	55	.23620	.22659	.21744	.20873	.20042	.19251	.18497	.17777	.17091	.16437	.15812	.15216	.14646	.14102	.13582	.13086	.12611	.12157	.11723	.11307
77	56	.24549	.23573	.22642	.21755	.20909	.20101	.19331	.18595	.17893	.17222	.16580	.15968	.15382	.14822	.14287	.13774	.13284	.12815	.12366	.11935
77	57	.25493	.24503	.23557	.22655	.21793	.20970	.20184	.19432	.18714	.18027	.17370	.16741	.16139	.15564	.15012	.14485	.13979	.13495	.13030	.12585
77	58	.26450	.25446	.24487	.23570	.22694	.21856	.21054	.20287	.19552	.18850	.18177	.17533	.16915	.16324	.15757	.15214	.14693	.14194	.13715	.13255
77	59	.27418	.26401	.25429	.24498	.23607	.22755	.21938	.21156	.20407	.19689	.19000	.18341	.17708	.17102	.16520	.15961	.15426	.14911	.14417	.13943
77	60	.28395	.27366	.26381	.25437	.24533	.23666	.22835	.22039	.21275	.20542	.19839	.19165	.18517	.17895	.17299	.16725	.16175	.15646	.15137	.14649
77	61	.29381	.28341	.27344	.26388	.25471	.24591	.23747	.22936	.22158	.21411	.20694	.20004	.19342	.18706	.18095	.17507	.16942	.16398	.15875	.15372
77	62	.30377	.29327	.28319	.27351	.26422	.25530	.24672	.23849	.23057	.22296	.21565	.20862	.20185	.19535	.18909	.18307	.17728	.17170	.16633	.16116
77	63	.31382	.30322	.29304	.28326	.27386	.26481	.25612	.24776	.23971	.23197	.22453	.21736	.21046	.20382	.19742	.19126	.18533	.17961	.17411	.16880
77	64	.32393	.31325	.30298	.29310	.28359	.27444	.26563	.25715	.24898	.24112	.23354	.22625	.21922	.21244	.20591	.19962	.19355	.18770	.18206	.17662
77	65	.33409	.32334	.31298	.30301	.29341	.28415	.27524	.26665	.25837	.25039	.24269	.23527	.22812	.22121	.21456	.20813	.20194	.19596	.19018	.18461
77	66	.34429	.33347	.32304	.31299	.30330	.29396	.28494	.27625	.26786	.25977	.25196	.24443	.23715	.23013	.22335	.21681	.21049	.20438	.19848	.19278
77	67	.35452	.34365	.33316	.32304	.31327	.30384	.29474	.28596	.27747	.26928	.26136	.25372	.24633	.23920	.23230	.22564	.21920	.21297	.20695	.20113
77	68	.36475	.35384	.34330	.33312	.32328	.31378	.30460	.29573	.28716	.27887	.27086	.26311	.25562	.24838	.24138	.23460	.22805	.22171	.21557	.20963
77	69	.37495	.36400	.35342	.34319	.33330	.32373	.31448	.30553	.29688	.28850	.28040	.27257	.26498	.25764	.25053	.24365	.23700	.23055	.22430	.21826
77	70	.38505	.37408	.36347	.35320	.34326	.33364	.32433	.31531	.30659	.29814	.28996	.28204	.27436	.26693	.25973	.25276	.24600	.23945	.23310	.22695
77	71	.39503	.38405	.37341	.36311	.35313	.34347	.33411	.32504	.31625	.30773	.29948	.29148	.28373	.27621	.26893	.26186	.25501	.24837	.24193	.23568
77	72	.40485	.39386	.38321	.37289	.36288	.35318	.34378	.33466	.32582	.31725	.30893	.30087	.29304	.28545	.27809	.27095	.26401	.25728	.25075	.24442
77	73	.41448	.40350	.39285	.38251	.37249	.36276	.35333	.34417	.33529	.32666	.31829	.31017	.30228	.29463	.28720	.27998	.27297	.26616	.25955	.25313
77	74	.42393	.41297	.40232	.39198	.38195	.37221	.36275	.35356	.34464	.33598	.32757	.31939	.31146	.30374	.29625	.28897	.28189	.27502	.26833	.26184
77	75	.43321	.42226	.41163	.40130	.39127	.38152	.37205	.36284	.35390	.34520	.33675	.32854	.32056	.31279	.30525	.29791	.29078	.28384	.27709	.27053
77	76	.44229	.43138	.42077	.41046	.40043	.39068	.38121	.37199	.36303	.35432	.34584	.33760	.32958	.32178	.31419	.30680	.29962	.29263	.28583	.27921
77	77	.45115	.44028	.42971	.41942	.40941	.39968	.39021	.38099	.37202	.36330	.35480	.34654	.33849	.33066	.32304	.31562	.30839	.30135	.29450	.28783
78	0	.02265	.02098	.01950	.01818	.01701	.01595	.01500	.01415	.01338	.01269	.01206	.01148	.01096	.01048	.01004	.00963	.00926	.00892	.00860	.00830
78	1	.01836	.01669	.01522	.01391	.01275	.01171	.01079	.00996	.00922	.00855	.00795	.00741	.00693	.00648	.00608	.00572	.00538	.00508	.00480	.00454
78	2	.01904	.01731	.01577	.01441	.01319	.01211	.01114	.01028	.00950	.00881	.00818	.00761	.00710	.00663	.00621	.00583	.00548	.00516	.00486	.00460
78	3	.01992	.01812	.01651	.01509	.01382	.01268	.01167	.01076	.00995	.00922	.00856	.00796	.00742	.00693	.00649	.00608	.00571	.00538	.00507	.00478
78	4	.02093	.01905	.01737	.01588	.01455	.01337	.01231	.01135	.01050	.00973	.00903	.00840	.00784	.00732	.00685	.00642	.00603	.00567	.00535	.00505
78	5	.02204	.02008	.01833	.01677	.01538	.01414	.01303	.01203	.01113	.01032	.00958	.00892	.00832	.00778	.00728	.00683	.00642	.00604	.00569	.00537
78	6	.02324	.02119	.01937	.01774	.01629	.01498	.01382	.01277	.01182	.01097	.01020	.00950	.00887	.00829	.00777	.00729	.00685	.00645	.00608	.00574
78	7	.02452	.02239	.02049	.01879	.01727	.01590	.01468	.01357	.01258	.01168	.01087	.01014	.00947	.00886	.00830	.00780	.00733	.00691	.00652	.00616
78	8	.02589	.02367	.02168	.01991	.01831	.01689	.01560	.01444	.01340	.01246	.01160	.01082	.01012	.00948	.00889	.00835	.00786	.00741	.00700	.00662
78	9	.02735	.02503	.02296	.02111	.01945	.01795	.01660	.01539	.01429	.01330	.01240	.01158	.01083	.01016	.00954	.00897	.00845	.00797	.00753	.00713
78	10	.02891	.02650	.02434	.02240	.02066	.01910	.01768	.01641	.01526	.01421	.01326	.01240	.01161	.01090	.01024	.00964	.00909	.00859	.00812	.00769
78	11	.03055	.02804	.02579	.02377	.02195	.02031	.01883	.01750	.01629	.01519	.01419	.01328	.01245	.01169	.01100	.01037	.00978	.00925	.00875	.00830
78	12	.03228	.02967	.02733	.02522	.02332	.02160	.02005	.01865	.01738	.01622	.01517	.01421	.01334	.01254	.01181	.01114	.01052	.00996	.00943	.00895
78	13	.03408	.03136	.02892	.02672	.02473	.02294	.02131	.01984	.01851	.01729	.01619	.01518	.01426	.01342	.01265	.01194	.01129	.01069	.01013	.00962
78	14	.03590	.03307	.03053	.02823	.02616	.02429	.02259	.02105	.01965	.01837	.01721	.01615	.01518	.01430	.01348	.01273	.01205	.01141	.01083	.01028
78	15	.03774	.03480	.03215	.02976	.02760	.02564	.02387	.02225	.02079	.01945	.01823	.01712	.01610	.01516	.01431	.01352	.01279	.01212	.01150	.01093
78	16	.03958	.03654	.03378	.03129	.02904	.02699	.02514	.02345	.02191	.02051	.01923	.01806	.01699	.01601	.01511	.01428	.01351	.01281	.01216	.01155
78	17	.04146	.03829	.03543	.03284	.03049	.02836	.02642	.02465	.02305	.02158	.02024	.01901	.01789	.01685	.01590	.01503	.01423	.01348	.01279	.01216
78	18	.04338	.04009	.03712	.03442	.03197	.02975	.02772	.02588	.02420	.02266	.02126	.01997	.01879	.01770	.01671	.01579	.01494	.01416	.01343	.01276

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
78	19	.04537	.04196	.03887	.03607	.03352	.03120	.02909	.02716	.02540	.02379	.02232	.02097	.01973	.01859	.01754	.01658	.01568	.01486	.01410	.01339
78	20	.04747	.04393	.04072	.03780	.03515	.03273	.03052	.02851	.02667	.02499	.02344	.02203	.02073	.01953	.01843	.01741	.01647	.01561	.01480	.01406
78	21	.04967	.04600	.04267	.03964	.03687	.03435	.03205	.02995	.02802	.02626	.02464	.02316	.02179	.02054	.01938	.01831	.01732	.01641	.01556	.01477
78	22	.05199	.04818	.04472	.04157	.03869	.03606	.03366	.03146	.02945	.02761	.02591	.02435	.02292	.02160	.02038	.01926	.01822	.01725	.01636	.01553
78	23	.05443	.05048	.04689	.04361	.04062	.03788	.03537	.03308	.03098	.02904	.02727	.02564	.02413	.02274	.02146	.02028	.01918	.01817	.01723	.01635
78	24	.05701	.05292	.04919	.04578	.04266	.03981	.03720	.03480	.03260	.03058	.02872	.02701	.02543	.02397	.02263	.02138	.02023	.01916	.01817	.01724
78	25	.05974	.05550	.05163	.04809	.04485	.04188	.03915	.03665	.03435	.03224	.03029	.02849	.02684	.02530	.02389	.02258	.02136	.02023	.01919	.01821
78	26	.06262	.05824	.05422	.05054	.04717	.04408	.04124	.03863	.03622	.03401	.03197	.03009	.02835	.02674	.02525	.02387	.02259	.02140	.02029	.01926
78	27	.06569	.06114	.05698	.05316	.04965	.04643	.04347	.04074	.03823	.03592	.03378	.03180	.02998	.02829	.02672	.02527	.02392	.02267	.02150	.02041
78	28	.06891	.06420	.05989	.05592	.05228	.04893	.04584	.04300	.04037	.03795	.03571	.03364	.03172	.02995	.02830	.02677	.02535	.02403	.02280	.02165
78	29	.07230	.06743	.06296	.05885	.05506	.05157	.04835	.04539	.04265	.04011	.03777	.03560	.03359	.03172	.02999	.02838	.02689	.02549	.02419	.02298
78	30	.07586	.07082	.06619	.06192	.05799	.05436	.05101	.04792	.04506	.04241	.03996	.03769	.03558	.03362	.03180	.03010	.02853	.02706	.02569	.02441
78	31	.07959	.07439	.06959	.06517	.06108	.05731	.05382	.05060	.04761	.04485	.04228	.03990	.03769	.03563	.03372	.03194	.03028	.02873	.02729	.02593
78	32	.08351	.07813	.07317	.06858	.06434	.06042	.05679	.05343	.05032	.04743	.04475	.04225	.03994	.03778	.03577	.03390	.03215	.03052	.02899	.02757
78	33	.08763	.08207	.07693	.07218	.06779	.06371	.05994	.05644	.05319	.05018	.04737	.04476	.04233	.04007	.03796	.03599	.03415	.03244	.03083	.02932
78	34	.09194	.08620	.08089	.07597	.07141	.06719	.06326	.05962	.05624	.05309	.05016	.04743	.04488	.04251	.04030	.03823	.03629	.03449	.03279	.03121
78	35	.09647	.09055	.08506	.07997	.07525	.07086	.06679	.06300	.05947	.05619	.05312	.05027	.04761	.04512	.04280	.04062	.03859	.03669	.03490	.03323
78	36	.10122	.09511	.08945	.08418	.07929	.07474	.07051	.06656	.06289	.05947	.05627	.05329	.05050	.04790	.04546	.04318	.04104	.03904	.03716	.03540
78	37	.10620	.09990	.09405	.08861	.08354	.07883	.07443	.07033	.06651	.06294	.05961	.05650	.05358	.05086	.04830	.04591	.04366	.04156	.03958	.03772
78	38	.11141	.10493	.09889	.09327	.08803	.08314	.07858	.07433	.07035	.06664	.06316	.05991	.05686	.05401	.05133	.04882	.04647	.04425	.04217	.04021
78	39	.11687	.11019	.10397	.09816	.09274	.08769	.08296	.07854	.07441	.07055	.06692	.06353	.06035	.05737	.05456	.05193	.04946	.04713	.04495	.04288
78	40	.12258	.11571	.10930	.10331	.09771	.09248	.08758	.08300	.07871	.07469	.07092	.06738	.06406	.06094	.05801	.05525	.05266	.05022	.04792	.04575
78	41	.12857	.12150	.11490	.10872	.10294	.09753	.09246	.08771	.08326	.07908	.07515	.07147	.06800	.06475	.06168	.05879	.05608	.05352	.05110	.04882
78	42	.13482	.12756	.12077	.11440	.10844	.10285	.09760	.09268	.08806	.08372	.07964	.07580	.07219	.06879	.06559	.06257	.05972	.05704	.05450	.05211
78	43	.14134	.13389	.12690	.12035	.11420	.10843	.10300	.09791	.09312	.08861	.08437	.08038	.07662	.07307	.06973	.06657	.06359	.06078	.05812	.05561
78	44	.14812	.14048	.13330	.12656	.12022	.11427	.10867	.10340	.09844	.09376	.08936	.08521	.08130	.07760	.07411	.07082	.06770	.06476	.06197	.05933
78	45	.15516	.14732	.13995	.13302	.12650	.12036	.11458	.10913	.10400	.09916	.09459	.09028	.08621	.08236	.07872	.07529	.07203	.06895	.06604	.06327
78	46	.16245	.15441	.14685	.13973	.13303	.12670	.12074	.11512	.10981	.10480	.10007	.09559	.09136	.08736	.08358	.07999	.07659	.07338	.07033	.06743
78	47	.16996	.16174	.15400	.14669	.13979	.13329	.12715	.12135	.11586	.11068	.10578	.10114	.09675	.09259	.08865	.08492	.08138	.07802	.07483	.07181
78	48	.17773	.16932	.16138	.15389	.14681	.14012	.13380	.12782	.12216	.11681	.11174	.10693	.10238	.09806	.09397	.09008	.08640	.08289	.07957	.07641
78	49	.18572	.17713	.16901	.16134	.15407	.14720	.14070	.13454	.12871	.12318	.11794	.11297	.10825	.10377	.09952	.09549	.09165	.08800	.08453	.08123
78	50	.19397	.18519	.17689	.16903	.16159	.15454	.14786	.14152	.13551	.12981	.12440	.11926	.11438	.10974	.10533	.10114	.09715	.09336	.08974	.08630
78	51	.20244	.19349	.18501	.17698	.16936	.16213	.15526	.14875	.14257	.13669	.13111	.12580	.12076	.11596	.11139	.10704	.10290	.09895	.09519	.09161
78	52	.21113	.20201	.19335	.18514	.17734	.16994	.16290	.15621	.14986	.14381	.13806	.13258	.12737	.12241	.11768	.11317	.10888	.10478	.10087	.09714
78	53	.22001	.21073	.20190	.19352	.18555	.17797	.17076	.16390	.15737	.15116	.14523	.13959	.13421	.12909	.12420	.11954	.11509	.11084	.10678	.10290
78	54	.22909	.21965	.21066	.20211	.19397	.18622	.17884	.17181	.16511	.15873	.15264	.14683	.14129	.13600	.13095	.12613	.12152	.11712	.11291	.10889
78	55	.23836	.22876	.21962	.21090	.20260	.19468	.18714	.17994	.17307	.16652	.16027	.15429	.14859	.14314	.13793	.13295	.12819	.12363	.11928	.11511
78	56	.24782	.23806	.22876	.21989	.21143	.20336	.19565	.18829	.18126	.17454	.16812	.16199	.15612	.15051	.14514	.14000	.13509	.13038	.12587	.12155
78	57	.25744	.24754	.23810	.22908	.22046	.21223	.20436	.19684	.18965	.18277	.17619	.16990	.16387	.15810	.15257	.14728	.14221	.13735	.13269	.12822
78	58	.26720	.25717	.24758	.23842	.22965	.22127	.21325	.20557	.19823	.19119	.18446	.17800	.17182	.16589	.16021	.15476	.14954	.14453	.13972	.13511
78	59	.27707	.26692	.25720	.24790	.23899	.23046	.22229	.21447	.20697	.19978	.19289	.18628	.17995	.17387	.16803	.16243	.15706	.15190	.14694	.14218
78	60	.28705	.27678	.26693	.25750	.24846	.23979	.23148	.22351	.21586	.20853	.20149	.19473	.18824	.18201	.17603	.17028	.16475	.15944	.15434	.14943
78	61	.29713	.28675	.27678	.26723	.25806	.24926	.24081	.23271	.22492	.21744	.21025	.20335	.19672	.19034	.18421	.17831	.17264	.16718	.16194	.15688
78	62	.30732	.29684	.28677	.27710	.26781	.25888	.25031	.24207	.23414	.22653	.21920	.21216	.20538	.19886	.19259	.18655	.18073	.17513	.16974	.16455
78	63	.31762	.30704	.29687	.28709	.27769	.26865	.25995	.25159	.24353	.23579	.22833	.22115	.21423	.20757	.20116	.19498	.18903	.18329	.17776	.17243
78	64	.32799	.31733	.30707	.29719	.28769	.27854	.26973	.26124	.25307	.24519	.23761	.23030	.22325	.21646	.20991	.20360	.19751	.19163	.18597	.18050
78	65	.33842	.32769	.31735	.30738	.29778	.28853	.27961	.27102	.26273	.25474	.24703	.23960	.23243	.22551	.21883	.21239	.20617	.20016	.19436	.18876
78	66	.34891	.33811	.32770	.31766	.30797	.29863	.28961	.28092	.27252	.26442	.25660	.24905	.24176	.23472	.22792	.22135	.21500	.20887	.20294	.19721
78	67	.35945	.34860	.33812	.32801	.31825	.30883	.29972	.29093	.28244	.27424	.26631	.25865	.25125	.24409	.23717	.23049	.22402	.21777	.21172	.20587
78	68	.37000	.35911	.34858	.33841	.32859	.31909	.30991	.30103	.29245	.28415	.27613	.26837	.26086	.25360	.24657	.23977	.23319	.22682	.22066	.21469

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
78	69	.38053	.36960	.35904	.34882	.33894	.32938	.32013	.31118	.30252	.29413	.28602	.27817	.27056	.26320	.25607	.24917	.24248	.23600	.22972	.22364
78	70	.39098	.38003	.36944	.35918	.34925	.33964	.33033	.32131	.31258	.30412	.29593	.28799	.28030	.27285	.26562	.25862	.25183	.24525	.23887	.23269
78	71	.40131	.39035	.37974	.36946	.35949	.34983	.34047	.33140	.32261	.31408	.30582	.29780	.29003	.28250	.27519	.26809	.26122	.25454	.24807	.24178
78	72	.41149	.40054	.38991	.37961	.36962	.35993	.35053	.34141	.33256	.32398	.31565	.30757	.29973	.29212	.28473	.27756	.27059	.26383	.25727	.25089
78	73	.42150	.41055	.39993	.38962	.37961	.36989	.36046	.35131	.34242	.33379	.32541	.31727	.30936	.30168	.29422	.28698	.27994	.27310	.26645	.25999
78	74	.43134	.42041	.40979	.39948	.38946	.37973	.37028	.36110	.35218	.34351	.33508	.32689	.31894	.31120	.30368	.29637	.28926	.28235	.27563	.26910
78	75	.44101	.43010	.41950	.40920	.39919	.38945	.37999	.37079	.36184	.35314	.34468	.33645	.32845	.32067	.31310	.30573	.29856	.29159	.28481	.27820
78	76	.45049	.43962	.42905	.41877	.40877	.39904	.38957	.38036	.37140	.36268	.35420	.34594	.33790	.33008	.32246	.31505	.30784	.30081	.29397	.28731
78	77	.45977	.44895	.43841	.42816	.41818	.40846	.39900	.38979	.38083	.37210	.36360	.35532	.34726	.33940	.33175	.32430	.31705	.30998	.30309	.29637
78	78	.46881	.45803	.44754	.43733	.42737	.41768	.40824	.39904	.39008	.38135	.37284	.36455	.35647	.34860	.34092	.33344	.32615	.31905	.31212	.30536
79	0	.02286	.02119	.01971	.01840	.01722	.01617	.01522	.01437	.01360	.01291	.01228	.01170	.01118	.01070	.01026	.00986	.00948	.00914	.00882	.00852
79	1	.01842	.01675	.01528	.01397	.01281	.01177	.01085	.01002	.00928	.00861	.00802	.00748	.00699	.00654	.00614	.00578	.00544	.00514	.00486	.00460
79	2	.01910	.01736	.01583	.01446	.01325	.01217	.01120	.01033	.00956	.00886	.00823	.00767	.00715	.00669	.00627	.00588	.00553	.00521	.00492	.00465
79	3	.01998	.01817	.01657	.01514	.01387	.01274	.01173	.01082	.01000	.00927	.00861	.00802	.00748	.00699	.00654	.00614	.00577	.00543	.00512	.00483
79	4	.02099	.01910	.01743	.01594	.01461	.01342	.01236	.01141	.01055	.00978	.00909	.00846	.00789	.00737	.00690	.00648	.00609	.00573	.00540	.00510
79	5	.02210	.02014	.01839	.01683	.01544	.01420	.01309	.01209	.01119	.01038	.00964	.00898	.00838	.00784	.00734	.00689	.00647	.00609	.00574	.00542
79	6	.02330	.02126	.01943	.01781	.01635	.01505	.01388	.01283	.01188	.01103	.01026	.00956	.00893	.00835	.00783	.00735	.00691	.00651	.00614	.00580
79	7	.02459	.02246	.02056	.01886	.01734	.01597	.01475	.01365	.01265	.01175	.01094	.01021	.00954	.00893	.00837	.00787	.00740	.00698	.00658	.00622
79	8	.02597	.02375	.02176	.01999	.01839	.01697	.01568	.01452	.01348	.01253	.01168	.01090	.01020	.00955	.00897	.00843	.00794	.00749	.00707	.00669
79	9	.02744	.02512	.02305	.02120	.01954	.01804	.01669	.01548	.01438	.01339	.01249	.01167	.01092	.01024	.00962	.00905	.00853	.00806	.00762	.00721
79	10	.02901	.02660	.02444	.02250	.02076	.01920	.01778	.01651	.01536	.01431	.01336	.01250	.01171	.01100	.01034	.00974	.00919	.00868	.00821	.00778
79	11	.03067	.02816	.02591	.02389	.02207	.02043	.01895	.01761	.01640	.01530	.01430	.01339	.01256	.01181	.01111	.01048	.00989	.00936	.00886	.00841
79	12	.03241	.02980	.02746	.02535	.02344	.02173	.02018	.01878	.01750	.01635	.01530	.01434	.01347	.01267	.01194	.01126	.01065	.01008	.00955	.00907
79	13	.03422	.03150	.02906	.02686	.02487	.02308	.02146	.01998	.01865	.01744	.01633	.01532	.01440	.01356	.01279	.01208	.01142	.01082	.01027	.00975
79	14	.03605	.03323	.03068	.02839	.02632	.02444	.02274	.02120	.01980	.01853	.01737	.01631	.01534	.01445	.01364	.01289	.01220	.01156	.01098	.01043
79	15	.03790	.03497	.03232	.02993	.02777	.02581	.02403	.02242	.02095	.01962	.01840	.01728	.01626	.01533	.01447	.01368	.01295	.01228	.01166	.01109
79	16	.03976	.03671	.03396	.03147	.02921	.02717	.02531	.02363	.02209	.02069	.01941	.01824	.01717	.01619	.01528	.01445	.01369	.01298	.01233	.01172
79	17	.04164	.03848	.03561	.03302	.03067	.02854	.02660	.02484	.02323	.02176	.02042	.01920	.01807	.01704	.01609	.01521	.01441	.01366	.01297	.01234
79	18	.04357	.04028	.03731	.03461	.03216	.02994	.02792	.02607	.02439	.02285	.02145	.02016	.01898	.01789	.01690	.01598	.01513	.01434	.01362	.01295
79	19	.04557	.04216	.03907	.03626	.03372	.03140	.02928	.02736	.02560	.02399	.02252	.02117	.01993	.01879	.01774	.01677	.01588	.01505	.01429	.01358
79	20	.04767	.04413	.04092	.03800	.03535	.03293	.03073	.02872	.02688	.02519	.02365	.02223	.02093	.01973	.01863	.01761	.01667	.01581	.01500	.01425
79	21	.04988	.04621	.04288	.03985	.03708	.03456	.03226	.03016	.02823	.02647	.02485	.02337	.02200	.02075	.01959	.01852	.01753	.01661	.01576	.01498
79	22	.05220	.04840	.04494	.04178	.03891	.03628	.03388	.03168	.02967	.02783	.02613	.02457	.02314	.02182	.02060	.01947	.01843	.01747	.01657	.01574
79	23	.05465	.05071	.04711	.04384	.04084	.03811	.03560	.03331	.03120	.02927	.02749	.02586	.02436	.02297	.02169	.02050	.01941	.01839	.01745	.01657
79	24	.05724	.05315	.04942	.04602	.04290	.04005	.03744	.03504	.03284	.03082	.02896	.02725	.02567	.02421	.02286	.02161	.02046	.01939	.01839	.01747
79	25	.05998	.05575	.05188	.04834	.04509	.04212	.03940	.03690	.03460	.03248	.03053	.02874	.02708	.02555	.02413	.02282	.02160	.02047	.01942	.01845
79	26	.06288	.05849	.05448	.05080	.04743	.04434	.04150	.03888	.03648	.03427	.03222	.03034	.02860	.02699	.02550	.02412	.02284	.02165	.02054	.01951
79	27	.06595	.06141	.05725	.05343	.04992	.04670	.04374	.04101	.03850	.03619	.03405	.03207	.03025	.02855	.02699	.02553	.02418	.02293	.02176	.02067
79	28	.06919	.06448	.06017	.05621	.05256	.04921	.04612	.04328	.04065	.03823	.03599	.03392	.03200	.03023	.02858	.02705	.02563	.02430	.02307	.02192
79	29	.07259	.06773	.06326	.05914	.05536	.05187	.04865	.04569	.04295	.04041	.03807	.03590	.03389	.03202	.03029	.02868	.02718	.02578	.02448	.02327
79	30	.07617	.07114	.06651	.06224	.05831	.05468	.05133	.04824	.04537	.04273	.04027	.03800	.03589	.03393	.03211	.03041	.02883	.02736	.02599	.02471
79	31	.07992	.07472	.06992	.06550	.06142	.05764	.05416	.05093	.04795	.04518	.04261	.04023	.03802	.03596	.03405	.03226	.03060	.02905	.02761	.02625
79	32	.08386	.07848	.07352	.06893	.06469	.06077	.05715	.05379	.05067	.04778	.04510	.04260	.04028	.03812	.03611	.03424	.03249	.03086	.02933	.02790
79	33	.08800	.08244	.07730	.07255	.06816	.06409	.06031	.05681	.05357	.05055	.04774	.04513	.04270	.04044	.03833	.03636	.03452	.03280	.03119	.02968
79	34	.09233	.08660	.08129	.07637	.07181	.06758	.06366	.06002	.05663	.05348	.05055	.04782	.04528	.04290	.04068	.03861	.03668	.03487	.03317	.03158
79	35	.09689	.09097	.08549	.08040	.07567	.07129	.06721	.06342	.05989	.05661	.05354	.05069	.04802	.04554	.04321	.04104	.03900	.03709	.03531	.03363
79	36	.10167	.09556	.08990	.08463	.07974	.07519	.07096	.06701	.06334	.05992	.05672	.05374	.05095	.04834	.04590	.04362	.04148	.03947	.03759	.03583
79	37	.10667	.10038	.09453	.08909	.08402	.07931	.07491	.07082	.06699	.06343	.06009	.05697	.05406	.05133	.04877	.04638	.04413	.04202	.04004	.03818
79	38	.11193	.10544	.09941	.09378	.08855	.08366	.07910	.07485	.07087	.06715	.06368	.06042	.05737	.05452	.05184	.04933	.04697	.04475	.04267	.04070
79	39	.11742	.11075	.10452	.09872	.09330	.08825	.08352	.07910	.07497	.07110	.06748	.06408	.06090	.05791	.05511	.05247	.05000	.04767	.04548	.04341

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
79	40	.12318	.11631	.10990	.10391	.09832	.09308	.08819	.08360	.07931	.07529	.07151	.06797	.06465	.06153	.05859	.05583	.05324	.05079	.04849	.04632
79	41	.12922	.12215	.11555	.10938	.10360	.09819	.09312	.08836	.08391	.07973	.07580	.07211	.06864	.06538	.06232	.05943	.05670	.05414	.05172	.04944
79	42	.13552	.12827	.12147	.11511	.10915	.10356	.09831	.09339	.08877	.08442	.08034	.07650	.07288	.06948	.06627	.06325	.06040	.05771	.05517	.05277
79	43	.14210	.13465	.12767	.12111	.11497	.10919	.10377	.09868	.09388	.08938	.08513	.08114	.07737	.07382	.07048	.06732	.06433	.06152	.05885	.05633
79	44	.14895	.14131	.13413	.12739	.12106	.11510	.10950	.10423	.09927	.09460	.09019	.08604	.08212	.07842	.07493	.07163	.06851	.06556	.06277	.06012
79	45	.15606	.14822	.14086	.13393	.12741	.12127	.11549	.11004	.10491	.10006	.09549	.09118	.08710	.08325	.07961	.07617	.07291	.06982	.06690	.06413
79	46	.16343	.15540	.14784	.14072	.13402	.12770	.12173	.11611	.11080	.10579	.10105	.09657	.09234	.08833	.08454	.08095	.07755	.07433	.07127	.06837
79	47	.17103	.16282	.15507	.14776	.14087	.13437	.12822	.12242	.11694	.11175	.10685	.10220	.09781	.09365	.08970	.08596	.08242	.07905	.07586	.07282
79	48	.17889	.17048	.16255	.15506	.14798	.14130	.13497	.12899	.12333	.11797	.11290	.10809	.10353	.09921	.09511	.09122	.08752	.08402	.08068	.07751
79	49	.18699	.17840	.17028	.16261	.15535	.14848	.14197	.13581	.12998	.12445	.11920	.11423	.10950	.10502	.10076	.09672	.09288	.08922	.08574	.08244
79	50	.19534	.18657	.17827	.17042	.16297	.15592	.14924	.14290	.13689	.13119	.12577	.12063	.11574	.11110	.10668	.10248	.09849	.09468	.09106	.08761
79	51	.20393	.19499	.18651	.17848	.17086	.16363	.15677	.15025	.14406	.13819	.13260	.12729	.12224	.11743	.11285	.10850	.10435	.10039	.09663	.09303
79	52	.21274	.20362	.19497	.18677	.17897	.17156	.16453	.15784	.15148	.14543	.13967	.13419	.12897	.12400	.11927	.11475	.11045	.10634	.10243	.09869
79	53	.22176	.21248	.20366	.19528	.18731	.17973	.17252	.16566	.15913	.15291	.14698	.14134	.13595	.13082	.12592	.12125	.11679	.11253	.10846	.10458
79	54	.23098	.22154	.21256	.20401	.19587	.18813	.18075	.17372	.16701	.16062	.15453	.14872	.14317	.13787	.13281	.12798	.12337	.11895	.11474	.11070
79	55	.24040	.23080	.22167	.21296	.20466	.19674	.18920	.18200	.17513	.16857	.16231	.15633	.15062	.14516	.13994	.13496	.13018	.12562	.12125	.11707
79	56	.25001	.24027	.23098	.22211	.21365	.20558	.19787	.19051	.18347	.17675	.17033	.16419	.15831	.15269	.14732	.14217	.13724	.13252	.12800	.12367
79	57	.25980	.24992	.24048	.23147	.22285	.21462	.20676	.19923	.19204	.18516	.17857	.17227	.16624	.16046	.15492	.14962	.14454	.13966	.13499	.13051
79	58	.26974	.25973	.25015	.24099	.23223	.22385	.21583	.20815	.20080	.19376	.18702	.18056	.17437	.16843	.16274	.15728	.15205	.14702	.14220	.13757
79	59	.27981	.26966	.25996	.25066	.24176	.23323	.22507	.21724	.20974	.20254	.19565	.18903	.18269	.17660	.17075	.16514	.15975	.15458	.14960	.14482
79	60	.28999	.27972	.26989	.26047	.25143	.24277	.23446	.22648	.21884	.21150	.20445	.19768	.19119	.18494	.17895	.17319	.16765	.16232	.15720	.15228
79	61	.30028	.28991	.27996	.27041	.26125	.25245	.24400	.23589	.22810	.22062	.21343	.20652	.19987	.19348	.18734	.18143	.17574	.17027	.16501	.15994
79	62	.31069	.30022	.29016	.28050	.27122	.26230	.25373	.24548	.23756	.22994	.22260	.21555	.20876	.20223	.19594	.18989	.18406	.17844	.17303	.16782
79	63	.32122	.31066	.30050	.29074	.28134	.27231	.26361	.25524	.24719	.23944	.23197	.22478	.21786	.21119	.20476	.19856	.19259	.18684	.18129	.17593
79	64	.33184	.32120	.31095	.30109	.29159	.28245	.27364	.26515	.25698	.24910	.24151	.23419	.22713	.22033	.21376	.20743	.20132	.19543	.18974	.18425
79	65	.34254	.33182	.32150	.31155	.30196	.29271	.28380	.27520	.26691	.25892	.25120	.24376	.23657	.22964	.22295	.21649	.21025	.20422	.19840	.19278
79	66	.35330	.34253	.33213	.32210	.31243	.30309	.29408	.28538	.27699	.26888	.26105	.25349	.24619	.23914	.23232	.22573	.21937	.21321	.20726	.20151
79	67	.36413	.35331	.34285	.33276	.32301	.31359	.30449	.29570	.28721	.27900	.27107	.26340	.25598	.24881	.24188	.23517	.22869	.22241	.21634	.21046
79	68	.37500	.36413	.35363	.34347	.33366	.32417	.31499	.30612	.29754	.28924	.28121	.27343	.26592	.25864	.25159	.24478	.23817	.23178	.22559	.21960
79	69	.38585	.37495	.36441	.35421	.34434	.33479	.32555	.31660	.30794	.29955	.29143	.28357	.27595	.26857	.26143	.25450	.24779	.24129	.23499	.22888
79	70	.39663	.38572	.37515	.36492	.35500	.34540	.33610	.32709	.31835	.30989	.30169	.29374	.28604	.27857	.27133	.26431	.25750	.25089	.24449	.23827
79	71	.40731	.39639	.38581	.37554	.36560	.35595	.34660	.33754	.32874	.32022	.31194	.30392	.29614	.28858	.28126	.27414	.26724	.26054	.25404	.24773
79	72	.41786	.40694	.39634	.38606	.37609	.36642	.35703	.34792	.33907	.33049	.32215	.31406	.30621	.29858	.29118	.28398	.27699	.27021	.26361	.25721
79	73	.42823	.41732	.40673	.39645	.38646	.37676	.36735	.35820	.34931	.34068	.33229	.32415	.31623	.30854	.30106	.29379	.28673	.27986	.27319	.26670
79	74	.43845	.42756	.41698	.40670	.39671	.38700	.37756	.36839	.35947	.35080	.34237	.33417	.32620	.31845	.31092	.30358	.29645	.28951	.28277	.27620
79	75	.44851	.43765	.42709	.41682	.40684	.39712	.38768	.37849	.36955	.36085	.35238	.34415	.33614	.32834	.32075	.31336	.30617	.29917	.29235	.28572
79	76	.45840	.44758	.43705	.42681	.41683	.40713	.39768	.38848	.37953	.37082	.36233	.35406	.34602	.33818	.33055	.32311	.31587	.30882	.30195	.29525
79	77	.46809	.45732	.44683	.43662	.42667	.41698	.40754	.39835	.38939	.38067	.37217	.36388	.35581	.34795	.34028	.33281	.32553	.31843	.31151	.30477
79	78	.47754	.46683	.45639	.44622	.43630	.42664	.41722	.40804	.39909	.39036	.38186	.37357	.36548	.35759	.34990	.34241	.33509	.32796	.32100	.31421
79	79	.48670	.47605	.46567	.45554	.44567	.43604	.42665	.41749	.40855	.39984	.39134	.38304	.37495	.36705	.35935	.35183	.34450	.33734	.33035	.32353
80	0	.02306	.02140	.01992	.01861	.01743	.01638	.01543	.01458	.01382	.01312	.01249	.01192	.01140	.01092	.01048	.01008	.00971	.00936	.00904	.00875
80	1	.01848	.01681	.01534	.01403	.01286	.01183	.01091	.01008	.00934	.00867	.00807	.00753	.00705	.00660	.00620	.00583	.00550	.00519	.00491	.00466
80	2	.01915	.01742	.01588	.01451	.01330	.01222	.01125	.01039	.00961	.00891	.00829	.00772	.00721	.00674	.00632	.00593	.00558	.00526	.00497	.00470
80	3	.02003	.01822	.01662	.01519	.01392	.01279	.01178	.01087	.01006	.00932	.00866	.00807	.00753	.00704	.00659	.00619	.00582	.00548	.00517	.00488
80	4	.02104	.01915	.01748	.01599	.01466	.01348	.01241	.01146	.01061	.00983	.00914	.00851	.00794	.00743	.00696	.00653	.00614	.00578	.00545	.00515
80	5	.02216	.02019	.01844	.01689	.01550	.01425	.01314	.01214	.01124	.01043	.00970	.00904	.00844	.00789	.00739	.00694	.00652	.00615	.00580	.00548
80	6	.02336	.02132	.01949	.01787	.01641	.01511	.01394	.01289	.01194	.01109	.01032	.00962	.00899	.00841	.00789	.00741	.00697	.00656	.00620	.00586
80	7	.02466	.02253	.02063	.01893	.01740	.01604	.01481	.01371	.01272	.01182	.01101	.01027	.00960	.00899	.00844	.00793	.00746	.00704	.00665	.00629
80	8	.02604	.02382	.02184	.02006	.01847	.01704	.01576	.01460	.01355	.01261	.01175	.01098	.01027	.00963	.00904	.00850	.00801	.00756	.00714	.00676
80	9	.02752	.02521	.02314	.02128	.01962	.01812	.01678	.01556	.01446	.01347	.01257	.01175	.01100	.01032	.00970	.00913	.00861	.00813	.00769	.00729

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
80	10	.02910	.02669	.02453	.02260	.02086	.01929	.01788	.01660	.01545	.01440	.01346	.01259	.01181	.01109	.01043	.00983	.00928	.00877	.00830	.00787
80	11	.03077	.02826	.02601	.02399	.02217	.02053	.01905	.01772	.01651	.01541	.01441	.01350	.01267	.01191	.01122	.01058	.01000	.00946	.00896	.00851
80	12	.03253	.02992	.02757	.02547	.02357	.02185	.02030	.01890	.01763	.01647	.01542	.01446	.01359	.01279	.01205	.01138	.01076	.01020	.00967	.00919
80	13	.03435	.03163	.02919	.02699	.02501	.02321	.02159	.02012	.01878	.01757	.01646	.01546	.01454	.01369	.01292	.01221	.01156	.01095	.01040	.00988
80	14	.03619	.03337	.03083	.02854	.02646	.02459	.02289	.02135	.01995	.01868	.01752	.01645	.01549	.01460	.01378	.01303	.01234	.01171	.01112	.01058
80	15	.03806	.03512	.03248	.03009	.02793	.02597	.02419	.02258	.02111	.01978	.01856	.01744	.01642	.01549	.01463	.01384	.01311	.01244	.01182	.01125
80	16	.03992	.03688	.03412	.03164	.02938	.02734	.02548	.02380	.02226	.02086	.01958	.01841	.01734	.01635	.01545	.01462	.01385	.01315	.01249	.01189
80	17	.04181	.03865	.03579	.03320	.03085	.02872	.02678	.02502	.02341	.02194	.02060	.01937	.01825	.01721	.01626	.01539	.01458	.01384	.01315	.01251
80	18	.04374	.04046	.03749	.03479	.03235	.03012	.02810	.02626	.02457	.02304	.02163	.02034	.01916	.01808	.01708	.01616	.01531	.01453	.01380	.01313
80	19	.04575	.04234	.03925	.03645	.03390	.03158	.02947	.02755	.02579	.02418	.02271	.02135	.02011	.01897	.01793	.01696	.01606	.01524	.01447	.01377
80	20	.04786	.04432	.04111	.03820	.03554	.03313	.03092	.02891	.02707	.02539	.02384	.02243	.02113	.01993	.01882	.01781	.01687	.01600	.01519	.01445
80	21	.05008	.04641	.04308	.04005	.03728	.03476	.03246	.03036	.02844	.02667	.02506	.02357	.02220	.02095	.01979	.01872	.01773	.01681	.01596	.01517
80	22	.05241	.04860	.04514	.04199	.03911	.03649	.03409	.03189	.02988	.02803	.02634	.02478	.02335	.02203	.02081	.01968	.01864	.01767	.01678	.01595
80	23	.05486	.05092	.04733	.04405	.04106	.03832	.03582	.03352	.03142	.02949	.02771	.02608	.02457	.02318	.02190	.02072	.01962	.01860	.01766	.01678
80	24	.05746	.05337	.04964	.04624	.04312	.04027	.03766	.03526	.03306	.03104	.02918	.02747	.02589	.02443	.02308	.02183	.02068	.01961	.01861	.01769
80	25	.06021	.05597	.05211	.04857	.04533	.04236	.03963	.03713	.03483	.03272	.03077	.02897	.02731	.02578	.02436	.02305	.02183	.02070	.01965	.01868
80	26	.06312	.05873	.05472	.05104	.04767	.04458	.04174	.03913	.03672	.03451	.03247	.03058	.02884	.02723	.02574	.02436	.02308	.02188	.02078	.01975
80	27	.06620	.06166	.05750	.05368	.05018	.04696	.04400	.04127	.03876	.03644	.03430	.03233	.03050	.02881	.02724	.02578	.02443	.02318	.02201	.02092
80	28	.06945	.06475	.06043	.05647	.05283	.04948	.04639	.04355	.04092	.03850	.03626	.03419	.03227	.03049	.02884	.02731	.02589	.02457	.02333	.02218
80	29	.07287	.06801	.06354	.05942	.05564	.05215	.04894	.04597	.04323	.04069	.03835	.03618	.03417	.03230	.03057	.02895	.02745	.02606	.02476	.02354
80	30	.07646	.07143	.06680	.06253	.05860	.05498	.05163	.04853	.04567	.04302	.04057	.03830	.03618	.03422	.03240	.03071	.02913	.02765	.02628	.02500
80	31	.08023	.07503	.07023	.06581	.06173	.05796	.05447	.05125	.04826	.04549	.04293	.04054	.03833	.03627	.03436	.03257	.03091	.02936	.02791	.02656
80	32	.08418	.07881	.07385	.06926	.06503	.06111	.05748	.05412	.05100	.04811	.04543	.04293	.04061	.03845	.03644	.03457	.03282	.03118	.02965	.02823
80	33	.08834	.08279	.07765	.07290	.06851	.06444	.06067	.05717	.05392	.05090	.04809	.04548	.04305	.04079	.03867	.03670	.03486	.03314	.03153	.03002
80	34	.09270	.08696	.08166	.07674	.07218	.06796	.06404	.06039	.05701	.05386	.05092	.04819	.04565	.04327	.04105	.03898	.03704	.03523	.03353	.03194
80	35	.09728	.09136	.08588	.08079	.07607	.07168	.06761	.06382	.06029	.05700	.05394	.05108	.04842	.04593	.04360	.04143	.03939	.03748	.03569	.03401
80	36	.10209	.09598	.09032	.08505	.08016	.07561	.07138	.06744	.06377	.06034	.05714	.05416	.05137	.04876	.04632	.04404	.04189	.03989	.03800	.03623
80	37	.10712	.10083	.09498	.08954	.08448	.07976	.07537	.07127	.06745	.06388	.06054	.05743	.05451	.05178	.04922	.04682	.04457	.04246	.04048	.03861
80	38	.11240	.10592	.09989	.09427	.08903	.08415	.07959	.07533	.07136	.06764	.06416	.06090	.05786	.05500	.05232	.04980	.04744	.04522	.04313	.04117
80	39	.11794	.11126	.10504	.09924	.09383	.08877	.08404	.07962	.07549	.07162	.06800	.06460	.06142	.05843	.05562	.05299	.05051	.04817	.04598	.04391
80	40	.12374	.11687	.11046	.10448	.09888	.09365	.08875	.08417	.07987	.07585	.07208	.06853	.06521	.06209	.05915	.05639	.05379	.05134	.04903	.04686
80	41	.12982	.12276	.11616	.10998	.10421	.09880	.09373	.08897	.08452	.08033	.07641	.07272	.06925	.06599	.06291	.06002	.05730	.05473	.05231	.05002
80	42	.13617	.12892	.12213	.11577	.10981	.10422	.09897	.09405	.08943	.08508	.08100	.07716	.07354	.07013	.06692	.06390	.06105	.05835	.05581	.05341
80	43	.14281	.13536	.12838	.12183	.11568	.10991	.10449	.09940	.09460	.09009	.08585	.08185	.07809	.07453	.07118	.06802	.06503	.06221	.05954	.05702
80	44	.14973	.14209	.13491	.12817	.12184	.11589	.11029	.10502	.10005	.09538	.09097	.08681	.08289	.07919	.07570	.07239	.06927	.06632	.06352	.06087
80	45	.15690	.14907	.14170	.13478	.12826	.12212	.11634	.11089	.10576	.10091	.09634	.09202	.08795	.08409	.08045	.07700	.07374	.07065	.06772	.06495
80	46	.16434	.15632	.14876	.14165	.13494	.12862	.12266	.11704	.11173	.10671	.10197	.09749	.09326	.08925	.08545	.08186	.07845	.07522	.07216	.06926
80	47	.17203	.16382	.15607	.14877	.14188	.13538	.12923	.12343	.11795	.11276	.10785	.10321	.09881	.09464	.09069	.08695	.08340	.08003	.07683	.07379
80	48	.17997	.17157	.16364	.15615	.14908	.14239	.13607	.13009	.12443	.11907	.11399	.10918	.10462	.10029	.09619	.09229	.08860	.08508	.08174	.07857
80	49	.18816	.17958	.17147	.16380	.15654	.14967	.14317	.13701	.13117	.12564	.12039	.11541	.11069	.10620	.10194	.09789	.09404	.09038	.08690	.08358
80	50	.19661	.18785	.17956	.17171	.16427	.15722	.15054	.14420	.13819	.13248	.12706	.12192	.11703	.11238	.10796	.10375	.09975	.09594	.09231	.08886
80	51	.20532	.19638	.18791	.17988	.17226	.16504	.15818	.15166	.14547	.13959	.13401	.12869	.12363	.11882	.11424	.10988	.10573	.10176	.09799	.09439
80	52	.21424	.20514	.19649	.18829	.18050	.17309	.16606	.15937	.15301	.14696	.14120	.13571	.13049	.12552	.12078	.11626	.11194	.10783	.10391	.10016
80	53	.22339	.21412	.20531	.19693	.18897	.18139	.17418	.16732	.16079	.15457	.14864	.14299	.13760	.13246	.12756	.12288	.11841	.11414	.11007	.10617
80	54	.23274	.22331	.21434	.20580	.19766	.18992	.18254	.17551	.16881	.16242	.15632	.15050	.14495	.13965	.13458	.12975	.12512	.12070	.11648	.11243
80	55	.24231	.23272	.22359	.21489	.20659	.19868	.19114	.18394	.17707	.17051	.16425	.15827	.15255	.14708	.14186	.13686	.13208	.12751	.12313	.11894
80	56	.25207	.24234	.23305	.22420	.21574	.20767	.19997	.19260	.18557	.17885	.17242	.16627	.16040	.15477	.14939	.14423	.13930	.13457	.13004	.12569
80	57	.26202	.25215	.24272	.23371	.22511	.21688	.20902	.20150	.19430	.18742	.18083	.17452	.16848	.16270	.15716	.15184	.14675	.14187	.13719	.13269
80	58	.27213	.26213	.25256	.24341	.23466	.22628	.21826	.21059	.20324	.19620	.18945	.18299	.17679	.17085	.16515	.15968	.15444	.14940	.14457	.13992
80	59	.28238	.27225	.26255	.25326	.24437	.23585	.22769	.21986	.21236	.20516	.19826	.19165	.18529	.17920	.17334	.16772	.16232	.15714	.15215	.14736

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
80	60	.29274	.28250	.27268	.26326	.25423	.24558	.23727	.22930	.22165	.21431	.20726	.20049	.19399	.18774	.18173	.17596	.17041	.16508	.15994	.15500
80	61	.30323	.29288	.28294	.27341	.26425	.25546	.24702	.23891	.23113	.22364	.21645	.20953	.20288	.19648	.19033	.18441	.17871	.17323	.16795	.16286
80	62	.31386	.30341	.29336	.28372	.27444	.26553	.25696	.24872	.24080	.23317	.22584	.21878	.21199	.20545	.19915	.19309	.18724	.18161	.17619	.17096
80	63	.32462	.31407	.30393	.29418	.28480	.27577	.26708	.25871	.25066	.24291	.23544	.22824	.22131	.21463	.20819	.20199	.19601	.19024	.18467	.17930
80	64	.33547	.32485	.31462	.30477	.29529	.28615	.27735	.26887	.26069	.25281	.24522	.23789	.23083	.22402	.21744	.21110	.20498	.19907	.19337	.18786
80	65	.34642	.33573	.32542	.31549	.30591	.29667	.28777	.27917	.27089	.26289	.25517	.24772	.24053	.23359	.22689	.22042	.21416	.20812	.20228	.19664
80	66	.35745	.34670	.33632	.32631	.31665	.30733	.29832	.28963	.28124	.27313	.26530	.25774	.25043	.24336	.23653	.22994	.22355	.21739	.21142	.20565
80	67	.36856	.35776	.34733	.33725	.32752	.31811	.30903	.30024	.29175	.28354	.27561	.26793	.26051	.25333	.24639	.23967	.23317	.22687	.22078	.21489
80	68	.37972	.36888	.35840	.34827	.33848	.32900	.31983	.31097	.30239	.29409	.28606	.27828	.27075	.26347	.25641	.24958	.24296	.23655	.23034	.22433
80	69	.39088	.38002	.36950	.35933	.34948	.33994	.33071	.32177	.31311	.30473	.29661	.28874	.28112	.27373	.26657	.25963	.25291	.24639	.24007	.23394
80	70	.40200	.39112	.38058	.37037	.36047	.35089	.34160	.33260	.32387	.31541	.30721	.29926	.29155	.28407	.27682	.26978	.26295	.25633	.24991	.24367
80	71	.41301	.40213	.39158	.38134	.37142	.36179	.35246	.34340	.33461	.32609	.31782	.30979	.30200	.29444	.28710	.27997	.27305	.26634	.25981	.25347
80	72	.42391	.41303	.40247	.39222	.38227	.37262	.36324	.35414	.34531	.33673	.32840	.32030	.31244	.30481	.29739	.29018	.28317	.27637	.26975	.26332
80	73	.43464	.42378	.41322	.40297	.39301	.38334	.37394	.36480	.35593	.34730	.33892	.33077	.32284	.31514	.30765	.30037	.29329	.28640	.27971	.27319
80	74	.44523	.43439	.42385	.41361	.40364	.39396	.38454	.37538	.36648	.35781	.34939	.34119	.33321	.32545	.31791	.31056	.30341	.29645	.28968	.28309
80	75	.45567	.44487	.43435	.42412	.41417	.40448	.39506	.38588	.37696	.36827	.35981	.35157	.34356	.33575	.32815	.32075	.31354	.30652	.29968	.29302
80	76	.46596	.45519	.44472	.43451	.42458	.41490	.40548	.39630	.38736	.37866	.37018	.36191	.35386	.34602	.33838	.33093	.32367	.31660	.30970	.30298
80	77	.47606	.46535	.45491	.44474	.43483	.42518	.41577	.40660	.39766	.38895	.38045	.37217	.36410	.35623	.34855	.34107	.33377	.32665	.31971	.31294
80	78	.48592	.47528	.46489	.45477	.44490	.43527	.42589	.41673	.40780	.39909	.39059	.38231	.37422	.36633	.35863	.35112	.34379	.33664	.32966	.32285
80	79	.49550	.48492	.47460	.46453	.45471	.44512	.43576	.42663	.41772	.40902	.40053	.39224	.38415	.37625	.36854	.36101	.35366	.34649	.33948	.33263
80	80	.50473	.49423	.48397	.47396	.46418	.45464	.44532	.43622	.42734	.41866	.41018	.40190	.39382	.38592	.37820	.37067	.36330	.35611	.34908	.34221
81	0	.02326	.02160	.02012	.01881	.01764	.01659	.01564	.01480	.01403	.01334	.01271	.01214	.01162	.01114	.01070	.01030	.00993	.00958	.00927	.00897
81	1	.01853	.01686	.01539	.01408	.01292	.01188	.01096	.01013	.00939	.00873	.00813	.00759	.00710	.00666	.00626	.00589	.00556	.00525	.00497	.00471
81	2	.01920	.01746	.01593	.01456	.01335	.01227	.01130	.01044	.00966	.00896	.00833	.00777	.00726	.00679	.00637	.00598	.00563	.00531	.00502	.00475
81	3	.02007	.01827	.01666	.01524	.01397	.01284	.01182	.01092	.01010	.00937	.00871	.00811	.00757	.00708	.00664	.00623	.00586	.00552	.00521	.00493
81	4	.02108	.01920	.01753	.01604	.01471	.01352	.01246	.01151	.01065	.00988	.00919	.00856	.00799	.00747	.00700	.00657	.00618	.00582	.00549	.00519
81	5	.02221	.02024	.01850	.01694	.01555	.01431	.01319	.01219	.01129	.01048	.00975	.00909	.00849	.00794	.00744	.00699	.00657	.00619	.00585	.00552
81	6	.02342	.02137	.01955	.01792	.01647	.01516	.01400	.01295	.01200	.01115	.01037	.00968	.00904	.00846	.00794	.00746	.00702	.00662	.00625	.00591
81	7	.02472	.02259	.02069	.01899	.01746	.01610	.01488	.01377	.01278	.01188	.01107	.01033	.00966	.00905	.00850	.00799	.00752	.00710	.00670	.00634
81	8	.02611	.02389	.02190	.02013	.01854	.01711	.01582	.01467	.01362	.01268	.01182	.01104	.01034	.00969	.00910	.00857	.00807	.00762	.00721	.00682
81	9	.02760	.02528	.02321	.02136	.01970	.01820	.01685	.01564	.01454	.01355	.01264	.01182	.01108	.01040	.00978	.00921	.00869	.00821	.00777	.00736
81	10	.02919	.02678	.02462	.02268	.02094	.01938	.01797	.01669	.01554	.01449	.01354	.01268	.01189	.01117	.01052	.00992	.00936	.00886	.00839	.00796
81	11	.03087	.02836	.02611	.02409	.02227	.02063	.01915	.01782	.01660	.01551	.01451	.01360	.01277	.01201	.01132	.01068	.01009	.00956	.00906	.00860
81	12	.03264	.03003	.02769	.02558	.02368	.02196	.02041	.01901	.01774	.01658	.01553	.01457	.01370	.01290	.01217	.01149	.01088	.01031	.00978	.00930
81	13	.03447	.03176	.02932	.02712	.02513	.02334	.02172	.02025	.01891	.01770	.01659	.01558	.01466	.01382	.01304	.01233	.01168	.01108	.01052	.01001
81	14	.03633	.03351	.03097	.02867	.02660	.02473	.02303	.02149	.02009	.01882	.01765	.01659	.01562	.01474	.01392	.01317	.01248	.01184	.01126	.01071
81	15	.03820	.03527	.03262	.03023	.02807	.02612	.02434	.02273	.02126	.01993	.01871	.01759	.01657	.01564	.01478	.01399	.01326	.01259	.01197	.01139
81	16	.04008	.03703	.03428	.03179	.02954	.02750	.02564	.02396	.02242	.02102	.01974	.01857	.01750	.01651	.01561	.01478	.01401	.01331	.01265	.01204
81	17	.04198	.03881	.03595	.03336	.03102	.02888	.02695	.02518	.02358	.02211	.02077	.01954	.01841	.01738	.01643	.01556	.01475	.01400	.01331	.01268
81	18	.04391	.04063	.03766	.03496	.03252	.03029	.02827	.02643	.02475	.02321	.02181	.02052	.01934	.01825	.01725	.01633	.01548	.01470	.01397	.01330
81	19	.04592	.04252	.03943	.03663	.03408	.03176	.02965	.02773	.02597	.02436	.02288	.02153	.02029	.01915	.01810	.01714	.01624	.01542	.01465	.01394
81	20	.04804	.04450	.04130	.03838	.03573	.03331	.03111	.02910	.02726	.02557	.02403	.02261	.02131	.02011	.01901	.01799	.01705	.01618	.01538	.01463
81	21	.05026	.04660	.04327	.04023	.03747	.03495	.03265	.03055	.02863	.02686	.02525	.02376	.02240	.02114	.01998	.01891	.01792	.01700	.01615	.01536
81	22	.05260	.04880	.04534	.04218	.03931	.03668	.03428	.03209	.03008	.02823	.02654	.02498	.02354	.02222	.02100	.01988	.01883	.01787	.01697	.01614
81	23	.05506	.05112	.04753	.04425	.04126	.03852	.03602	.03373	.03162	.02969	.02791	.02628	.02477	.02339	.02210	.02092	.01982	.01880	.01786	.01698
81	24	.05766	.05358	.04985	.04645	.04333	.04048	.03787	.03547	.03328	.03125	.02939	.02768	.02610	.02464	.02329	.02204	.02089	.01982	.01882	.01790
81	25	.06042	.05619	.05232	.04878	.04554	.04258	.03985	.03735	.03505	.03294	.03099	.02919	.02753	.02600	.02458	.02327	.02205	.02092	.01987	.01889
81	26	.06334	.05895	.05494	.05127	.04790	.04481	.04197	.03936	.03695	.03474	.03270	.03081	.02907	.02746	.02597	.02459	.02330	.02211	.02100	.01997
81	27	.06643	.06189	.05773	.05392	.05042	.04720	.04424	.04151	.03900	.03668	.03454	.03257	.03074	.02905	.02748	.02602	.02467	.02342	.02225	.02116
81	28	.06969	.06500	.06068	.05672	.05308	.04973	.04664	.04380	.04118	.03875	.03651	.03444	.03252	.03075	.02910	.02756	.02614	.02482	.02358	.02243

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
81	29	.07313	.06827	.06380	.05969	.05590	.05242	.04920	.04623	.04349	.04096	.03862	.03645	.03443	.03257	.03083	.02922	.02772	.02632	.02502	.02380
81	30	.07674	.07171	.06708	.06281	.05888	.05526	.05191	.04881	.04595	.04330	.04085	.03858	.03646	.03450	.03268	.03098	.02940	.02793	.02656	.02527
81	31	.08052	.07532	.07052	.06610	.06202	.05825	.05477	.05154	.04856	.04579	.04322	.04084	.03863	.03657	.03465	.03287	.03120	.02965	.02820	.02685
81	32	.08449	.07911	.07415	.06957	.06534	.06142	.05779	.05443	.05132	.04843	.04574	.04325	.04093	.03877	.03675	.03488	.03313	.03149	.02996	.02853
81	33	.08866	.08311	.07798	.07323	.06884	.06477	.06100	.05750	.05425	.05123	.04842	.04581	.04338	.04112	.03900	.03703	.03519	.03347	.03185	.03034
81	34	.09304	.08731	.08200	.07709	.07253	.06831	.06439	.06074	.05736	.05421	.05127	.04854	.04600	.04362	.04140	.03933	.03739	.03558	.03388	.03229
81	35	.09765	.09173	.08625	.08116	.07644	.07206	.06798	.06419	.06066	.05738	.05431	.05146	.04879	.04630	.04397	.04180	.03976	.03785	.03606	.03438
81	36	.10247	.09637	.09071	.08545	.08056	.07601	.07178	.06784	.06416	.06074	.05754	.05455	.05176	.04916	.04671	.04443	.04229	.04028	.03839	.03662
81	37	.10753	.10125	.09540	.08996	.08490	.08018	.07579	.07169	.06787	.06430	.06097	.05785	.05493	.05220	.04964	.04724	.04499	.04288	.04089	.03903
81	38	.11285	.10637	.10034	.09472	.08948	.08460	.08004	.07579	.07181	.06809	.06461	.06136	.05831	.05545	.05277	.05025	.04789	.04567	.04358	.04161
81	39	.11842	.11174	.10553	.09973	.09431	.08925	.08453	.08011	.07598	.07211	.06849	.06509	.06190	.05891	.05611	.05347	.05099	.04865	.04646	.04439
81	40	.12425	.11739	.11098	.10500	.09940	.09417	.08928	.08469	.08040	.07638	.07260	.06906	.06573	.06261	.05967	.05691	.05431	.05185	.04955	.04737
81	41	.13037	.12332	.11672	.11055	.10477	.09936	.09430	.08954	.08509	.08090	.07698	.07329	.06982	.06655	.06348	.06058	.05786	.05529	.05286	.05057
81	42	.13678	.12953	.12274	.11638	.11042	.10483	.09959	.09467	.09004	.08570	.08161	.07777	.07415	.07075	.06754	.06451	.06165	.05896	.05641	.05401
81	43	.14347	.13602	.12904	.12250	.11635	.11058	.10516	.10007	.09527	.09077	.08652	.08252	.07875	.07520	.07185	.06868	.06569	.06287	.06020	.05767
81	44	.15044	.14280	.13563	.12890	.12257	.11662	.11102	.10575	.10078	.09611	.09170	.08754	.08362	.07992	.07642	.07311	.06999	.06703	.06423	.06158
81	45	.15768	.14985	.14249	.13557	.12905	.12291	.11713	.11169	.10655	.10171	.09713	.09282	.08874	.08488	.08124	.07779	.07452	.07143	.06850	.06572
81	46	.16519	.15717	.14962	.14251	.13581	.12949	.12353	.11790	.11259	.10758	.10284	.09836	.09412	.09011	.08631	.08271	.07930	.07607	.07301	.07010
81	47	.17295	.16474	.15700	.14971	.14282	.13632	.13018	.12437	.11889	.11370	.10879	.10415	.09975	.09558	.09163	.08788	.08433	.08095	.07775	.07471
81	48	.18097	.17258	.16466	.15717	.15010	.14342	.13709	.13111	.12545	.12009	.11502	.11020	.10564	.10131	.09721	.09331	.08961	.08609	.08274	.07956
81	49	.18925	.18068	.17257	.16490	.15765	.15078	.14428	.13812	.13229	.12675	.12151	.11653	.11180	.10731	.10305	.09899	.09514	.09147	.08799	.08467
81	50	.19780	.18905	.18076	.17291	.16548	.15843	.15175	.14541	.13940	.13370	.12828	.12313	.11824	.11359	.10916	.10495	.10095	.09713	.09350	.09004
81	51	.20660	.19768	.18921	.18119	.17357	.16635	.15949	.15298	.14679	.14091	.13532	.13001	.12495	.12014	.11555	.11119	.10703	.10306	.09928	.09567
81	52	.21564	.20654	.19791	.18971	.18192	.17452	.16749	.16080	.15444	.14839	.14263	.13714	.13192	.12694	.12220	.11767	.11336	.10924	.10531	.10155
81	53	.22490	.21564	.20684	.19847	.19051	.18294	.17573	.16887	.16234	.15612	.15019	.14454	.13915	.13401	.12910	.12442	.11994	.11567	.11159	.10769
81	54	.23438	.22496	.21600	.20746	.19934	.19160	.18422	.17719	.17049	.16410	.15800	.15218	.14663	.14132	.13626	.13141	.12678	.12236	.11812	.11407
81	55	.24408	.23451	.22538	.21669	.20840	.20050	.19296	.18576	.17889	.17233	.16607	.16009	.15437	.14890	.14367	.13867	.13388	.12930	.12492	.12072
81	56	.25399	.24427	.23499	.22614	.21770	.20963	.20193	.19457	.18754	.18082	.17439	.16824	.16236	.15673	.15134	.14618	.14124	.13651	.13197	.12762
81	57	.26409	.25423	.24481	.23582	.22722	.21900	.21114	.20362	.19643	.18955	.18296	.17665	.17061	.16482	.15927	.15395	.14886	.14397	.13927	.13477
81	58	.27436	.26437	.25482	.24568	.23693	.22856	.22055	.21288	.20553	.19849	.19175	.18528	.17908	.17313	.16743	.16196	.15670	.15166	.14682	.14217
81	59	.28478	.27466	.26498	.25570	.24682	.23830	.23015	.22233	.21483	.20763	.20073	.19411	.18776	.18166	.17580	.17017	.16477	.15957	.15458	.14978
81	60	.29532	.28509	.27528	.26588	.25686	.24821	.23991	.23195	.22430	.21696	.20991	.20314	.19664	.19038	.18437	.17859	.17304	.16769	.16255	.15760
81	61	.30600	.29566	.28574	.27622	.26708	.25829	.24986	.24176	.23397	.22649	.21929	.21238	.20572	.19932	.19316	.18724	.18153	.17604	.17075	.16565
81	62	.31683	.30639	.29636	.28673	.27747	.26857	.26001	.25177	.24385	.23623	.22890	.22184	.21504	.20850	.20219	.19612	.19027	.18463	.17920	.17396
81	63	.32779	.31727	.30715	.29741	.28804	.27902	.27034	.26198	.25393	.24618	.23871	.23152	.22458	.21790	.21146	.20524	.19925	.19347	.18789	.18251
81	64	.33888	.32827	.31807	.30824	.29876	.28964	.28085	.27237	.26420	.25633	.24873	.24140	.23434	.22752	.22094	.21459	.20846	.20254	.19683	.19131
81	65	.35006	.33939	.32911	.31919	.30963	.30041	.29151	.28293	.27464	.26665	.25893	.25148	.24429	.23734	.23064	.22415	.21789	.21184	.20599	.20033
81	66	.36134	.35062	.34026	.33027	.32063	.31132	.30233	.29364	.28526	.27715	.26933	.26176	.25445	.24738	.24055	.23394	.22755	.22137	.21539	.20960
81	67	.37272	.36195	.35154	.34149	.33177	.32238	.31331	.30453	.29605	.28785	.27991	.27224	.26481	.25763	.25068	.24395	.23744	.23113	.22503	.21912
81	68	.38416	.37336	.36291	.35280	.34302	.33356	.32441	.31556	.30699	.29869	.29066	.28289	.27536	.26807	.26100	.25416	.24754	.24111	.23489	.22886
81	69	.39562	.38479	.37431	.36416	.35433	.34482	.33560	.32667	.31802	.30965	.30153	.29366	.28604	.27864	.27148	.26453	.25780	.25127	.24493	.23878
81	70	.40705	.39621	.38570	.37552	.36565	.35609	.34682	.33783	.32911	.32066	.31246	.30451	.29680	.28932	.28206	.27501	.26817	.26154	.25510	.24885
81	71	.41839	.40755	.39703	.38683	.37693	.36733	.35801	.34897	.34019	.33168	.32341	.31539	.30760	.30003	.29268	.28555	.27862	.27189	.26535	.25900
81	72	.42962	.41878	.40826	.39805	.38813	.37850	.36915	.36007	.35124	.34267	.33435	.32626	.31839	.31076	.30333	.29611	.28910	.28228	.27565	.26920
81	73	.44071	.42989	.41937	.40916	.39923	.38958	.38021	.37109	.36223	.35361	.34524	.33709	.32917	.32146	.31397	.30668	.29959	.29269	.28598	.27944
81	74	.45165	.44086	.43037	.42016	.41024	.40058	.39119	.38205	.37316	.36451	.35609	.34790	.33993	.33216	.32461	.31726	.31010	.30313	.29634	.28973
81	75	.46247	.45172	.44125	.43106	.42115	.41150	.40210	.39295	.38404	.37536	.36691	.35868	.35067	.34286	.33526	.32785	.32063	.31360	.30674	.30007
81	76	.47314	.46244	.45201	.44185	.43196	.42232	.41293	.40377	.39486	.38617	.37770	.36944	.36140	.35355	.34591	.33845	.33119	.32410	.31719	.31045
81	77	.48364	.47299	.46261	.45250	.44263	.43302	.42364	.41450	.40558	.39689	.38841	.38014	.37207	.36420	.35652	.34903	.34173	.33460	.32764	.32085
81	78	.49392	.48334	.47302	.46295	.45312	.44354	.43419	.42507	.41616	.40747	.39899	.39072	.38264	.37475	.36705	.35954	.35220	.34504	.33804	.33121

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
81	79	.50391	.49341	.48315	.47314	.46337	.45382	.44451	.43541	.42653	.41785	.40938	.40111	.39303	.38514	.37743	.36989	.36254	.35535	.34833	.34146
81	80	.51356	.50313	.49295	.48300	.47328	.46379	.45452	.44545	.43660	.42795	.41949	.41123	.40316	.39527	.38756	.38002	.37265	.36544	.35840	.35152
81	81	.52280	.51246	.50235	.49247	.48282	.47338	.46415	.45513	.44632	.43770	.42927	.42102	.41296	.40508	.39738	.38984	.38246	.37525	.36820	.36130
82	0	.02345	.02179	.02032	.01901	.01784	.01679	.01585	.01500	.01424	.01355	.01292	.01235	.01183	.01135	.01092	.01052	.01014	.00980	.00948	.00919
82	1	.01858	.01692	.01544	.01413	.01297	.01194	.01101	.01019	.00945	.00878	.00818	.00764	.00716	.00671	.00631	.00594	.00561	.00530	.00502	.00477
82	2	.01924	.01751	.01597	.01461	.01339	.01231	.01135	.01048	.00971	.00901	.00838	.00781	.00730	.00684	.00641	.00603	.00568	.00536	.00506	.00479
82	3	.02012	.01831	.01671	.01528	.01401	.01288	.01187	.01096	.01015	.00941	.00875	.00816	.00762	.00713	.00668	.00628	.00591	.00557	.00526	.00497
82	4	.02113	.01924	.01757	.01608	.01475	.01357	.01251	.01155	.01070	.00993	.00923	.00860	.00803	.00752	.00705	.00662	.00623	.00587	.00554	.00524
82	5	.02225	.02029	.01854	.01698	.01559	.01435	.01324	.01224	.01134	.01053	.00980	.00913	.00853	.00799	.00749	.00703	.00662	.00624	.00589	.00557
82	6	.02347	.02142	.01960	.01797	.01652	.01521	.01405	.01300	.01205	.01120	.01042	.00973	.00909	.00851	.00799	.00751	.00707	.00667	.00630	.00596
82	7	.02477	.02264	.02074	.01904	.01752	.01616	.01493	.01383	.01283	.01194	.01112	.01039	.00972	.00911	.00855	.00804	.00758	.00715	.00676	.00640
82	8	.02617	.02395	.02196	.02019	.01860	.01717	.01588	.01473	.01368	.01274	.01188	.01110	.01040	.00975	.00917	.00863	.00814	.00768	.00727	.00688
82	9	.02767	.02535	.02328	.02143	.01977	.01827	.01692	.01571	.01461	.01362	.01271	.01189	.01115	.01047	.00985	.00928	.00876	.00828	.00784	.00743
82	10	.02926	.02686	.02470	.02276	.02102	.01946	.01805	.01677	.01562	.01457	.01362	.01276	.01197	.01125	.01060	.01000	.00944	.00894	.00847	.00803
82	11	.03096	.02845	.02620	.02418	.02236	.02073	.01925	.01791	.01670	.01560	.01460	.01369	.01286	.01210	.01141	.01077	.01019	.00965	.00915	.00869
82	12	.03274	.03013	.02779	.02568	.02378	.02207	.02052	.01912	.01784	.01669	.01564	.01468	.01380	.01300	.01227	.01160	.01098	.01041	.00988	.00940
82	13	.03459	.03187	.02943	.02723	.02525	.02346	.02183	.02036	.01903	.01782	.01671	.01570	.01478	.01394	.01316	.01245	.01180	.01120	.01064	.01013
82	14	.03646	.03364	.03109	.02880	.02673	.02486	.02316	.02162	.02022	.01895	.01779	.01673	.01576	.01487	.01405	.01330	.01261	.01198	.01139	.01084
82	15	.03834	.03541	.03276	.03037	.02821	.02626	.02448	.02287	.02141	.02007	.01885	.01774	.01672	.01578	.01492	.01413	.01340	.01273	.01211	.01154
82	16	.04022	.03718	.03443	.03194	.02969	.02765	.02579	.02411	.02257	.02117	.01989	.01872	.01765	.01667	.01576	.01493	.01416	.01346	.01280	.01220
82	17	.04213	.03897	.03611	.03352	.03117	.02904	.02710	.02534	.02373	.02227	.02093	.01970	.01857	.01754	.01659	.01571	.01491	.01416	.01347	.01283
82	18	.04407	.04079	.03782	.03512	.03268	.03046	.02843	.02659	.02491	.02338	.02197	.02068	.01950	.01842	.01742	.01650	.01565	.01486	.01414	.01346
82	19	.04609	.04268	.03959	.03679	.03425	.03193	.02982	.02789	.02614	.02453	.02305	.02170	.02046	.01932	.01827	.01731	.01641	.01559	.01482	.01411
82	20	.04820	.04467	.04147	.03855	.03590	.03348	.03128	.02927	.02743	.02575	.02420	.02279	.02149	.02029	.01918	.01817	.01723	.01636	.01555	.01480
82	21	.05044	.04677	.04344	.04041	.03765	.03513	.03283	.03073	.02881	.02704	.02543	.02394	.02258	.02132	.02016	.01909	.01810	.01718	.01633	.01554
82	22	.05277	.04898	.04552	.04237	.03949	.03687	.03447	.03227	.03026	.02842	.02672	.02517	.02373	.02241	.02119	.02006	.01902	.01805	.01716	.01633
82	23	.05524	.05130	.04771	.04444	.04145	.03871	.03621	.03392	.03181	.02988	.02811	.02647	.02497	.02358	.02230	.02111	.02001	.01900	.01805	.01717
82	24	.05785	.05377	.05004	.04664	.04353	.04068	.03807	.03567	.03347	.03145	.02959	.02788	.02630	.02484	.02349	.02224	.02109	.02001	.01902	.01809
82	25	.06062	.05639	.05252	.04899	.04575	.04278	.04006	.03756	.03526	.03314	.03119	.02940	.02774	.02621	.02479	.02347	.02226	.02112	.02007	.01910
82	26	.06355	.05916	.05515	.05148	.04811	.04502	.04218	.03957	.03717	.03496	.03291	.03103	.02929	.02768	.02619	.02480	.02352	.02233	.02122	.02019
82	27	.06665	.06211	.05796	.05414	.05064	.04742	.04446	.04174	.03922	.03691	.03477	.03279	.03097	.02927	.02771	.02625	.02490	.02364	.02247	.02138
82	28	.06992	.06523	.06091	.05695	.05331	.04996	.04688	.04404	.04141	.03899	.03675	.03468	.03276	.03098	.02933	.02780	.02638	.02505	.02382	.02267
82	29	.07337	.06851	.06404	.05993	.05615	.05266	.04945	.04648	.04374	.04121	.03887	.03670	.03468	.03282	.03108	.02947	.02797	.02657	.02527	.02405
82	30	.07699	.07196	.06733	.06307	.05914	.05552	.05217	.04908	.04622	.04357	.04111	.03884	.03673	.03477	.03294	.03125	.02967	.02819	.02682	.02554
82	31	.08079	.07559	.07080	.06638	.06230	.05853	.05504	.05182	.04883	.04607	.04350	.04112	.03890	.03685	.03493	.03314	.03148	.02993	.02848	.02712
82	32	.08477	.07940	.07444	.06986	.06562	.06171	.05808	.05472	.05161	.04872	.04603	.04354	.04122	.03906	.03705	.03517	.03342	.03178	.03025	.02882
82	33	.08896	.08341	.07828	.07354	.06914	.06508	.06130	.05781	.05456	.05154	.04873	.04612	.04369	.04143	.03931	.03734	.03550	.03377	.03216	.03065
82	34	.09336	.08763	.08232	.07741	.07286	.06863	.06471	.06107	.05768	.05453	.05160	.04887	.04632	.04395	.04173	.03966	.03772	.03590	.03420	.03261
82	35	.09798	.09207	.08659	.08150	.07678	.07240	.06833	.06454	.06101	.05772	.05466	.05181	.04914	.04665	.04432	.04214	.04010	.03819	.03640	.03472
82	36	.10283	.09673	.09107	.08581	.08092	.07638	.07215	.06821	.06453	.06111	.05791	.05493	.05214	.04953	.04708	.04480	.04265	.04064	.03876	.03699
82	37	.10792	.10163	.09579	.09035	.08529	.08058	.07619	.07209	.06827	.06470	.06136	.05824	.05533	.05259	.05003	.04763	.04538	.04327	.04128	.03942
82	38	.11326	.10678	.10075	.09514	.08990	.08502	.08046	.07621	.07223	.06852	.06504	.06178	.05873	.05587	.05319	.05067	.04831	.04609	.04400	.04203
82	39	.11886	.11219	.10597	.10017	.09476	.08971	.08498	.08057	.07643	.07257	.06894	.06554	.06236	.05937	.05656	.05392	.05144	.04910	.04691	.04483
82	40	.12473	.11787	.11146	.10548	.09989	.09466	.08976	.08518	.08089	.07687	.07309	.06955	.06622	.06310	.06016	.05739	.05479	.05234	.05003	.04785
82	41	.13089	.12383	.11724	.11107	.10530	.09989	.09482	.09007	.08562	.08143	.07751	.07382	.07034	.06708	.06401	.06111	.05838	.05581	.05338	.05109
82	42	.13734	.13009	.12330	.11695	.11099	.10540	.10016	.09524	.09062	.08627	.08219	.07835	.07473	.07132	.06811	.06508	.06222	.05952	.05698	.05457
82	43	.14407	.13663	.12966	.12311	.11697	.11120	.10578	.10069	.09590	.09139	.08714	.08315	.07938	.07582	.07247	.06930	.06631	.06349	.06081	.05828
82	44	.15110	.14347	.13630	.12957	.12324	.11729	.11169	.10642	.10146	.09679	.09238	.08822	.08430	.08059	.07710	.07379	.07066	.06770	.06490	.06225
82	45	.15840	.15057	.14322	.13630	.12978	.12365	.11787	.11243	.10729	.10245	.09788	.09356	.08948	.08562	.08197	.07852	.07525	.07216	.06923	.06645
82	46	.16597	.15796	.15041	.14330	.13660	.13029	.12433	.11871	.11340	.10838	.10364	.09916	.09492	.09091	.08711	.08351	.08010	.07687	.07380	.07089

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
82	47	.17380	.16560	.15787	.15057	.14369	.13719	.13105	.12525	.11977	.11458	.10967	.10503	.10063	.09646	.09250	.08875	.08520	.08182	.07862	.07557
82	48	.18190	.17351	.16559	.15812	.15105	.14437	.13805	.13207	.12641	.12105	.11597	.11116	.10660	.10227	.09816	.09426	.09055	.08703	.08368	.08050
82	49	.19026	.18169	.17359	.16593	.15868	.15182	.14532	.13916	.13333	.12779	.12255	.11757	.11284	.10835	.10408	.10003	.09617	.09250	.08901	.08569
82	50	.19890	.19015	.18187	.17403	.16660	.15956	.15288	.14655	.14053	.13483	.12941	.12426	.11937	.11472	.11029	.10608	.10207	.09825	.09462	.09115
82	51	.20780	.19888	.19042	.18240	.17479	.16757	.16072	.15421	.14803	.14215	.13656	.13124	.12618	.12137	.11678	.11241	.10825	.10428	.10049	.09688
82	52	.21693	.20785	.19922	.19103	.18324	.17585	.16882	.16214	.15578	.14973	.14397	.13848	.13326	.12828	.12353	.11901	.11469	.11056	.10663	.10287
82	53	.22631	.21705	.20826	.19990	.19195	.18438	.17718	.17032	.16379	.15757	.15164	.14599	.14060	.13546	.13055	.12586	.12139	.11711	.11303	.10912
82	54	.23591	.22649	.21754	.20901	.20089	.19316	.18579	.17876	.17207	.16568	.15958	.15376	.14820	.14290	.13783	.13298	.12835	.12392	.11968	.11562
82	55	.24573	.23616	.22705	.21837	.21009	.20219	.19465	.18746	.18060	.17404	.16778	.16179	.15607	.15060	.14537	.14037	.13558	.13099	.12660	.12240
82	56	.25577	.24606	.23680	.22796	.21952	.21146	.20377	.19641	.18938	.18266	.17624	.17009	.16421	.15858	.15319	.14802	.14308	.13834	.13379	.12944
82	57	.26601	.25617	.24676	.23777	.22919	.22097	.21312	.20561	.19842	.19154	.18495	.17864	.17260	.16681	.16126	.15594	.15084	.14594	.14125	.13674
82	58	.27643	.26646	.25692	.24779	.23906	.23069	.22269	.21502	.20768	.20064	.19390	.18743	.18123	.17529	.16958	.16410	.15885	.15380	.14895	.14429
82	59	.28701	.27691	.26724	.25798	.24910	.24060	.23245	.22463	.21714	.20995	.20305	.19643	.19008	.18398	.17811	.17248	.16707	.16187	.15687	.15207
82	60	.29772	.28750	.27771	.26833	.25932	.25068	.24239	.23443	.22679	.21946	.21241	.20564	.19913	.19288	.18686	.18108	.17552	.17017	.16502	.16006
82	61	.30857	.29825	.28835	.27884	.26971	.26094	.25252	.24443	.23665	.22917	.22197	.21506	.20840	.20200	.19584	.18991	.18420	.17870	.17340	.16830
82	62	.31959	.30917	.29917	.28955	.28030	.27141	.26286	.25463	.24672	.23910	.23177	.22471	.21792	.21137	.20507	.19899	.19313	.18749	.18205	.17680
82	63	.33075	.32025	.31015	.30043	.29108	.28207	.27340	.26505	.25701	.24927	.24180	.23461	.22767	.22099	.21454	.20832	.20233	.19654	.19096	.18557
82	64	.34205	.33147	.32129	.31147	.30202	.29291	.28413	.27566	.26750	.25963	.25204	.24472	.23765	.23083	.22425	.21789	.21176	.20583	.20011	.19458
82	65	.35346	.34281	.33255	.32266	.31311	.30391	.29502	.28645	.27818	.27019	.26248	.25503	.24784	.24089	.23418	.22769	.22143	.21537	.20951	.20384
82	66	.36498	.35428	.34396	.33399	.32436	.31507	.30609	.29742	.28904	.28095	.27312	.26556	.25825	.25118	.24434	.23773	.23133	.22515	.21916	.21336
82	67	.37661	.36587	.35549	.34546	.33577	.32640	.31734	.30858	.30010	.29191	.28398	.27631	.26889	.26170	.25475	.24802	.24150	.23519	.22907	.22315
82	68	.38832	.37755	.36713	.35705	.34730	.33786	.32872	.31988	.31132	.30304	.29501	.28724	.27972	.27242	.26536	.25851	.25188	.24545	.23922	.23318
82	69	.40007	.38928	.37882	.36870	.35890	.34941	.34021	.33130	.32266	.31429	.30618	.29832	.29070	.28331	.27614	.26919	.26245	.25591	.24956	.24341
82	70	.41179	.40099	.39052	.38037	.37053	.36099	.35174	.34276	.33406	.32562	.31743	.30949	.30178	.29430	.28704	.27999	.27315	.26650	.26005	.25379
82	71	.42345	.41264	.40216	.39199	.38213	.37255	.36326	.35423	.34548	.33697	.32872	.32070	.31291	.30535	.29800	.29086	.28393	.27719	.27064	.26427
82	72	.43500	.42420	.41373	.40355	.39366	.38406	.37473	.36567	.35687	.34831	.33999	.33191	.32406	.31642	.30899	.30177	.29475	.28793	.28129	.27483
82	73	.44641	.43564	.42518	.41500	.40511	.39549	.38614	.37705	.36821	.35961	.35124	.34311	.33519	.32749	.31999	.31270	.30561	.29870	.29198	.28543
82	74	.45771	.44697	.43653	.42636	.41648	.40685	.39749	.38838	.37951	.37087	.36247	.35429	.34632	.33857	.33101	.32366	.31649	.30951	.30272	.29609
82	75	.46888	.45819	.44778	.43764	.42776	.41815	.40878	.39966	.39077	.38212	.37368	.36547	.35746	.34966	.34205	.33464	.32742	.32038	.31352	.30683
82	76	.47993	.46929	.45892	.44881	.43896	.42936	.42001	.41089	.40199	.39332	.38487	.37663	.36860	.36076	.35312	.34566	.33839	.33130	.32438	.31763
82	77	.49082	.48024	.46992	.45986	.45004	.44047	.43113	.42202	.41314	.40447	.39601	.38775	.37969	.37183	.36416	.35667	.34936	.34223	.33526	.32846
82	78	.50150	.49099	.48073	.47072	.46096	.45142	.44211	.43302	.42415	.41549	.40703	.39877	.39071	.38283	.37514	.36763	.36029	.35312	.34612	.33928
82	79	.51190	.50147	.49129	.48134	.47163	.46213	.45286	.44381	.43496	.42631	.41787	.40962	.40155	.39367	.38597	.37844	.37108	.36389	.35686	.34999
82	80	.52196	.51162	.50151	.49163	.48197	.47254	.46331	.45429	.44548	.43686	.42844	.42020	.41214	.40426	.39656	.38903	.38166	.37446	.36741	.36052
82	81	.53161	.52136	.51134	.50153	.49194	.48257	.47339	.46442	.45565	.44706	.43866	.43045	.42241	.41455	.40685	.39932	.39195	.38474	.37768	.37078
82	82	.54084	.53068	.52074	.51102	.50150	.49219	.48307	.47415	.46543	.45688	.44852	.44033	.43232	.42447	.41679	.40927	.40191	.39470	.38764	.38073
83	0	.02364	.02198	.02051	.01920	.01803	.01699	.01605	.01520	.01444	.01375	.01313	.01256	.01204	.01156	.01113	.01073	.01036	.01002	.00970	.00940
83	1	.01863	.01696	.01549	.01418	.01302	.01199	.01106	.01024	.00950	.00883	.00823	.00769	.00721	.00676	.00636	.00600	.00566	.00536	.00507	.00482
83	2	.01928	.01755	.01601	.01465	.01344	.01235	.01139	.01052	.00975	.00905	.00842	.00786	.00735	.00688	.00646	.00607	.00572	.00540	.00511	.00484
83	3	.02016	.01835	.01675	.01532	.01405	.01292	.01191	.01100	.01019	.00945	.00879	.00820	.00766	.00717	.00672	.00632	.00595	.00561	.00530	.00501
83	4	.02117	.01928	.01761	.01612	.01479	.01361	.01255	.01159	.01074	.00997	.00927	.00864	.00807	.00756	.00709	.00666	.00627	.00591	.00558	.00528
83	5	.02229	.02033	.01858	.01703	.01564	.01439	.01328	.01228	.01138	.01057	.00984	.00917	.00857	.00803	.00753	.00708	.00666	.00628	.00593	.00561
83	6	.02351	.02146	.01964	.01802	.01656	.01526	.01409	.01304	.01210	.01124	.01047	.00977	.00914	.00856	.00803	.00755	.00711	.00671	.00634	.00600
83	7	.02482	.02269	.02079	.01909	.01757	.01621	.01498	.01388	.01288	.01199	.01117	.01044	.00977	.00916	.00860	.00809	.00763	.00720	.00681	.00644
83	8	.02622	.02400	.02202	.02025	.01865	.01723	.01594	.01478	.01374	.01279	.01194	.01116	.01045	.00981	.00922	.00868	.00819	.00774	.00732	.00694
83	9	.02773	.02542	.02335	.02149	.01983	.01833	.01699	.01577	.01467	.01368	.01278	.01196	.01121	.01053	.00991	.00934	.00882	.00834	.00790	.00749
83	10	.02934	.02693	.02477	.02284	.02110	.01953	.01812	.01685	.01569	.01465	.01370	.01283	.01205	.01133	.01067	.01007	.00952	.00901	.00854	.00811
83	11	.03104	.02853	.02629	.02427	.02245	.02081	.01933	.01799	.01678	.01568	.01468	.01377	.01294	.01219	.01149	.01086	.01027	.00973	.00924	.00878
83	12	.03284	.03023	.02789	.02578	.02388	.02216	.02062	.01921	.01794	.01679	.01574	.01478	.01390	.01310	.01237	.01170	.01108	.01051	.00998	.00950
83	13	.03469	.03198	.02954	.02734	.02536	.02357	.02194	.02047	.01914	.01793	.01682	.01581	.01489	.01405	.01328	.01256	.01191	.01131	.01075	.01024

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
83	14	.03657	.03375	.03121	.02892	.02685	.02498	.02328	.02174	.02034	.01907	.01791	.01685	.01588	.01499	.01418	.01343	.01274	.01210	.01151	.01097
83	15	.03847	.03553	.03289	.03050	.02835	.02639	.02462	.02300	.02154	.02020	.01898	.01787	.01685	.01592	.01506	.01427	.01354	.01287	.01225	.01167
83	16	.04036	.03731	.03457	.03208	.02983	.02779	.02593	.02425	.02271	.02131	.02003	.01886	.01779	.01681	.01591	.01507	.01431	.01360	.01294	.01234
83	17	.04227	.03911	.03625	.03366	.03132	.02919	.02725	.02549	.02388	.02242	.02108	.01985	.01872	.01769	.01674	.01587	.01506	.01431	.01362	.01298
83	18	.04422	.04094	.03797	.03527	.03283	.03061	.02859	.02675	.02507	.02353	.02213	.02084	.01966	.01857	.01757	.01665	.01580	.01502	.01429	.01362
83	19	.04624	.04283	.03975	.03695	.03440	.03209	.02998	.02805	.02629	.02469	.02322	.02187	.02063	.01949	.01844	.01747	.01657	.01575	.01498	.01427
83	20	.04836	.04483	.04162	.03871	.03606	.03365	.03144	.02943	.02759	.02591	.02437	.02295	.02165	.02045	.01935	.01833	.01739	.01652	.01572	.01497
83	21	.05060	.04693	.04361	.04058	.03782	.03530	.03300	.03090	.02898	.02722	.02560	.02411	.02275	.02149	.02033	.01926	.01827	.01735	.01650	.01571
83	22	.05294	.04914	.04569	.04254	.03966	.03704	.03464	.03245	.03044	.02859	.02690	.02534	.02391	.02259	.02137	.02024	.01920	.01823	.01733	.01650
83	23	.05541	.05148	.04789	.04461	.04162	.03889	.03639	.03410	.03199	.03006	.02829	.02665	.02515	.02376	.02248	.02129	.02019	.01918	.01823	.01735
83	24	.05803	.05395	.05023	.04682	.04371	.04086	.03825	.03586	.03366	.03164	.02978	.02807	.02649	.02503	.02368	.02243	.02128	.02020	.01921	.01828
83	25	.06080	.05658	.05271	.04918	.04594	.04297	.04025	.03775	.03545	.03334	.03139	.02959	.02793	.02640	.02498	.02367	.02245	.02132	.02027	.01929
83	26	.06374	.05936	.05535	.05168	.04831	.04522	.04238	.03977	.03737	.03516	.03312	.03123	.02949	.02788	.02639	.02501	.02372	.02253	.02142	.02039
83	27	.06685	.06232	.05816	.05435	.05085	.04763	.04467	.04195	.03944	.03712	.03498	.03301	.03118	.02949	.02792	.02646	.02511	.02385	.02268	.02159
83	28	.07014	.06544	.06113	.05717	.05353	.05019	.04710	.04426	.04164	.03921	.03698	.03490	.03299	.03121	.02956	.02803	.02660	.02528	.02404	.02289
83	29	.07359	.06873	.06427	.06016	.05638	.05290	.04968	.04672	.04398	.04145	.03910	.03693	.03492	.03305	.03132	.02970	.02820	.02681	.02550	.02429
83	30	.07722	.07220	.06757	.06331	.05938	.05576	.05241	.04932	.04646	.04382	.04136	.03909	.03698	.03502	.03319	.03150	.02992	.02844	.02707	.02578
83	31	.08103	.07584	.07105	.06663	.06255	.05878	.05530	.05208	.04909	.04633	.04376	.04138	.03917	.03711	.03519	.03341	.03174	.03019	.02874	.02738
83	32	.08503	.07966	.07471	.07013	.06589	.06198	.05835	.05500	.05188	.04899	.04631	.04382	.04150	.03934	.03732	.03545	.03369	.03206	.03053	.02910
83	33	.08924	.08369	.07856	.07382	.06943	.06536	.06159	.05809	.05485	.05183	.04903	.04641	.04398	.04172	.03960	.03763	.03579	.03406	.03245	.03094
83	34	.09365	.08792	.08262	.07771	.07316	.06894	.06502	.06137	.05799	.05484	.05191	.04918	.04663	.04426	.04204	.03996	.03803	.03621	.03451	.03292
83	35	.09829	.09238	.08690	.08182	.07710	.07272	.06865	.06486	.06134	.05805	.05499	.05213	.04947	.04698	.04465	.04247	.04043	.03852	.03673	.03505
83	36	.10316	.09707	.09141	.08615	.08126	.07672	.07249	.06855	.06488	.06145	.05826	.05527	.05248	.04987	.04743	.04515	.04300	.04099	.03910	.03733
83	37	.10827	.10199	.09615	.09071	.08565	.08094	.07655	.07246	.06864	.06507	.06173	.05861	.05570	.05297	.05041	.04800	.04575	.04364	.04165	.03978
83	38	.11364	.10716	.10114	.09552	.09029	.08541	.08086	.07660	.07263	.06891	.06543	.06218	.05913	.05627	.05359	.05107	.04870	.04648	.04439	.04242
83	39	.11926	.11260	.10638	.10059	.09518	.09013	.08540	.08099	.07686	.07299	.06937	.06597	.06278	.05979	.05698	.05434	.05186	.04953	.04733	.04525
83	40	.12517	.11831	.11191	.10593	.10034	.09511	.09022	.08564	.08135	.07732	.07355	.07001	.06668	.06355	.06062	.05785	.05525	.05279	.05048	.04830
83	41	.13136	.12431	.11772	.11155	.10578	.10038	.09531	.09056	.08611	.08193	.07800	.07431	.07084	.06757	.06450	.06160	.05888	.05630	.05387	.05158
83	42	.13785	.13061	.12382	.11747	.11152	.10593	.10069	.09577	.09115	.08681	.08272	.07888	.07526	.07185	.06864	.06561	.06276	.06006	.05751	.05510
83	43	.14463	.13719	.13022	.12368	.11754	.11178	.10636	.10127	.09648	.09197	.08773	.08373	.07996	.07640	.07305	.06988	.06689	.06406	.06139	.05886
83	44	.15171	.14408	.13692	.13019	.12386	.11792	.11232	.10705	.10209	.09742	.09301	.08886	.08493	.08123	.07773	.07442	.07129	.06833	.06553	.06287
83	45	.15906	.15124	.14389	.13697	.13046	.12433	.11856	.11311	.10798	.10314	.09856	.09425	.09017	.08631	.08266	.07921	.07594	.07285	.06991	.06713
83	46	.16669	.15868	.15114	.14404	.13734	.13103	.12508	.11946	.11415	.10913	.10440	.09992	.09568	.09166	.08786	.08427	.08085	.07762	.07455	.07163
83	47	.17459	.16639	.15866	.15137	.14449	.13800	.13186	.12606	.12058	.11540	.11049	.10584	.10144	.09728	.09332	.08957	.08601	.08264	.07943	.07638
83	48	.18275	.17437	.16646	.15899	.15192	.14525	.13893	.13296	.12730	.12194	.11686	.11205	.10749	.10316	.09905	.09515	.09144	.08792	.08457	.08138
83	49	.19119	.18263	.17454	.16688	.15963	.15278	.14628	.14013	.13430	.12876	.12352	.11854	.11381	.10932	.10505	.10100	.09714	.09347	.08998	.08665
83	50	.19991	.19117	.18290	.17506	.16764	.16060	.15393	.14760	.14159	.13588	.13047	.12532	.12043	.11578	.11135	.10714	.10313	.09931	.09567	.09220
83	51	.20890	.19999	.19154	.18353	.17592	.16871	.16186	.15535	.14917	.14330	.13771	.13239	.12733	.12252	.11793	.11356	.10940	.10543	.10164	.09802
83	52	.21813	.20905	.20043	.19225	.18447	.17708	.17006	.16338	.15703	.15098	.14522	.13974	.13451	.12953	.12479	.12026	.11594	.11181	.10787	.10411
83	53	.22761	.21836	.20958	.20123	.19328	.18572	.17853	.17167	.16515	.15893	.15300	.14735	.14196	.13682	.13191	.12722	.12275	.11847	.11438	.11047
83	54	.23731	.22791	.21897	.21045	.20234	.19461	.18725	.18023	.17353	.16715	.16105	.15524	.14968	.14437	.13930	.13446	.12982	.12539	.12115	.11709
83	55	.24725	.23770	.22860	.21993	.21165	.20376	.19623	.18905	.18219	.17563	.16937	.16339	.15767	.15220	.14697	.14197	.13718	.13259	.12819	.12398
83	56	.25741	.24772	.23847	.22964	.22122	.21317	.20548	.19813	.19111	.18439	.17797	.17182	.16594	.16031	.15492	.14975	.14481	.14006	.13552	.13115
83	57	.26779	.25796	.24857	.23960	.23102	.22282	.21497	.20746	.20028	.19341	.18682	.18052	.17448	.16869	.16314	.15781	.15271	.14781	.14311	.13860
83	58	.27836	.26840	.25887	.24976	.24103	.23268	.22469	.21703	.20969	.20266	.19592	.18945	.18326	.17731	.17160	.16612	.16086	.15581	.15096	.14630
83	59	.28908	.27900	.26934	.26009	.25123	.24274	.23460	.22679	.21931	.21212	.20523	.19861	.19226	.18616	.18029	.17466	.16925	.16405	.15904	.15423
83	60	.29994	.28975	.27998	.27060	.26161	.25298	.24470	.23675	.22912	.22179	.21475	.20798	.20148	.19522	.18921	.18343	.17786	.17251	.16736	.16239
83	61	.31096	.30067	.29078	.28129	.27218	.26342	.25501	.24692	.23915	.23168	.22449	.21758	.21092	.20452	.19836	.19243	.18672	.18122	.17591	.17081
83	62	.32215	.31176	.30178	.29218	.28295	.27407	.26553	.25731	.24941	.24180	.23447	.22742	.22063	.21408	.20778	.20170	.19584	.19019	.18475	.17949
83	63	.33351	.32303	.31295	.30325	.29392	.28493	.27627	.26793	.25990	.25216	.24470	.23751	.23058	.22390	.21745	.21123	.20523	.19944	.19385	.18846

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
83	64	.34500	.33445	.32429	.31450	.30506	.29597	.28720	.27875	.27060	.26274	.25515	.24783	.24077	.23395	.22737	.22102	.21488	.20895	.20322	.19769
83	65	.35662	.34601	.33577	.32590	.31638	.30719	.29832	.28976	.28150	.27352	.26582	.25837	.25119	.24424	.23753	.23104	.22477	.21871	.21284	.20717
83	66	.36837	.35770	.34740	.33746	.32786	.31858	.30962	.30097	.29260	.28451	.27670	.26914	.26184	.25477	.24793	.24132	.23492	.22873	.22274	.21693
83	67	.38024	.36954	.35919	.34918	.33951	.33016	.32112	.31238	.30392	.29573	.28781	.28015	.27273	.26555	.25860	.25186	.24534	.23903	.23291	.22698
83	68	.39221	.38147	.37108	.36103	.35131	.34189	.33278	.32395	.31541	.30713	.29912	.29136	.28383	.27655	.26948	.26264	.25600	.24957	.24333	.23728
83	69	.40422	.39347	.38305	.37296	.36319	.35372	.34454	.33565	.32703	.31868	.31058	.30272	.29511	.28772	.28056	.27361	.26686	.26032	.25397	.24781
83	70	.41623	.40547	.39504	.38492	.37511	.36560	.35637	.34742	.33873	.33031	.32213	.31420	.30650	.29902	.29176	.28471	.27787	.27122	.26477	.25850
83	71	.42818	.41742	.40698	.39685	.38702	.37747	.36820	.35920	.35046	.34198	.33373	.32572	.31795	.31039	.30304	.29591	.28897	.28223	.27568	.26930
83	72	.44004	.42930	.41886	.40872	.39887	.38930	.38000	.37097	.36218	.35364	.34534	.33727	.32943	.32180	.31438	.30716	.30014	.29331	.28666	.28020
83	73	.45178	.44106	.43064	.42051	.41065	.40107	.39175	.38268	.37386	.36528	.35694	.34881	.34091	.33321	.32573	.31844	.31134	.30443	.29770	.29115
83	74	.46340	.45272	.44233	.43221	.42236	.41278	.40345	.39437	.38552	.37691	.36852	.36036	.35240	.34466	.33711	.32976	.32259	.31561	.30881	.30218
83	75	.47493	.46429	.45393	.44384	.43401	.42444	.41511	.40602	.39716	.38853	.38011	.37191	.36392	.35613	.34853	.34113	.33391	.32687	.32000	.31330
83	76	.48634	.47576	.46545	.45540	.44559	.43604	.42672	.41763	.40877	.40013	.39170	.38348	.37546	.36763	.36000	.35255	.34528	.33819	.33127	.32451
83	77	.49760	.48709	.47684	.46683	.45707	.44754	.43825	.42918	.42032	.41168	.40325	.39501	.38697	.37913	.37146	.36398	.35668	.34954	.34258	.33577
83	78	.50867	.49824	.48805	.47810	.46839	.45891	.44964	.44060	.43176	.42313	.41470	.40647	.39842	.39056	.38288	.37538	.36804	.36088	.35387	.34703
83	79	.51948	.50913	.49902	.48914	.47948	.47005	.46083	.45181	.44301	.43440	.42598	.41775	.40971	.40185	.39416	.38665	.37929	.37211	.36508	.35820
83	80	.52994	.51968	.50965	.49985	.49026	.48088	.47171	.46274	.45397	.44539	.43700	.42879	.42076	.41290	.40522	.39770	.39034	.38314	.37609	.36920
83	81	.54000	.52984	.51990	.51017	.50065	.49134	.48223	.47331	.46458	.45604	.44768	.43950	.43148	.42364	.41597	.40845	.40109	.39389	.38684	.37993
83	82	.54963	.53957	.52972	.52008	.51064	.50140	.49235	.48348	.47481	.46631	.45799	.44983	.44185	.43403	.42637	.41887	.41152	.40432	.39727	.39036
83	83	.55883	.54887	.53912	.52956	.52020	.51104	.50205	.49325	.48463	.47618	.46791	.45979	.45184	.44405	.43642	.42894	.42160	.41442	.40737	.40046
84	0	.02382	.02217	.02070	.01939	.01823	.01718	.01625	.01540	.01464	.01396	.01333	.01276	.01225	.01177	.01134	.01094	.01057	.01023	.00991	.00962
84	1	.01867	.01701	.01554	.01423	.01307	.01203	.01111	.01028	.00955	.00888	.00828	.00774	.00725	.00681	.00641	.00604	.00571	.00540	.00512	.00487
84	2	.01932	.01759	.01605	.01469	.01348	.01239	.01143	.01056	.00979	.00909	.00847	.00790	.00739	.00692	.00650	.00612	.00576	.00544	.00515	.00488
84	3	.02019	.01839	.01678	.01536	.01409	.01296	.01195	.01104	.01023	.00949	.00883	.00824	.00770	.00721	.00676	.00636	.00599	.00565	.00534	.00505
84	4	.02120	.01932	.01765	.01616	.01483	.01364	.01258	.01163	.01078	.01001	.00931	.00868	.00811	.00760	.00713	.00670	.00630	.00595	.00562	.00531
84	5	.02233	.02037	.01862	.01706	.01568	.01443	.01332	.01232	.01142	.01061	.00988	.00921	.00861	.00807	.00757	.00712	.00670	.00632	.00597	.00565
84	6	.02355	.02150	.01968	.01806	.01660	.01530	.01413	.01308	.01214	.01128	.01051	.00981	.00918	.00860	.00808	.00760	.00716	.00675	.00638	.00604
84	7	.02487	.02274	.02084	.01914	.01762	.01625	.01503	.01392	.01293	.01203	.01122	.01048	.00981	.00920	.00865	.00814	.00767	.00724	.00685	.00649
84	8	.02627	.02405	.02207	.02030	.01871	.01728	.01599	.01484	.01379	.01285	.01199	.01121	.01051	.00986	.00927	.00874	.00824	.00779	.00737	.00699
84	9	.02778	.02547	.02340	.02155	.01989	.01839	.01705	.01583	.01473	.01374	.01284	.01202	.01127	.01059	.00997	.00940	.00888	.00840	.00796	.00755
84	10	.02940	.02700	.02484	.02290	.02116	.01960	.01819	.01691	.01576	.01471	.01377	.01290	.01212	.01140	.01074	.01014	.00958	.00908	.00861	.00817
84	11	.03112	.02861	.02636	.02434	.02253	.02089	.01941	.01807	.01686	.01576	.01476	.01385	.01302	.01227	.01157	.01094	.01035	.00981	.00931	.00886
84	12	.03292	.03032	.02797	.02587	.02397	.02225	.02071	.01930	.01803	.01688	.01583	.01487	.01399	.01319	.01246	.01179	.01117	.01060	.01007	.00959
84	13	.03479	.03208	.02964	.02744	.02546	.02367	.02205	.02058	.01924	.01803	.01693	.01592	.01500	.01415	.01338	.01267	.01202	.01141	.01086	.01034
84	14	.03668	.03386	.03133	.02903	.02697	.02509	.02340	.02186	.02046	.01919	.01803	.01697	.01600	.01511	.01429	.01354	.01285	.01222	.01163	.01108
84	15	.03858	.03565	.03301	.03063	.02847	.02651	.02474	.02313	.02166	.02033	.01911	.01800	.01698	.01604	.01518	.01439	.01367	.01299	.01237	.01180
84	16	.04048	.03744	.03469	.03221	.02996	.02792	.02607	.02438	.02285	.02145	.02017	.01900	.01793	.01695	.01604	.01521	.01444	.01374	.01308	.01247
84	17	.04240	.03924	.03639	.03380	.03145	.02933	.02739	.02563	.02402	.02256	.02122	.01999	.01887	.01783	.01688	.01601	.01520	.01446	.01377	.01313
84	18	.04435	.04107	.03811	.03542	.03297	.03075	.02873	.02689	.02521	.02368	.02227	.02099	.01980	.01872	.01772	.01680	.01595	.01517	.01444	.01377
84	19	.04638	.04298	.03989	.03709	.03455	.03224	.03013	.02820	.02645	.02484	.02337	.02202	.02078	.01964	.01859	.01762	.01673	.01590	.01514	.01443
84	20	.04851	.04498	.04177	.03886	.03621	.03380	.03160	.02959	.02775	.02607	.02453	.02311	.02181	.02061	.01951	.01849	.01755	.01668	.01587	.01513
84	21	.05075	.04709	.04376	.04073	.03797	.03546	.03316	.03106	.02914	.02738	.02576	.02427	.02291	.02165	.02049	.01942	.01843	.01751	.01666	.01588
84	22	.05310	.04930	.04585	.04270	.03983	.03720	.03481	.03261	.03060	.02876	.02706	.02551	.02407	.02275	.02153	.02041	.01936	.01840	.01750	.01667
84	23	.05557	.05164	.04805	.04478	.04179	.03906	.03656	.03427	.03216	.03023	.02846	.02683	.02532	.02393	.02265	.02147	.02037	.01935	.01841	.01753
84	24	.05820	.05412	.05039	.04699	.04388	.04104	.03843	.03603	.03384	.03182	.02996	.02824	.02667	.02521	.02386	.02261	.02145	.02038	.01939	.01846
84	25	.06098	.05675	.05289	.04935	.04612	.04315	.04043	.03793	.03563	.03352	.03157	.02978	.02812	.02659	.02517	.02385	.02264	.02151	.02045	.01948
84	26	.06392	.05954	.05553	.05186	.04850	.04541	.04257	.03996	.03756	.03535	.03331	.03142	.02968	.02807	.02658	.02520	.02392	.02272	.02161	.02058
84	27	.06704	.06251	.05835	.05454	.05104	.04783	.04487	.04215	.03964	.03732	.03518	.03321	.03138	.02969	.02812	.02667	.02531	.02406	.02289	.02180
84	28	.07033	.06564	.06133	.05738	.05374	.05039	.04731	.04447	.04185	.03942	.03719	.03512	.03320	.03142	.02977	.02824	.02681	.02549	.02425	.02310
84	29	.07380	.06894	.06448	.06037	.05660	.05311	.04990	.04694	.04420	.04167	.03932	.03715	.03514	.03327	.03154	.02993	.02843	.02703	.02573	.02451

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
84	30	.07744	.07242	.06780	.06354	.05961	.05599	.05264	.04955	.04669	.04405	.04160	.03932	.03721	.03525	.03343	.03173	.03015	.02868	.02730	.02602
84	31	.08126	.07607	.07128	.06687	.06279	.05902	.05554	.05232	.04934	.04657	.04401	.04163	.03941	.03735	.03544	.03365	.03199	.03044	.02899	.02763
84	32	.08528	.07991	.07495	.07038	.06615	.06223	.05861	.05525	.05214	.04925	.04657	.04407	.04175	.03960	.03758	.03571	.03395	.03232	.03079	.02936
84	33	.08950	.08395	.07882	.07408	.06969	.06563	.06186	.05836	.05512	.05210	.04930	.04669	.04426	.04199	.03988	.03791	.03606	.03434	.03273	.03121
84	34	.09392	.08820	.08290	.07799	.07344	.06922	.06530	.06166	.05828	.05513	.05220	.04947	.04692	.04455	.04233	.04025	.03832	.03650	.03480	.03321
84	35	.09858	.09267	.08720	.08212	.07740	.07302	.06895	.06516	.06164	.05836	.05529	.05244	.04977	.04728	.04496	.04278	.04074	.03883	.03704	.03535
84	36	.10347	.09738	.09172	.08647	.08158	.07704	.07281	.06887	.06520	.06178	.05858	.05560	.05281	.05020	.04776	.04547	.04333	.04132	.03943	.03766
84	37	.10860	.10232	.09648	.09105	.08599	.08128	.07689	.07280	.06898	.06541	.06208	.05896	.05604	.05331	.05075	.04835	.04610	.04399	.04200	.04013
84	38	.11399	.10752	.10149	.09588	.09065	.08577	.08122	.07697	.07299	.06928	.06580	.06255	.05950	.05664	.05396	.05144	.04908	.04685	.04476	.04279
84	39	.11964	.11298	.10677	.10097	.09557	.09051	.08579	.08138	.07725	.07338	.06976	.06637	.06318	.06019	.05738	.05474	.05226	.04992	.04772	.04565
84	40	.12557	.11872	.11232	.10634	.10075	.09553	.09064	.08606	.08177	.07775	.07397	.07043	.06711	.06398	.06104	.05828	.05567	.05322	.05091	.04873
84	41	.13180	.12475	.11816	.11200	.10623	.10083	.09577	.09102	.08657	.08239	.07846	.07477	.07130	.06804	.06496	.06207	.05934	.05676	.05433	.05204
84	42	.13832	.13108	.12431	.11796	.11200	.10642	.10118	.09627	.09165	.08731	.08322	.07938	.07576	.07236	.06914	.06611	.06326	.06056	.05801	.05560
84	43	.14514	.13771	.13075	.12421	.11807	.11231	.10690	.10181	.09702	.09251	.08827	.08427	.08050	.07695	.07359	.07043	.06744	.06461	.06193	.05940
84	44	.15227	.14464	.13749	.13076	.12444	.11850	.11290	.10764	.10268	.09801	.09360	.08945	.08552	.08182	.07832	.07501	.07188	.06892	.06612	.06346
84	45	.15967	.15186	.14451	.13760	.13109	.12496	.11919	.11375	.10862	.10378	.09921	.09489	.09081	.08696	.08331	.07986	.07659	.07349	.07055	.06777
84	46	.16736	.15935	.15182	.14472	.13803	.13172	.12577	.12015	.11485	.10983	.10510	.10062	.09638	.09237	.08857	.08497	.08156	.07832	.07525	.07233
84	47	.17531	.16712	.15940	.15211	.14524	.13875	.13262	.12682	.12134	.11616	.11125	.10661	.10221	.09804	.09409	.09034	.08678	.08340	.08019	.07714
84	48	.18354	.17517	.16726	.15980	.15274	.14606	.13975	.13378	.12813	.12277	.11770	.11289	.10832	.10400	.09989	.09598	.09228	.08875	.08540	.08221
84	49	.19205	.18350	.17541	.16776	.16052	.15367	.14718	.14103	.13520	.12967	.12442	.11945	.11472	.11023	.10596	.10191	.09805	.09438	.09088	.08756
84	50	.20084	.19211	.18385	.17602	.16860	.16157	.15490	.14857	.14257	.13687	.13145	.12631	.12142	.11677	.11234	.10813	.10412	.10030	.09666	.09318
84	51	.20991	.20101	.19257	.18457	.17697	.16977	.16292	.15642	.15024	.14437	.13878	.13347	.12841	.12360	.11901	.11464	.11048	.10650	.10271	.09910
84	52	.21924	.21017	.20156	.19338	.18561	.17823	.17121	.16454	.15819	.15215	.14639	.14091	.13569	.13071	.12596	.12143	.11711	.11299	.10905	.10528
84	53	.22881	.21958	.21080	.20246	.19452	.18697	.17978	.17293	.16641	.16020	.15427	.14863	.14324	.13810	.13319	.12850	.12402	.11974	.11565	.11174
84	54	.23862	.22923	.22030	.21179	.20369	.19597	.18861	.18160	.17491	.16852	.16243	.15662	.15107	.14576	.14069	.13584	.13121	.12678	.12253	.11847
84	55	.24866	.23913	.23004	.22137	.21311	.20523	.19771	.19053	.18367	.17713	.17087	.16489	.15918	.15371	.14848	.14347	.13868	.13409	.12969	.12548
84	56	.25894	.24926	.24003	.23121	.22279	.21476	.20707	.19973	.19272	.18601	.17959	.17345	.16757	.16194	.15655	.15138	.14644	.14169	.13714	.13278
84	57	.26945	.25963	.25025	.24129	.23273	.22453	.21670	.20920	.20202	.19515	.18858	.18227	.17624	.17045	.16490	.15958	.15447	.14957	.14487	.14036
84	58	.28014	.27020	.26069	.25159	.24288	.23454	.22655	.21890	.21157	.20455	.19781	.19135	.18516	.17921	.17351	.16803	.16277	.15772	.15286	.14820
84	59	.29100	.28094	.27130	.26207	.25322	.24474	.23661	.22881	.22134	.21416	.20727	.20066	.19431	.18821	.18235	.17672	.17131	.16610	.16110	.15628
84	60	.30201	.29184	.28209	.27273	.26375	.25514	.24687	.23893	.23131	.22398	.21695	.21018	.20368	.19743	.19142	.18564	.18008	.17472	.16957	.16460
84	61	.31319	.30291	.29305	.28358	.27448	.26573	.25733	.24926	.24150	.23403	.22685	.21995	.21330	.20690	.20074	.19481	.18910	.18360	.17829	.17318
84	62	.32454	.31418	.30421	.29463	.28542	.27655	.26803	.25983	.25193	.24433	.23701	.22997	.22318	.21664	.21033	.20426	.19840	.19275	.18730	.18205
84	63	.33607	.32562	.31557	.30589	.29657	.28760	.27895	.27063	.26261	.25488	.24743	.24025	.23332	.22664	.22020	.21398	.20798	.20219	.19660	.19120
84	64	.34776	.33723	.32709	.31733	.30791	.29883	.29008	.28165	.27351	.26566	.25808	.25077	.24371	.23690	.23032	.22397	.21783	.21190	.20617	.20063
84	65	.35957	.34899	.33878	.32893	.31943	.31026	.30141	.29287	.28462	.27665	.26896	.26152	.25434	.24740	.24069	.23421	.22794	.22188	.21601	.21034
84	66	.37153	.36090	.35063	.34071	.33113	.32188	.31294	.30430	.29595	.28787	.28007	.27252	.26522	.25816	.25133	.24472	.23832	.23213	.22613	.22033
84	67	.38364	.37296	.36264	.35267	.34302	.33370	.32468	.31595	.30751	.29934	.29143	.28377	.27636	.26919	.26224	.25551	.24899	.24268	.23656	.23063
84	68	.39584	.38514	.37479	.36477	.35507	.34568	.33659	.32778	.31926	.31100	.30300	.29524	.28773	.28045	.27339	.26655	.25992	.25349	.24725	.24120
84	69	.40811	.39740	.38702	.37696	.36722	.35778	.34863	.33975	.33116	.32282	.31473	.30689	.29928	.29191	.28475	.27780	.27106	.26452	.25817	.25200
84	70	.42039	.40967	.39928	.38920	.37942	.36994	.36074	.35181	.34315	.33474	.32658	.31866	.31097	.30350	.29625	.28920	.28236	.27572	.26926	.26299
84	71	.43262	.42191	.41151	.40142	.39162	.38211	.37287	.36389	.35518	.34671	.33848	.33049	.32272	.31518	.30784	.30071	.29378	.28704	.28048	.27411
84	72	.44477	.43408	.42369	.41360	.40378	.39425	.38498	.37597	.36721	.35870	.35041	.34236	.33453	.32691	.31950	.31229	.30527	.29844	.29180	.28533
84	73	.45682	.44615	.43578	.42569	.41588	.40634	.39705	.38802	.37922	.37067	.36234	.35423	.34634	.33866	.33118	.32390	.31681	.30990	.30318	.29663
84	74	.46877	.45814	.44780	.43773	.42793	.41838	.40909	.40004	.39123	.38264	.37428	.36613	.35819	.35046	.34292	.33558	.32842	.32144	.31464	.30802
84	75	.48062	.47005	.45975	.44971	.43993	.43040	.42111	.41205	.40323	.39462	.38623	.37805	.37008	.36230	.35472	.34732	.34011	.33307	.32621	.31951
84	76	.49239	.48187	.47162	.46163	.45188	.44237	.43309	.42405	.41522	.40661	.39821	.39001	.38201	.37420	.36658	.35914	.35188	.34479	.33787	.33112
84	77	.50402	.49358	.48339	.47344	.46374	.45426	.44501	.43599	.42717	.41856	.41016	.40195	.39393	.38610	.37846	.37099	.36369	.35657	.34960	.34280
84	78	.51547	.50511	.49499	.48511	.47546	.46603	.45682	.44782	.43902	.43043	.42203	.41383	.40581	.39797	.39030	.38281	.37549	.36834	.36134	.35450
84	79	.52666	.51640	.50636	.49655	.48696	.47759	.46842	.45946	.45070	.44213	.43375	.42555	.41754	.40970	.40203	.39453	.38720	.38002	.37300	.36613

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
84	80	.53753	.52736	.51741	.50768	.49816	.48885	.47973	.47082	.46210	.45356	.44521	.43703	.42903	.42120	.41354	.40604	.39870	.39151	.38447	.37758
84	81	.54799	.53792	.52807	.51842	.50898	.49974	.49069	.48183	.47315	.46466	.45634	.44819	.44022	.43241	.42475	.41726	.40992	.40273	.39569	.38879
84	82	.55802	.54806	.53830	.52875	.51939	.51022	.50124	.49244	.48382	.47537	.46710	.45899	.45104	.44326	.43562	.42815	.42082	.41363	.40659	.39969
84	83	.56762	.55777	.54811	.53865	.52938	.52029	.51138	.50265	.49409	.48570	.47747	.46940	.46150	.45374	.44614	.43868	.43137	.42420	.41717	.41028
84	84	.57681	.56707	.55752	.54816	.53898	.52998	.52115	.51249	.50399	.49566	.48749	.47947	.47161	.46389	.45633	.44890	.44162	.43447	.42746	.42058
85	0	.02400	.02235	.02088	.01958	.01842	.01738	.01644	.01560	.01484	.01416	.01354	.01297	.01245	.01198	.01155	.01115	.01078	.01044	.01013	.00984
85	1	.01872	.01705	.01558	.01427	.01311	.01208	.01116	.01033	.00959	.00893	.00833	.00779	.00730	.00686	.00646	.00609	.00576	.00545	.00517	.00492
85	2	.01936	.01763	.01609	.01473	.01351	.01243	.01147	.01060	.00983	.00913	.00850	.00794	.00743	.00696	.00654	.00616	.00580	.00548	.00519	.00492
85	3	.02023	.01842	.01682	.01539	.01412	.01299	.01198	.01107	.01026	.00953	.00887	.00827	.00773	.00724	.00680	.00639	.00602	.00568	.00537	.00509
85	4	.02124	.01935	.01768	.01619	.01486	.01368	.01262	.01167	.01081	.01004	.00935	.00872	.00815	.00763	.00716	.00673	.00634	.00598	.00565	.00535
85	5	.02236	.02040	.01866	.01710	.01571	.01447	.01335	.01235	.01146	.01064	.00991	.00925	.00865	.00810	.00761	.00715	.00674	.00636	.00601	.00569
85	6	.02359	.02154	.01972	.01809	.01664	.01534	.01417	.01312	.01217	.01132	.01055	.00985	.00922	.00864	.00811	.00763	.00719	.00679	.00642	.00608
85	7	.02491	.02278	.02088	.01918	.01766	.01629	.01507	.01397	.01297	.01207	.01126	.01052	.00985	.00924	.00869	.00818	.00771	.00729	.00689	.00653
85	8	.02632	.02410	.02212	.02034	.01875	.01732	.01604	.01488	.01384	.01289	.01204	.01126	.01055	.00991	.00932	.00878	.00829	.00784	.00742	.00703
85	9	.02784	.02552	.02346	.02160	.01994	.01845	.01710	.01588	.01479	.01379	.01289	.01207	.01133	.01065	.01002	.00945	.00893	.00845	.00801	.00760
85	10	.02946	.02706	.02490	.02296	.02123	.01966	.01825	.01698	.01582	.01478	.01383	.01297	.01218	.01146	.01080	.01020	.00965	.00914	.00867	.00824
85	11	.03119	.02868	.02643	.02441	.02260	.02096	.01948	.01815	.01693	.01584	.01484	.01393	.01310	.01234	.01165	.01101	.01042	.00989	.00939	.00893
85	12	.03300	.03040	.02806	.02595	.02405	.02234	.02079	.01939	.01812	.01696	.01591	.01495	.01408	.01328	.01255	.01187	.01126	.01069	.01016	.00967
85	13	.03488	.03217	.02973	.02754	.02555	.02376	.02214	.02067	.01934	.01813	.01702	.01602	.01510	.01425	.01348	.01277	.01211	.01151	.01095	.01044
85	14	.03678	.03397	.03143	.02914	.02707	.02520	.02350	.02197	.02057	.01930	.01814	.01708	.01611	.01522	.01440	.01365	.01296	.01233	.01174	.01119
85	15	.03869	.03577	.03313	.03074	.02858	.02663	.02486	.02325	.02178	.02045	.01923	.01812	.01710	.01616	.01531	.01452	.01379	.01312	.01249	.01192
85	16	.04060	.03756	.03482	.03233	.03008	.02804	.02619	.02451	.02297	.02158	.02030	.01913	.01806	.01708	.01617	.01534	.01457	.01387	.01321	.01261
85	17	.04253	.03937	.03651	.03393	.03158	.02946	.02752	.02576	.02416	.02269	.02135	.02013	.01900	.01797	.01702	.01615	.01534	.01459	.01390	.01326
85	18	.04448	.04121	.03824	.03555	.03311	.03089	.02887	.02703	.02535	.02382	.02241	.02113	.01994	.01886	.01786	.01694	.01609	.01531	.01458	.01391
85	19	.04651	.04311	.04003	.03723	.03469	.03237	.03027	.02834	.02659	.02498	.02351	.02216	.02092	.01978	.01873	.01777	.01687	.01605	.01528	.01457
85	20	.04864	.04512	.04191	.03900	.03635	.03394	.03174	.02973	.02790	.02621	.02467	.02326	.02196	.02076	.01966	.01864	.01770	.01683	.01602	.01528
85	21	.05089	.04723	.04390	.04088	.03812	.03560	.03331	.03121	.02929	.02753	.02591	.02443	.02306	.02181	.02065	.01958	.01859	.01767	.01682	.01603
85	22	.05324	.04945	.04599	.04285	.03998	.03736	.03496	.03277	.03076	.02891	.02722	.02566	.02423	.02291	.02169	.02057	.01952	.01856	.01766	.01683
85	23	.05572	.05179	.04821	.04493	.04195	.03921	.03672	.03442	.03232	.03039	.02862	.02699	.02548	.02410	.02281	.02163	.02053	.01951	.01857	.01769
85	24	.05835	.05427	.05055	.04715	.04404	.04120	.03859	.03620	.03400	.03198	.03012	.02841	.02683	.02538	.02403	.02278	.02162	.02055	.01955	.01863
85	25	.06114	.05691	.05305	.04952	.04628	.04332	.04060	.03810	.03581	.03369	.03175	.02995	.02829	.02676	.02534	.02403	.02281	.02168	.02063	.01965
85	26	.06409	.05971	.05570	.05203	.04867	.04558	.04275	.04014	.03774	.03553	.03349	.03161	.02987	.02826	.02676	.02538	.02410	.02291	.02180	.02077
85	27	.06722	.06269	.05853	.05472	.05122	.04801	.04505	.04233	.03982	.03751	.03537	.03340	.03157	.02988	.02831	.02686	.02551	.02425	.02308	.02199
85	28	.07052	.06583	.06152	.05757	.05393	.05058	.04750	.04466	.04204	.03962	.03738	.03532	.03340	.03162	.02997	.02844	.02702	.02569	.02445	.02330
85	29	.07400	.06914	.06468	.06057	.05680	.05332	.05011	.04714	.04441	.04187	.03953	.03736	.03535	.03349	.03175	.03014	.02864	.02724	.02594	.02472
85	30	.07765	.07263	.06800	.06375	.05982	.05620	.05286	.04977	.04691	.04427	.04182	.03954	.03743	.03547	.03365	.03195	.03037	.02890	.02752	.02624
85	31	.08148	.07629	.07150	.06709	.06301	.05925	.05577	.05255	.04957	.04680	.04424	.04186	.03964	.03759	.03567	.03389	.03222	.03067	.02922	.02786
85	32	.08550	.08014	.07518	.07061	.06638	.06247	.05885	.05549	.05238	.04949	.04681	.04432	.04200	.03984	.03783	.03595	.03420	.03256	.03103	.02960
85	33	.08973	.08419	.07907	.07433	.06994	.06588	.06211	.05862	.05537	.05236	.04955	.04695	.04452	.04225	.04014	.03817	.03632	.03460	.03299	.03147
85	34	.09417	.08845	.08316	.07825	.07370	.06948	.06557	.06193	.05855	.05540	.05247	.04974	.04719	.04482	.04260	.04053	.03859	.03677	.03507	.03348
85	35	.09885	.09294	.08747	.08239	.07768	.07330	.06923	.06545	.06192	.05864	.05558	.05273	.05006	.04757	.04525	.04307	.04103	.03912	.03733	.03564
85	36	.10375	.09766	.09201	.08676	.08188	.07734	.07311	.06917	.06550	.06208	.05889	.05590	.05312	.05051	.04807	.04578	.04364	.04163	.03974	.03796
85	37	.10890	.10262	.09679	.09136	.08630	.08160	.07721	.07312	.06930	.06574	.06240	.05929	.05637	.05364	.05108	.04868	.04643	.04431	.04233	.04046
85	38	.11431	.10784	.10182	.09621	.09099	.08611	.08156	.07731	.07334	.06962	.06615	.06290	.05985	.05699	.05431	.05179	.04942	.04720	.04511	.04314
85	39	.11998	.11333	.10712	.10133	.09592	.09088	.08616	.08175	.07762	.07375	.07013	.06674	.06355	.06056	.05775	.05511	.05263	.05030	.04810	.04602
85	40	.12594	.11909	.11270	.10672	.10114	.09592	.09103	.08645	.08216	.07814	.07437	.07083	.06751	.06438	.06144	.05868	.05608	.05362	.05131	.04913
85	41	.13220	.12516	.11857	.11241	.10665	.10125	.09619	.09144	.08699	.08281	.07889	.07520	.07173	.06847	.06539	.06250	.05977	.05720	.05477	.05247
85	42	.13876	.13152	.12475	.11840	.11246	.10688	.10164	.09673	.09211	.08777	.08369	.07985	.07623	.07282	.06961	.06658	.06372	.06103	.05848	.05606
85	43	.14562	.13819	.13123	.12470	.11856	.11280	.10739	.10230	.09752	.09301	.08877	.08478	.08101	.07746	.07410	.07094	.06794	.06512	.06244	.05991
85	44	.15278	.14517	.13801	.13129	.12498	.11903	.11344	.10818	.10323	.09856	.09415	.09000	.08608	.08237	.07887	.07557	.07244	.06948	.06667	.06402

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
85	45	.16023	.15242	.14508	.13817	.13167	.12555	.11978	.11434	.10921	.10438	.09981	.09549	.09141	.08756	.08391	.08046	.07719	.07409	.07116	.06837
85	46	.16797	.15997	.15244	.14535	.13866	.13236	.12641	.12080	.11549	.11048	.10575	.10127	.09704	.09303	.08923	.08563	.08222	.07898	.07591	.07299
85	47	.17598	.16780	.16008	.15280	.14593	.13944	.13332	.12752	.12205	.11687	.11197	.10732	.10293	.09876	.09481	.09106	.08750	.08412	.08091	.07786
85	48	.18427	.17590	.16800	.16054	.15349	.14682	.14052	.13455	.12890	.12354	.11847	.11366	.10910	.10478	.10067	.09677	.09306	.08954	.08619	.08300
85	49	.19284	.18430	.17622	.16857	.16134	.15449	.14801	.14186	.13604	.13051	.12527	.12029	.11557	.11108	.10682	.10276	.09890	.09523	.09174	.08841
85	50	.20171	.19299	.18473	.17691	.16950	.16247	.15581	.14948	.14348	.13779	.13238	.12723	.12234	.11769	.11327	.10906	.10505	.10123	.09759	.09411
85	51	.21085	.20196	.19353	.18554	.17795	.17075	.16391	.15741	.15124	.14537	.13979	.13448	.12942	.12461	.12002	.11566	.11149	.10752	.10373	.10011
85	52	.22026	.21120	.20260	.19443	.18668	.17930	.17229	.16562	.15927	.15323	.14748	.14201	.13678	.13181	.12706	.12254	.11822	.11409	.11015	.10639
85	53	.22992	.22070	.21194	.20360	.19567	.18813	.18095	.17411	.16759	.16138	.15546	.14982	.14443	.13929	.13439	.12970	.12522	.12094	.11685	.11294
85	54	.23982	.23045	.22153	.21303	.20494	.19723	.18988	.18287	.17619	.16981	.16372	.15791	.15236	.14706	.14199	.13715	.13251	.12808	.12384	.11978
85	55	.24997	.24045	.23137	.22272	.21447	.20660	.19908	.19191	.18506	.17852	.17227	.16630	.16058	.15512	.14989	.14489	.14010	.13551	.13111	.12690
85	56	.26036	.25070	.24148	.23267	.22427	.21624	.20856	.20123	.19422	.18752	.18111	.17497	.16909	.16347	.15808	.15292	.14797	.14323	.13868	.13432
85	57	.27098	.26118	.25182	.24287	.23432	.22614	.21831	.21082	.20365	.19679	.19022	.18392	.17789	.17211	.16656	.16124	.15614	.15124	.14654	.14202
85	58	.28180	.27187	.26238	.25329	.24460	.23627	.22830	.22066	.21333	.20632	.19959	.19314	.18695	.18100	.17530	.16983	.16457	.15952	.15467	.15000
85	59	.29279	.28275	.27313	.26391	.25508	.24661	.23849	.23071	.22324	.21607	.20919	.20258	.19624	.19014	.18429	.17866	.17325	.16804	.16304	.15822
85	60	.30394	.29379	.28405	.27471	.26575	.25715	.24889	.24097	.23335	.22604	.21901	.21226	.20576	.19952	.19351	.18773	.18217	.17682	.17166	.16670
85	61	.31526	.30501	.29516	.28571	.27662	.26790	.25951	.25145	.24370	.23624	.22907	.22217	.21553	.20914	.20299	.19706	.19135	.18585	.18055	.17543
85	62	.32677	.31642	.30648	.29692	.28773	.27888	.27037	.26218	.25430	.24671	.23940	.23236	.22558	.21905	.21275	.20667	.20082	.19517	.18972	.18447
85	63	.33846	.32804	.31801	.30835	.29905	.29009	.28147	.27316	.26515	.25743	.24999	.24282	.23590	.22923	.22279	.21658	.21058	.20479	.19920	.19381
85	64	.35032	.33983	.32971	.31997	.31057	.30152	.29279	.28436	.27624	.26840	.26084	.25353	.24649	.23968	.23311	.22676	.22062	.21470	.20897	.20343
85	65	.36233	.35177	.34159	.33177	.32229	.31314	.30431	.29578	.28755	.27960	.27192	.26449	.25732	.25039	.24369	.23721	.23094	.22488	.21902	.21334
85	66	.37448	.36388	.35364	.34375	.33420	.32497	.31605	.30743	.29909	.29104	.28325	.27571	.26842	.26137	.25454	.24794	.24155	.23536	.22936	.22356
85	67	.38680	.37616	.36588	.35593	.34632	.33701	.32802	.31931	.31088	.30273	.29484	.28720	.27980	.27263	.26569	.25897	.25245	.24614	.24002	.23409
85	68	.39924	.38858	.37826	.36827	.35860	.34924	.34017	.33139	.32288	.31464	.30665	.29892	.29142	.28415	.27710	.27026	.26363	.25721	.25097	.24492
85	69	.41175	.40108	.39074	.38072	.37100	.36159	.35247	.34362	.33504	.32672	.31866	.31083	.30324	.29587	.28872	.28178	.27505	.26851	.26216	.25600
85	70	.42429	.41361	.40326	.39322	.38347	.37402	.36485	.35595	.34731	.33892	.33078	.32288	.31520	.30775	.30050	.29347	.28664	.28000	.27354	.26727
85	71	.43679	.42612	.41577	.40572	.39595	.38647	.37727	.36832	.35963	.35119	.34298	.33501	.32726	.31972	.31240	.30528	.29835	.29162	.28507	.27869
85	72	.44922	.43858	.42823	.41818	.40841	.39891	.38968	.38070	.37197	.36348	.35522	.34718	.33937	.33177	.32437	.31717	.31016	.30334	.29670	.29023
85	73	.46155	.45094	.44062	.43058	.42082	.41131	.40206	.39306	.38430	.37577	.36746	.35938	.35151	.34385	.33638	.32911	.32203	.31513	.30841	.30186
85	74	.47381	.46324	.45296	.44294	.43318	.42368	.41443	.40541	.39663	.38807	.37974	.37161	.36370	.35598	.34846	.34113	.33398	.32702	.32022	.31360
85	75	.48599	.47548	.46523	.45525	.44552	.43603	.42679	.41777	.40898	.40041	.39205	.38390	.37595	.36819	.36062	.35324	.34604	.33901	.33216	.32546
85	76	.49809	.48765	.47746	.46752	.45783	.44837	.43914	.43013	.42134	.41277	.40440	.39623	.38825	.38047	.37286	.36544	.35820	.35112	.34421	.33746
85	77	.51008	.49971	.48959	.47971	.47006	.46064	.45144	.44246	.43368	.42511	.41674	.40857	.40058	.39277	.38515	.37770	.37042	.36330	.35635	.34955
85	78	.52190	.51162	.50158	.49176	.48217	.47280	.46364	.45469	.44594	.43739	.42903	.42086	.41287	.40506	.39742	.38995	.38265	.37550	.36852	.36168
85	79	.53348	.52330	.51334	.50360	.49408	.48477	.47566	.46675	.45804	.44951	.44118	.43302	.42504	.41723	.40959	.40211	.39479	.38763	.38062	.37376
85	80	.54473	.53465	.52479	.51514	.50569	.49644	.48740	.47854	.46987	.46138	.45307	.44494	.43698	.42918	.42155	.41407	.40675	.39958	.39256	.38568
85	81	.55559	.54562	.53585	.52629	.51693	.50776	.49878	.48998	.48136	.47292	.46465	.45655	.44861	.44084	.43322	.42575	.41844	.41127	.40424	.39736
85	82	.56602	.55616	.54650	.53704	.52776	.51867	.50976	.50103	.49247	.48408	.47586	.46780	.45989	.45215	.44455	.43711	.42980	.42264	.41562	.40874
85	83	.57602	.56627	.55672	.54736	.53817	.52917	.52034	.51168	.50318	.49485	.48668	.47867	.47081	.46310	.45553	.44811	.44083	.43369	.42668	.41981
85	84	.58561	.57599	.56655	.55729	.54820	.53929	.53054	.52196	.51353	.50527	.49716	.48920	.48139	.47372	.46619	.45881	.45156	.44444	.43745	.43059
85	85	.59481	.58531	.57599	.56684	.55785	.54903	.54038	.53188	.52353	.51534	.50729	.49939	.49164	.48402	.47654	.46919	.46198	.45489	.44793	.44110
86	0	.02417	.02253	.02107	.01976	.01860	.01756	.01663	.01579	.01504	.01435	.01373	.01317	.01266	.01219	.01176	.01136	.01099	.01065	.01034	.01005
86	1	.01876	.01709	.01562	.01431	.01315	.01212	.01120	.01037	.00963	.00897	.00837	.00783	.00735	.00690	.00650	.00614	.00580	.00550	.00522	.00496
86	2	.01939	.01766	.01612	.01476	.01355	.01247	.01150	.01064	.00986	.00917	.00854	.00798	.00746	.00700	.00658	.00619	.00584	.00552	.00523	.00496
86	3	.02026	.01845	.01685	.01543	.01416	.01303	.01201	.01111	.01029	.00956	.00890	.00831	.00777	.00728	.00683	.00643	.00606	.00572	.00541	.00512
86	4	.02127	.01938	.01771	.01622	.01490	.01371	.01265	.01170	.01084	.01007	.00938	.00875	.00818	.00766	.00719	.00676	.00637	.00601	.00568	.00538
86	5	.02239	.02043	.01869	.01713	.01574	.01450	.01339	.01239	.01149	.01068	.00995	.00928	.00868	.00814	.00764	.00719	.00677	.00639	.00604	.00572
86	6	.02362	.02157	.01975	.01813	.01667	.01537	.01420	.01315	.01221	.01136	.01058	.00989	.00925	.00867	.00815	.00767	.00723	.00683	.00646	.00611
86	7	.02494	.02281	.02091	.01921	.01769	.01633	.01511	.01400	.01301	.01211	.01130	.01056	.00989	.00928	.00873	.00822	.00775	.00732	.00693	.00657
86	8	.02636	.02414	.02216	.02038	.01879	.01737	.01608	.01492	.01388	.01293	.01208	.01130	.01059	.00995	.00936	.00882	.00833	.00788	.00746	.00708

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
86	9	.02788	.02557	.02350	.02165	.01999	.01849	.01715	.01593	.01484	.01384	.01294	.01212	.01138	.01069	.01007	.00950	.00898	.00850	.00806	.00765
86	10	.02952	.02711	.02495	.02302	.02128	.01972	.01831	.01703	.01588	.01483	.01389	.01302	.01224	.01152	.01086	.01026	.00971	.00920	.00873	.00829
86	11	.03125	.02874	.02650	.02448	.02266	.02103	.01955	.01821	.01700	.01590	.01490	.01399	.01317	.01241	.01171	.01108	.01049	.00995	.00946	.00900
86	12	.03308	.03047	.02813	.02602	.02413	.02241	.02087	.01947	.01820	.01704	.01599	.01503	.01416	.01336	.01263	.01195	.01134	.01077	.01024	.00975
86	13	.03497	.03226	.02982	.02762	.02564	.02385	.02223	.02076	.01943	.01822	.01711	.01611	.01519	.01434	.01357	.01286	.01221	.01160	.01105	.01053
86	14	.03688	.03406	.03153	.02924	.02717	.02530	.02360	.02207	.02067	.01940	.01824	.01718	.01621	.01532	.01451	.01376	.01307	.01243	.01184	.01130
86	15	.03880	.03587	.03323	.03085	.02869	.02674	.02497	.02336	.02189	.02056	.01934	.01823	.01721	.01628	.01542	.01463	.01390	.01323	.01261	.01203
86	16	.04071	.03767	.03493	.03245	.03020	.02816	.02631	.02462	.02309	.02169	.02042	.01925	.01818	.01720	.01629	.01546	.01470	.01399	.01333	.01273
86	17	.04264	.03948	.03663	.03405	.03170	.02958	.02765	.02589	.02428	.02282	.02148	.02025	.01913	.01810	.01715	.01627	.01547	.01472	.01403	.01339
86	18	.04460	.04133	.03836	.03567	.03323	.03101	.02900	.02716	.02548	.02394	.02254	.02126	.02008	.01899	.01800	.01708	.01623	.01544	.01472	.01404
86	19	.04664	.04324	.04016	.03736	.03482	.03250	.03040	.02848	.02672	.02512	.02364	.02230	.02106	.01992	.01887	.01790	.01701	.01619	.01542	.01471
86	20	.04877	.04524	.04204	.03913	.03649	.03408	.03188	.02987	.02803	.02635	.02481	.02340	.02210	.02090	.01980	.01878	.01784	.01697	.01617	.01542
86	21	.05102	.04736	.04404	.04101	.03826	.03574	.03345	.03135	.02943	.02767	.02605	.02457	.02321	.02195	.02079	.01972	.01873	.01782	.01697	.01618
86	22	.05338	.04958	.04613	.04299	.04012	.03750	.03510	.03291	.03090	.02906	.02737	.02581	.02438	.02306	.02184	.02072	.01967	.01871	.01781	.01698
86	23	.05586	.05193	.04835	.04508	.04209	.03936	.03686	.03457	.03247	.03054	.02877	.02714	.02564	.02425	.02297	.02178	.02069	.01967	.01872	.01785
86	24	.05849	.05442	.05070	.04730	.04419	.04135	.03874	.03635	.03416	.03214	.03028	.02857	.02699	.02553	.02419	.02294	.02178	.02071	.01971	.01879
86	25	.06129	.05706	.05320	.04967	.04644	.04348	.04076	.03826	.03597	.03385	.03191	.03011	.02846	.02692	.02551	.02419	.02298	.02185	.02080	.01982
86	26	.06424	.05987	.05586	.05220	.04883	.04575	.04291	.04031	.03791	.03570	.03366	.03178	.03004	.02843	.02694	.02555	.02427	.02308	.02197	.02094
86	27	.06738	.06285	.05870	.05489	.05139	.04818	.04523	.04251	.04000	.03769	.03555	.03358	.03175	.03006	.02849	.02704	.02569	.02443	.02326	.02217
86	28	.07069	.06600	.06170	.05774	.05411	.05076	.04768	.04484	.04223	.03981	.03757	.03550	.03358	.03181	.03016	.02863	.02720	.02588	.02464	.02349
86	29	.07418	.06932	.06486	.06076	.05698	.05350	.05030	.04733	.04460	.04207	.03973	.03756	.03555	.03368	.03195	.03034	.02884	.02744	.02614	.02492
86	30	.07784	.07282	.06820	.06394	.06002	.05640	.05306	.04997	.04711	.04447	.04202	.03975	.03764	.03568	.03386	.03216	.03058	.02911	.02773	.02645
86	31	.08168	.07649	.07171	.06729	.06322	.05946	.05598	.05276	.04978	.04702	.04445	.04207	.03986	.03780	.03589	.03411	.03244	.03089	.02944	.02808
86	32	.08571	.08035	.07540	.07083	.06660	.06269	.05907	.05571	.05260	.04972	.04704	.04455	.04223	.04007	.03806	.03618	.03443	.03280	.03127	.02983
86	33	.08995	.08441	.07929	.07456	.07017	.06611	.06235	.05885	.05561	.05260	.04979	.04719	.04476	.04249	.04038	.03841	.03657	.03484	.03323	.03172
86	34	.09441	.08869	.08339	.07849	.07394	.06973	.06581	.06218	.05879	.05565	.05272	.04999	.04745	.04507	.04286	.04079	.03885	.03703	.03533	.03374
86	35	.09910	.09319	.08772	.08265	.07794	.07356	.06949	.06571	.06219	.05891	.05585	.05300	.05033	.04784	.04552	.04334	.04130	.03939	.03760	.03592
86	36	.10402	.09793	.09228	.08703	.08215	.07761	.07339	.06945	.06578	.06236	.05917	.05619	.05340	.05079	.04835	.04607	.04392	.04191	.04003	.03825
86	37	.10918	.10290	.09707	.09164	.08659	.08189	.07750	.07342	.06960	.06603	.06270	.05959	.05667	.05394	.05138	.04898	.04673	.04462	.04263	.04076
86	38	.11461	.10814	.10213	.09652	.09129	.08642	.08187	.07762	.07365	.06994	.06647	.06322	.06017	.05731	.05463	.05211	.04975	.04753	.04544	.04347
86	39	.12030	.11365	.10744	.10166	.09625	.09121	.08649	.08208	.07796	.07409	.07047	.06708	.06390	.06091	.05810	.05546	.05298	.05065	.04845	.04637
86	40	.12628	.11944	.11305	.10708	.10149	.09627	.09139	.08681	.08253	.07851	.07474	.07120	.06788	.06475	.06182	.05905	.05645	.05400	.05168	.04950
86	41	.13257	.12553	.11895	.11279	.10703	.10164	.09658	.09184	.08739	.08321	.07929	.07560	.07213	.06887	.06580	.06290	.06017	.05760	.05517	.05288
86	42	.13916	.13193	.12516	.11882	.11287	.10730	.10206	.09715	.09254	.08820	.08412	.08028	.07666	.07326	.07005	.06702	.06416	.06146	.05891	.05650
86	43	.14605	.13863	.13167	.12514	.11901	.11326	.10785	.10276	.09798	.09348	.08924	.08525	.08148	.07793	.07458	.07141	.06842	.06559	.06292	.06039
86	44	.15326	.14564	.13849	.13178	.12547	.11953	.11394	.10868	.10373	.09906	.09466	.09051	.08659	.08289	.07939	.07608	.07295	.06999	.06719	.06454
86	45	.16075	.15294	.14561	.13870	.13221	.12609	.12032	.11489	.10976	.10493	.10036	.09605	.09197	.08812	.08447	.08102	.07775	.07466	.07172	.06894
86	46	.16853	.16054	.15302	.14593	.13925	.13295	.12700	.12139	.11609	.11109	.10635	.10188	.09764	.09364	.08984	.08624	.08283	.07959	.07652	.07361
86	47	.17659	.16841	.16070	.15343	.14657	.14008	.13396	.12817	.12270	.11752	.11262	.10798	.10359	.09942	.09547	.09172	.08817	.08479	.08158	.07853
86	48	.18494	.17658	.16869	.16123	.15418	.14752	.14122	.13525	.12961	.12426	.11919	.11438	.10983	.10550	.10140	.09750	.09379	.09027	.08692	.08373
86	49	.19357	.18503	.17696	.16932	.16210	.15525	.14877	.14263	.13681	.13129	.12605	.12108	.11636	.11187	.10761	.10355	.09970	.09603	.09253	.08920
86	50	.20250	.19379	.18554	.17772	.17032	.16330	.15664	.15033	.14433	.13864	.13323	.12809	.12320	.11856	.11413	.10992	.10591	.10209	.09845	.09498
86	51	.21172	.20284	.19441	.18643	.17885	.17165	.16482	.15833	.15216	.14630	.14072	.13541	.13036	.12555	.12097	.11660	.11244	.10847	.10468	.10106
86	52	.22120	.21215	.20356	.19540	.18765	.18028	.17328	.16662	.16028	.15424	.14850	.14302	.13781	.13283	.12809	.12356	.11925	.11512	.11118	.10742
86	53	.23094	.22173	.21298	.20466	.19674	.18920	.18203	.17519	.16868	.16248	.15657	.15093	.14554	.14041	.13550	.13082	.12634	.12207	.11798	.11406
86	54	.24093	.23157	.22266	.21417	.20609	.19839	.19105	.18405	.17737	.17100	.16492	.15912	.15357	.14827	.14321	.13837	.13373	.12930	.12506	.12100
86	55	.25118	.24167	.23260	.22396	.21572	.20786	.20036	.19319	.18635	.17982	.17357	.16760	.16189	.15643	.15121	.14621	.14142	.13683	.13244	.12823
86	56	.26167	.25202	.24281	.23402	.22562	.21761	.20994	.20262	.19562	.18892	.18252	.17639	.17052	.16490	.15951	.15435	.14941	.14467	.14012	.13576
86	57	.27239	.26261	.25326	.24433	.23579	.22762	.21980	.21233	.20517	.19831	.19175	.18546	.17943	.17365	.16811	.16279	.15769	.15280	.14810	.14358
86	58	.28333	.27342	.26394	.25487	.24619	.23787	.22991	.22228	.21497	.20796	.20124	.19480	.18861	.18268	.17698	.17151	.16625	.16120	.15635	.15169

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
86	59	.29444	.28441	.27481	.26561	.25679	.24834	.24024	.23246	.22500	.21784	.21097	.20437	.19804	.19195	.18610	.18047	.17507	.16987	.16486	.16005
86	60	.30571	.29558	.28586	.27654	.26760	.25901	.25077	.24286	.23526	.22795	.22093	.21419	.20770	.20146	.19546	.18969	.18413	.17878	.17363	.16866
86	61	.31717	.30694	.29711	.28768	.27861	.26990	.26153	.25349	.24575	.23830	.23114	.22425	.21762	.21123	.20509	.19916	.19346	.18796	.18266	.17755
86	62	.32882	.31850	.30858	.29904	.28986	.28104	.27254	.26437	.25650	.24892	.24163	.23460	.22782	.22130	.21500	.20894	.20309	.19744	.19200	.18675
86	63	.34067	.33027	.32026	.31063	.30135	.29241	.28381	.27551	.26752	.25982	.25239	.24523	.23832	.23165	.22522	.21901	.21302	.20724	.20165	.19625
86	64	.35269	.34222	.33214	.32242	.31304	.30401	.29530	.28689	.27878	.27096	.26341	.25612	.24908	.24228	.23572	.22938	.22325	.21732	.21160	.20606
86	65	.36487	.35435	.34419	.33440	.32494	.31582	.30701	.29850	.29028	.28235	.27468	.26727	.26011	.25319	.24649	.24002	.23376	.22770	.22184	.21617
86	66	.37722	.36665	.35644	.34658	.33705	.32784	.31895	.31034	.30203	.29399	.28621	.27869	.27141	.26437	.25756	.25096	.24457	.23839	.23240	.22660
86	67	.38973	.37913	.36888	.35896	.34938	.34010	.33112	.32244	.31404	.30590	.29802	.29040	.28301	.27586	.26893	.26221	.25571	.24940	.24329	.23736
86	68	.40239	.39176	.38148	.37152	.36188	.35255	.34351	.33475	.32627	.31804	.31008	.30236	.29487	.28761	.28057	.27375	.26713	.26071	.25448	.24843
86	69	.41513	.40450	.39419	.38421	.37453	.36515	.35605	.34723	.33868	.33038	.32233	.31452	.30694	.29959	.29246	.28553	.27880	.27227	.26593	.25977
86	70	.42790	.41727	.40696	.39696	.38725	.37783	.36869	.35982	.35120	.34284	.33472	.32684	.31918	.31174	.30451	.29749	.29066	.28403	.27759	.27132
86	71	.44066	.43004	.41973	.40972	.40000	.39055	.38138	.37246	.36380	.35538	.34720	.33925	.33152	.32400	.31669	.30958	.30267	.29594	.28940	.28303
86	72	.45335	.44276	.43247	.42246	.41273	.40327	.39407	.38513	.37643	.36796	.35973	.35172	.34392	.33634	.32896	.32177	.31477	.30796	.30133	.29487
86	73	.46597	.45541	.44514	.43515	.42543	.41596	.40675	.39779	.38906	.38056	.37228	.36422	.35637	.34873	.34128	.33403	.32696	.32007	.31336	.30682
86	74	.47851	.46800	.45777	.44781	.43810	.42864	.41943	.41045	.40171	.39318	.38488	.37678	.36889	.36119	.35369	.34638	.33925	.33229	.32551	.31889
86	75	.49100	.48055	.47037	.46044	.45076	.44132	.43212	.42314	.41439	.40586	.39753	.38940	.38148	.37375	.36620	.35884	.35165	.34464	.33780	.33111
86	76	.50342	.49305	.48292	.47305	.46341	.45400	.44482	.43586	.42711	.41857	.41024	.40210	.39415	.38639	.37881	.37141	.36418	.35712	.35023	.34349
86	77	.51575	.50546	.49540	.48559	.47600	.46664	.45749	.44855	.43982	.43130	.42296	.41482	.40686	.39909	.39149	.38406	.37680	.36970	.36276	.35598
86	78	.52793	.51773	.50776	.49802	.48849	.47918	.47008	.46118	.45248	.44397	.43565	.42752	.41956	.41178	.40417	.39673	.38944	.38232	.37535	.36853
86	79	.53988	.52978	.51990	.51024	.50079	.49154	.48250	.47364	.46498	.45651	.44821	.44010	.43215	.42438	.41677	.40932	.40202	.39488	.38789	.38105
86	80	.55151	.54152	.53174	.52217	.51280	.50363	.49464	.48585	.47723	.46880	.46054	.45245	.44453	.43677	.42917	.42172	.41443	.40728	.40028	.39343
86	81	.56276	.55288	.54321	.53373	.52445	.51535	.50644	.49771	.48916	.48077	.47255	.46450	.45661	.44887	.44129	.43386	.42657	.41943	.41243	.40557
86	82	.57358	.56382	.55426	.54488	.53569	.52668	.51785	.50919	.50070	.49237	.48420	.47619	.46834	.46064	.45308	.44567	.43840	.43127	.42428	.41742
86	83	.58396	.57433	.56488	.55562	.54652	.53761	.52886	.52027	.51185	.50358	.49547	.48752	.47971	.47204	.46452	.45714	.44990	.44279	.43581	.42896
86	84	.59395	.58445	.57512	.56596	.55697	.54815	.53949	.53099	.52264	.51445	.50640	.49850	.49075	.48313	.47565	.46831	.46110	.45402	.44706	.44023
86	85	.60355	.59418	.58497	.57593	.56705	.55833	.54976	.54135	.53309	.52497	.51699	.50916	.50147	.49390	.48648	.47918	.47201	.46496	.45804	.45123
86	86	.61269	.60345	.59437	.58544	.57668	.56806	.55959	.55127	.54309	.53506	.52716	.51940	.51176	.50426	.49689	.48965	.48252	.47552	.46863	.46187
87	0	.02434	.02270	.02124	.01994	.01878	.01775	.01682	.01598	.01523	.01455	.01393	.01337	.01285	.01239	.01196	.01156	.01120	.01086	.01055	.01026
87	1	.01879	.01713	.01566	.01435	.01319	.01216	.01124	.01041	.00968	.00901	.00842	.00788	.00739	.00695	.00655	.00618	.00585	.00554	.00526	.00501
87	2	.01942	.01769	.01616	.01479	.01358	.01250	.01154	.01067	.00990	.00920	.00858	.00801	.00750	.00703	.00661	.00623	.00588	.00556	.00526	.00499
87	3	.02029	.01848	.01688	.01545	.01419	.01306	.01204	.01114	.01032	.00959	.00893	.00834	.00780	.00731	.00686	.00646	.00609	.00575	.00544	.00515
87	4	.02129	.01941	.01774	.01625	.01492	.01374	.01268	.01173	.01087	.01010	.00941	.00878	.00821	.00769	.00722	.00679	.00640	.00604	.00572	.00541
87	5	.02242	.02046	.01872	.01716	.01577	.01453	.01342	.01242	.01152	.01071	.00998	.00931	.00871	.00817	.00767	.00722	.00680	.00642	.00607	.00575
87	6	.02365	.02160	.01978	.01816	.01670	.01540	.01424	.01319	.01224	.01139	.01062	.00992	.00928	.00871	.00818	.00770	.00726	.00686	.00649	.00615
87	7	.02498	.02285	.02095	.01925	.01773	.01636	.01514	.01404	.01304	.01215	.01133	.01060	.00993	.00932	.00876	.00825	.00779	.00736	.00697	.00660
87	8	.02640	.02418	.02219	.02042	.01883	.01740	.01612	.01496	.01392	.01297	.01212	.01134	.01063	.00999	.00940	.00886	.00837	.00792	.00750	.00712
87	9	.02792	.02561	.02355	.02169	.02003	.01854	.01719	.01598	.01488	.01389	.01298	.01216	.01142	.01074	.01012	.00955	.00903	.00855	.00810	.00770
87	10	.02956	.02716	.02500	.02307	.02133	.01977	.01836	.01708	.01593	.01489	.01394	.01307	.01229	.01157	.01091	.01031	.00976	.00925	.00878	.00835
87	11	.03131	.02880	.02656	.02454	.02272	.02109	.01961	.01827	.01706	.01596	.01496	.01406	.01323	.01247	.01177	.01114	.01055	.01001	.00952	.00906
87	12	.03314	.03054	.02820	.02609	.02420	.02248	.02094	.01954	.01827	.01711	.01606	.01511	.01423	.01343	.01270	.01203	.01141	.01084	.01031	.00983
87	13	.03504	.03233	.02990	.02770	.02572	.02393	.02231	.02085	.01951	.01830	.01720	.01619	.01527	.01443	.01365	.01294	.01229	.01169	.01113	.01062
87	14	.03697	.03415	.03161	.02933	.02726	.02539	.02370	.02216	.02076	.01949	.01833	.01727	.01630	.01542	.01460	.01385	.01316	.01253	.01194	.01139
87	15	.03889	.03597	.03333	.03095	.02879	.02684	.02507	.02346	.02200	.02066	.01945	.01833	.01732	.01638	.01552	.01473	.01401	.01334	.01272	.01214
87	16	.04081	.03778	.03503	.03255	.03030	.02827	.02642	.02473	.02320	.02180	.02053	.01936	.01829	.01731	.01641	.01558	.01481	.01410	.01345	.01284
87	17	.04275	.03959	.03674	.03416	.03182	.02969	.02776	.02600	.02440	.02293	.02160	.02037	.01925	.01822	.01727	.01639	.01559	.01484	.01415	.01351
87	18	.04471	.04144	.03847	.03579	.03335	.03113	.02911	.02728	.02560	.02407	.02266	.02138	.02020	.01912	.01812	.01720	.01635	.01557	.01484	.01417
87	19	.04675	.04335	.04027	.03748	.03494	.03263	.03052	.02860	.02684	.02524	.02377	.02242	.02118	.02005	.01900	.01803	.01714	.01631	.01555	.01484
87	20	.04889	.04536	.04216	.03926	.03661	.03420	.03200	.03000	.02816	.02648	.02494	.02353	.02223	.02103	.01993	.01891	.01797	.01711	.01630	.01555
87	21	.05114	.04748	.04416	.04114	.03838	.03587	.03358	.03148	.02956	.02780	.02619	.02470	.02334	.02209	.02093	.01986	.01887	.01795	.01710	.01631

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
87	22	.05350	.04971	.04626	.04311	.04025	.03763	.03523	.03304	.03104	.02920	.02750	.02595	.02452	.02320	.02198	.02085	.01981	.01885	.01795	.01712
87	23	.05599	.05206	.04848	.04521	.04222	.03950	.03700	.03471	.03261	.03068	.02891	.02728	.02578	.02439	.02311	.02193	.02083	.01981	.01887	.01799
87	24	.05863	.05455	.05083	.04744	.04433	.04149	.03888	.03649	.03430	.03228	.03042	.02871	.02714	.02568	.02433	.02309	.02193	.02086	.01986	.01894
87	25	.06142	.05720	.05334	.04981	.04658	.04362	.04090	.03841	.03611	.03400	.03206	.03026	.02861	.02708	.02566	.02435	.02313	.02200	.02095	.01997
87	26	.06438	.06001	.05601	.05234	.04898	.04590	.04306	.04046	.03806	.03585	.03381	.03193	.03019	.02858	.02709	.02571	.02443	.02324	.02213	.02110
87	27	.06753	.06300	.05885	.05504	.05155	.04834	.04538	.04267	.04016	.03785	.03571	.03374	.03192	.03022	.02866	.02720	.02585	.02460	.02343	.02234
87	28	.07084	.06616	.06186	.05790	.05427	.05093	.04785	.04501	.04239	.03998	.03774	.03567	.03376	.03198	.03033	.02880	.02738	.02605	.02482	.02367
87	29	.07434	.06949	.06503	.06093	.05716	.05368	.05047	.04751	.04478	.04225	.03991	.03774	.03573	.03386	.03213	.03052	.02902	.02762	.02632	.02511
87	30	.07801	.07299	.06837	.06412	.06020	.05658	.05324	.05016	.04730	.04466	.04221	.03994	.03783	.03587	.03405	.03235	.03078	.02930	.02793	.02664
87	31	.08186	.07667	.07189	.06748	.06341	.05965	.05617	.05295	.04998	.04721	.04465	.04227	.04006	.03801	.03609	.03431	.03265	.03109	.02964	.02829
87	32	.08590	.08054	.07559	.07102	.06680	.06289	.05927	.05592	.05281	.04993	.04725	.04476	.04244	.04028	.03827	.03640	.03465	.03301	.03148	.03005
87	33	.09016	.08462	.07950	.07477	.07038	.06632	.06256	.05907	.05583	.05281	.05001	.04741	.04498	.04272	.04060	.03863	.03679	.03507	.03346	.03195
87	34	.09462	.08890	.08361	.07871	.07417	.06995	.06604	.06240	.05902	.05588	.05295	.05023	.04768	.04531	.04309	.04102	.03908	.03727	.03557	.03398
87	35	.09932	.09342	.08795	.08288	.07817	.07380	.06973	.06595	.06243	.05915	.05609	.05324	.05058	.04809	.04577	.04359	.04155	.03964	.03785	.03617
87	36	.10425	.09817	.09252	.08727	.08240	.07786	.07364	.06971	.06604	.06262	.05943	.05645	.05366	.05106	.04862	.04633	.04419	.04218	.04029	.03852
87	37	.10943	.10316	.09733	.09191	.08686	.08216	.07777	.07369	.06987	.06631	.06298	.05987	.05695	.05422	.05166	.04927	.04702	.04490	.04292	.04105
87	38	.11488	.10842	.10240	.09680	.09158	.08671	.08216	.07791	.07395	.07024	.06676	.06351	.06047	.05761	.05493	.05241	.05005	.04783	.04574	.04377
87	39	.12059	.11394	.10774	.10196	.09656	.09151	.08680	.08239	.07827	.07441	.07079	.06740	.06421	.06123	.05842	.05578	.05330	.05097	.04877	.04670
87	40	.12659	.11975	.11336	.10740	.10182	.09660	.09172	.08715	.08286	.07885	.07508	.07154	.06822	.06510	.06216	.05940	.05679	.05434	.05203	.04985
87	41	.13290	.12587	.11929	.11314	.10738	.10199	.09693	.09219	.08775	.08357	.07965	.07596	.07250	.06924	.06617	.06327	.06055	.05797	.05554	.05325
87	42	.13952	.13229	.12553	.11919	.11325	.10768	.10245	.09754	.09293	.08859	.08451	.08067	.07706	.07366	.07045	.06742	.06456	.06187	.05932	.05691
87	43	.14645	.13903	.13207	.12555	.11942	.11367	.10827	.10319	.09840	.09391	.08967	.08568	.08191	.07836	.07501	.07185	.06886	.06603	.06336	.06082
87	44	.15368	.14608	.13893	.13222	.12591	.11998	.11440	.10914	.10419	.09953	.09513	.09098	.08706	.08336	.07986	.07656	.07343	.07047	.06767	.06501
87	45	.16121	.15342	.14608	.13919	.13269	.12658	.12082	.11539	.11027	.10543	.10087	.09656	.09248	.08863	.08499	.08154	.07827	.07518	.07224	.06946
87	46	.16904	.16106	.15354	.14645	.13978	.13348	.12754	.12194	.11664	.11164	.10691	.10244	.09820	.09420	.09040	.08680	.08339	.08016	.07709	.07417
87	47	.17714	.16898	.16127	.15400	.14715	.14067	.13455	.12877	.12330	.11812	.11323	.10859	.10420	.10003	.09609	.09234	.08878	.08541	.08220	.07915
87	48	.18554	.17719	.16930	.16186	.15481	.14816	.14186	.13590	.13026	.12491	.11985	.11505	.11049	.10617	.10206	.09817	.09446	.09094	.08759	.08440
87	49	.19423	.18570	.17763	.17000	.16278	.15595	.14947	.14334	.13752	.13200	.12677	.12180	.11708	.11260	.10834	.10429	.10043	.09676	.09327	.08994
87	50	.20322	.19451	.18627	.17847	.17107	.16406	.15740	.15109	.14510	.13942	.13401	.12888	.12399	.11935	.11493	.11072	.10671	.10290	.09926	.09579
87	51	.21250	.20363	.19522	.18724	.17966	.17248	.16565	.15917	.15300	.14714	.14157	.13627	.13122	.12641	.12183	.11747	.11331	.10934	.10555	.10194
87	52	.22205	.21302	.20444	.19629	.18854	.18118	.17419	.16753	.16120	.15517	.14943	.14396	.13874	.13377	.12903	.12451	.12020	.11607	.11214	.10837
87	53	.23187	.22267	.21393	.20562	.19771	.19018	.18301	.17619	.16968	.16349	.15758	.15194	.14657	.14143	.13653	.13185	.12738	.12310	.11902	.11510
87	54	.24194	.23259	.22369	.21522	.20715	.19945	.19212	.18513	.17846	.17210	.16602	.16022	.15468	.14939	.14433	.13949	.13486	.13043	.12619	.12213
87	55	.25227	.24278	.23373	.22510	.21687	.20902	.20152	.19437	.18753	.18101	.17477	.16880	.16310	.15765	.15243	.14743	.14264	.13806	.13367	.12946
87	56	.26286	.25322	.24403	.23525	.22687	.21886	.21121	.20389	.19690	.19021	.18381	.17769	.17183	.16621	.16083	.15568	.15074	.14600	.14145	.13709
87	57	.27368	.26392	.25458	.24566	.23714	.22898	.22118	.21371	.20656	.19971	.19315	.18687	.18085	.17508	.16954	.16423	.15913	.15424	.14954	.14503
87	58	.28472	.27483	.26537	.25631	.24765	.23935	.23139	.22378	.21648	.20948	.20276	.19633	.19015	.18422	.17853	.17306	.16781	.16277	.15792	.15326
87	59	.29594	.28594	.27635	.26717	.25837	.24993	.24184	.23407	.22663	.21948	.21262	.20603	.19970	.19362	.18777	.18215	.17675	.17155	.16655	.16174
87	60	.30733	.29722	.28753	.27822	.26929	.26073	.25250	.24460	.23701	.22971	.22271	.21597	.20949	.20326	.19727	.19150	.18594	.18060	.17545	.17049
87	61	.31891	.30870	.29890	.28949	.28044	.27175	.26339	.25536	.24763	.24020	.23305	.22617	.21955	.21317	.20703	.20111	.19541	.18992	.18462	.17952
87	62	.33070	.32040	.31050	.30098	.29183	.28302	.27454	.26638	.25853	.25097	.24368	.23666	.22990	.22338	.21710	.21104	.20519	.19955	.19411	.18886
87	63	.34269	.33232	.32233	.31272	.30346	.29454	.28595	.27768	.26970	.26201	.25460	.24745	.24055	.23389	.22747	.22127	.21529	.20951	.20393	.19853
87	64	.35486	.34442	.33436	.32466	.31531	.30630	.29761	.28922	.28113	.27332	.26578	.25850	.25148	.24469	.23814	.23180	.22568	.21976	.21404	.20851
87	65	.36720	.35671	.34658	.33681	.32738	.31828	.30949	.30100	.29280	.28488	.27723	.26983	.26269	.25577	.24909	.24263	.23638	.23033	.22447	.21881
87	66	.37972	.36918	.35900	.34917	.33967	.33049	.32161	.31303	.30474	.29671	.28895	.28145	.27418	.26715	.26035	.25376	.24738	.24121	.23523	.22943
87	67	.39242	.38186	.37164	.36175	.35219	.34294	.33399	.32533	.31695	.30883	.30097	.29336	.28599	.27885	.27193	.26523	.25873	.25243	.24633	.24041
87	68	.40528	.39469	.38444	.37452	.36491	.35560	.34659	.33785	.32939	.32119	.31325	.30554	.29807	.29083	.28380	.27699	.27038	.26397	.25775	.25170
87	69	.41823	.40764	.39737	.38742	.37778	.36843	.35936	.35056	.34203	.33376	.32573	.31794	.31039	.30305	.29593	.28901	.28230	.27578	.26944	.26329
87	70	.43123	.42064	.41037	.40041	.39074	.38135	.37224	.36340	.35481	.34647	.33838	.33051	.32287	.31545	.30824	.30123	.29442	.28780	.28136	.27510
87	71	.44422	.43365	.42338	.41341	.40373	.39432	.38518	.37630	.36766	.35927	.35112	.34319	.33547	.32798	.32068	.31359	.30669	.29998	.29344	.28709

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
87	72	.45716	.44662	.43637	.42641	.41673	.40730	.39814	.38923	.38056	.37213	.36392	.35593	.34816	.34060	.33323	.32606	.31908	.31228	.30566	.29922
87	73	.47003	.45953	.44932	.43937	.42969	.42027	.41110	.40217	.39347	.38501	.37676	.36873	.36090	.35328	.34585	.33862	.33157	.32469	.31799	.31146
87	74	.48285	.47240	.46222	.45231	.44265	.43324	.42407	.41513	.40642	.39793	.38966	.38159	.37372	.36605	.35858	.35128	.34417	.33723	.33046	.32385
87	75	.49562	.48524	.47511	.46524	.45561	.44623	.43707	.42814	.41942	.41092	.40263	.39454	.38664	.37894	.37141	.36407	.35691	.34991	.34308	.33641
87	76	.50835	.49805	.48799	.47817	.46858	.45923	.45010	.44118	.43248	.42398	.41568	.40758	.39966	.39193	.38438	.37700	.36979	.36275	.35587	.34915
87	77	.52100	.51078	.50080	.49105	.48152	.47221	.46312	.45423	.44555	.43706	.42877	.42066	.41274	.40500	.39742	.39002	.38279	.37571	.36879	.36202
87	78	.53352	.52340	.51350	.50383	.49437	.48512	.47607	.46723	.45858	.45012	.44184	.43375	.42583	.41808	.41050	.40309	.39583	.38873	.38178	.37498
87	79	.54583	.53581	.52601	.51642	.50704	.49786	.48888	.48008	.47147	.46305	.45480	.44673	.43883	.43109	.42351	.41609	.40883	.40171	.39475	.38792
87	80	.55782	.54792	.53823	.52873	.51944	.51033	.50142	.49269	.48413	.47575	.46754	.45950	.45162	.44390	.43634	.42893	.42166	.41455	.40757	.40074
87	81	.56943	.55966	.55007	.54068	.53148	.52246	.51362	.50496	.49646	.48814	.47998	.47197	.46413	.45644	.44890	.44150	.43425	.42714	.42017	.41333
87	82	.58063	.57098	.56151	.55223	.54312	.53420	.52544	.51685	.50842	.50016	.49205	.48410	.47630	.46864	.46113	.45376	.44653	.43943	.43247	.42563
87	83	.59139	.58187	.57253	.56336	.55436	.54553	.53686	.52835	.52000	.51180	.50376	.49586	.48811	.48050	.47302	.46569	.45848	.45141	.44446	.43764
87	84	.60177	.59238	.58316	.57411	.56522	.55649	.54791	.53950	.53123	.52311	.51513	.50729	.49960	.49204	.48461	.47731	.47015	.46311	.45619	.44939
87	85	.61176	.60251	.59342	.58449	.57571	.56709	.55862	.55029	.54211	.53407	.52617	.51841	.51077	.50327	.49590	.48865	.48153	.47453	.46765	.46088
87	86	.62129	.61218	.60322	.59441	.58575	.57724	.56888	.56065	.55256	.54461	.53679	.52910	.52154	.51410	.50679	.49960	.49253	.48557	.47873	.47200
87	87	.63027	.62130	.61247	.60379	.59525	.58685	.57859	.57046	.56247	.55460	.54687	.53926	.53177	.52440	.51716	.51003	.50301	.49611	.48931	.48263
88	0	.02450	.02286	.02141	.02011	.01896	.01792	.01700	.01616	.01541	.01473	.01412	.01356	.01305	.01258	.01215	.01176	.01140	.01106	.01075	.01046
88	1	.01883	.01717	.01569	.01439	.01323	.01220	.01128	.01045	.00971	.00905	.00845	.00792	.00743	.00699	.00659	.00622	.00589	.00558	.00530	.00505
88	2	.01945	.01772	.01619	.01482	.01361	.01253	.01157	.01070	.00993	.00923	.00861	.00804	.00753	.00707	.00665	.00626	.00591	.00559	.00530	.00503
88	3	.02031	.01851	.01690	.01548	.01421	.01308	.01207	.01117	.01035	.00962	.00896	.00837	.00783	.00734	.00689	.00649	.00612	.00578	.00547	.00518
88	4	.02132	.01944	.01776	.01628	.01495	.01377	.01270	.01175	.01090	.01013	.00943	.00881	.00824	.00772	.00725	.00682	.00643	.00607	.00574	.00544
88	5	.02245	.02049	.01874	.01719	.01580	.01456	.01344	.01244	.01154	.01073	.01000	.00934	.00874	.00819	.00770	.00724	.00683	.00645	.00610	.00578
88	6	.02367	.02163	.01981	.01818	.01673	.01543	.01426	.01321	.01227	.01142	.01064	.00995	.00931	.00873	.00821	.00773	.00729	.00689	.00652	.00617
88	7	.02500	.02287	.02097	.01928	.01776	.01639	.01517	.01407	.01307	.01218	.01136	.01063	.00996	.00935	.00879	.00828	.00782	.00739	.00700	.00663
88	8	.02643	.02421	.02223	.02045	.01886	.01744	.01615	.01500	.01395	.01301	.01215	.01137	.01067	.01002	.00944	.00890	.00840	.00795	.00753	.00715
88	9	.02796	.02565	.02358	.02173	.02007	.01857	.01723	.01601	.01492	.01392	.01302	.01220	.01146	.01078	.01016	.00959	.00907	.00859	.00814	.00773
88	10	.02961	.02720	.02505	.02311	.02138	.01981	.01840	.01713	.01598	.01493	.01398	.01312	.01233	.01162	.01096	.01036	.00980	.00930	.00883	.00839
88	11	.03136	.02885	.02661	.02459	.02277	.02114	.01966	.01833	.01712	.01602	.01502	.01411	.01328	.01252	.01183	.01119	.01061	.01007	.00957	.00911
88	12	.03320	.03060	.02826	.02615	.02426	.02255	.02100	.01960	.01833	.01718	.01613	.01517	.01430	.01350	.01277	.01209	.01147	.01090	.01038	.00989
88	13	.03511	.03240	.02997	.02777	.02579	.02401	.02239	.02092	.01959	.01838	.01727	.01627	.01535	.01450	.01373	.01302	.01237	.01177	.01121	.01070
88	14	.03704	.03423	.03169	.02941	.02734	.02547	.02378	.02224	.02085	.01958	.01842	.01736	.01639	.01550	.01469	.01394	.01325	.01262	.01203	.01148
88	15	.03898	.03605	.03342	.03103	.02888	.02693	.02516	.02355	.02209	.02076	.01954	.01843	.01741	.01648	.01562	.01483	.01411	.01344	.01281	.01224
88	16	.04091	.03787	.03513	.03265	.03040	.02836	.02651	.02483	.02330	.02191	.02063	.01946	.01839	.01741	.01651	.01568	.01492	.01421	.01356	.01295
88	17	.04284	.03969	.03684	.03426	.03192	.02979	.02786	.02611	.02450	.02304	.02170	.02048	.01936	.01833	.01738	.01650	.01570	.01495	.01427	.01363
88	18	.04481	.04154	.03858	.03589	.03345	.03124	.02922	.02738	.02571	.02418	.02278	.02149	.02031	.01923	.01823	.01732	.01647	.01568	.01496	.01429
88	19	.04685	.04346	.04038	.03759	.03505	.03274	.03063	.02871	.02696	.02535	.02389	.02254	.02130	.02016	.01912	.01815	.01726	.01643	.01567	.01496
88	20	.04900	.04547	.04227	.03937	.03672	.03431	.03212	.03011	.02828	.02660	.02506	.02365	.02235	.02115	.02005	.01904	.01810	.01723	.01642	.01568
88	21	.05125	.04760	.04427	.04125	.03850	.03599	.03369	.03160	.02968	.02792	.02631	.02483	.02347	.02221	.02105	.01998	.01899	.01808	.01723	.01644
88	22	.05361	.04982	.04638	.04323	.04037	.03775	.03536	.03317	.03116	.02932	.02763	.02608	.02465	.02333	.02211	.02098	.01994	.01898	.01808	.01725
88	23	.05611	.05218	.04860	.04533	.04235	.03962	.03712	.03484	.03274	.03081	.02904	.02741	.02591	.02452	.02324	.02206	.02096	.01995	.01900	.01813
88	24	.05875	.05467	.05096	.04756	.04446	.04162	.03901	.03662	.03443	.03241	.03056	.02885	.02727	.02582	.02447	.02322	.02207	.02100	.02000	.01908
88	25	.06155	.05733	.05347	.04994	.04671	.04375	.04104	.03854	.03625	.03414	.03220	.03040	.02875	.02722	.02580	.02449	.02327	.02214	.02109	.02012
88	26	.06451	.06014	.05614	.05248	.04912	.04603	.04320	.04060	.03820	.03599	.03396	.03208	.03034	.02873	.02724	.02586	.02458	.02339	.02228	.02125
88	27	.06767	.06314	.05899	.05519	.05169	.04848	.04553	.04281	.04031	.03800	.03586	.03389	.03207	.03038	.02881	.02736	.02601	.02475	.02358	.02249
88	28	.07099	.06630	.06200	.05805	.05442	.05108	.04800	.04517	.04255	.04013	.03790	.03583	.03392	.03214	.03049	.02896	.02754	.02622	.02498	.02383
88	29	.07449	.06964	.06518	.06109	.05731	.05384	.05063	.04767	.04494	.04241	.04007	.03791	.03590	.03403	.03230	.03069	.02919	.02780	.02649	.02528
88	30	.07817	.07315	.06854	.06428	.06037	.05675	.05341	.05033	.04747	.04483	.04238	.04011	.03801	.03605	.03423	.03253	.03096	.02948	.02811	.02683
88	31	.08203	.07684	.07206	.06765	.06358	.05983	.05635	.05313	.05016	.04740	.04483	.04246	.04025	.03819	.03628	.03450	.03283	.03128	.02983	.02848
88	32	.08608	.08072	.07577	.07120	.06698	.06307	.05946	.05611	.05300	.05012	.04744	.04495	.04263	.04048	.03847	.03659	.03484	.03321	.03168	.03025
88	33	.09034	.08480	.07969	.07496	.07058	.06652	.06276	.05927	.05603	.05302	.05022	.04761	.04518	.04292	.04081	.03884	.03700	.03528	.03367	.03216

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
88	34	.09481	.08910	.08381	.07891	.07437	.07016	.06624	.06261	.05923	.05609	.05317	.05044	.04790	.04553	.04331	.04124	.03930	.03749	.03579	.03420
88	35	.09953	.09363	.08816	.08309	.07839	.07401	.06995	.06617	.06265	.05937	.05632	.05347	.05081	.04832	.04600	.04382	.04178	.03988	.03808	.03640
88	36	.10447	.09839	.09274	.08750	.08262	.07809	.07387	.06994	.06628	.06286	.05967	.05669	.05390	.05130	.04886	.04658	.04444	.04243	.04054	.03877
88	37	.10966	.10339	.09757	.09215	.08710	.08240	.07802	.07393	.07012	.06656	.06323	.06012	.05721	.05448	.05192	.04953	.04728	.04516	.04318	.04131
88	38	.11512	.10866	.10265	.09705	.09183	.08697	.08242	.07818	.07421	.07050	.06703	.06378	.06074	.05788	.05521	.05269	.05033	.04811	.04602	.04405
88	39	.12085	.11420	.10801	.10223	.09683	.09179	.08708	.08267	.07855	.07469	.07108	.06769	.06450	.06152	.05871	.05608	.05360	.05126	.04907	.04699
88	40	.12687	.12004	.11365	.10769	.10211	.09690	.09202	.08745	.08317	.07915	.07539	.07185	.06853	.06541	.06247	.05971	.05711	.05466	.05235	.05017
88	41	.13321	.12618	.11960	.11345	.10770	.10231	.09726	.09252	.08807	.08390	.07998	.07630	.07283	.06957	.06651	.06361	.06089	.05832	.05589	.05359
88	42	.13985	.13263	.12586	.11953	.11359	.10802	.10280	.09789	.09328	.08895	.08487	.08104	.07742	.07402	.07081	.06779	.06493	.06224	.05969	.05728
88	43	.14680	.13939	.13244	.12592	.11980	.11405	.10865	.10357	.09879	.09429	.09006	.08607	.08231	.07876	.07541	.07225	.06926	.06643	.06376	.06123
88	44	.15407	.14647	.13933	.13262	.12632	.12039	.11481	.10956	.10461	.09995	.09555	.09140	.08749	.08379	.08030	.07699	.07387	.07091	.06811	.06545
88	45	.16164	.15384	.14652	.13962	.13314	.12703	.12127	.11584	.11072	.10589	.10133	.09702	.09295	.08910	.08546	.08201	.07875	.07565	.07272	.06994
88	46	.16950	.16152	.15401	.14693	.14026	.13397	.12803	.12243	.11714	.11214	.10741	.10294	.09871	.09471	.09092	.08732	.08391	.08068	.07761	.07470
88	47	.17765	.16948	.16179	.15453	.14767	.14120	.13509	.12931	.12384	.11867	.11378	.10914	.10475	.10059	.09665	.09290	.08935	.08597	.08277	.07972
88	48	.18609	.17774	.16987	.16242	.15539	.14874	.14244	.13649	.13085	.12551	.12045	.11565	.11110	.10678	.10268	.09878	.09508	.09156	.08821	.08502
88	49	.19482	.18630	.17825	.17062	.16341	.15658	.15011	.14398	.13817	.13265	.12742	.12246	.11774	.11326	.10901	.10496	.10110	.09744	.09394	.09062
88	50	.20387	.19517	.18694	.17914	.17175	.16474	.15810	.15179	.14581	.14013	.13473	.12960	.12472	.12007	.11566	.11145	.10745	.10363	.09999	.09652
88	51	.21321	.20435	.19594	.18797	.18041	.17323	.16641	.15993	.15377	.14792	.14235	.13705	.13201	.12721	.12263	.11827	.11411	.11014	.10636	.10274
88	52	.22283	.21380	.20523	.19709	.18935	.18200	.17501	.16836	.16204	.15601	.15028	.14481	.13960	.13464	.12990	.12538	.12107	.11695	.11301	.10925
88	53	.23271	.22353	.21480	.20649	.19859	.19107	.18391	.17709	.17060	.16441	.15850	.15287	.14750	.14237	.13748	.13280	.12833	.12406	.11997	.11606
88	54	.24286	.23352	.22463	.21617	.20811	.20042	.19310	.18612	.17946	.17310	.16703	.16124	.15570	.15041	.14536	.14052	.13589	.13147	.12723	.12317
88	55	.25327	.24379	.23475	.22613	.21791	.21007	.20259	.19544	.18861	.18209	.17586	.16991	.16421	.15876	.15354	.14855	.14377	.13919	.13480	.13059
88	56	.26394	.25432	.24514	.23637	.22800	.22000	.21236	.20506	.19808	.19139	.18500	.17889	.17303	.16742	.16205	.15690	.15196	.14722	.14268	.13832
88	57	.27485	.26510	.25579	.24688	.23837	.23022	.22243	.21497	.20783	.20099	.19445	.18817	.18216	.17639	.17086	.16555	.16046	.15557	.15088	.14637
88	58	.28599	.27612	.26667	.25763	.24898	.24069	.23275	.22514	.21785	.21086	.20416	.19773	.19156	.18564	.17996	.17450	.16925	.16421	.15937	.15471
88	59	.29731	.28732	.27776	.26859	.25980	.25138	.24330	.23555	.22812	.22098	.21413	.20755	.20122	.19515	.18931	.18370	.17830	.17311	.16812	.16331
88	60	.30881	.29872	.28904	.27976	.27084	.26229	.25408	.24619	.23861	.23133	.22433	.21761	.21114	.20492	.19893	.19317	.18762	.18228	.17714	.17218
88	61	.32050	.31032	.30053	.29114	.28211	.27343	.26509	.25707	.24936	.24194	.23480	.22793	.22132	.21495	.20882	.20291	.19722	.19173	.18644	.18134
88	62	.33241	.32214	.31226	.30276	.29362	.28483	.27637	.26823	.26039	.25284	.24557	.23856	.23181	.22530	.21902	.21297	.20714	.20150	.19607	.19082
88	63	.34453	.33418	.32422	.31463	.30539	.29650	.28792	.27966	.27170	.26403	.25663	.24949	.24260	.23596	.22955	.22336	.21738	.21161	.20603	.20064
88	64	.35684	.34643	.33639	.32672	.31739	.30840	.29972	.29136	.28328	.27549	.26797	.26070	.25369	.24691	.24037	.23404	.22793	.22202	.21631	.21078
88	65	.36933	.35886	.34876	.33902	.32961	.32053	.31177	.30330	.29512	.28722	.27958	.27220	.26506	.25816	.25149	.24504	.23880	.23275	.22691	.22125
88	66	.38200	.37150	.36135	.35154	.34207	.33291	.32406	.31550	.30723	.29922	.29148	.28399	.27674	.26972	.26293	.25636	.24999	.24382	.23784	.23206
88	67	.39488	.38435	.37416	.36430	.35477	.34555	.33662	.32798	.31962	.31153	.30369	.29609	.28874	.28161	.27471	.26802	.26153	.25524	.24915	.24323
88	68	.40792	.39737	.38715	.37726	.36768	.35841	.34942	.34071	.33227	.32409	.31617	.30848	.30103	.29380	.28679	.27999	.27340	.26699	.26078	.25475
88	69	.42107	.41052	.40029	.39037	.38076	.37144	.36240	.35363	.34513	.33688	.32888	.32111	.31357	.30625	.29914	.29224	.28554	.27903	.27271	.26656
88	70	.43428	.42373	.41350	.40357	.39394	.38459	.37551	.36669	.35813	.34982	.34175	.33391	.32629	.31888	.31169	.30470	.29790	.29129	.28487	.27862
88	71	.44748	.43696	.42674	.41681	.40716	.39779	.38868	.37983	.37123	.36287	.35473	.34683	.33914	.33166	.32439	.31731	.31043	.30373	.29721	.29086
88	72	.46066	.45016	.43996	.43005	.42040	.41102	.40189	.39302	.38438	.37598	.36780	.35984	.35209	.34454	.33720	.33005	.32309	.31630	.30970	.30326
88	73	.47377	.46332	.45315	.44326	.43362	.42424	.41511	.40622	.39756	.38912	.38091	.37290	.36510	.35750	.35010	.34288	.33585	.32899	.32231	.31579
88	74	.48684	.47645	.46632	.45646	.44685	.43748	.42835	.41946	.41079	.40233	.39409	.38605	.37821	.37057	.36311	.35584	.34875	.34183	.33507	.32848
88	75	.49988	.48956	.47949	.46967	.46010	.45076	.44164	.43276	.42408	.41562	.40736	.39930	.39144	.38376	.37626	.36895	.36180	.35483	.34801	.34136
88	76	.51290	.50265	.49265	.48290	.47337	.46407	.45498	.44611	.43745	.42900	.42073	.41267	.40478	.39708	.38956	.38221	.37502	.36800	.36114	.35444
88	77	.52585	.51570	.50578	.49609	.48663	.47737	.46833	.45950	.45086	.44242	.43417	.42610	.41821	.41050	.40296	.39559	.38838	.38132	.37442	.36768
88	78	.53869	.52864	.51882	.50921	.49981	.49063	.48164	.47285	.46425	.45583	.44760	.43955	.43167	.42396	.41641	.40903	.40180	.39473	.38780	.38102
88	79	.55133	.54139	.53167	.52216	.51284	.50373	.49480	.48607	.47752	.46914	.46095	.45292	.44506	.43736	.42982	.42243	.41520	.40811	.40117	.39437
88	80	.56367	.55385	.54424	.53483	.52561	.51657	.50773	.49905	.49056	.48224	.47408	.46609	.45825	.45058	.44305	.43568	.42845	.42136	.41442	.40761
88	81	.57563	.56595	.55646	.54715	.53803	.52908	.52031	.51172	.50329	.49502	.48692	.47897	.47117	.46353	.45603	.44868	.44146	.43438	.42744	.42063
88	82	.58719	.57763	.56826	.55907	.55005	.54121	.53252	.52401	.51565	.50745	.49941	.49151	.48376	.47615	.46869	.46136	.45417	.44711	.44018	.43338
88	83	.59832	.58890	.57966	.57058	.56167	.55293	.54434	.53591	.52764	.51951	.51153	.50369	.49600	.48844	.48102	.47373	.46657	.45954	.45263	.44584

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
88	84	.60906	.59978	.59067	.58172	.57293	.56429	.55581	.54747	.53928	.53123	.52333	.51556	.50793	.50042	.49305	.48581	.47869	.47169	.46481	.45805
88	85	.61943	.61030	.60132	.59250	.58383	.57531	.56693	.55869	.55060	.54264	.53481	.52712	.51955	.51211	.50480	.49761	.49054	.48358	.47674	.47002
88	86	.62934	.62036	.61152	.60283	.59428	.58588	.57761	.56948	.56148	.55361	.54587	.53826	.53077	.52340	.51615	.50902	.50200	.49510	.48831	.48163
88	87	.63870	.62986	.62116	.61260	.60418	.59589	.58774	.57971	.57181	.56404	.55639	.54886	.54145	.53416	.52698	.51991	.51296	.50611	.49937	.49273
88	88	.64750	.63880	.63024	.62181	.61351	.60534	.59730	.58938	.58158	.57391	.56635	.55891	.55158	.54436	.53726	.53026	.52337	.51658	.50990	.50332
89	0	.02466	.02302	.02157	.02028	.01912	.01809	.01717	.01634	.01559	.01491	.01430	.01374	.01323	.01277	.01234	.01195	.01159	.01126	.01095	.01066
89	1	.01886	.01720	.01573	.01442	.01326	.01223	.01131	.01049	.00975	.00909	.00849	.00795	.00747	.00703	.00663	.00626	.00593	.00562	.00534	.00509
89	2	.01948	.01775	.01621	.01485	.01364	.01256	.01160	.01073	.00996	.00926	.00864	.00807	.00756	.00710	.00668	.00629	.00594	.00562	.00533	.00506
89	3	.02033	.01853	.01693	.01551	.01424	.01311	.01210	.01119	.01038	.00965	.00899	.00839	.00785	.00737	.00692	.00652	.00615	.00581	.00550	.00521
89	4	.02134	.01946	.01779	.01630	.01497	.01379	.01273	.01178	.01092	.01015	.00946	.00883	.00826	.00775	.00728	.00685	.00646	.00610	.00577	.00547
89	5	.02247	.02051	.01876	.01721	.01582	.01458	.01347	.01247	.01157	.01076	.01003	.00937	.00876	.00822	.00772	.00727	.00685	.00647	.00612	.00580
89	6	.02370	.02165	.01983	.01821	.01676	.01545	.01429	.01324	.01229	.01144	.01067	.00997	.00934	.00876	.00823	.00775	.00732	.00691	.00654	.00620
89	7	.02503	.02290	.02100	.01930	.01778	.01642	.01520	.01409	.01310	.01220	.01139	.01065	.00998	.00938	.00882	.00831	.00785	.00742	.00702	.00666
89	8	.02645	.02424	.02225	.02048	.01889	.01746	.01618	.01502	.01398	.01304	.01218	.01140	.01070	.01005	.00947	.00893	.00843	.00798	.00756	.00718
89	9	.02799	.02568	.02362	.02176	.02010	.01861	.01726	.01605	.01495	.01396	.01306	.01224	.01149	.01081	.01019	.00962	.00910	.00862	.00818	.00777
89	10	.02964	.02724	.02509	.02315	.02142	.01985	.01844	.01717	.01602	.01497	.01402	.01316	.01238	.01166	.01100	.01040	.00985	.00934	.00887	.00844
89	11	.03140	.02890	.02665	.02464	.02282	.02119	.01971	.01837	.01716	.01607	.01507	.01416	.01333	.01257	.01188	.01124	.01066	.01012	.00962	.00917
89	12	.03326	.03065	.02831	.02621	.02431	.02260	.02106	.01966	.01839	.01724	.01619	.01523	.01436	.01356	.01283	.01215	.01154	.01097	.01044	.00995
89	13	.03517	.03247	.03003	.02784	.02586	.02407	.02245	.02099	.01966	.01845	.01734	.01634	.01542	.01458	.01380	.01309	.01244	.01184	.01128	.01077
89	14	.03711	.03430	.03177	.02948	.02742	.02555	.02386	.02232	.02093	.01965	.01850	.01744	.01647	.01559	.01477	.01402	.01333	.01270	.01211	.01157
89	15	.03906	.03613	.03350	.03112	.02896	.02701	.02524	.02364	.02218	.02084	.01963	.01852	.01750	.01657	.01571	.01492	.01420	.01353	.01291	.01233
89	16	.04099	.03795	.03521	.03273	.03049	.02845	.02661	.02493	.02340	.02200	.02072	.01956	.01849	.01751	.01661	.01578	.01501	.01431	.01365	.01305
89	17	.04293	.03978	.03693	.03435	.03201	.02989	.02796	.02620	.02460	.02314	.02180	.02058	.01946	.01843	.01748	.01661	.01580	.01506	.01437	.01373
89	18	.04491	.04163	.03867	.03599	.03355	.03134	.02932	.02749	.02581	.02428	.02288	.02160	.02042	.01934	.01834	.01742	.01657	.01579	.01507	.01439
89	19	.04695	.04356	.04048	.03768	.03515	.03284	.03073	.02882	.02706	.02546	.02399	.02265	.02141	.02027	.01923	.01826	.01737	.01655	.01578	.01507
89	20	.04909	.04557	.04238	.03947	.03683	.03442	.03222	.03022	.02839	.02671	.02517	.02376	.02246	.02127	.02017	.01915	.01821	.01734	.01654	.01579
89	21	.05135	.04770	.04438	.04136	.03861	.03610	.03380	.03171	.02979	.02803	.02642	.02494	.02358	.02233	.02117	.02010	.01911	.01820	.01735	.01656
89	22	.05372	.04993	.04648	.04334	.04048	.03786	.03547	.03328	.03127	.02944	.02775	.02619	.02476	.02344	.02223	.02110	.02006	.01910	.01821	.01737
89	23	.05621	.05229	.04871	.04544	.04246	.03973	.03724	.03495	.03286	.03093	.02916	.02753	.02603	.02464	.02337	.02218	.02109	.02007	.01913	.01825
89	24	.05886	.05479	.05107	.04768	.04457	.04173	.03913	.03674	.03455	.03254	.03068	.02897	.02740	.02594	.02459	.02335	.02220	.02112	.02013	.01921
89	25	.06166	.05744	.05359	.05006	.04683	.04387	.04116	.03867	.03638	.03427	.03232	.03053	.02888	.02735	.02593	.02462	.02340	.02228	.02123	.02025
89	26	.06463	.06026	.05626	.05260	.04924	.04616	.04333	.04073	.03833	.03612	.03409	.03221	.03047	.02886	.02738	.02600	.02472	.02353	.02242	.02139
89	27	.06779	.06326	.05912	.05531	.05182	.04861	.04566	.04295	.04044	.03813	.03600	.03403	.03221	.03052	.02895	.02750	.02615	.02490	.02373	.02264
89	28	.07112	.06643	.06213	.05819	.05456	.05122	.04814	.04531	.04269	.04028	.03804	.03598	.03406	.03229	.03064	.02911	.02769	.02637	.02513	.02398
89	29	.07463	.06978	.06532	.06123	.05746	.05398	.05078	.04782	.04509	.04256	.04022	.03806	.03605	.03419	.03246	.03085	.02935	.02795	.02665	.02544
89	30	.07831	.07330	.06868	.06443	.06052	.05690	.05357	.05048	.04763	.04499	.04254	.04027	.03817	.03621	.03439	.03270	.03112	.02965	.02828	.02699
89	31	.08218	.07699	.07222	.06781	.06374	.05999	.05651	.05330	.05032	.04756	.04500	.04263	.04042	.03836	.03645	.03467	.03301	.03146	.03001	.02865
89	32	.08623	.08088	.07593	.07137	.06715	.06324	.05963	.05628	.05317	.05029	.04762	.04513	.04281	.04066	.03865	.03677	.03503	.03339	.03186	.03043
89	33	.09051	.08497	.07986	.07513	.07075	.06670	.06294	.05945	.05621	.05320	.05040	.04780	.04537	.04311	.04100	.03903	.03719	.03547	.03386	.03235
89	34	.09499	.08928	.08399	.07909	.07455	.07034	.06643	.06280	.05943	.05629	.05336	.05064	.04810	.04573	.04351	.04144	.03951	.03769	.03600	.03440
89	35	.09971	.09382	.08835	.08329	.07858	.07421	.07015	.06637	.06286	.05958	.05653	.05368	.05102	.04853	.04621	.04403	.04200	.04009	.03830	.03662
89	36	.10467	.09859	.09295	.08770	.08283	.07830	.07408	.07015	.06649	.06308	.05989	.05691	.05413	.05152	.04909	.04680	.04466	.04265	.04077	.03900
89	37	.10987	.10360	.09778	.09236	.08732	.08262	.07824	.07416	.07035	.06679	.06346	.06035	.05744	.05472	.05216	.04976	.04752	.04540	.04342	.04155
89	38	.11534	.10889	.10288	.09728	.09207	.08720	.08266	.07842	.07445	.07075	.06728	.06403	.06099	.05813	.05546	.05294	.05058	.04836	.04627	.04431
89	39	.12109	.11444	.10825	.10247	.09708	.09204	.08733	.08293	.07881	.07495	.07134	.06795	.06477	.06179	.05898	.05635	.05387	.05154	.04934	.04727
89	40	.12713	.12029	.11391	.10795	.10238	.09717	.09229	.08772	.08344	.07943	.07567	.07213	.06882	.06570	.06276	.06000	.05740	.05495	.05264	.05046
89	41	.13348	.12645	.11988	.11374	.10799	.10260	.09755	.09281	.08837	.08420	.08029	.07660	.07314	.06988	.06682	.06392	.06120	.05863	.05620	.05391
89	42	.14014	.13293	.12617	.11984	.11390	.10834	.10311	.09821	.09360	.08927	.08520	.08137	.07776	.07436	.07115	.06813	.06527	.06258	.06003	.05762
89	43	.14712	.13972	.13277	.12625	.12014	.11439	.10899	.10392	.09914	.09465	.09041	.08643	.08267	.07912	.07577	.07261	.06962	.06680	.06413	.06160
89	44	.15442	.14682	.13969	.13299	.12669	.12076	.11519	.10994	.10499	.10033	.09594	.09179	.08788	.08418	.08069	.07739	.07427	.07131	.06851	.06586

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
89	45	.16202	.15423	.14691	.14002	.13354	.12743	.12168	.11625	.11114	.10631	.10175	.09745	.09338	.08953	.08589	.08245	.07918	.07609	.07316	.07038
89	46	.16992	.16194	.15444	.14736	.14070	.13441	.12848	.12288	.11759	.11260	.10787	.10341	.09918	.09518	.09139	.08779	.08439	.08116	.07809	.07518
89	47	.17810	.16994	.16225	.15500	.14815	.14168	.13557	.12980	.12434	.11917	.11428	.10965	.10526	.10110	.09716	.09342	.08987	.08649	.08329	.08024
89	48	.18658	.17825	.17037	.16294	.15591	.14926	.14297	.13702	.13139	.12605	.12100	.11620	.11165	.10733	.10324	.09934	.09564	.09212	.08878	.08559
89	49	.19536	.18685	.17880	.17118	.16398	.15715	.15069	.14456	.13875	.13325	.12802	.12306	.11835	.11387	.10962	.10557	.10172	.09805	.09457	.09124
89	50	.20446	.19577	.18754	.17975	.17237	.16537	.15873	.15243	.14645	.14077	.13538	.13025	.12538	.12074	.11632	.11212	.10812	.10431	.10067	.09720
89	51	.21385	.20500	.19660	.18864	.18108	.17391	.16710	.16062	.15447	.14863	.14306	.13777	.13273	.12793	.12336	.11900	.11484	.11088	.10710	.10348
89	52	.22353	.21451	.20595	.19782	.19009	.18275	.17576	.16912	.16280	.15678	.15105	.14559	.14039	.13543	.13070	.12618	.12187	.11775	.11382	.11006
89	53	.23348	.22430	.21558	.20728	.19939	.19188	.18473	.17792	.17143	.16525	.15935	.15372	.14836	.14323	.13834	.13367	.12920	.12493	.12085	.11695
89	54	.24369	.23436	.22549	.21703	.20898	.20131	.19399	.18702	.18036	.17401	.16795	.16216	.15663	.15135	.14630	.14147	.13684	.13242	.12819	.12413
89	55	.25417	.24470	.23567	.22707	.21886	.21103	.20355	.19642	.18960	.18309	.17686	.17091	.16522	.15978	.15457	.14958	.14480	.14023	.13584	.13164
89	56	.26492	.25531	.24614	.23739	.22903	.22104	.21341	.20612	.19915	.19247	.18609	.17998	.17413	.16853	.16316	.15801	.15308	.14835	.14381	.13946
89	57	.27592	.26618	.25688	.24799	.23948	.23135	.22357	.21612	.20899	.20216	.19562	.18936	.18335	.17759	.17207	.16677	.16168	.15680	.15211	.14760
89	58	.28714	.27728	.26785	.25883	.25019	.24191	.23399	.22639	.21911	.21213	.20544	.19902	.19286	.18694	.18127	.17581	.17057	.16554	.16070	.15604
89	59	.29855	.28859	.27904	.26988	.26111	.25270	.24464	.23690	.22948	.22235	.21551	.20894	.20262	.19656	.19073	.18512	.17973	.17455	.16956	.16476
89	60	.31015	.30008	.29042	.28115	.27226	.26372	.25552	.24764	.24008	.23281	.22583	.21911	.21265	.20644	.20046	.19470	.18916	.18383	.17869	.17374
89	61	.32195	.31178	.30202	.29264	.28363	.27497	.26664	.25864	.25094	.24354	.23641	.22955	.22295	.21659	.21047	.20457	.19888	.19340	.18812	.18302
89	62	.33396	.32371	.31386	.30438	.29526	.28649	.27804	.26992	.26209	.25456	.24730	.24030	.23356	.22706	.22080	.21475	.20893	.20330	.19787	.19263
89	63	.34620	.33588	.32594	.31637	.30715	.29828	.28972	.28148	.27354	.26588	.25849	.25136	.24449	.23786	.23145	.22527	.21931	.21354	.20797	.20259
89	64	.35864	.34825	.33824	.32859	.31929	.31031	.30166	.29331	.28525	.27748	.26997	.26272	.25572	.24896	.24242	.23611	.23001	.22411	.21840	.21288
89	65	.37126	.36082	.35075	.34103	.33165	.32259	.31385	.30540	.29724	.28935	.28173	.27437	.26725	.26036	.25370	.24726	.24103	.23499	.22916	.22351
89	66	.38408	.37361	.36349	.35371	.34426	.33513	.32630	.31776	.30951	.30152	.29380	.28632	.27909	.27209	.26531	.25874	.25239	.24623	.24026	.23448
89	67	.39712	.38661	.37646	.36663	.35713	.34793	.33903	.33042	.32208	.31400	.30618	.29861	.29127	.28416	.27727	.27059	.26411	.25784	.25175	.24585
89	68	.41032	.39981	.38963	.37977	.37022	.36097	.35201	.34333	.33491	.32676	.31885	.31118	.30375	.29654	.28955	.28276	.27618	.26979	.26358	.25756
89	69	.42366	.41314	.40295	.39307	.38349	.37420	.36519	.35645	.34797	.33975	.33176	.32402	.31650	.30919	.30210	.29522	.28853	.28204	.27573	.26959
89	70	.43705	.42655	.41636	.40647	.39687	.38755	.37850	.36972	.36119	.35290	.34485	.33703	.32944	.32205	.31488	.30790	.30112	.29453	.28812	.28188
89	71	.45046	.43998	.42981	.41992	.41031	.40097	.39190	.38308	.37451	.36617	.35807	.35019	.34252	.33506	.32781	.32075	.31389	.30720	.30070	.29437
89	72	.46385	.45341	.44325	.43338	.42377	.41443	.40534	.39650	.38789	.37952	.37137	.36343	.35571	.34819	.34087	.33374	.32679	.32003	.31344	.30702
89	73	.47718	.46679	.45667	.44682	.43723	.42789	.41880	.40994	.40132	.39291	.38473	.37675	.36898	.36141	.35403	.34683	.33982	.33298	.32632	.31981
89	74	.49049	.48015	.47008	.46027	.45070	.44138	.43230	.42344	.41480	.40639	.39818	.39017	.38236	.37475	.36732	.36007	.35300	.34609	.33936	.33279
89	75	.50378	.49352	.48351	.47374	.46422	.45492	.44586	.43701	.42838	.41996	.41173	.40371	.39587	.38823	.38076	.37347	.36635	.35939	.35260	.34597
89	76	.51706	.50688	.49695	.48724	.47777	.46852	.45949	.45066	.44205	.43363	.42541	.41738	.40953	.40186	.39436	.38704	.37988	.37289	.36605	.35936
89	77	.53030	.52022	.51037	.50074	.49133	.48213	.47315	.46436	.45577	.44737	.43916	.43114	.42329	.41561	.40810	.40076	.39357	.38655	.37967	.37295
89	78	.54344	.53347	.52371	.51417	.50484	.49571	.48678	.47804	.46949	.46113	.45294	.44493	.43709	.42942	.42191	.41456	.40736	.40031	.39342	.38666
89	79	.55639	.54654	.53689	.52745	.51821	.50915	.50029	.49161	.48312	.47480	.46665	.45867	.45085	.44319	.43569	.42834	.42114	.41408	.40717	.40040
89	80	.56906	.55933	.54980	.54047	.53132	.52235	.51357	.50496	.49653	.48826	.48016	.47221	.46443	.45680	.44931	.44198	.43479	.42773	.42082	.41404
89	81	.58136	.57177	.56236	.55314	.54409	.53523	.52653	.51800	.50963	.50143	.49338	.48549	.47774	.47014	.46269	.45538	.44820	.44116	.43426	.42748
89	82	.59326	.58380	.57452	.56542	.55648	.54772	.53911	.53067	.52238	.51425	.50626	.49842	.49073	.48318	.47576	.46848	.46133	.45431	.44742	.44065
89	83	.60473	.59542	.58628	.57730	.56848	.55982	.55131	.54296	.53476	.52670	.51879	.51101	.50338	.49588	.48851	.48127	.47415	.46716	.46030	.45355
89	84	.61583	.60667	.59766	.58881	.58011	.57157	.56317	.55492	.54681	.53883	.53100	.52330	.51573	.50829	.50097	.49378	.48671	.47976	.47293	.46621
89	85	.62657	.61755	.60869	.59997	.59141	.58298	.57469	.56655	.55853	.55066	.54291	.53528	.52779	.52042	.51316	.50603	.49901	.49211	.48532	.47864
89	86	.63685	.62799	.61927	.61069	.60225	.59395	.58578	.57775	.56984	.56206	.55440	.54686	.53945	.53215	.52497	.51790	.51094	.50409	.49735	.49072
89	87	.64657	.63786	.62929	.62085	.61255	.60437	.59632	.58839	.58059	.57291	.56535	.55790	.55057	.54335	.53624	.52924	.52235	.51556	.50888	.50230
89	88	.65573	.64718	.63875	.63044	.62227	.61422	.60628	.59847	.59078	.58320	.57573	.56838	.56114	.55400	.54697	.54005	.53322	.52650	.51988	.51335
89	89	.66433	.65591	.64762	.63946	.63141	.62348	.61567	.60797	.60039	.59291	.58554	.57828	.57113	.56408	.55713	.55028	.54353	.53687	.53032	.52385
90	0	.02481	.02318	.02173	.02044	.01928	.01826	.01733	.01651	.01576	.01508	.01447	.01392	.01341	.01295	.01253	.01214	.01178	.01145	.01114	.01085
90	1	.01889	.01723	.01576	.01446	.01330	.01227	.01135	.01052	.00978	.00912	.00853	.00799	.00750	.00706	.00666	.00630	.00596	.00566	.00538	.00512
90	2	.01950	.01777	.01624	.01488	.01367	.01259	.01162	.01076	.00999	.00929	.00867	.00810	.00759	.00713	.00671	.00632	.00597	.00565	.00536	.00509
90	3	.02036	.01855	.01695	.01553	.01426	.01313	.01212	.01122	.01040	.00967	.00901	.00842	.00788	.00739	.00695	.00654	.00617	.00583	.00552	.00524
90	4	.02136	.01948	.01781	.01632	.01500	.01381	.01275	.01180	.01095	.01018	.00948	.00885	.00829	.00777	.00730	.00687	.00648	.00612	.00579	.00549

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
90	5	.02249	.02053	.01878	.01723	.01584	.01460	.01349	.01249	.01159	.01078	.01005	.00939	.00879	.00824	.00775	.00729	.00688	.00650	.00615	.00583
90	6	.02372	.02167	.01985	.01823	.01678	.01548	.01431	.01326	.01232	.01146	.01069	.00999	.00936	.00878	.00826	.00778	.00734	.00694	.00657	.00622
90	7	.02505	.02292	.02102	.01933	.01781	.01644	.01522	.01412	.01312	.01223	.01142	.01068	.01001	.00940	.00884	.00834	.00787	.00744	.00705	.00669
90	8	.02648	.02426	.02228	.02051	.01892	.01749	.01621	.01505	.01401	.01306	.01221	.01143	.01072	.01008	.00949	.00896	.00846	.00801	.00759	.00721
90	9	.02802	.02571	.02364	.02179	.02013	.01864	.01729	.01608	.01498	.01399	.01309	.01227	.01152	.01084	.01022	.00965	.00913	.00865	.00821	.00780
90	10	.02968	.02727	.02512	.02319	.02145	.01989	.01848	.01720	.01605	.01501	.01406	.01320	.01241	.01169	.01104	.01044	.00988	.00937	.00891	.00847
90	11	.03144	.02894	.02669	.02468	.02286	.02123	.01975	.01842	.01721	.01611	.01511	.01420	.01338	.01262	.01193	.01129	.01070	.01017	.00967	.00921
90	12	.03330	.03070	.02836	.02626	.02436	.02265	.02111	.01971	.01844	.01729	.01624	.01528	.01441	.01361	.01288	.01221	.01159	.01102	.01049	.01001
90	13	.03523	.03252	.03009	.02790	.02592	.02413	.02251	.02105	.01972	.01851	.01741	.01640	.01548	.01464	.01387	.01316	.01250	.01190	.01135	.01083
90	14	.03718	.03437	.03183	.02955	.02748	.02562	.02393	.02239	.02100	.01973	.01857	.01751	.01654	.01566	.01485	.01410	.01341	.01277	.01219	.01164
90	15	.03913	.03621	.03357	.03119	.02904	.02709	.02532	.02371	.02225	.02092	.01971	.01860	.01758	.01665	.01579	.01501	.01428	.01361	.01299	.01242
90	16	.04107	.03803	.03529	.03281	.03057	.02854	.02669	.02501	.02348	.02209	.02081	.01965	.01858	.01760	.01670	.01587	.01510	.01440	.01375	.01314
90	17	.04301	.03986	.03702	.03444	.03210	.02998	.02805	.02629	.02469	.02323	.02189	.02067	.01955	.01852	.01757	.01670	.01590	.01515	.01447	.01383
90	18	.04499	.04172	.03876	.03608	.03364	.03143	.02941	.02758	.02590	.02437	.02297	.02169	.02051	.01943	.01844	.01752	.01667	.01589	.01517	.01449
90	19	.04704	.04364	.04057	.03778	.03524	.03293	.03083	.02891	.02716	.02556	.02409	.02274	.02151	.02037	.01933	.01836	.01747	.01665	.01588	.01518
90	20	.04918	.04566	.04247	.03956	.03692	.03451	.03232	.03032	.02848	.02681	.02527	.02386	.02256	.02137	.02027	.01925	.01832	.01745	.01664	.01590
90	21	.05144	.04779	.04447	.04145	.03870	.03619	.03390	.03181	.02989	.02814	.02653	.02505	.02368	.02243	.02127	.02021	.01922	.01831	.01746	.01667
90	22	.05381	.05003	.04658	.04344	.04058	.03796	.03557	.03338	.03138	.02954	.02785	.02630	.02487	.02355	.02234	.02121	.02017	.01921	.01832	.01749
90	23	.05631	.05238	.04881	.04554	.04256	.03984	.03734	.03506	.03296	.03104	.02927	.02764	.02614	.02476	.02348	.02230	.02120	.02019	.01924	.01837
90	24	.05896	.05489	.05117	.04778	.04468	.04184	.03924	.03685	.03466	.03265	.03079	.02908	.02751	.02605	.02471	.02347	.02231	.02124	.02025	.01932
90	25	.06176	.05755	.05369	.05017	.04694	.04399	.04127	.03878	.03649	.03438	.03244	.03065	.02899	.02746	.02605	.02474	.02353	.02240	.02135	.02037
90	26	.06474	.06037	.05637	.05271	.04936	.04628	.04345	.04084	.03845	.03624	.03421	.03233	.03059	.02899	.02750	.02612	.02484	.02365	.02254	.02151
90	27	.06790	.06338	.05923	.05543	.05194	.04873	.04578	.04307	.04057	.03826	.03613	.03416	.03233	.03065	.02908	.02763	.02628	.02503	.02386	.02277
90	28	.07123	.06655	.06226	.05831	.05468	.05134	.04827	.04544	.04282	.04041	.03817	.03611	.03420	.03242	.03078	.02925	.02783	.02651	.02527	.02412
90	29	.07475	.06990	.06545	.06136	.05759	.05411	.05091	.04795	.04522	.04270	.04036	.03820	.03619	.03433	.03260	.03099	.02949	.02810	.02680	.02558
90	30	.07844	.07343	.06882	.06457	.06065	.05704	.05371	.05062	.04777	.04513	.04269	.04042	.03832	.03636	.03454	.03285	.03127	.02980	.02843	.02715
90	31	.08231	.07713	.07236	.06795	.06389	.06013	.05666	.05345	.05047	.04771	.04516	.04278	.04057	.03852	.03661	.03483	.03317	.03162	.03017	.02882
90	32	.08638	.08102	.07608	.07152	.06730	.06340	.05978	.05644	.05333	.05045	.04778	.04529	.04298	.04082	.03881	.03694	.03519	.03356	.03203	.03060
90	33	.09066	.08513	.08001	.07529	.07091	.06686	.06310	.05961	.05638	.05337	.05057	.04797	.04554	.04328	.04118	.03921	.03737	.03565	.03404	.03253
90	34	.09515	.08944	.08415	.07926	.07472	.07051	.06661	.06298	.05960	.05646	.05354	.05082	.04828	.04591	.04370	.04163	.03969	.03788	.03618	.03459
90	35	.09988	.09399	.08853	.08346	.07876	.07439	.07033	.06656	.06304	.05977	.05671	.05387	.05121	.04872	.04640	.04423	.04219	.04029	.03850	.03682
90	36	.10484	.09877	.09313	.08789	.08302	.07849	.07427	.07035	.06669	.06327	.06009	.05711	.05433	.05173	.04929	.04701	.04487	.04286	.04098	.03921
90	37	.11006	.10380	.09797	.09256	.08752	.08282	.07845	.07437	.07056	.06700	.06367	.06057	.05766	.05493	.05238	.04998	.04773	.04562	.04364	.04177
90	38	.11554	.10909	.10309	.09749	.09228	.08741	.08287	.07864	.07467	.07097	.06750	.06426	.06122	.05836	.05569	.05318	.05082	.04860	.04651	.04454
90	39	.12130	.11466	.10847	.10269	.09730	.09227	.08756	.08316	.07904	.07519	.07158	.06819	.06501	.06203	.05923	.05659	.05412	.05179	.04959	.04752
90	40	.12736	.12053	.11415	.10819	.10262	.09741	.09254	.08797	.08369	.07968	.07592	.07239	.06907	.06596	.06302	.06027	.05767	.05522	.05291	.05073
90	41	.13372	.12670	.12014	.11400	.10825	.10286	.09781	.09308	.08864	.08447	.08056	.07688	.07342	.07016	.06710	.06421	.06148	.05892	.05649	.05420
90	42	.14041	.13320	.12644	.12011	.11418	.10862	.10340	.09850	.09389	.08957	.08550	.08166	.07806	.07466	.07145	.06843	.06558	.06288	.06034	.05793
90	43	.14741	.14001	.13307	.12655	.12044	.11470	.10930	.10423	.09946	.09497	.09074	.08675	.08299	.07945	.07610	.07294	.06996	.06714	.06446	.06194
90	44	.15474	.14714	.14001	.13331	.12702	.12110	.11552	.11028	.10534	.10068	.09629	.09215	.08824	.08454	.08105	.07775	.07463	.07168	.06888	.06622
90	45	.16236	.15458	.14726	.14038	.13390	.12780	.12205	.11663	.11151	.10669	.10214	.09783	.09377	.08992	.08628	.08284	.07958	.07649	.07356	.07078
90	46	.17029	.16232	.15482	.14775	.14109	.13481	.12888	.12329	.11800	.11301	.10829	.10383	.09960	.09560	.09182	.08822	.08482	.08159	.07853	.07561
90	47	.17851	.17036	.16267	.15542	.14858	.14212	.13601	.13024	.12478	.11962	.11473	.11011	.10572	.10157	.09763	.09389	.09034	.08697	.08376	.08072
90	48	.18703	.17870	.17083	.16340	.15638	.14973	.14345	.13751	.13188	.12654	.12149	.11670	.11215	.10784	.10374	.09985	.09616	.09264	.08930	.08611
90	49	.19585	.18734	.17930	.17169	.16449	.15767	.15121	.14509	.13929	.13378	.12856	.12360	.11890	.11442	.11017	.10613	.10228	.09862	.09513	.09181
90	50	.20499	.19631	.18809	.18030	.17293	.16593	.15930	.15301	.14703	.14136	.13597	.13085	.12597	.12134	.11693	.11273	.10873	.10492	.10129	.09782
90	51	.21443	.20558	.19720	.18924	.18169	.17453	.16772	.16125	.15511	.14927	.14371	.13842	.13338	.12859	.12402	.11966	.11551	.11155	.10777	.10416
90	52	.22416	.21515	.20660	.19847	.19075	.18342	.17644	.16981	.16349	.15748	.15176	.14630	.14110	.13615	.13142	.12691	.12260	.11849	.11456	.11080
90	53	.23416	.22500	.21628	.20800	.20012	.19261	.18547	.17867	.17219	.16601	.16012	.15450	.14914	.14402	.13913	.13446	.13000	.12573	.12165	.11775
90	54	.24444	.23512	.22625	.21781	.20977	.20210	.19480	.18783	.18118	.17484	.16879	.16300	.15748	.15220	.14715	.14233	.13771	.13329	.12906	.12501

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
90	55	.25498	.24553	.23651	.22792	.21972	.21190	.20443	.19730	.19049	.18399	.17777	.17183	.16614	.16071	.15550	.15052	.14575	.14117	.13679	.13259
90	56	.26580	.25621	.24705	.23831	.22996	.22199	.21437	.20708	.20012	.19345	.18708	.18098	.17513	.16954	.16417	.15903	.15411	.14938	.14485	.14050
90	57	.27687	.26715	.25786	.24899	.24049	.23237	.22460	.21717	.21005	.20323	.19670	.19044	.18444	.17869	.17317	.16788	.16280	.15792	.15323	.14873
90	58	.28818	.27834	.26892	.25991	.25128	.24302	.23511	.22752	.22026	.21329	.20660	.20019	.19404	.18813	.18246	.17701	.17178	.16675	.16192	.15727
90	59	.29968	.28973	.28019	.27106	.26230	.25390	.24585	.23813	.23071	.22360	.21677	.21021	.20390	.19785	.19202	.18643	.18104	.17586	.17088	.16608
90	60	.31136	.30131	.29167	.28241	.27354	.26501	.25683	.24897	.24142	.23416	.22718	.22048	.21403	.20782	.20185	.19611	.19058	.18525	.18012	.17517
90	61	.32325	.31310	.30336	.29400	.28501	.27636	.26805	.26006	.25238	.24499	.23787	.23103	.22443	.21809	.21197	.20608	.20040	.19493	.18965	.18456
90	62	.33537	.32514	.31530	.30584	.29675	.28799	.27956	.27145	.26364	.25612	.24887	.24189	.23516	.22867	.22242	.21639	.21057	.20495	.19953	.19430
90	63	.34771	.33741	.32750	.31795	.30875	.29989	.29136	.28313	.27520	.26756	.26019	.25307	.24621	.23959	.23320	.22703	.22107	.21532	.20976	.20438
90	64	.36026	.34990	.33992	.33029	.32101	.31205	.30342	.29509	.28705	.27929	.27179	.26456	.25757	.25082	.24430	.23800	.23191	.22602	.22032	.21481
90	65	.37301	.36260	.35256	.34286	.33350	.32447	.31574	.30731	.29917	.29130	.28370	.27635	.26924	.26237	.25572	.24929	.24307	.23705	.23122	.22558
90	66	.38597	.37552	.36543	.35567	.34625	.33714	.32833	.31982	.31158	.30362	.29591	.28845	.28124	.27425	.26748	.26093	.25459	.24844	.24249	.23672
90	67	.39914	.38867	.37855	.36875	.35927	.35010	.34122	.33263	.32431	.31626	.30846	.30090	.29358	.28649	.27961	.27295	.26649	.26022	.25414	.24825
90	68	.41251	.40202	.39187	.38205	.37253	.36331	.35437	.34571	.33732	.32919	.32130	.31366	.30624	.29905	.29207	.28530	.27873	.27235	.26616	.26015
90	69	.42600	.41553	.40537	.39552	.38597	.37671	.36773	.35902	.35057	.34236	.33440	.32668	.31918	.31190	.30482	.29796	.29128	.28480	.27851	.27239
90	70	.43958	.42912	.41896	.40911	.39954	.39025	.38124	.37248	.36398	.35572	.34770	.33990	.33232	.32496	.31780	.31085	.30408	.29750	.29111	.28488
90	71	.45317	.44274	.43260	.42275	.41318	.40388	.39484	.38605	.37750	.36920	.36112	.35326	.34562	.33819	.33096	.32392	.31707	.31040	.30391	.29760
90	72	.46676	.45636	.44625	.43641	.42685	.41754	.40849	.39968	.39111	.38276	.37464	.36674	.35904	.35154	.34424	.33713	.33021	.32346	.31689	.31049
90	73	.48029	.46995	.45988	.45007	.44052	.43122	.42217	.41335	.40476	.39639	.38824	.38029	.37255	.36500	.35764	.35047	.34348	.33666	.33001	.32353
90	74	.49382	.48353	.47351	.46375	.45423	.44495	.43590	.42709	.41849	.41011	.40193	.39395	.38618	.37859	.37118	.36396	.35691	.35003	.34332	.33676
90	75	.50734	.49713	.48717	.47746	.46798	.45874	.44972	.44091	.43232	.42394	.41575	.40776	.39996	.39234	.38490	.37763	.37054	.36361	.35684	.35022
90	76	.52087	.51075	.50087	.49122	.48180	.47260	.46362	.45484	.44627	.43789	.42971	.42171	.41390	.40626	.39880	.39150	.38437	.37740	.37059	.36392
90	77	.53437	.52435	.51456	.50499	.49564	.48650	.47756	.46883	.46029	.45193	.44376	.43578	.42796	.42032	.41285	.40554	.39838	.39138	.38453	.37783
90	78	.54779	.53789	.52820	.51872	.50945	.50038	.49151	.48282	.47432	.46601	.45787	.44990	.44210	.43446	.42699	.41967	.41251	.40549	.39862	.39189
90	79	.56104	.55126	.54168	.53231	.52313	.51414	.50534	.49672	.48828	.48001	.47191	.46397	.45620	.44858	.44112	.43381	.42664	.41962	.41274	.40600
90	80	.57401	.56436	.55491	.54565	.53657	.52768	.51896	.51041	.50204	.49382	.48577	.47788	.47014	.46256	.45512	.44782	.44067	.43365	.42677	.42002
90	81	.58663	.57712	.56780	.55865	.54969	.54089	.53226	.52380	.51550	.50735	.49936	.49152	.48383	.47628	.46887	.46161	.45447	.44747	.44060	.43385
90	82	.59884	.58948	.58029	.57127	.56242	.55373	.54520	.53683	.52861	.52054	.51262	.50484	.49720	.48970	.48233	.47510	.46800	.46102	.45417	.44744
90	83	.61065	.60144	.59239	.58350	.57477	.56619	.55777	.54949	.54136	.53337	.52553	.51782	.51024	.50279	.49548	.48829	.48122	.47428	.46745	.46075
90	84	.62209	.61303	.60412	.59537	.58677	.57831	.57000	.56183	.55379	.54590	.53813	.53050	.52299	.51561	.50835	.50122	.49420	.48730	.48051	.47384
90	85	.63317	.62427	.61551	.60690	.59843	.59010	.58191	.57385	.56592	.55812	.55045	.54290	.53547	.52816	.52097	.51390	.50694	.50009	.49335	.48671
90	86	.64381	.63506	.62646	.61799	.60966	.60146	.59339	.58545	.57763	.56993	.56236	.55490	.54756	.54033	.53321	.52621	.51931	.51252	.50583	.49925
90	87	.65388	.64530	.63685	.62853	.62034	.61227	.60432	.59650	.58879	.58120	.57372	.56636	.55911	.55196	.54493	.53800	.53117	.52444	.51782	.51129
90	88	.66340	.65497	.64667	.63849	.63044	.62250	.61468	.60697	.59938	.59190	.58453	.57726	.57010	.56305	.55609	.54924	.54249	.53583	.52927	.52280
90	89	.67234	.66406	.65591	.64788	.63996	.63215	.62445	.61687	.60939	.60202	.59475	.58758	.58052	.57355	.56668	.55991	.55324	.54665	.54016	.53376
90	90	.68069	.67256	.66456	.65666	.64887	.64119	.63362	.62615	.61879	.61152	.60436	.59729	.59032	.58345	.57667	.56998	.56338	.55688	.55046	.54412
91	0	.02495	.02332	.02187	.02058	.01944	.01841	.01749	.01667	.01592	.01525	.01464	.01409	.01358	.01312	.01270	.01231	.01196	.01163	.01132	.01104
91	1	.01892	.01726	.01579	.01448	.01333	.01230	.01138	.01055	.00982	.00915	.00856	.00802	.00754	.00709	.00669	.00633	.00600	.00569	.00542	.00516
91	2	.01952	.01779	.01626	.01490	.01369	.01261	.01165	.01079	.01001	.00932	.00869	.00813	.00762	.00715	.00673	.00635	.00600	.00568	.00539	.00512
91	3	.02038	.01857	.01697	.01555	.01428	.01315	.01214	.01124	.01042	.00969	.00904	.00844	.00790	.00741	.00697	.00656	.00619	.00586	.00555	.00526
91	4	.02138	.01950	.01783	.01634	.01501	.01383	.01277	.01182	.01097	.01020	.00950	.00888	.00831	.00779	.00732	.00689	.00650	.00614	.00582	.00551
91	5	.02251	.02055	.01880	.01725	.01586	.01462	.01351	.01251	.01161	.01080	.01007	.00941	.00881	.00826	.00777	.00731	.00690	.00652	.00617	.00585
91	6	.02374	.02169	.01987	.01825	.01680	.01550	.01433	.01328	.01234	.01148	.01071	.01001	.00938	.00880	.00828	.00780	.00736	.00696	.00659	.00625
91	7	.02507	.02294	.02104	.01935	.01783	.01646	.01524	.01414	.01315	.01225	.01144	.01070	.01003	.00942	.00887	.00836	.00789	.00747	.00707	.00671
91	8	.02650	.02428	.02230	.02053	.01894	.01751	.01623	.01507	.01403	.01309	.01223	.01145	.01075	.01010	.00952	.00898	.00849	.00803	.00762	.00723
91	9	.02804	.02574	.02367	.02182	.02016	.01866	.01732	.01610	.01501	.01402	.01312	.01230	.01155	.01087	.01025	.00968	.00916	.00868	.00824	.00783
91	10	.02971	.02730	.02515	.02322	.02148	.01992	.01851	.01724	.01608	.01504	.01409	.01323	.01244	.01173	.01107	.01047	.00992	.00941	.00894	.00851
91	11	.03148	.02897	.02673	.02471	.02290	.02127	.01979	.01845	.01725	.01615	.01515	.01424	.01342	.01266	.01196	.01133	.01074	.01021	.00971	.00925
91	12	.03335	.03074	.02841	.02630	.02441	.02270	.02115	.01976	.01849	.01733	.01629	.01533	.01446	.01366	.01293	.01226	.01164	.01107	.01054	.01006
91	13	.03528	.03257	.03014	.02795	.02597	.02418	.02257	.02110	.01977	.01856	.01746	.01646	.01554	.01470	.01392	.01322	.01256	.01196	.01141	.01089

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
91	14	.03724	.03442	.03189	.02961	.02754	.02568	.02399	.02245	.02106	.01979	.01863	.01758	.01661	.01572	.01491	.01416	.01348	.01284	.01225	.01171
91	15	.03919	.03627	.03364	.03126	.02911	.02716	.02539	.02378	.02232	.02099	.01978	.01867	.01765	.01672	.01587	.01508	.01435	.01369	.01307	.01249
91	16	.04114	.03810	.03536	.03289	.03064	.02861	.02676	.02509	.02356	.02216	.02089	.01972	.01866	.01768	.01678	.01595	.01519	.01448	.01383	.01322
91	17	.04309	.03994	.03709	.03451	.03218	.03005	.02813	.02637	.02477	.02331	.02198	.02075	.01963	.01861	.01766	.01679	.01598	.01524	.01455	.01392
91	18	.04507	.04180	.03884	.03615	.03372	.03151	.02949	.02766	.02599	.02446	.02306	.02178	.02060	.01952	.01853	.01761	.01676	.01598	.01526	.01459
91	19	.04711	.04372	.04065	.03786	.03532	.03301	.03091	.02900	.02725	.02564	.02418	.02283	.02160	.02046	.01942	.01845	.01756	.01674	.01598	.01527
91	20	.04926	.04574	.04255	.03965	.03701	.03460	.03241	.03040	.02857	.02690	.02536	.02395	.02265	.02146	.02036	.01935	.01841	.01754	.01674	.01600
91	21	.05153	.04788	.04456	.04154	.03879	.03628	.03399	.03190	.02998	.02823	.02662	.02514	.02378	.02253	.02137	.02030	.01932	.01840	.01756	.01677
91	22	.05390	.05011	.04667	.04353	.04066	.03805	.03566	.03348	.03147	.02964	.02795	.02640	.02497	.02365	.02244	.02131	.02027	.01931	.01842	.01759
91	23	.05640	.05247	.04890	.04563	.04265	.03993	.03744	.03515	.03306	.03114	.02937	.02774	.02624	.02486	.02358	.02240	.02130	.02029	.01935	.01847
91	24	.05905	.05498	.05127	.04787	.04477	.04194	.03934	.03695	.03476	.03275	.03089	.02919	.02761	.02616	.02481	.02357	.02242	.02135	.02036	.01943
91	25	.06186	.05764	.05379	.05027	.04704	.04408	.04137	.03888	.03659	.03448	.03254	.03075	.02910	.02757	.02616	.02485	.02363	.02251	.02146	.02048
91	26	.06483	.06047	.05647	.05281	.04946	.04638	.04355	.04095	.03856	.03635	.03432	.03244	.03070	.02910	.02761	.02623	.02495	.02377	.02266	.02163
91	27	.06800	.06348	.05934	.05554	.05205	.04884	.04589	.04318	.04068	.03837	.03624	.03427	.03245	.03076	.02920	.02775	.02640	.02515	.02398	.02289
91	28	.07134	.06666	.06236	.05842	.05479	.05146	.04838	.04555	.04294	.04052	.03829	.03623	.03432	.03255	.03090	.02937	.02795	.02663	.02540	.02425
91	29	.07486	.07002	.06557	.06147	.05770	.05423	.05103	.04808	.04535	.04282	.04049	.03832	.03632	.03446	.03273	.03112	.02962	.02823	.02693	.02572
91	30	.07856	.07355	.06894	.06469	.06078	.05717	.05383	.05075	.04790	.04526	.04282	.04055	.03845	.03649	.03468	.03299	.03141	.02994	.02857	.02729
91	31	.08243	.07726	.07248	.06808	.06402	.06026	.05679	.05358	.05061	.04785	.04529	.04292	.04071	.03866	.03675	.03497	.03331	.03176	.03032	.02896
91	32	.08651	.08115	.07621	.07165	.06744	.06353	.05992	.05658	.05347	.05060	.04792	.04544	.04312	.04097	.03896	.03709	.03535	.03371	.03219	.03076
91	33	.09079	.08526	.08015	.07543	.07105	.06700	.06325	.05976	.05653	.05352	.05072	.04812	.04570	.04344	.04133	.03937	.03753	.03581	.03420	.03269
91	34	.09529	.08958	.08430	.07941	.07487	.07066	.06676	.06313	.05976	.05662	.05370	.05098	.04844	.04607	.04386	.04179	.03986	.03805	.03635	.03476
91	35	.10003	.09414	.08868	.08362	.07892	.07455	.07049	.06672	.06321	.05993	.05688	.05404	.05138	.04890	.04658	.04440	.04237	.04046	.03868	.03700
91	36	.10500	.09893	.09329	.08805	.08319	.07866	.07445	.07052	.06686	.06345	.06027	.05729	.05451	.05191	.04947	.04719	.04506	.04305	.04117	.03940
91	37	.11023	.10397	.09815	.09273	.08770	.08300	.07863	.07455	.07074	.06719	.06386	.06076	.05785	.05512	.05257	.05018	.04793	.04582	.04384	.04197
91	38	.11572	.10927	.10327	.09768	.09247	.08761	.08307	.07883	.07487	.07117	.06770	.06446	.06142	.05857	.05589	.05338	.05102	.04881	.04672	.04476
91	39	.12149	.11485	.10867	.10289	.09750	.09247	.08777	.08337	.07925	.07540	.07179	.06841	.06523	.06225	.05945	.05682	.05434	.05201	.04981	.04775
91	40	.12756	.12073	.11436	.10840	.10284	.09763	.09276	.08819	.08392	.07991	.07615	.07262	.06931	.06619	.06326	.06050	.05791	.05546	.05315	.05097
91	41	.13394	.12692	.12036	.11422	.10848	.10309	.09805	.09332	.08888	.08472	.08081	.07713	.07367	.07042	.06735	.06446	.06174	.05917	.05675	.05446
91	42	.14065	.13344	.12669	.12036	.11443	.10887	.10366	.09876	.09416	.08983	.08576	.08193	.07833	.07493	.07173	.06871	.06586	.06316	.06062	.05821
91	43	.14767	.14027	.13333	.12682	.12071	.11497	.10958	.10451	.09974	.09525	.09103	.08704	.08329	.07974	.07640	.07324	.07026	.06744	.06477	.06224
91	44	.15502	.14743	.14030	.13361	.12731	.12140	.11583	.11058	.10565	.10099	.09660	.09246	.08856	.08486	.08138	.07808	.07496	.07200	.06921	.06656
91	45	.16266	.15489	.14757	.14070	.13422	.12812	.12238	.11696	.11185	.10703	.10248	.09818	.09412	.09027	.08664	.08320	.07994	.07685	.07392	.07114
91	46	.17062	.16266	.15516	.14810	.14144	.13516	.12924	.12365	.11837	.11338	.10866	.10420	.09998	.09599	.09220	.08861	.08521	.08198	.07892	.07601
91	47	.17887	.17072	.16304	.15580	.14896	.14250	.13640	.13064	.12518	.12002	.11514	.11052	.10614	.10198	.09805	.09431	.09076	.08739	.08419	.08115
91	48	.18742	.17910	.17124	.16381	.15679	.15016	.14388	.13794	.13231	.12698	.12194	.11715	.11261	.10829	.10420	.10031	.09662	.09311	.08976	.08658
91	49	.19628	.18778	.17974	.17214	.16494	.15813	.15168	.14556	.13976	.13426	.12905	.12409	.11939	.11492	.11067	.10663	.10278	.09913	.09564	.09232
91	50	.20546	.19678	.18857	.18080	.17342	.16644	.15981	.15352	.14755	.14188	.13650	.13138	.12651	.12188	.11748	.11328	.10928	.10548	.10185	.09838
91	51	.21494	.20611	.19773	.18978	.18223	.17507	.16828	.16182	.15568	.14984	.14428	.13900	.13397	.12918	.12461	.12026	.11611	.11216	.10838	.10477
91	52	.22472	.21572	.20717	.19906	.19135	.18402	.17705	.17042	.16411	.15811	.15239	.14694	.14174	.13679	.13207	.12756	.12326	.11915	.11522	.11147
91	53	.23477	.22562	.21691	.20864	.20076	.19327	.18613	.17934	.17286	.16669	.16080	.15519	.14983	.14472	.13984	.13517	.13072	.12645	.12238	.11848
91	54	.24510	.23580	.22694	.21851	.21047	.20282	.19552	.18856	.18192	.17558	.16953	.16376	.15824	.15297	.14793	.14311	.13849	.13408	.12985	.12580
91	55	.25571	.24626	.23726	.22867	.22048	.21267	.20521	.19809	.19129	.18480	.17859	.17265	.16697	.16154	.15634	.15136	.14660	.14203	.13765	.13345
91	56	.26659	.25700	.24786	.23913	.23079	.22283	.21522	.20794	.20099	.19433	.18796	.18187	.17603	.17044	.16509	.15995	.15503	.15031	.14578	.14144
91	57	.27773	.26802	.25875	.24988	.24140	.23329	.22553	.21810	.21099	.20418	.19766	.19141	.18542	.17967	.17416	.16888	.16380	.15893	.15425	.14975
91	58	.28910	.27928	.26988	.26088	.25226	.24402	.23611	.22854	.22128	.21432	.20765	.20125	.19510	.18920	.18354	.17810	.17287	.16785	.16302	.15838
91	59	.30068	.29074	.28122	.27210	.26336	.25498	.24694	.23923	.23182	.22472	.21790	.21135	.20505	.19900	.19319	.18760	.18222	.17705	.17207	.16728
91	60	.31244	.30241	.29278	.28355	.27468	.26617	.25800	.25015	.24261	.23537	.22840	.22171	.21527	.20907	.20311	.19737	.19185	.18653	.18141	.17647
91	61	.32442	.31429	.30456	.29522	.28624	.27761	.26932	.26134	.25367	.24629	.23919	.23235	.22577	.21944	.21333	.20745	.20178	.19631	.19104	.18596
91	62	.33662	.32641	.31660	.30716	.29808	.28934	.28093	.27283	.26503	.25752	.25029	.24332	.23660	.23013	.22388	.21786	.21205	.20644	.20103	.19580
91	63	.34906	.33879	.32889	.31936	.31018	.30134	.29283	.28462	.27670	.26907	.26171	.25461	.24777	.24116	.23478	.22862	.22267	.21692	.21137	.20600

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
91	64	.36172	.35138	.34142	.33181	.32255	.31362	.30500	.29668	.28866	.28092	.27344	.26622	.25925	.25251	.24600	.23971	.23362	.22774	.22206	.21655
91	65	.37458	.36419	.35417	.34450	.33516	.32615	.31744	.30903	.30091	.29306	.28547	.27813	.27104	.26418	.25755	.25113	.24492	.23891	.23309	.22746
91	66	.38765	.37723	.36716	.35744	.34804	.33895	.33016	.32167	.31345	.30551	.29782	.29037	.28317	.27620	.26945	.26291	.25658	.25044	.24450	.23874
91	67	.40096	.39052	.38042	.37065	.36120	.35205	.34320	.33463	.32633	.31829	.31051	.30297	.29567	.28859	.28173	.27508	.26863	.26238	.25631	.25043
91	68	.41446	.40401	.39389	.38409	.37460	.36540	.35650	.34786	.33949	.33138	.32352	.31589	.30849	.30132	.29436	.28760	.28104	.27468	.26850	.26250
91	69	.42811	.41766	.40754	.39772	.38820	.37897	.37002	.36133	.35290	.34473	.33679	.32908	.32160	.31434	.30729	.30043	.29378	.28731	.28103	.27492
91	70	.44184	.43142	.42130	.41148	.40194	.39269	.38370	.37497	.36650	.35826	.35026	.34249	.33493	.32759	.32045	.31351	.30677	.30021	.29382	.28761
91	71	.45561	.44521	.43511	.42530	.41576	.40649	.39748	.38873	.38021	.37193	.36388	.35605	.34843	.34102	.33381	.32679	.31996	.31331	.30683	.30053
91	72	.46937	.45901	.44894	.43915	.42962	.42035	.41133	.40255	.39401	.38570	.37760	.36972	.36205	.35458	.34730	.34021	.33331	.32658	.32003	.31364
91	73	.48309	.47279	.46276	.45300	.44349	.43423	.42521	.41643	.40787	.39953	.39141	.38349	.37577	.36825	.36092	.35377	.34680	.34000	.33338	.32691
91	74	.49681	.48657	.47660	.46688	.45740	.44817	.43916	.43038	.42182	.41347	.40533	.39738	.38963	.38207	.37470	.36750	.36047	.35361	.34692	.34039
91	75	.51054	.50038	.49048	.48081	.47138	.46218	.45320	.44444	.43589	.42754	.41939	.41143	.40366	.39607	.38866	.38142	.37435	.36744	.36070	.35410
91	76	.52429	.51423	.50441	.49481	.48544	.47629	.46735	.45862	.45008	.44175	.43360	.42564	.41786	.41026	.40283	.39556	.38846	.38151	.37472	.36808
91	77	.53804	.52808	.51835	.50884	.49954	.49045	.48156	.47287	.46438	.45607	.44794	.43999	.43221	.42461	.41717	.40988	.40276	.39579	.38897	.38229
91	78	.55171	.54188	.53225	.52284	.51362	.50461	.49579	.48715	.47870	.47043	.46234	.45441	.44665	.43906	.43162	.42433	.41720	.41021	.40337	.39667
91	79	.56523	.55553	.54602	.53671	.52760	.51867	.50992	.50136	.49297	.48475	.47670	.46881	.46108	.45350	.44608	.43880	.43167	.42468	.41783	.41112
91	80	.57849	.56892	.55954	.55035	.54134	.53251	.52385	.51537	.50705	.49889	.49089	.48305	.47535	.46781	.46041	.45316	.44604	.43906	.43221	.42550
91	81	.59140	.58197	.57273	.56366	.55477	.54604	.53748	.52908	.52084	.51275	.50482	.49703	.48939	.48189	.47453	.46730	.46021	.45324	.44641	.43970
91	82	.60391	.59464	.58553	.57660	.56782	.55921	.55075	.54245	.53429	.52628	.51842	.51070	.50311	.49566	.48835	.48116	.47410	.46717	.46035	.45366
91	83	.61603	.60691	.59795	.58914	.58050	.57200	.56365	.55545	.54739	.53947	.53169	.52404	.51652	.50913	.50187	.49473	.48771	.48081	.47403	.46736
91	84	.62778	.61882	.61001	.60135	.59284	.58447	.57623	.56814	.56018	.55236	.54466	.53709	.52965	.52233	.51513	.50805	.50108	.49423	.48749	.48086
91	85	.63919	.63039	.62174	.61323	.60485	.59661	.58851	.58053	.57268	.56496	.55736	.54988	.54252	.53528	.52815	.52113	.51423	.50743	.50074	.49416
91	86	.65016	.64153	.63303	.62467	.61644	.60834	.60036	.59251	.58477	.57716	.56966	.56228	.55501	.54785	.54080	.53386	.52702	.52029	.51366	.50713
91	87	.66057	.65211	.64377	.63556	.62748	.61951	.61166	.60393	.59632	.58882	.58143	.57414	.56697	.55990	.55293	.54607	.53931	.53264	.52608	.51960
91	88	.67042	.66212	.65394	.64588	.63794	.63011	.62240	.61479	.60730	.59991	.59262	.58545	.57837	.57139	.56452	.55774	.55105	.54446	.53796	.53156
91	89	.67969	.67155	.66353	.65562	.64782	.64013	.63254	.62506	.61769	.61041	.60324	.59617	.58919	.58231	.57552	.56883	.56223	.55571	.54929	.54295
91	90	.68836	.68038	.67251	.66474	.65708	.64953	.64207	.63472	.62746	.62030	.61324	.60627	.59940	.59261	.58592	.57931	.57279	.56636	.56002	.55375
91	91	.69635	.68852	.68079	.67316	.66564	.65821	.65088	.64364	.63650	.62946	.62250	.61563	.60886	.60217	.59557	.58905	.58261	.57626	.56999	.56380
92	0	.02508	.02345	.02201	.02072	.01958	.01855	.01764	.01681	.01607	.01540	.01479	.01424	.01374	.01328	.01286	.01248	.01212	.01179	.01149	.01121
92	1	.01894	.01728	.01581	.01451	.01335	.01232	.01140	.01058	.00984	.00918	.00859	.00805	.00756	.00712	.00672	.00636	.00603	.00572	.00545	.00519
92	2	.01954	.01781	.01628	.01492	.01371	.01263	.01167	.01081	.01003	.00934	.00871	.00815	.00764	.00718	.00676	.00637	.00602	.00570	.00541	.00514
92	3	.02039	.01859	.01699	.01557	.01430	.01317	.01216	.01126	.01044	.00971	.00906	.00846	.00792	.00743	.00699	.00659	.00622	.00588	.00557	.00528
92	4	.02139	.01951	.01784	.01636	.01503	.01385	.01279	.01184	.01098	.01021	.00952	.00889	.00833	.00781	.00734	.00691	.00652	.00616	.00583	.00553
92	5	.02252	.02056	.01882	.01726	.01588	.01464	.01352	.01253	.01163	.01082	.01009	.00943	.00883	.00828	.00778	.00733	.00692	.00654	.00619	.00587
92	6	.02375	.02171	.01989	.01827	.01681	.01551	.01435	.01330	.01235	.01150	.01073	.01003	.00940	.00882	.00830	.00782	.00738	.00698	.00661	.00626
92	7	.02509	.02296	.02106	.01936	.01784	.01648	.01526	.01416	.01316	.01227	.01146	.01072	.01005	.00944	.00888	.00838	.00791	.00748	.00709	.00673
92	8	.02652	.02430	.02232	.02055	.01896	.01753	.01625	.01509	.01405	.01311	.01225	.01147	.01077	.01013	.00954	.00900	.00851	.00805	.00764	.00725
92	9	.02807	.02576	.02369	.02184	.02018	.01869	.01734	.01613	.01503	.01404	.01314	.01232	.01158	.01090	.01027	.00971	.00918	.00870	.00826	.00785
92	10	.02973	.02733	.02518	.02324	.02151	.01994	.01854	.01726	.01611	.01507	.01412	.01326	.01247	.01176	.01110	.01050	.00994	.00944	.00897	.00854
92	11	.03151	.02900	.02676	.02475	.02293	.02130	.01982	.01849	.01728	.01618	.01519	.01428	.01345	.01269	.01200	.01136	.01078	.01024	.00974	.00929
92	12	.03338	.03078	.02844	.02634	.02445	.02274	.02119	.01980	.01853	.01738	.01633	.01537	.01450	.01370	.01297	.01230	.01168	.01111	.01059	.01010
92	13	.03532	.03262	.03019	.02799	.02602	.02423	.02262	.02115	.01982	.01861	.01751	.01651	.01559	.01475	.01397	.01327	.01261	.01201	.01146	.01094
92	14	.03729	.03447	.03194	.02966	.02760	.02573	.02404	.02251	.02111	.01985	.01869	.01763	.01667	.01578	.01497	.01422	.01354	.01290	.01231	.01177
92	15	.03925	.03633	.03369	.03132	.02917	.02722	.02545	.02385	.02239	.02106	.01984	.01873	.01772	.01679	.01593	.01515	.01442	.01375	.01313	.01256
92	16	.04120	.03816	.03543	.03295	.03071	.02868	.02683	.02515	.02362	.02223	.02096	.01979	.01873	.01775	.01685	.01602	.01526	.01455	.01390	.01330
92	17	.04315	.04000	.03716	.03458	.03224	.03012	.02820	.02644	.02484	.02338	.02205	.02083	.01971	.01868	.01774	.01686	.01606	.01532	.01463	.01399
92	18	.04513	.04186	.03891	.03623	.03379	.03158	.02957	.02773	.02606	.02453	.02314	.02185	.02068	.01960	.01861	.01769	.01684	.01606	.01534	.01467
92	19	.04718	.04379	.04072	.03793	.03539	.03309	.03099	.02907	.02732	.02572	.02426	.02291	.02168	.02055	.01950	.01854	.01765	.01682	.01606	.01536
92	20	.04933	.04582	.04262	.03972	.03708	.03468	.03249	.03048	.02865	.02698	.02544	.02403	.02274	.02155	.02045	.01943	.01850	.01763	.01683	.01608
92	21	.05160	.04795	.04463	.04162	.03887	.03636	.03407	.03198	.03007	.02831	.02670	.02523	.02387	.02261	.02146	.02039	.01941	.01849	.01765	.01686

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
92	22	.05397	.05019	.04674	.04361	.04074	.03813	.03574	.03356	.03156	.02972	.02803	.02648	.02506	.02374	.02253	.02140	.02036	.01940	.01851	.01768
92	23	.05647	.05255	.04898	.04571	.04274	.04001	.03752	.03524	.03315	.03122	.02946	.02783	.02633	.02495	.02367	.02249	.02140	.02038	.01944	.01857
92	24	.05912	.05506	.05135	.04796	.04486	.04202	.03942	.03704	.03485	.03284	.03098	.02928	.02770	.02625	.02491	.02366	.02251	.02144	.02045	.01953
92	25	.06194	.05772	.05387	.05035	.04713	.04417	.04146	.03897	.03668	.03458	.03264	.03085	.02919	.02767	.02625	.02495	.02373	.02261	.02156	.02058
92	26	.06492	.06055	.05656	.05290	.04955	.04647	.04364	.04104	.03865	.03645	.03441	.03254	.03080	.02920	.02771	.02633	.02506	.02387	.02276	.02173
92	27	.06809	.06357	.05943	.05563	.05214	.04894	.04599	.04328	.04078	.03847	.03634	.03437	.03255	.03087	.02930	.02785	.02651	.02525	.02409	.02300
92	28	.07143	.06675	.06246	.05852	.05489	.05156	.04848	.04565	.04304	.04063	.03840	.03634	.03443	.03265	.03101	.02948	.02806	.02674	.02551	.02436
92	29	.07496	.07012	.06567	.06157	.05781	.05434	.05114	.04818	.04546	.04293	.04060	.03844	.03643	.03457	.03284	.03124	.02974	.02835	.02705	.02584
92	30	.07866	.07365	.06904	.06480	.06089	.05728	.05394	.05086	.04802	.04538	.04294	.04067	.03857	.03661	.03480	.03311	.03153	.03006	.02869	.02741
92	31	.08254	.07736	.07259	.06819	.06413	.06038	.05691	.05370	.05073	.04797	.04542	.04304	.04084	.03879	.03688	.03510	.03344	.03189	.03045	.02909
92	32	.08662	.08127	.07633	.07177	.06756	.06366	.06005	.05670	.05360	.05072	.04805	.04557	.04325	.04110	.03910	.03723	.03548	.03385	.03232	.03090
92	33	.09091	.08538	.08028	.07555	.07118	.06713	.06338	.05989	.05666	.05365	.05086	.04826	.04584	.04358	.04147	.03951	.03767	.03595	.03434	.03284
92	34	.09542	.08971	.08443	.07954	.07500	.07080	.06690	.06327	.05990	.05676	.05384	.05112	.04859	.04622	.04401	.04194	.04001	.03820	.03650	.03491
92	35	.10016	.09427	.08882	.08376	.07906	.07469	.07064	.06687	.06335	.06008	.05703	.05419	.05153	.04905	.04673	.04456	.04253	.04062	.03884	.03716
92	36	.10514	.09907	.09344	.08820	.08334	.07881	.07460	.07067	.06702	.06361	.06042	.05745	.05467	.05207	.04964	.04736	.04522	.04322	.04134	.03957
92	37	.11037	.10412	.09830	.09289	.08785	.08316	.07879	.07471	.07091	.06735	.06403	.06093	.05802	.05530	.05275	.05035	.04811	.04600	.04402	.04215
92	38	.11588	.10943	.10343	.09784	.09263	.08777	.08324	.07900	.07505	.07134	.06788	.06464	.06160	.05875	.05608	.05357	.05121	.04899	.04691	.04494
92	39	.12166	.11502	.10884	.10307	.09768	.09265	.08795	.08355	.07944	.07559	.07198	.06860	.06542	.06244	.05964	.05701	.05454	.05221	.05002	.04795
92	40	.12774	.12091	.11454	.10859	.10303	.09782	.09295	.08839	.08412	.08011	.07635	.07283	.06951	.06640	.06347	.06071	.05812	.05567	.05336	.05119
92	41	.13414	.12712	.12056	.11442	.10868	.10330	.09826	.09353	.08910	.08493	.08102	.07735	.07389	.07064	.06758	.06469	.06197	.05940	.05698	.05469
92	42	.14085	.13365	.12690	.12058	.11465	.10910	.10388	.09899	.09439	.09006	.08600	.08217	.07857	.07517	.07197	.06895	.06610	.06341	.06087	.05846
92	43	.14789	.14050	.13356	.12706	.12095	.11521	.10982	.10476	.09999	.09551	.09128	.08730	.08355	.08001	.07666	.07351	.07053	.06771	.06504	.06251
92	44	.15526	.14768	.14055	.13386	.12757	.12166	.11609	.11085	.10592	.10127	.09688	.09274	.08884	.08515	.08166	.07837	.07525	.07230	.06950	.06685
92	45	.16293	.15516	.14785	.14097	.13450	.12841	.12267	.11725	.11215	.10733	.10278	.09848	.09442	.09058	.08695	.08351	.08025	.07717	.07424	.07146
92	46	.17091	.16296	.15546	.14840	.14175	.13548	.12956	.12397	.11869	.11371	.10899	.10454	.10032	.09632	.09254	.08895	.08555	.08233	.07927	.07636
92	47	.17919	.17105	.16337	.15613	.14930	.14284	.13675	.13099	.12554	.12038	.11550	.11088	.10650	.10235	.09842	.09468	.09114	.08777	.08457	.08153
92	48	.18777	.17945	.17159	.16417	.15716	.15053	.14426	.13832	.13270	.12737	.12233	.11754	.11300	.10870	.10461	.10072	.09703	.09352	.09018	.08700
92	49	.19666	.18816	.18013	.17253	.16534	.15853	.15209	.14598	.14018	.13469	.12947	.12452	.11982	.11536	.11111	.10707	.10323	.09958	.09609	.09278
92	50	.20587	.19720	.18900	.18123	.17386	.16688	.16026	.15397	.14801	.14235	.13697	.13185	.12699	.12236	.11796	.11377	.10977	.10597	.10234	.09888
92	51	.21540	.20656	.19819	.19025	.18271	.17556	.16877	.16231	.15618	.15034	.14480	.13952	.13449	.12970	.12514	.12079	.11665	.11269	.10892	.10532
92	52	.22521	.21622	.20768	.19957	.19187	.18455	.17758	.17096	.16466	.15866	.15294	.14750	.14231	.13736	.13264	.12814	.12384	.11973	.11581	.11206
92	53	.23531	.22616	.21747	.20920	.20133	.19384	.18672	.17993	.17346	.16729	.16141	.15580	.15045	.14535	.14047	.13581	.13135	.12710	.12302	.11913
92	54	.24569	.23639	.22754	.21912	.21109	.20344	.19615	.18920	.18257	.17624	.17020	.16443	.15892	.15365	.14861	.14379	.13919	.13478	.13055	.12651
92	55	.25634	.24691	.23791	.22934	.22116	.21336	.20591	.19879	.19200	.18551	.17931	.17338	.16771	.16228	.15709	.15211	.14735	.14279	.13842	.13422
92	56	.26728	.25771	.24858	.23986	.23153	.22358	.21597	.20871	.20176	.19511	.18875	.18266	.17683	.17125	.16590	.16077	.15586	.15114	.14662	.14227
92	57	.27848	.26879	.25952	.25067	.24220	.23410	.22635	.21893	.21183	.20503	.19852	.19227	.18629	.18055	.17505	.16976	.16470	.15983	.15515	.15066
92	58	.28992	.28011	.27072	.26173	.25313	.24489	.23700	.22944	.22219	.21524	.20858	.20218	.19605	.19015	.18450	.17906	.17384	.16883	.16400	.15937
92	59	.30156	.29164	.28214	.27303	.26430	.25593	.24790	.24020	.23281	.22571	.21890	.21236	.20607	.20003	.19423	.18864	.18328	.17811	.17314	.16835
92	60	.31340	.30338	.29377	.28455	.27569	.26720	.25904	.25121	.24368	.23644	.22949	.22280	.21637	.21019	.20423	.19850	.19299	.18767	.18256	.17762
92	61	.32545	.31533	.30562	.29630	.28733	.27872	.27044	.26248	.25482	.24745	.24036	.23353	.22696	.22064	.21454	.20866	.20300	.19755	.19228	.18721
92	62	.33773	.32754	.31774	.30832	.29925	.29053	.28213	.27405	.26627	.25877	.25155	.24459	.23789	.23142	.22518	.21917	.21337	.20777	.20236	.19715
92	63	.35026	.34000	.33012	.32061	.31145	.30263	.29413	.28593	.27803	.27042	.26307	.25598	.24915	.24255	.23618	.23003	.22409	.21835	.21281	.20745
92	64	.36300	.35269	.34274	.33316	.32391	.31500	.30640	.29810	.29009	.28236	.27490	.26769	.26073	.25401	.24751	.24123	.23516	.22929	.22361	.21811
92	65	.37596	.36560	.35560	.34595	.33663	.32763	.31895	.31056	.30245	.29461	.28704	.27972	.27264	.26580	.25918	.25277	.24657	.24057	.23476	.22914
92	66	.38914	.37874	.36870	.35900	.34962	.34055	.33179	.32331	.31511	.30718	.29951	.29208	.28490	.27794	.27120	.26468	.25836	.25223	.24630	.24055
92	67	.40256	.39215	.38207	.37233	.36290	.35378	.34494	.33640	.32812	.32010	.31234	.30481	.29753	.29046	.28362	.27698	.27055	.26431	.25825	.25238
92	68	.41619	.40577	.39568	.38590	.37644	.36727	.35838	.34977	.34142	.33333	.32548	.31788	.31050	.30334	.29639	.28965	.28311	.27676	.27059	.26461
92	69	.42997	.41956	.40946	.39968	.39019	.38098	.37205	.36339	.35498	.34683	.33891	.33123	.32376	.31652	.30948	.30265	.29601	.28955	.28328	.27719
92	70	.44385	.43346	.42337	.41358	.40408	.39485	.38589	.37719	.36874	.36053	.35255	.34480	.33726	.32994	.32282	.31590	.30917	.30262	.29625	.29006
92	71	.45776	.44740	.43734	.42756	.41805	.40882	.39984	.39111	.38262	.37437	.36634	.35853	.35093	.34354	.33635	.32935	.32254	.31591	.30945	.30316

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
92	72	.47168	.46136	.45133	.44157	.43208	.42284	.41386	.40511	.39660	.38831	.38024	.37239	.36474	.35729	.35004	.34297	.33608	.32937	.32284	.31646
92	73	.48557	.47531	.46532	.45560	.44613	.43691	.42792	.41917	.41064	.40234	.39424	.38635	.37866	.37116	.36385	.35673	.34978	.34300	.33639	.32994
92	74	.49946	.48927	.47934	.46967	.46023	.45103	.44206	.43332	.42479	.41647	.40836	.40045	.39272	.38519	.37784	.37066	.36366	.35682	.35015	.34364
92	75	.51338	.50328	.49342	.48380	.47441	.46525	.45631	.44759	.43907	.43076	.42264	.41471	.40697	.39941	.39203	.38481	.37777	.37088	.36416	.35758
92	76	.52734	.51733	.50756	.49801	.48869	.47958	.47068	.46199	.45350	.44520	.43709	.42916	.42141	.41384	.40644	.39920	.39212	.38520	.37843	.37181
92	77	.54130	.53140	.52172	.51226	.50302	.49397	.48513	.47649	.46803	.45976	.45167	.44376	.43602	.42845	.42104	.41379	.40669	.39974	.39295	.38629
92	78	.55521	.54543	.53587	.52651	.51735	.50839	.49961	.49103	.48262	.47440	.46634	.45846	.45073	.44317	.43577	.42852	.42142	.41446	.40765	.40097
92	79	.56898	.55933	.54989	.54064	.53159	.52271	.51402	.50551	.49717	.48899	.48099	.47314	.46545	.45791	.45053	.44329	.43619	.42923	.42241	.41573
92	80	.58249	.57299	.56368	.55455	.54561	.53683	.52823	.51980	.51154	.50343	.49548	.48768	.48004	.47253	.46518	.45796	.45088	.44394	.43712	.43043
92	81	.59566	.58631	.57714	.56814	.55932	.55065	.54216	.53382	.52563	.51760	.50972	.50198	.49438	.48693	.47961	.47243	.46538	.45845	.45165	.44498
92	82	.60845	.59926	.59023	.58137	.57266	.56412	.55573	.54749	.53939	.53145	.52364	.51597	.50844	.50104	.49377	.48663	.47961	.47272	.46594	.45928
92	83	.62084	.61181	.60293	.59421	.58564	.57722	.56894	.56081	.55281	.54496	.53723	.52964	.52218	.51484	.50763	.50054	.49357	.48671	.47997	.47335
92	84	.63288	.62401	.61530	.60672	.59829	.59000	.58184	.57382	.56594	.55818	.55055	.54304	.53566	.52839	.52125	.51422	.50730	.50050	.49380	.48721
92	85	.64459	.63589	.62734	.61892	.61063	.60248	.59445	.58655	.57878	.57113	.56360	.55619	.54889	.54171	.53464	.52768	.52083	.51408	.50744	.50090
92	86	.65587	.64734	.63895	.63069	.62255	.61454	.60665	.59888	.59123	.58369	.57627	.56896	.56175	.55466	.54768	.54079	.53401	.52734	.52076	.51427
92	87	.66659	.65824	.65001	.64191	.63392	.62605	.61830	.61066	.60313	.59571	.58840	.58119	.57409	.56709	.56019	.55339	.54669	.54009	.53358	.52716
92	88	.67674	.66856	.66050	.65255	.64472	.63699	.62937	.62187	.61446	.60716	.59996	.59287	.58587	.57897	.57216	.56545	.55883	.55231	.54587	.53952
92	89	.68632	.67831	.67041	.66261	.65493	.64735	.63987	.63249	.62521	.61803	.61095	.60396	.59707	.59027	.58356	.57694	.57041	.56396	.55760	.55133
92	90	.69530	.68745	.67971	.67207	.66453	.65708	.64974	.64249	.63534	.62828	.62131	.61444	.60765	.60095	.59434	.58781	.58137	.57501	.56873	.56253
92	91	.70358	.69589	.68829	.68080	.67340	.66609	.65888	.65175	.64472	.63778	.63093	.62416	.61747	.61087	.60436	.59792	.59157	.58530	.57910	.57298
92	92	.71109	.70354	.69609	.68873	.68146	.67428	.66719	.66018	.65326	.64643	.63968	.63302	.62643	.61993	.61350	.60716	.60089	.59469	.58858	.58253
93	0	.02520	.02357	.02213	.02085	.01971	.01868	.01777	.01695	.01621	.01554	.01494	.01439	.01389	.01343	.01301	.01263	.01227	.01195	.01165	.01136
93	1	.01897	.01731	.01584	.01453	.01338	.01235	.01143	.01061	.00987	.00921	.00861	.00808	.00759	.00715	.00675	.00639	.00606	.00575	.00548	.00522
93	2	.01956	.01783	.01630	.01494	.01373	.01265	.01169	.01083	.01005	.00936	.00874	.00817	.00766	.00720	.00678	.00639	.00605	.00573	.00543	.00516
93	3	.02041	.01861	.01701	.01558	.01432	.01319	.01218	.01127	.01046	.00973	.00907	.00848	.00794	.00745	.00701	.00660	.00623	.00590	.00559	.00530
93	4	.02141	.01953	.01786	.01637	.01505	.01386	.01280	.01185	.01100	.01023	.00954	.00891	.00834	.00783	.00736	.00693	.00654	.00618	.00585	.00555
93	5	.02254	.02058	.01883	.01728	.01589	.01465	.01354	.01254	.01164	.01083	.01010	.00944	.00884	.00830	.00780	.00735	.00693	.00655	.00620	.00588
93	6	.02377	.02172	.01990	.01828	.01683	.01553	.01436	.01331	.01237	.01152	.01075	.01005	.00941	.00884	.00831	.00783	.00739	.00699	.00662	.00628
93	7	.02510	.02297	.02107	.01938	.01786	.01650	.01527	.01417	.01318	.01228	.01147	.01074	.01007	.00946	.00890	.00839	.00793	.00750	.00711	.00675
93	8	.02653	.02432	.02234	.02056	.01898	.01755	.01627	.01511	.01407	.01312	.01227	.01149	.01079	.01014	.00956	.00902	.00853	.00807	.00766	.00727
93	9	.02808	.02577	.02371	.02186	.02020	.01870	.01736	.01615	.01505	.01406	.01316	.01234	.01160	.01092	.01030	.00973	.00920	.00872	.00828	.00788
93	10	.02975	.02735	.02520	.02327	.02153	.01997	.01856	.01729	.01614	.01509	.01414	.01328	.01250	.01178	.01112	.01052	.00997	.00946	.00899	.00856
93	11	.03153	.02903	.02679	.02477	.02296	.02133	.01985	.01852	.01731	.01621	.01521	.01431	.01348	.01272	.01203	.01139	.01081	.01027	.00978	.00932
93	12	.03341	.03081	.02848	.02638	.02448	.02277	.02123	.01983	.01856	.01741	.01636	.01541	.01454	.01374	.01301	.01234	.01172	.01115	.01062	.01014
93	13	.03536	.03266	.03023	.02803	.02606	.02427	.02266	.02119	.01986	.01865	.01755	.01655	.01563	.01479	.01402	.01331	.01266	.01206	.01150	.01099
93	14	.03733	.03452	.03199	.02971	.02764	.02578	.02409	.02256	.02116	.01990	.01874	.01768	.01672	.01583	.01502	.01428	.01359	.01295	.01237	.01183
93	15	.03930	.03638	.03375	.03137	.02922	.02727	.02551	.02390	.02244	.02111	.01990	.01879	.01778	.01685	.01599	.01521	.01448	.01381	.01319	.01262
93	16	.04125	.03822	.03548	.03301	.03077	.02873	.02689	.02521	.02368	.02229	.02102	.01986	.01879	.01781	.01691	.01609	.01532	.01462	.01397	.01336
93	17	.04321	.04006	.03722	.03464	.03230	.03019	.02826	.02651	.02491	.02345	.02212	.02089	.01978	.01875	.01780	.01693	.01613	.01539	.01470	.01406
93	18	.04519	.04193	.03897	.03629	.03386	.03164	.02963	.02780	.02613	.02460	.02320	.02192	.02075	.01967	.01868	.01776	.01692	.01613	.01541	.01474
93	19	.04724	.04386	.04078	.03799	.03546	.03316	.03106	.02914	.02739	.02579	.02433	.02299	.02175	.02062	.01957	.01861	.01772	.01690	.01614	.01543
93	20	.04940	.04588	.04269	.03979	.03715	.03475	.03255	.03055	.02872	.02705	.02551	.02411	.02281	.02162	.02052	.01951	.01857	.01771	.01691	.01616
93	21	.05166	.04802	.04470	.04168	.03894	.03643	.03414	.03205	.03014	.02839	.02678	.02530	.02394	.02269	.02154	.02047	.01948	.01857	.01773	.01694
93	22	.05404	.05026	.04681	.04368	.04082	.03820	.03582	.03363	.03163	.02980	.02811	.02656	.02513	.02382	.02260	.02148	.02045	.01948	.01859	.01776
93	23	.05654	.05262	.04905	.04579	.04281	.04009	.03760	.03531	.03322	.03130	.02953	.02791	.02641	.02503	.02375	.02257	.02148	.02046	.01952	.01865
93	24	.05919	.05513	.05142	.04803	.04493	.04210	.03950	.03712	.03493	.03292	.03106	.02936	.02779	.02633	.02499	.02375	.02260	.02153	.02054	.01961
93	25	.06201	.05780	.05395	.05043	.04720	.04425	.04154	.03905	.03676	.03466	.03272	.03093	.02928	.02775	.02634	.02503	.02382	.02269	.02165	.02067
93	26	.06499	.06063	.05664	.05298	.04963	.04655	.04372	.04113	.03873	.03653	.03450	.03262	.03089	.02929	.02780	.02642	.02515	.02396	.02285	.02182
93	27	.06817	.06365	.05951	.05571	.05223	.04902	.04608	.04336	.04086	.03856	.03643	.03446	.03264	.03096	.02940	.02795	.02660	.02535	.02418	.02310
93	28	.07151	.06684	.06255	.05860	.05498	.05165	.04857	.04574	.04313	.04072	.03849	.03643	.03452	.03275	.03111	.02958	.02816	.02684	.02561	.02446

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
93	29	.07504	.07020	.06576	.06167	.05790	.05443	.05123	.04828	.04555	.04303	.04070	.03854	.03653	.03467	.03295	.03134	.02985	.02845	.02715	.02594
93	30	.07875	.07374	.06914	.06489	.06098	.05737	.05404	.05096	.04812	.04548	.04304	.04078	.03867	.03672	.03491	.03322	.03164	.03017	.02880	.02752
93	31	.08264	.07746	.07269	.06829	.06423	.06048	.05701	.05381	.05083	.04808	.04553	.04315	.04095	.03890	.03699	.03521	.03356	.03201	.03056	.02921
93	32	.08672	.08137	.07644	.07188	.06766	.06376	.06016	.05681	.05371	.05084	.04816	.04568	.04337	.04122	.03922	.03735	.03560	.03397	.03245	.03102
93	33	.09102	.08549	.08039	.07566	.07129	.06724	.06349	.06001	.05678	.05377	.05098	.04838	.04596	.04370	.04160	.03963	.03780	.03608	.03447	.03297
93	34	.09553	.08982	.08454	.07965	.07512	.07092	.06702	.06339	.06002	.05689	.05397	.05125	.04872	.04635	.04414	.04208	.04014	.03833	.03664	.03505
93	35	.10028	.09439	.08894	.08388	.07918	.07482	.07077	.06700	.06349	.06022	.05717	.05432	.05167	.04919	.04687	.04470	.04267	.04076	.03898	.03730
93	36	.10527	.09920	.09356	.08833	.08347	.07894	.07473	.07081	.06716	.06375	.06057	.05759	.05482	.05222	.04978	.04751	.04537	.04337	.04149	.03972
93	37	.11050	.10425	.09843	.09303	.08799	.08330	.07893	.07486	.07105	.06750	.06418	.06108	.05817	.05545	.05290	.05051	.04826	.04616	.04418	.04231
93	38	.11602	.10957	.10358	.09799	.09278	.08792	.08339	.07916	.07520	.07150	.06804	.06480	.06176	.05891	.05624	.05373	.05138	.04916	.04708	.04511
93	39	.12181	.11517	.10899	.10322	.09784	.09281	.08811	.08372	.07961	.07576	.07215	.06877	.06559	.06262	.05982	.05719	.05472	.05239	.05019	.04813
93	40	.12790	.12107	.11470	.10875	.10319	.09799	.09312	.08856	.08429	.08029	.07653	.07301	.06970	.06658	.06366	.06090	.05831	.05586	.05356	.05138
93	41	.13430	.12729	.12074	.11460	.10886	.10348	.09844	.09372	.08929	.08513	.08122	.07754	.07409	.07084	.06777	.06489	.06217	.05961	.05718	.05490
93	42	.14104	.13383	.12709	.12077	.11485	.10929	.10408	.09919	.09459	.09027	.08620	.08238	.07878	.07539	.07219	.06917	.06632	.06363	.06109	.05869
93	43	.14809	.14070	.13377	.12726	.12116	.11543	.11004	.10498	.10021	.09573	.09151	.08753	.08378	.08024	.07690	.07374	.07076	.06794	.06528	.06275
93	44	.15548	.14790	.14078	.13409	.12780	.12189	.11633	.11109	.10616	.10151	.09713	.09299	.08909	.08540	.08192	.07862	.07551	.07256	.06976	.06711
93	45	.16317	.15540	.14809	.14122	.13475	.12866	.12292	.11751	.11241	.10760	.10305	.09875	.09470	.09086	.08723	.08379	.08053	.07745	.07452	.07175
93	46	.17117	.16322	.15573	.14867	.14202	.13575	.12984	.12425	.11898	.11400	.10929	.10483	.10061	.09662	.09284	.08926	.08586	.08264	.07958	.07667
93	47	.17947	.17133	.16366	.15642	.14959	.14315	.13705	.13129	.12585	.12070	.11582	.11120	.10683	.10268	.09875	.09502	.09147	.08811	.08491	.08187
93	48	.18807	.17976	.17191	.16449	.15749	.15086	.14459	.13866	.13304	.12772	.12268	.11789	.11336	.10905	.10497	.10108	.09739	.09389	.09055	.08737
93	49	.19699	.18850	.18047	.17288	.16570	.15889	.15245	.14634	.14055	.13506	.12985	.12491	.12021	.11575	.11150	.10747	.10363	.09998	.09650	.09318
93	50	.20623	.19757	.18937	.18161	.17425	.16727	.16065	.15438	.14842	.14276	.13738	.13227	.12741	.12279	.11839	.11420	.11021	.10641	.10278	.09932
93	51	.21579	.20697	.19860	.19067	.18314	.17599	.16920	.16275	.15662	.15079	.14525	.13997	.13495	.13017	.12561	.12127	.11712	.11317	.10940	.10580
93	52	.22564	.21666	.20813	.20003	.19233	.18501	.17806	.17144	.16514	.15915	.15344	.14800	.14281	.13787	.13316	.12866	.12436	.12026	.11634	.11259
93	53	.23578	.22664	.21796	.20969	.20183	.19435	.18723	.18045	.17399	.16783	.16195	.15635	.15100	.14590	.14103	.13637	.13192	.12767	.12360	.11970
93	54	.24620	.23692	.22808	.21966	.21164	.20400	.19672	.18977	.18315	.17682	.17079	.16502	.15951	.15425	.14922	.14441	.13980	.13540	.13118	.12714
93	55	.25690	.24748	.23849	.22993	.22176	.21396	.20652	.19942	.19263	.18615	.17995	.17403	.16836	.16294	.15775	.15278	.14802	.14347	.13910	.13491
93	56	.26789	.25833	.24921	.24050	.23218	.22423	.21664	.20938	.20244	.19580	.18945	.18337	.17754	.17197	.16662	.16150	.15659	.15188	.14736	.14302
93	57	.27915	.26946	.26021	.25136	.24291	.23482	.22708	.21967	.21257	.20578	.19927	.19304	.18706	.18133	.17583	.17056	.16549	.16063	.15596	.15148
93	58	.29064	.28084	.27147	.26249	.25390	.24567	.23779	.23024	.22300	.21606	.20940	.20301	.19688	.19100	.18535	.17992	.17471	.16970	.16488	.16025
93	59	.30234	.29244	.28294	.27385	.26513	.25677	.24875	.24106	.23368	.22660	.21979	.21326	.20698	.20095	.19515	.18958	.18421	.17905	.17409	.16931
93	60	.31424	.30424	.29464	.28543	.27659	.26811	.25996	.25214	.24462	.23740	.23045	.22378	.21735	.21118	.20523	.19951	.19400	.18869	.18358	.17866
93	61	.32635	.31626	.30656	.29725	.28830	.27970	.27143	.26348	.25584	.24848	.24140	.23458	.22802	.22170	.21562	.20975	.20410	.19865	.19339	.18832
93	62	.33871	.32854	.31876	.30935	.30030	.29159	.28320	.27514	.26737	.25988	.25267	.24572	.23903	.23257	.22634	.22034	.21455	.20895	.20356	.19835
93	63	.35131	.34107	.33121	.32172	.31258	.30377	.29528	.28710	.27921	.27161	.26428	.25720	.25038	.24379	.23743	.23129	.22536	.21963	.21410	.20875
93	64	.36414	.35384	.34392	.33435	.32512	.31623	.30764	.29936	.29137	.28365	.27620	.26901	.26206	.25534	.24886	.24259	.23652	.23066	.22499	.21951
93	65	.37718	.36684	.35686	.34723	.33793	.32896	.32028	.31191	.30382	.29600	.28844	.28113	.27407	.26724	.26063	.25423	.24804	.24205	.23625	.23064
93	66	.39046	.38008	.37006	.36038	.35102	.34198	.33323	.32477	.31659	.30867	.30102	.29361	.28643	.27949	.27276	.26625	.25994	.25383	.24791	.24216
93	67	.40398	.39359	.38354	.37382	.36441	.35531	.34650	.33797	.32971	.32171	.31396	.30646	.29918	.29213	.28530	.27868	.27226	.26603	.25999	.25412
93	68	.41772	.40732	.39726	.38751	.37807	.36892	.36006	.35147	.34314	.33507	.32724	.31965	.31228	.30514	.29821	.29148	.28495	.27862	.27246	.26649
93	69	.43162	.42124	.41117	.40141	.39194	.38276	.37386	.36522	.35683	.34870	.34080	.33313	.32569	.31846	.31144	.30462	.29800	.29156	.28530	.27922
93	70	.44563	.43526	.42521	.41545	.40597	.39677	.38784	.37916	.37073	.36254	.35459	.34685	.33934	.33204	.32493	.31803	.31131	.30478	.29843	.29225
93	71	.45968	.44935	.43932	.42957	.42009	.41088	.40193	.39323	.38476	.37654	.36853	.36074	.35317	.34580	.33863	.33164	.32485	.31823	.31179	.30552
93	72	.47373	.46345	.45346	.44373	.43427	.42506	.41611	.40739	.39890	.39064	.38260	.37477	.36714	.35972	.35248	.34543	.33857	.33188	.32535	.31900
93	73	.48777	.47755	.46760	.45791	.44848	.43929	.43033	.42161	.41312	.40484	.39677	.38890	.38124	.37376	.36648	.35937	.35244	.34568	.33909	.33266
93	74	.50182	.49167	.48178	.47214	.46275	.45358	.44465	.43594	.42744	.41915	.41107	.40318	.39549	.38798	.38065	.37350	.36652	.35970	.35305	.34655
93	75	.51591	.50585	.49603	.48645	.47711	.46799	.45908	.45039	.44191	.43363	.42554	.41764	.40993	.40240	.39504	.38785	.38083	.37397	.36726	.36071
93	76	.53005	.52009	.51036	.50086	.49158	.48251	.47365	.46500	.45654	.44828	.44020	.43230	.42459	.41704	.40967	.40246	.39541	.38851	.38177	.37517
93	77	.54420	.53436	.52473	.51532	.50612	.49712	.48832	.47972	.47130	.46307	.45501	.44714	.43943	.43189	.42451	.41728	.41022	.40330	.39652	.38990
93	78	.55832	.54860	.53909	.52978	.52067	.51176	.50303	.49449	.48613	.47794	.46993	.46208	.45439	.44687	.43949	.43227	.42520	.41827	.41149	.40484

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
93	79	.57231	.56273	.55335	.54415	.53515	.52633	.51769	.50922	.50093	.49280	.48483	.47703	.46937	.46188	.45452	.44732	.44025	.43333	.42654	.41988
93	80	.58606	.57662	.56737	.55831	.54942	.54070	.53216	.52378	.51556	.50750	.49960	.49184	.48424	.47678	.46946	.46228	.45523	.44832	.44154	.43488
93	81	.59947	.59019	.58109	.57215	.56339	.55479	.54635	.53806	.52993	.52195	.51412	.50643	.49888	.49147	.48419	.47704	.47003	.46314	.45638	.44973
93	82	.61251	.60339	.59443	.58564	.57700	.56852	.56019	.55201	.54398	.53608	.52833	.52071	.51323	.50587	.49865	.49155	.48457	.47772	.47098	.46436
93	83	.62515	.61620	.60740	.59875	.59025	.58190	.57369	.56562	.55769	.54989	.54222	.53468	.52727	.51999	.51282	.50578	.49885	.49204	.48534	.47875
93	84	.63746	.62868	.62004	.61154	.60319	.59497	.58689	.57894	.57111	.56342	.55585	.54840	.54107	.53386	.52677	.51979	.51292	.50616	.49951	.49296
93	85	.64944	.64084	.63237	.62403	.61583	.60775	.59980	.59198	.58427	.57669	.56923	.56188	.55464	.54752	.54050	.53360	.52680	.52010	.51350	.50701
93	86	.66100	.65257	.64427	.63610	.62805	.62012	.61231	.60462	.59705	.58958	.58223	.57498	.56785	.56082	.55389	.54707	.54034	.53372	.52719	.52075
93	87	.67201	.66376	.65563	.64762	.63973	.63195	.62428	.61672	.60928	.60193	.59470	.58756	.58053	.57360	.56677	.56003	.55339	.54684	.54038	.53402
93	88	.68245	.67438	.66642	.65857	.65084	.64321	.63568	.62826	.62094	.61372	.60661	.59959	.59266	.58583	.57909	.57245	.56589	.55943	.55305	.54676
93	89	.69231	.68442	.67663	.66894	.66136	.65388	.64649	.63921	.63202	.62493	.61793	.61103	.60421	.59749	.59085	.58430	.57784	.57146	.56516	.55895
93	90	.70157	.69385	.68622	.67869	.67126	.66393	.65669	.64954	.64248	.63552	.62864	.62185	.61515	.60853	.60199	.59554	.58917	.58288	.57667	.57054
93	91	.71013	.70256	.69509	.68772	.68043	.67324	.66613	.65912	.65219	.64534	.63858	.63191	.62531	.61880	.61236	.60601	.59973	.59353	.58740	.58135
93	92	.71789	.71048	.70315	.69592	.68877	.68171	.67473	.66784	.66103	.65430	.64765	.64108	.63459	.62818	.62184	.61558	.60939	.60327	.59723	.59126
93	93	.72494	.71766	.71047	.70337	.69635	.68941	.68255	.67577	.66908	.66245	.65591	.64944	.64305	.63673	.63048	.62431	.61820	.61217	.60621	.60031
94	0	.02531	.02369	.02225	.02097	.01983	.01881	.01789	.01707	.01634	.01567	.01507	.01452	.01402	.01357	.01315	.01277	.01242	.01209	.01179	.01151
94	1	.01899	.01733	.01586	.01456	.01340	.01237	.01145	.01063	.00989	.00923	.00864	.00810	.00762	.00718	.00678	.00641	.00608	.00578	.00550	.00525
94	2	.01958	.01785	.01632	.01496	.01375	.01267	.01171	.01085	.01007	.00938	.00875	.00819	.00768	.00722	.00680	.00641	.00607	.00575	.00545	.00518
94	3	.02042	.01862	.01702	.01560	.01433	.01320	.01219	.01129	.01048	.00975	.00909	.00850	.00796	.00747	.00703	.00662	.00625	.00591	.00560	.00532
94	4	.02142	.01954	.01787	.01639	.01506	.01388	.01282	.01187	.01101	.01025	.00955	.00893	.00836	.00784	.00737	.00694	.00655	.00620	.00587	.00557
94	5	.02255	.02059	.01885	.01729	.01591	.01466	.01355	.01255	.01166	.01085	.01012	.00946	.00886	.00831	.00781	.00736	.00695	.00657	.00622	.00590
94	6	.02378	.02174	.01992	.01829	.01684	.01554	.01437	.01333	.01238	.01153	.01076	.01006	.00943	.00885	.00833	.00785	.00741	.00701	.00664	.00630
94	7	.02511	.02299	.02109	.01939	.01787	.01651	.01529	.01419	.01319	.01230	.01149	.01075	.01008	.00947	.00892	.00841	.00794	.00752	.00712	.00676
94	8	.02655	.02433	.02235	.02058	.01899	.01756	.01628	.01513	.01408	.01314	.01228	.01151	.01080	.01016	.00957	.00903	.00854	.00809	.00767	.00729
94	9	.02810	.02579	.02373	.02188	.02021	.01872	.01738	.01616	.01507	.01408	.01318	.01236	.01161	.01093	.01031	.00974	.00922	.00874	.00830	.00789
94	10	.02977	.02737	.02522	.02329	.02155	.01999	.01858	.01731	.01616	.01511	.01417	.01330	.01252	.01180	.01115	.01054	.00999	.00948	.00902	.00858
94	11	.03155	.02905	.02681	.02480	.02298	.02135	.01987	.01854	.01733	.01624	.01524	.01433	.01351	.01275	.01206	.01142	.01084	.01030	.00980	.00934
94	12	.03344	.03084	.02851	.02640	.02451	.02280	.02126	.01986	.01859	.01744	.01640	.01544	.01457	.01377	.01304	.01237	.01175	.01118	.01066	.01017
94	13	.03540	.03269	.03026	.02807	.02609	.02431	.02269	.02123	.01990	.01869	.01759	.01659	.01567	.01483	.01406	.01335	.01270	.01210	.01154	.01103
94	14	.03737	.03456	.03203	.02975	.02769	.02582	.02413	.02260	.02121	.01994	.01879	.01773	.01677	.01588	.01507	.01432	.01364	.01300	.01242	.01187
94	15	.03934	.03642	.03379	.03141	.02927	.02732	.02555	.02395	.02249	.02116	.01995	.01884	.01783	.01690	.01605	.01526	.01454	.01387	.01325	.01268
94	16	.04130	.03827	.03553	.03306	.03082	.02879	.02694	.02527	.02374	.02235	.02108	.01991	.01885	.01787	.01697	.01614	.01538	.01468	.01403	.01342
94	17	.04326	.04011	.03727	.03469	.03236	.03024	.02832	.02656	.02497	.02351	.02217	.02095	.01984	.01881	.01786	.01699	.01619	.01545	.01476	.01413
94	18	.04524	.04198	.03902	.03634	.03391	.03170	.02969	.02786	.02619	.02466	.02327	.02199	.02081	.01973	.01874	.01783	.01698	.01620	.01548	.01481
94	19	.04730	.04391	.04084	.03805	.03552	.03321	.03112	.02920	.02745	.02586	.02439	.02305	.02182	.02068	.01964	.01868	.01779	.01697	.01621	.01550
94	20	.04945	.04594	.04275	.03985	.03721	.03481	.03262	.03062	.02879	.02711	.02558	.02417	.02288	.02169	.02059	.01958	.01864	.01778	.01698	.01623
94	21	.05172	.04808	.04476	.04175	.03900	.03649	.03421	.03212	.03021	.02845	.02685	.02537	.02401	.02276	.02161	.02054	.01956	.01864	.01780	.01701
94	22	.05410	.05032	.04687	.04374	.04088	.03827	.03588	.03370	.03170	.02986	.02818	.02663	.02520	.02389	.02268	.02155	.02052	.01956	.01867	.01784
94	23	.05660	.05268	.04911	.04585	.04287	.04015	.03766	.03538	.03329	.03137	.02960	.02798	.02648	.02510	.02382	.02264	.02155	.02054	.01960	.01873
94	24	.05926	.05519	.05148	.04810	.04500	.04216	.03957	.03718	.03500	.03299	.03114	.02943	.02786	.02641	.02507	.02382	.02267	.02161	.02061	.01969
94	25	.06208	.05786	.05402	.05050	.04727	.04432	.04161	.03912	.03684	.03473	.03279	.03101	.02936	.02783	.02642	.02511	.02390	.02277	.02173	.02075
94	26	.06506	.06070	.05671	.05305	.04970	.04662	.04380	.04120	.03881	.03661	.03458	.03270	.03097	.02937	.02788	.02651	.02523	.02404	.02294	.02191
94	27	.06824	.06372	.05958	.05579	.05230	.04910	.04615	.04344	.04094	.03864	.03651	.03455	.03273	.03104	.02948	.02803	.02669	.02543	.02427	.02318
94	28	.07159	.06691	.06262	.05868	.05506	.05172	.04866	.04583	.04322	.04081	.03858	.03652	.03461	.03284	.03120	.02967	.02825	.02693	.02570	.02456
94	29	.07512	.07028	.06584	.06175	.05798	.05451	.05132	.04837	.04564	.04312	.04079	.03863	.03662	.03477	.03304	.03143	.02994	.02855	.02725	.02604
94	30	.07883	.07383	.06922	.06498	.06107	.05746	.05413	.05106	.04821	.04557	.04313	.04087	.03877	.03682	.03500	.03331	.03174	.03027	.02890	.02762
94	31	.08272	.07755	.07278	.06838	.06432	.06057	.05711	.05390	.05093	.04818	.04562	.04325	.04105	.03900	.03709	.03532	.03366	.03211	.03067	.02932
94	32	.08681	.08146	.07653	.07197	.06776	.06386	.06025	.05691	.05381	.05094	.04827	.04579	.04348	.04133	.03932	.03745	.03571	.03408	.03256	.03113
94	33	.09111	.08559	.08048	.07576	.07139	.06735	.06359	.06011	.05688	.05388	.05109	.04849	.04607	.04382	.04171	.03975	.03791	.03619	.03459	.03308
94	34	.09562	.08992	.08465	.07976	.07523	.07103	.06713	.06350	.06014	.05700	.05408	.05137	.04883	.04647	.04426	.04219	.04026	.03846	.03676	.03517

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
94	35	.10038	.09450	.08905	.08399	.07929	.07493	.07088	.06711	.06360	.06033	.05729	.05445	.05179	.04931	.04700	.04483	.04280	.04089	.03911	.03743
94	36	.10538	.09931	.09368	.08845	.08358	.07906	.07485	.07093	.06728	.06387	.06069	.05772	.05494	.05235	.04992	.04764	.04550	.04350	.04162	.03985
94	37	.11062	.10437	.09855	.09315	.08812	.08343	.07906	.07499	.07118	.06763	.06431	.06121	.05831	.05559	.05304	.05065	.04841	.04630	.04432	.04246
94	38	.11614	.10970	.10370	.09812	.09291	.08806	.08353	.07929	.07534	.07164	.06818	.06494	.06191	.05906	.05639	.05388	.05153	.04931	.04723	.04527
94	39	.12194	.11531	.10913	.10336	.09798	.09295	.08825	.08386	.07975	.07590	.07230	.06892	.06575	.06277	.05997	.05735	.05487	.05255	.05035	.04829
94	40	.12804	.12122	.11485	.10890	.10334	.09814	.09328	.08872	.08445	.08045	.07669	.07317	.06986	.06675	.06382	.06107	.05847	.05603	.05373	.05155
94	41	.13446	.12745	.12089	.11476	.10902	.10365	.09861	.09389	.08946	.08530	.08139	.07772	.07426	.07101	.06795	.06507	.06235	.05979	.05737	.05508
94	42	.14120	.13400	.12726	.12094	.11502	.10947	.10426	.09937	.09477	.09045	.08639	.08257	.07897	.07558	.07238	.06936	.06652	.06383	.06129	.05888
94	43	.14827	.14088	.13395	.12745	.12135	.11562	.11023	.10517	.10041	.09593	.09171	.08773	.08398	.08044	.07711	.07395	.07097	.06816	.06549	.06297
94	44	.15567	.14809	.14097	.13429	.12801	.12210	.11654	.11130	.10637	.10173	.09735	.09321	.08931	.08563	.08214	.07885	.07574	.07279	.07000	.06735
94	45	.16337	.15561	.14831	.14144	.13498	.12889	.12315	.11774	.11264	.10783	.10329	.09900	.09494	.09110	.08747	.08404	.08078	.07770	.07478	.07200
94	46	.17140	.16345	.15596	.14891	.14227	.13600	.13009	.12451	.11923	.11425	.10955	.10509	.10088	.09689	.09311	.08953	.08614	.08291	.07986	.07695
94	47	.17971	.17158	.16392	.15669	.14986	.14341	.13732	.13157	.12613	.12098	.11610	.11149	.10712	.10297	.09904	.09531	.09177	.08841	.08521	.08218
94	48	.18834	.18004	.17219	.16478	.15777	.15115	.14489	.13896	.13334	.12802	.12299	.11821	.11367	.10937	.10529	.10141	.09772	.09421	.09088	.08771
94	49	.19728	.18880	.18078	.17319	.16601	.15921	.15277	.14667	.14089	.13540	.13019	.12525	.12056	.11610	.11186	.10782	.10399	.10033	.09686	.09354
94	50	.20655	.19790	.18971	.18195	.17459	.16762	.16101	.15473	.14878	.14312	.13775	.13264	.12779	.12317	.11877	.11458	.11060	.10680	.10317	.09972
94	51	.21615	.20733	.19897	.19104	.18351	.17637	.16959	.16314	.15702	.15119	.14565	.14038	.13536	.13058	.12603	.12169	.11755	.11360	.10983	.10623
94	52	.22603	.21705	.20853	.20043	.19274	.18543	.17848	.17187	.16557	.15958	.15388	.14844	.14326	.13832	.13361	.12912	.12482	.12073	.11681	.11306
94	53	.23620	.22707	.21839	.21014	.20228	.19481	.18769	.18091	.17446	.16830	.16243	.15684	.15149	.14639	.14153	.13687	.13243	.12818	.12411	.12022
94	54	.24666	.23738	.22855	.22014	.21213	.20450	.19722	.19028	.18366	.17734	.17131	.16555	.16005	.15479	.14976	.14496	.14036	.13595	.13174	.12770
94	55	.25740	.24799	.23901	.23045	.22229	.21450	.20707	.19997	.19319	.18671	.18052	.17460	.16894	.16353	.15834	.15338	.14863	.14407	.13971	.13552
94	56	.26843	.25888	.24977	.24107	.23276	.22482	.21724	.20999	.20305	.19642	.19007	.18400	.17818	.17261	.16727	.16215	.15725	.15254	.14802	.14369
94	57	.27974	.27006	.26082	.25198	.24354	.23545	.22772	.22032	.21324	.20645	.19995	.19372	.18775	.18203	.17654	.17127	.16621	.16135	.15669	.15221
94	58	.29128	.28149	.27213	.26317	.25458	.24637	.23849	.23095	.22372	.21679	.21014	.20376	.19764	.19176	.18612	.18070	.17549	.17048	.16567	.16104
94	59	.30304	.29314	.28366	.27458	.26587	.25752	.24952	.24183	.23446	.22739	.22059	.21407	.20780	.20177	.19598	.19041	.18505	.17990	.17494	.17017
94	60	.31499	.30500	.29541	.28622	.27739	.26892	.26079	.25297	.24546	.23825	.23132	.22465	.21823	.21206	.20613	.20041	.19491	.18961	.18450	.17958
94	61	.32716	.31708	.30740	.29810	.28917	.28058	.27232	.26438	.25675	.24940	.24233	.23552	.22897	.22266	.21658	.21072	.20508	.19963	.19439	.18932
94	62	.33958	.32943	.31966	.31026	.30123	.29253	.28416	.27610	.26835	.26087	.25367	.24674	.24005	.23360	.22739	.22139	.21560	.21002	.20463	.19943
94	63	.35225	.34203	.33219	.32271	.31358	.30479	.29631	.28815	.28027	.27268	.26536	.25830	.25148	.24490	.23855	.23242	.22650	.22078	.21525	.20991
94	64	.36515	.35487	.34497	.33541	.32620	.31732	.30875	.30048	.29250	.28480	.27737	.27018	.26325	.25654	.25007	.24381	.23775	.23190	.22624	.22076
94	65	.37827	.36795	.35799	.34838	.33910	.33014	.32148	.31312	.30504	.29724	.28969	.28240	.27535	.26853	.26193	.25554	.24937	.24339	.23760	.23199
94	66	.39163	.38128	.37128	.36162	.35228	.34325	.33452	.32608	.31791	.31001	.30237	.29497	.28781	.28088	.27417	.26767	.26137	.25527	.24935	.24362
94	67	.40525	.39488	.38485	.37515	.36576	.35668	.34789	.33937	.33113	.32315	.31542	.30793	.30067	.29363	.28682	.28020	.27379	.26758	.26155	.25570
94	68	.41908	.40871	.39867	.38895	.37953	.37040	.36156	.35298	.34468	.33662	.32881	.32124	.31389	.30676	.29984	.29313	.28662	.28029	.27415	.26819
94	69	.43310	.42274	.41270	.40296	.39352	.38436	.37548	.36686	.35849	.35038	.34250	.33485	.32742	.32021	.31321	.30640	.29979	.29336	.28712	.28105
94	70	.44721	.43688	.42685	.41712	.40767	.39849	.38958	.38093	.37252	.36435	.35642	.34870	.34121	.33392	.32684	.31995	.31325	.30673	.30039	.29422
94	71	.46138	.45109	.44108	.43136	.42192	.41274	.40381	.39513	.38669	.37848	.37050	.36274	.35518	.34783	.34067	.33371	.32693	.32033	.31391	.30765
94	72	.47557	.46532	.45536	.44566	.43623	.42706	.41813	.40943	.40097	.39274	.38472	.37691	.36931	.36190	.35469	.34766	.34081	.33413	.32763	.32129
94	73	.48974	.47956	.46964	.45999	.45058	.44142	.43250	.42381	.41534	.40708	.39904	.39120	.38356	.37611	.36884	.36176	.35485	.34811	.34153	.33512
94	74	.50393	.49382	.48397	.47437	.46500	.45587	.44697	.43829	.42982	.42156	.41351	.40565	.39798	.39049	.38319	.37606	.36909	.36230	.35566	.34919
94	75	.51817	.50815	.49838	.48884	.47953	.47044	.46157	.45292	.44446	.43621	.42815	.42029	.41260	.40509	.39776	.39060	.38360	.37676	.37007	.36354
94	76	.53247	.52256	.51287	.50341	.49417	.48514	.47632	.46770	.45928	.45105	.44300	.43514	.42745	.41994	.41259	.40540	.39837	.39150	.38478	.37820
94	77	.54681	.53701	.52743	.51806	.50890	.49995	.49119	.48262	.47424	.46605	.45803	.45018	.44250	.43499	.42764	.42045	.41340	.40651	.39976	.39316
94	78	.56112	.55145	.54199	.53273	.52367	.51480	.50611	.49761	.48929	.48114	.47316	.46535	.45770	.45020	.44286	.43567	.42863	.42173	.41497	.40834
94	79	.57531	.56578	.55645	.54731	.53836	.52959	.52099	.51257	.50432	.49623	.48830	.48054	.47292	.46546	.45814	.45097	.44393	.43704	.43028	.42364
94	80	.58927	.57989	.57070	.56169	.55286	.54419	.53570	.52737	.51920	.51118	.50332	.49561	.48804	.48062	.47334	.46619	.45918	.45230	.44555	.43892
94	81	.60290	.59369	.58465	.57577	.56706	.55852	.55013	.54190	.53382	.52589	.51810	.51045	.50295	.49558	.48834	.48123	.47425	.46740	.46067	.45406
94	82	.61616	.60711	.59823	.58950	.58092	.57250	.56423	.55611	.54812	.54028	.53258	.52501	.51757	.51026	.50308	.49602	.48909	.48227	.47557	.46898
94	83	.62904	.62016	.61144	.60286	.59443	.58614	.57799	.56998	.56210	.55436	.54675	.53926	.53190	.52466	.51754	.51054	.50366	.49689	.49023	.48367
94	84	.64159	.63289	.62433	.61591	.60762	.59947	.59146	.58357	.57581	.56817	.56066	.55327	.54599	.53884	.53179	.52486	.51803	.51132	.50471	.49820

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
94	85	.65383	.64531	.63692	.62866	.62054	.61253	.60466	.59690	.58926	.58174	.57434	.56705	.55987	.55280	.54584	.53899	.53224	.52559	.51904	.51258
94	86	.66565	.65731	.64910	.64101	.63304	.62519	.61746	.60984	.60234	.59494	.58765	.58047	.57340	.56643	.55956	.55279	.54612	.53954	.53306	.52668
94	87	.67692	.66877	.66074	.65282	.64501	.63731	.62973	.62225	.61487	.60761	.60044	.59337	.58641	.57954	.57277	.56609	.55950	.55301	.54660	.54029
94	88	.68763	.67966	.67180	.66405	.65640	.64886	.64143	.63409	.62685	.61971	.61267	.60572	.59887	.59210	.58543	.57885	.57236	.56595	.55963	.55339
94	89	.69776	.68997	.68229	.67470	.66722	.65983	.65254	.64534	.63824	.63123	.62432	.61749	.61075	.60410	.59753	.59105	.58465	.57833	.57210	.56594
94	90	.70729	.69967	.69216	.68474	.67741	.67018	.66303	.65598	.64901	.64214	.63534	.62864	.62201	.61547	.60901	.60263	.59633	.59011	.58396	.57789
94	91	.71610	.70865	.70130	.69404	.68686	.67977	.67277	.66585	.65902	.65227	.64560	.63901	.63250	.62607	.61971	.61343	.60723	.60110	.59504	.58905
94	92	.72411	.71682	.70962	.70250	.69546	.68851	.68164	.67485	.66815	.66151	.65496	.64848	.64208	.63575	.62950	.62331	.61720	.61116	.60519	.59929
94	93	.73138	.72424	.71717	.71019	.70329	.69647	.68972	.68305	.67646	.66994	.66350	.65712	.65082	.64459	.63844	.63234	.62632	.62037	.61448	.60866
94	94	.73804	.73103	.72410	.71725	.71047	.70377	.69714	.69058	.68410	.67769	.67135	.66507	.65887	.65274	.64667	.64066	.63473	.62885	.62305	.61730
95	0	.02541	.02379	.02236	.02108	.01994	.01892	.01801	.01719	.01646	.01579	.01519	.01465	.01415	.01370	.01328	.01290	.01255	.01223	.01193	.01165
95	1	.01901	.01735	.01588	.01458	.01342	.01239	.01147	.01065	.00992	.00925	.00866	.00812	.00764	.00720	.00680	.00644	.00611	.00580	.00553	.00527
95	2	.01959	.01786	.01633	.01497	.01376	.01269	.01172	.01086	.01009	.00940	.00877	.00821	.00770	.00724	.00682	.00643	.00608	.00576	.00547	.00520
95	3	.02044	.01863	.01703	.01561	.01435	.01322	.01221	.01130	.01049	.00976	.00910	.00851	.00797	.00748	.00704	.00664	.00627	.00593	.00562	.00534
95	4	.02143	.01955	.01788	.01640	.01507	.01389	.01283	.01188	.01103	.01026	.00957	.00894	.00837	.00786	.00739	.00696	.00657	.00621	.00588	.00558
95	5	.02256	.02060	.01886	.01730	.01592	.01468	.01356	.01257	.01167	.01086	.01013	.00947	.00887	.00832	.00783	.00738	.00696	.00658	.00623	.00591
95	6	.02379	.02175	.01993	.01830	.01685	.01555	.01439	.01334	.01239	.01154	.01077	.01007	.00944	.00887	.00834	.00786	.00742	.00702	.00665	.00631
95	7	.02513	.02300	.02110	.01940	.01788	.01652	.01530	.01420	.01321	.01231	.01150	.01076	.01009	.00949	.00893	.00842	.00796	.00753	.00714	.00678
95	8	.02656	.02434	.02236	.02059	.01900	.01758	.01629	.01514	.01410	.01315	.01230	.01152	.01082	.01017	.00959	.00905	.00856	.00810	.00769	.00730
95	9	.02811	.02580	.02374	.02189	.02023	.01874	.01739	.01618	.01508	.01409	.01319	.01237	.01163	.01095	.01033	.00976	.00924	.00876	.00832	.00791
95	10	.02979	.02739	.02523	.02330	.02157	.02001	.01860	.01732	.01617	.01513	.01418	.01332	.01254	.01182	.01116	.01056	.01001	.00950	.00904	.00860
95	11	.03157	.02908	.02683	.02482	.02301	.02137	.01990	.01856	.01736	.01626	.01526	.01436	.01353	.01277	.01208	.01144	.01086	.01032	.00983	.00937
95	12	.03347	.03087	.02853	.02643	.02454	.02283	.02129	.01989	.01862	.01747	.01642	.01547	.01460	.01380	.01307	.01240	.01178	.01121	.01069	.01020
95	13	.03543	.03272	.03029	.02810	.02613	.02434	.02273	.02126	.01994	.01873	.01763	.01662	.01571	.01487	.01410	.01339	.01274	.01214	.01158	.01107
95	14	.03740	.03460	.03207	.02979	.02772	.02586	.02417	.02264	.02125	.01998	.01883	.01777	.01681	.01592	.01511	.01437	.01368	.01305	.01246	.01192
95	15	.03938	.03646	.03383	.03146	.02931	.02736	.02560	.02400	.02254	.02121	.02000	.01889	.01788	.01695	.01609	.01531	.01458	.01392	.01330	.01273
95	16	.04134	.03831	.03558	.03310	.03086	.02883	.02699	.02531	.02379	.02240	.02113	.01996	.01890	.01792	.01702	.01620	.01544	.01473	.01408	.01348
95	17	.04331	.04016	.03732	.03474	.03241	.03029	.02837	.02661	.02502	.02356	.02223	.02101	.01989	.01886	.01792	.01705	.01625	.01551	.01482	.01419
95	18	.04529	.04203	.03907	.03639	.03396	.03175	.02975	.02791	.02624	.02472	.02332	.02204	.02087	.01979	.01880	.01788	.01704	.01626	.01554	.01487
95	19	.04735	.04396	.04089	.03810	.03557	.03327	.03117	.02926	.02751	.02591	.02445	.02311	.02188	.02074	.01970	.01874	.01785	.01703	.01627	.01556
95	20	.04950	.04599	.04280	.03990	.03726	.03486	.03267	.03067	.02885	.02717	.02564	.02423	.02294	.02175	.02065	.01964	.01871	.01784	.01704	.01630
95	21	.05177	.04813	.04482	.04180	.03906	.03655	.03427	.03218	.03026	.02851	.02691	.02543	.02407	.02282	.02167	.02060	.01962	.01871	.01786	.01708
95	22	.05415	.05037	.04693	.04380	.04094	.03833	.03594	.03376	.03176	.02993	.02824	.02669	.02527	.02395	.02274	.02162	.02058	.01962	.01873	.01791
95	23	.05666	.05274	.04917	.04591	.04293	.04021	.03772	.03544	.03335	.03143	.02967	.02804	.02655	.02517	.02389	.02271	.02162	.02061	.01967	.01880
95	24	.05931	.05525	.05154	.04816	.04506	.04223	.03963	.03725	.03506	.03305	.03120	.02950	.02793	.02648	.02513	.02389	.02274	.02168	.02068	.01976
95	25	.06213	.05792	.05408	.05056	.04734	.04438	.04168	.03919	.03690	.03480	.03286	.03107	.02942	.02790	.02649	.02518	.02397	.02284	.02180	.02083
95	26	.06512	.06076	.05677	.05311	.04976	.04669	.04386	.04127	.03888	.03668	.03465	.03277	.03104	.02944	.02795	.02658	.02530	.02412	.02301	.02198
95	27	.06830	.06379	.05965	.05585	.05237	.04917	.04622	.04351	.04101	.03871	.03659	.03462	.03280	.03112	.02956	.02811	.02676	.02551	.02435	.02326
95	28	.07165	.06698	.06269	.05875	.05513	.05180	.04873	.04590	.04329	.04088	.03866	.03659	.03469	.03292	.03128	.02975	.02833	.02701	.02579	.02464
95	29	.07519	.07035	.06591	.06182	.05806	.05459	.05139	.04844	.04572	.04320	.04087	.03871	.03671	.03485	.03312	.03152	.03002	.02863	.02734	.02613
95	30	.07890	.07390	.06930	.06506	.06115	.05754	.05421	.05114	.04829	.04566	.04322	.04096	.03886	.03691	.03509	.03340	.03183	.03036	.02899	.02772
95	31	.08280	.07763	.07286	.06846	.06441	.06066	.05719	.05399	.05102	.04826	.04571	.04334	.04114	.03909	.03719	.03541	.03375	.03221	.03076	.02941
95	32	.08689	.08154	.07661	.07205	.06784	.06395	.06034	.05700	.05390	.05103	.04836	.04588	.04357	.04142	.03942	.03755	.03581	.03418	.03266	.03123
95	33	.09119	.08567	.08057	.07585	.07148	.06744	.06369	.06021	.05698	.05398	.05119	.04859	.04617	.04392	.04181	.03985	.03801	.03630	.03469	.03319
95	34	.09571	.09001	.08474	.07985	.07532	.07112	.06722	.06360	.06024	.05710	.05419	.05147	.04894	.04657	.04437	.04230	.04037	.03857	.03687	.03528
95	35	.10048	.09460	.08914	.08409	.07939	.07504	.07098	.06722	.06371	.06044	.05740	.05456	.05190	.04943	.04711	.04494	.04291	.04101	.03922	.03755
95	36	.10547	.09941	.09378	.08855	.08369	.07917	.07496	.07104	.06739	.06399	.06081	.05784	.05506	.05247	.05004	.04776	.04563	.04362	.04174	.03998
95	37	.11072	.10447	.09866	.09326	.08823	.08354	.07917	.07510	.07130	.06775	.06443	.06133	.05843	.05571	.05316	.05078	.04853	.04643	.04445	.04259
95	38	.11625	.10981	.10382	.09823	.09303	.08818	.08365	.07942	.07546	.07177	.06831	.06507	.06204	.05919	.05652	.05402	.05166	.04945	.04737	.04540
95	39	.12205	.11543	.10925	.10348	.09810	.09308	.08838	.08399	.07989	.07604	.07243	.06906	.06589	.06291	.06012	.05749	.05502	.05269	.05050	.04844

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
95	40	.12816	.12134	.11498	.10903	.10348	.09828	.09341	.08886	.08459	.08059	.07684	.07332	.07001	.06690	.06397	.06122	.05863	.05619	.05388	.05171
95	41	.13459	.12758	.12103	.11490	.10916	.10379	.09876	.09404	.08961	.08545	.08154	.07787	.07442	.07117	.06812	.06523	.06252	.05995	.05753	.05525
95	42	.14134	.13415	.12741	.12109	.11518	.10963	.10442	.09953	.09494	.09062	.08656	.08274	.07914	.07575	.07255	.06954	.06669	.06401	.06147	.05907
95	43	.14843	.14104	.13411	.12762	.12152	.11579	.11041	.10535	.10059	.09611	.09189	.08791	.08417	.08063	.07730	.07414	.07117	.06835	.06569	.06317
95	44	.15584	.14826	.14115	.13447	.12819	.12228	.11673	.11150	.10657	.10192	.09754	.09341	.08951	.08583	.08235	.07906	.07595	.07300	.07021	.06756
95	45	.16356	.15580	.14850	.14164	.13518	.12909	.12336	.11795	.11285	.10804	.10350	.09921	.09516	.09133	.08770	.08426	.08101	.07793	.07501	.07224
95	46	.17160	.16366	.15617	.14913	.14248	.13622	.13031	.12473	.11946	.11449	.10978	.10533	.10112	.09713	.09336	.08978	.08638	.08316	.08011	.07721
95	47	.17994	.17181	.16415	.15692	.15010	.14365	.13757	.13182	.12638	.12123	.11636	.11175	.10738	.10324	.09931	.09558	.09204	.08868	.08549	.08245
95	48	.18859	.18028	.17244	.16503	.15803	.15141	.14515	.13923	.13362	.12830	.12326	.11849	.11396	.10966	.10558	.10170	.09802	.09451	.09118	.08801
95	49	.19755	.18907	.18105	.17347	.16629	.15950	.15306	.14697	.14118	.13570	.13050	.12556	.12087	.11641	.11217	.10814	.10431	.10066	.09718	.09387
95	50	.20684	.19820	.19001	.18225	.17490	.16793	.16133	.15506	.14910	.14345	.13808	.13298	.12813	.12351	.11912	.11493	.11095	.10715	.10353	.10008
95	51	.21646	.20765	.19929	.19137	.18385	.17671	.16993	.16349	.15737	.15155	.14602	.14075	.13574	.13096	.12641	.12207	.11794	.11399	.11022	.10663
95	52	.22637	.21740	.20889	.20080	.19311	.18581	.17886	.17225	.16596	.15998	.15428	.14885	.14367	.13874	.13403	.12953	.12525	.12115	.11724	.11350
95	53	.23658	.22746	.21878	.21053	.20269	.19522	.18811	.18133	.17488	.16873	.16287	.15728	.15194	.14684	.14198	.13733	.13289	.12864	.12458	.12069
95	54	.24707	.23780	.22898	.22057	.21257	.20494	.19767	.19074	.18412	.17781	.17179	.16603	.16053	.15528	.15026	.14545	.14086	.13646	.13225	.12821
95	55	.25785	.24844	.23947	.23092	.22277	.21499	.20756	.20047	.19370	.18722	.18104	.17513	.16947	.16406	.15888	.15392	.14917	.14462	.14026	.13608
95	56	.26892	.25938	.25027	.24158	.23328	.22535	.21777	.21053	.20360	.19698	.19064	.18457	.17875	.17319	.16785	.16274	.15784	.15314	.14863	.14430
95	57	.28027	.27060	.26137	.25254	.24410	.23603	.22831	.22091	.21384	.20706	.20057	.19434	.18838	.18266	.17717	.17191	.16686	.16201	.15735	.15287
95	58	.29186	.28208	.27273	.26377	.25520	.24699	.23913	.23159	.22437	.21744	.21080	.20443	.19832	.19245	.18681	.18139	.17619	.17119	.16638	.16176
95	59	.30366	.29378	.28431	.27524	.26654	.25820	.25020	.24253	.23517	.22810	.22131	.21480	.20853	.20252	.19673	.19117	.18582	.18067	.17572	.17095
95	60	.31567	.30569	.29611	.28693	.27812	.26965	.26153	.25372	.24623	.23902	.23210	.22544	.21903	.21287	.20694	.20123	.19574	.19044	.18534	.18043
95	61	.32789	.31782	.30816	.29887	.28995	.28137	.27312	.26520	.25757	.25023	.24317	.23638	.22983	.22353	.21746	.21161	.20597	.20053	.19529	.19024
95	62	.34037	.33023	.32047	.31109	.30207	.29338	.28503	.27698	.26923	.26177	.25458	.24766	.24098	.23454	.22833	.22234	.21657	.21099	.20561	.20041
95	63	.35310	.34289	.33306	.32360	.31449	.30570	.29724	.28909	.28123	.27365	.26634	.25929	.25248	.24591	.23957	.23345	.22754	.22183	.21631	.21097
95	64	.36606	.35580	.34591	.33637	.32718	.31831	.30976	.30150	.29354	.28585	.27842	.27125	.26432	.25763	.25116	.24491	.23887	.23303	.22737	.22191
95	65	.37926	.36895	.35901	.34941	.34015	.33120	.32256	.31422	.30615	.29836	.29083	.28355	.27651	.26970	.26311	.25674	.25057	.24460	.23882	.23322
95	66	.39269	.38236	.37238	.36273	.35341	.34440	.33568	.32726	.31911	.31122	.30359	.29621	.28906	.28214	.27544	.26895	.26266	.25657	.25067	.24495
95	67	.40639	.39604	.38603	.37635	.36699	.35792	.34914	.34065	.33242	.32446	.31674	.30926	.30202	.29500	.28819	.28159	.27519	.26899	.26297	.25713
95	68	.42032	.40997	.39995	.39025	.38085	.37174	.36291	.35436	.34607	.33803	.33024	.32268	.31535	.30823	.30133	.29463	.28813	.28181	.27568	.26973
95	69	.43442	.42409	.41407	.40436	.39494	.38580	.37694	.36834	.36000	.35190	.34404	.33641	.32900	.32180	.31481	.30802	.30142	.29501	.28878	.28272
95	70	.44865	.43834	.42834	.41863	.40920	.40005	.39116	.38253	.37414	.36599	.35808	.35038	.34291	.33564	.32857	.32169	.31501	.30851	.30218	.29603
95	71	.46293	.45266	.44269	.43299	.42357	.41441	.40551	.39686	.38844	.38025	.37229	.36455	.35701	.34968	.34254	.33559	.32883	.32225	.31584	.30959
95	72	.47723	.46701	.45708	.44741	.43801	.42886	.41996	.41129	.40285	.39464	.38664	.37886	.37127	.36389	.35669	.34968	.34285	.33619	.32970	.32338
95	73	.49152	.48137	.47149	.46186	.45249	.44336	.43447	.42580	.41736	.40913	.40111	.39329	.38567	.37824	.37100	.36393	.35704	.35032	.34376	.33736
95	74	.50584	.49577	.48595	.47638	.46705	.45795	.44908	.44043	.43199	.42376	.41573	.40789	.40024	.39278	.38550	.37839	.37145	.36467	.35806	.35160
95	75	.52022	.51024	.50050	.49100	.48172	.47267	.46384	.45521	.44679	.43856	.43053	.42269	.41503	.40755	.40024	.39310	.38612	.37930	.37264	.36612
95	76	.53467	.52480	.51515	.50573	.49653	.48754	.47875	.47017	.46178	.45358	.44556	.43772	.43006	.42258	.41525	.40809	.40109	.39424	.38754	.38098
95	77	.54917	.53941	.52988	.52055	.51143	.50252	.49380	.48527	.47692	.46876	.46077	.45296	.44531	.43783	.43050	.42334	.41632	.40945	.40273	.39614
95	78	.56365	.55403	.54462	.53540	.52639	.51756	.50891	.50045	.49217	.48406	.47611	.46833	.46072	.45325	.44594	.43878	.43176	.42489	.41815	.41155
95	79	.57803	.56856	.55928	.55019	.54128	.53255	.52400	.51562	.50741	.49936	.49148	.48374	.47617	.46874	.46145	.45431	.44731	.44044	.43370	.42710
95	80	.59219	.58287	.57373	.56477	.55599	.54738	.53893	.53064	.52251	.51454	.50672	.49905	.49152	.48414	.47689	.46978	.46280	.45595	.44923	.44263
95	81	.60603	.59687	.58789	.57907	.57042	.56192	.55359	.54540	.53737	.52948	.52174	.51414	.50667	.49934	.49214	.48508	.47813	.47131	.46461	.45803
95	82	.61950	.61051	.60169	.59302	.58450	.57614	.56792	.55985	.55192	.54413	.53647	.52895	.52155	.51429	.50715	.50013	.49323	.48645	.47978	.47323
95	83	.63259	.62378	.61512	.60661	.59824	.59001	.58192	.57397	.56615	.55846	.55090	.54346	.53615	.52895	.52188	.51492	.50808	.50135	.49472	.48821
95	84	.64537	.63674	.62825	.61990	.61168	.60360	.59564	.58782	.58012	.57254	.56508	.55774	.55052	.54341	.53641	.52952	.52274	.51607	.50950	.50303
95	85	.65784	.64940	.64109	.63291	.62485	.61692	.60911	.60142	.59384	.58639	.57904	.57181	.56469	.55767	.55076	.54395	.53725	.53065	.52414	.51773
95	86	.66991	.66166	.65353	.64552	.63763	.62985	.62219	.61464	.60720	.59987	.59265	.58553	.57851	.57160	.56479	.55807	.55145	.54492	.53849	.53215
95	87	.68143	.67337	.66542	.65759	.64986	.64224	.63473	.62733	.62003	.61283	.60573	.59873	.59183	.58502	.57831	.57169	.56516	.55871	.55236	.54609
95	88	.69239	.68452	.67675	.66909	.66153	.65407	.64672	.63946	.63230	.62523	.61826	.61139	.60460	.59790	.59129	.58477	.57834	.57199	.56572	.55953
95	89	.70277	.69509	.68750	.68001	.67262	.66532	.65812	.65101	.64399	.63706	.63022	.62346	.61680	.61021	.60371	.59730	.59096	.58470	.57853	.57243

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
95	90	.71255	.70505	.69763	.69031	.68309	.67595	.66890	.66193	.65505	.64826	.64155	.63492	.62837	.62191	.61552	.60921	.60297	.59681	.59073	.58472
95	91	.72161	.71428	.70703	.69988	.69280	.68582	.67891	.67209	.66535	.65868	.65210	.64560	.63917	.63281	.62653	.62033	.61419	.60813	.60214	.59622
95	92	.72985	.72268	.71559	.70859	.70166	.69482	.68805	.68136	.67475	.66821	.66175	.65536	.64904	.64279	.63662	.63052	.62448	.61851	.61261	.60678
95	93	.73734	.73032	.72338	.71651	.70973	.70301	.69638	.68981	.68332	.67690	.67055	.66427	.65806	.65192	.64584	.63983	.63389	.62801	.62220	.61644
95	94	.74420	.73733	.73052	.72379	.71713	.71054	.70403	.69758	.69120	.68489	.67865	.67248	.66637	.66032	.65434	.64842	.64257	.63678	.63105	.62538
95	95	.75057	.74383	.73715	.73055	.72401	.71754	.71114	.70481	.69854	.69234	.68620	.68013	.67411	.66816	.66228	.65645	.65068	.64497	.63932	.63373
96	0	.02551	.02389	.02246	.02118	.02005	.01903	.01812	.01731	.01657	.01591	.01531	.01477	.01427	.01382	.01341	.01303	.01268	.01236	.01206	.01179
96	1	.01902	.01736	.01590	.01460	.01344	.01241	.01149	.01067	.00994	.00928	.00868	.00815	.00766	.00722	.00682	.00646	.00613	.00583	.00555	.00529
96	2	.01961	.01788	.01635	.01499	.01378	.01270	.01174	.01088	.01011	.00941	.00879	.00822	.00771	.00725	.00683	.00645	.00610	.00578	.00549	.00522
96	3	.02045	.01864	.01705	.01562	.01436	.01323	.01222	.01132	.01051	.00978	.00912	.00852	.00799	.00750	.00706	.00665	.00628	.00594	.00564	.00535
96	4	.02144	.01956	.01789	.01641	.01508	.01390	.01284	.01189	.01104	.01027	.00958	.00895	.00838	.00787	.00740	.00697	.00658	.00622	.00590	.00559
96	5	.02257	.02061	.01887	.01731	.01593	.01469	.01358	.01258	.01168	.01087	.01014	.00948	.00888	.00834	.00784	.00739	.00697	.00659	.00625	.00593
96	6	.02380	.02176	.01994	.01831	.01686	.01556	.01440	.01335	.01241	.01155	.01078	.01009	.00945	.00888	.00835	.00787	.00743	.00703	.00666	.00632
96	7	.02514	.02301	.02111	.01941	.01789	.01653	.01531	.01421	.01322	.01232	.01151	.01077	.01011	.00950	.00894	.00843	.00797	.00754	.00715	.00679
96	8	.02657	.02435	.02237	.02060	.01901	.01759	.01631	.01515	.01411	.01316	.01231	.01153	.01083	.01019	.00960	.00906	.00857	.00812	.00770	.00732
96	9	.02812	.02582	.02375	.02190	.02024	.01875	.01741	.01619	.01510	.01411	.01321	.01239	.01164	.01096	.01034	.00977	.00925	.00877	.00833	.00792
96	10	.02980	.02740	.02525	.02332	.02158	.02002	.01861	.01734	.01619	.01515	.01420	.01334	.01255	.01184	.01118	.01058	.01003	.00952	.00905	.00862
96	11	.03159	.02909	.02685	.02484	.02302	.02139	.01992	.01858	.01738	.01628	.01528	.01438	.01355	.01279	.01210	.01147	.01088	.01034	.00985	.00939
96	12	.03349	.03089	.02855	.02645	.02456	.02285	.02131	.01991	.01865	.01750	.01645	.01549	.01462	.01383	.01310	.01243	.01181	.01124	.01072	.01023
96	13	.03545	.03275	.03032	.02813	.02616	.02437	.02276	.02129	.01997	.01876	.01766	.01665	.01574	.01490	.01413	.01342	.01277	.01217	.01161	.01110
96	14	.03744	.03463	.03210	.02982	.02776	.02589	.02421	.02268	.02128	.02002	.01886	.01781	.01684	.01596	.01515	.01440	.01372	.01308	.01250	.01196
96	15	.03942	.03650	.03387	.03149	.02935	.02740	.02564	.02404	.02258	.02125	.02004	.01893	.01792	.01699	.01614	.01535	.01463	.01396	.01334	.01277
96	16	.04138	.03835	.03562	.03314	.03091	.02888	.02703	.02536	.02383	.02244	.02117	.02001	.01895	.01797	.01707	.01625	.01548	.01478	.01413	.01353
96	17	.04335	.04020	.03736	.03479	.03245	.03034	.02841	.02666	.02506	.02361	.02228	.02106	.01994	.01891	.01797	.01710	.01630	.01556	.01488	.01424
96	18	.04534	.04207	.03912	.03644	.03401	.03180	.02979	.02796	.02629	.02477	.02337	.02209	.02092	.01984	.01885	.01794	.01709	.01631	.01559	.01492
96	19	.04739	.04401	.04094	.03815	.03562	.03332	.03122	.02931	.02756	.02596	.02450	.02316	.02193	.02080	.01975	.01879	.01791	.01709	.01632	.01562
96	20	.04955	.04604	.04285	.03995	.03731	.03491	.03272	.03073	.02890	.02723	.02569	.02429	.02299	.02180	.02071	.01970	.01876	.01790	.01710	.01635
96	21	.05182	.04818	.04487	.04185	.03911	.03660	.03432	.03223	.03032	.02857	.02696	.02549	.02413	.02288	.02173	.02066	.01968	.01877	.01792	.01714
96	22	.05420	.05042	.04698	.04385	.04099	.03838	.03600	.03381	.03181	.02998	.02830	.02675	.02533	.02401	.02280	.02168	.02064	.01968	.01879	.01797
96	23	.05671	.05279	.04922	.04596	.04299	.04027	.03778	.03550	.03341	.03149	.02973	.02810	.02661	.02523	.02395	.02277	.02168	.02067	.01973	.01886
96	24	.05936	.05530	.05160	.04821	.04511	.04228	.03969	.03731	.03512	.03311	.03126	.02956	.02799	.02654	.02520	.02396	.02281	.02174	.02075	.01983
96	25	.06219	.05798	.05413	.05061	.04739	.04444	.04173	.03925	.03696	.03486	.03292	.03114	.02949	.02796	.02655	.02525	.02403	.02291	.02186	.02089
96	26	.06518	.06082	.05683	.05317	.04982	.04675	.04392	.04133	.03894	.03674	.03471	.03284	.03111	.02950	.02802	.02665	.02537	.02418	.02308	.02205
96	27	.06836	.06384	.05971	.05591	.05243	.04923	.04629	.04358	.04108	.03878	.03665	.03469	.03287	.03119	.02963	.02818	.02683	.02558	.02442	.02333
96	28	.07171	.06704	.06275	.05881	.05519	.05186	.04879	.04597	.04336	.04095	.03872	.03666	.03476	.03299	.03135	.02982	.02841	.02709	.02586	.02471
96	29	.07525	.07042	.06597	.06189	.05812	.05466	.05146	.04851	.04579	.04327	.04094	.03878	.03678	.03492	.03320	.03159	.03010	.02871	.02741	.02620
96	30	.07897	.07397	.06936	.06513	.06122	.05761	.05429	.05121	.04837	.04573	.04329	.04103	.03893	.03698	.03517	.03348	.03191	.03045	.02908	.02780
96	31	.08287	.07770	.07293	.06854	.06448	.06073	.05727	.05406	.05109	.04834	.04579	.04342	.04122	.03918	.03727	.03549	.03384	.03229	.03085	.02950
96	32	.08696	.08162	.07669	.07213	.06792	.06403	.06042	.05708	.05399	.05111	.04844	.04596	.04366	.04151	.03951	.03764	.03590	.03427	.03275	.03132
96	33	.09127	.08575	.08065	.07593	.07156	.06752	.06377	.06029	.05706	.05406	.05127	.04868	.04626	.04401	.04191	.03994	.03811	.03639	.03479	.03328
96	34	.09579	.09010	.08482	.07994	.07541	.07121	.06731	.06369	.06033	.05720	.05428	.05157	.04903	.04667	.04446	.04240	.04047	.03866	.03697	.03539
96	35	.10056	.09468	.08923	.08418	.07949	.07513	.07108	.06731	.06380	.06054	.05749	.05465	.05200	.04953	.04721	.04504	.04302	.04111	.03933	.03766
96	36	.10556	.09950	.09387	.08864	.08379	.07927	.07506	.07114	.06749	.06409	.06091	.05794	.05517	.05257	.05014	.04787	.04574	.04373	.04186	.04009
96	37	.11082	.10457	.09876	.09336	.08833	.08364	.07928	.07521	.07141	.06786	.06454	.06144	.05854	.05582	.05328	.05089	.04865	.04654	.04457	.04271
96	38	.11635	.10991	.10392	.09834	.09314	.08828	.08376	.07953	.07558	.07188	.06842	.06519	.06215	.05931	.05664	.05414	.05178	.04957	.04749	.04553
96	39	.12216	.11553	.10936	.10359	.09822	.09319	.08850	.08411	.08000	.07616	.07256	.06918	.06601	.06304	.06024	.05762	.05515	.05282	.05063	.04857
96	40	.12827	.12146	.11510	.10915	.10360	.09840	.09354	.08899	.08472	.08072	.07697	.07345	.07014	.06703	.06411	.06136	.05877	.05632	.05402	.05185
96	41	.13471	.12770	.12116	.11503	.10929	.10392	.09889	.09417	.08974	.08559	.08168	.07802	.07456	.07132	.06826	.06538	.06267	.06010	.05769	.05540
96	42	.14147	.13428	.12754	.12123	.11532	.10977	.10456	.09967	.09508	.09077	.08671	.08289	.07929	.07590	.07271	.06970	.06685	.06417	.06163	.05923
96	43	.14857	.14118	.13426	.12776	.12167	.11594	.11056	.10550	.10075	.09627	.09205	.08808	.08433	.08080	.07747	.07432	.07134	.06853	.06586	.06334

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
96	44	.15599	.14842	.14131	.13463	.12835	.12245	.11690	.11167	.10674	.10210	.09772	.09359	.08970	.08601	.08254	.07925	.07613	.07319	.07040	.06776
96	45	.16373	.15597	.14868	.14181	.13535	.12927	.12354	.11814	.11304	.10824	.10370	.09941	.09536	.09153	.08790	.08447	.08122	.07814	.07522	.07245
96	46	.17178	.16384	.15636	.14932	.14268	.13642	.13051	.12494	.11967	.11470	.10999	.10555	.10134	.09735	.09358	.09000	.08661	.08339	.08034	.07744
96	47	.18013	.17201	.16435	.15713	.15031	.14387	.13779	.13204	.12660	.12146	.11659	.11198	.10761	.10347	.09955	.09582	.09229	.08893	.08574	.08270
96	48	.18880	.18050	.17267	.16526	.15826	.15165	.14539	.13947	.13386	.12855	.12352	.11874	.11422	.10992	.10584	.10197	.09828	.09478	.09145	.08828
96	49	.19779	.18931	.18130	.17372	.16655	.15976	.15332	.14723	.14145	.13597	.13077	.12583	.12115	.11669	.11246	.10843	.10460	.10095	.09748	.09417
96	50	.20710	.19846	.19028	.18252	.17518	.16821	.16161	.15534	.14940	.14375	.13838	.13328	.12843	.12382	.11943	.11525	.11127	.10747	.10386	.10041
96	51	.21674	.20794	.19959	.19167	.18415	.17702	.17024	.16381	.15769	.15188	.14635	.14108	.13607	.13130	.12675	.12242	.11828	.11434	.11058	.10698
96	52	.22668	.21772	.20921	.20112	.19344	.18614	.17920	.17260	.16631	.16033	.15464	.14921	.14404	.13910	.13440	.12991	.12563	.12153	.11762	.11388
96	53	.23692	.22780	.21913	.21089	.20305	.19558	.18848	.18171	.17526	.16912	.16326	.15767	.15234	.14725	.14238	.13774	.13330	.12906	.12500	.12112
96	54	.24744	.23817	.22936	.22096	.21296	.20534	.19808	.19115	.18454	.17823	.17221	.16646	.16097	.15572	.15070	.14590	.14131	.13692	.13271	.12868
96	55	.25825	.24885	.23989	.23135	.22320	.21542	.20800	.20092	.19415	.18768	.18151	.17560	.16995	.16454	.15937	.15441	.14967	.14512	.14077	.13659
96	56	.26936	.25982	.25073	.24204	.23375	.22583	.21826	.21102	.20410	.19748	.19114	.18508	.17927	.17371	.16838	.16328	.15838	.15368	.14918	.14485
96	57	.28074	.27109	.26186	.25305	.24461	.23655	.22883	.22145	.21438	.20761	.20112	.19490	.18894	.18323	.17775	.17249	.16744	.16260	.15794	.15347
96	58	.29238	.28261	.27326	.26432	.25575	.24755	.23970	.23217	.22496	.21804	.21140	.20504	.19893	.19307	.18744	.18203	.17683	.17184	.16703	.16241
96	59	.30422	.29435	.28489	.27583	.26714	.25881	.25082	.24316	.23580	.22874	.22197	.21545	.20920	.20319	.19741	.19185	.18651	.18137	.17642	.17166
96	60	.31627	.30630	.29674	.28757	.27876	.27031	.26220	.25440	.24691	.23972	.23280	.22615	.21975	.21360	.20767	.20197	.19648	.19120	.18610	.18120
96	61	.32855	.31849	.30883	.29956	.29065	.28208	.27385	.26593	.25831	.25098	.24393	.23714	.23061	.22431	.21825	.21241	.20678	.20135	.19611	.19106
96	62	.34107	.33094	.32120	.31183	.30282	.29415	.28580	.27777	.27003	.26258	.25540	.24848	.24182	.23539	.22919	.22321	.21744	.21187	.20649	.20130
96	63	.35386	.34367	.33385	.32440	.31530	.30653	.29808	.28994	.28209	.27452	.26722	.26018	.25338	.24683	.24049	.23438	.22848	.22277	.21726	.21193
96	64	.36688	.35664	.34676	.33724	.32806	.31920	.31066	.30242	.29446	.28679	.27937	.27221	.26530	.25861	.25216	.24592	.23988	.23405	.22840	.22294
96	65	.38014	.36985	.35992	.35034	.34109	.33216	.32354	.31520	.30715	.29938	.29186	.28459	.27756	.27076	.26418	.25782	.25166	.24570	.23993	.23434
96	66	.39364	.38333	.37336	.36373	.35443	.34543	.33673	.32832	.32018	.31231	.30470	.29733	.29019	.28328	.27659	.27012	.26384	.25776	.25186	.24615
96	67	.40741	.39709	.38710	.37743	.36808	.35904	.35028	.34180	.33359	.32563	.31793	.31047	.30324	.29623	.28944	.28285	.27646	.27027	.26426	.25843
96	68	.42142	.41110	.40110	.39141	.38203	.37294	.36414	.35560	.34733	.33930	.33152	.32398	.31666	.30956	.30267	.29599	.28950	.28320	.27708	.27113
96	69	.43562	.42531	.41531	.40562	.39622	.38711	.37826	.36968	.36136	.35328	.34543	.33782	.33042	.32324	.31626	.30949	.30290	.29650	.29028	.28424
96	70	.44994	.43966	.42968	.41999	.41059	.40145	.39259	.38397	.37561	.36748	.35958	.35190	.34444	.33719	.33014	.32328	.31661	.31012	.30381	.29766
96	71	.46432	.45408	.44413	.43446	.42506	.41593	.40705	.39841	.39002	.38185	.37391	.36618	.35867	.35135	.34423	.33730	.33055	.32398	.31759	.31136
96	72	.47872	.46854	.45863	.44899	.43961	.43049	.42161	.41297	.40455	.39636	.38839	.38062	.37306	.36569	.35851	.35152	.34470	.33806	.33159	.32528
96	73	.49313	.48301	.47315	.46356	.45421	.44511	.43624	.42760	.41918	.41098	.40298	.39518	.38758	.38018	.37295	.36590	.35903	.35233	.34579	.33940
96	74	.50756	.49752	.48774	.47820	.46890	.45983	.45099	.44236	.43395	.42574	.41773	.40992	.40230	.39486	.38760	.38051	.37359	.36683	.36023	.35379
96	75	.52207	.51212	.50242	.49295	.48371	.47469	.46588	.45728	.44889	.44069	.43269	.42487	.41724	.40978	.40249	.39537	.38842	.38162	.37497	.36848
96	76	.53666	.52682	.51721	.50783	.49866	.48970	.48095	.47239	.46403	.45586	.44788	.44007	.43243	.42497	.41767	.41053	.40355	.39673	.39005	.38351
96	77	.55130	.54159	.53209	.52280	.51372	.50484	.49616	.48766	.47935	.47122	.46326	.45548	.44786	.44040	.43311	.42596	.41897	.41213	.40543	.39886
96	78	.56594	.55637	.54700	.53783	.52885	.52006	.51145	.50303	.49478	.48670	.47879	.47105	.46346	.45602	.44874	.44161	.43462	.42777	.42106	.41448
96	79	.58049	.57107	.56184	.55279	.54393	.53524	.52673	.51839	.51022	.50221	.49436	.48666	.47911	.47172	.46446	.45735	.45038	.44354	.43683	.43025
96	80	.59483	.58556	.57648	.56757	.55883	.55026	.54186	.53362	.52553	.51760	.50982	.50218	.49469	.48734	.48013	.47305	.46610	.45928	.45259	.44602
96	81	.60886	.59976	.59083	.58206	.57346	.56502	.55673	.54859	.54060	.53276	.52506	.51750	.51007	.50278	.49561	.48858	.48167	.47488	.46822	.46167
96	82	.62252	.61359	.60483	.59622	.58776	.57945	.57128	.56326	.55537	.54763	.54002	.53254	.52518	.51796	.51086	.50388	.49701	.49027	.48364	.47712
96	83	.63582	.62707	.61847	.61002	.60171	.59354	.58550	.57760	.56983	.56219	.55468	.54729	.54002	.53287	.52584	.51892	.51212	.50543	.49884	.49236
96	84	.64880	.64024	.63182	.62353	.61538	.60735	.59946	.59169	.58404	.57652	.56911	.56182	.55465	.54759	.54063	.53379	.52705	.52042	.51389	.50746
96	85	.66150	.65313	.64489	.63677	.62878	.62092	.61317	.60554	.59803	.59063	.58334	.57616	.56909	.56212	.55526	.54850	.54184	.53528	.52882	.52245
96	86	.67379	.66562	.65756	.64963	.64181	.63410	.62651	.61902	.61165	.60438	.59722	.59016	.58320	.57634	.56957	.56291	.55634	.54986	.54347	.53717
96	87	.68554	.67756	.66970	.66194	.65429	.64675	.63931	.63198	.62475	.61761	.61058	.60364	.59680	.59005	.58339	.57682	.57035	.56395	.55765	.55143
96	88	.69674	.68895	.68127	.67369	.66622	.65884	.65156	.64438	.63729	.63030	.62339	.61658	.60986	.60322	.59668	.59021	.58383	.57754	.57132	.56519
96	89	.70736	.69976	.69227	.68487	.67756	.67035	.66323	.65620	.64926	.64240	.63563	.62895	.62235	.61583	.60940	.60304	.59677	.59057	.58445	.57840
96	90	.71737	.70997	.70265	.69543	.68829	.68124	.67428	.66740	.66060	.65389	.64725	.64070	.63423	.62783	.62151	.61526	.60909	.60300	.59697	.59102
96	91	.72666	.71944	.71229	.70524	.69826	.69137	.68456	.67782	.67117	.66459	.65809	.65166	.64531	.63903	.63282	.62669	.62062	.61463	.60870	.60284
96	92	.73512	.72806	.72108	.71418	.70736	.70061	.69394	.68735	.68083	.67438	.66800	.66169	.65546	.64929	.64320	.63716	.63120	.62530	.61947	.61370
96	93	.74282	.73591	.72909	.72233	.71565	.70904	.70250	.69604	.68964	.68331	.67706	.67086	.66474	.65868	.65268	.64675	.64089	.63508	.62934	.62366

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
96	94	.74988	.74312	.73643	.72982	.72327	.71679	.71038	.70404	.69776	.69155	.68540	.67931	.67329	.66734	.66144	.65561	.64983	.64411	.63846	.63286
96	95	.75644	.74982	.74326	.73678	.73036	.72400	.71771	.71149	.70532	.69922	.69318	.68720	.68128	.67542	.66962	.66388	.65820	.65257	.64700	.64148
96	96	.76248	.75599	.74957	.74320	.73690	.73067	.72449	.71837	.71232	.70632	.70038	.69450	.68868	.68292	.67721	.67155	.66596	.66041	.65492	.64948
97	0	.02560	.02398	.02255	.02128	.02014	.01913	.01822	.01741	.01668	.01602	.01542	.01488	.01439	.01394	.01352	.01315	.01280	.01248	.01218	.01191
97	1	.01904	.01738	.01591	.01461	.01346	.01243	.01151	.01069	.00995	.00929	.00870	.00816	.00768	.00724	.00684	.00648	.00615	.00585	.00557	.00531
97	2	.01962	.01789	.01636	.01500	.01379	.01271	.01175	.01089	.01012	.00943	.00880	.00824	.00773	.00727	.00685	.00647	.00612	.00580	.00551	.00524
97	3	.02046	.01865	.01706	.01564	.01437	.01324	.01223	.01133	.01052	.00979	.00913	.00854	.00800	.00751	.00707	.00666	.00630	.00596	.00565	.00536
97	4	.02145	.01957	.01790	.01642	.01509	.01391	.01285	.01190	.01105	.01028	.00959	.00896	.00839	.00788	.00741	.00698	.00659	.00624	.00591	.00561
97	5	.02258	.02062	.01888	.01732	.01594	.01470	.01359	.01259	.01169	.01088	.01015	.00949	.00889	.00835	.00785	.00740	.00698	.00661	.00626	.00594
97	6	.02381	.02177	.01995	.01832	.01687	.01557	.01441	.01336	.01241	.01156	.01079	.01010	.00946	.00889	.00836	.00788	.00744	.00704	.00667	.00633
97	7	.02514	.02302	.02112	.01942	.01790	.01654	.01532	.01422	.01323	.01233	.01152	.01078	.01012	.00951	.00895	.00844	.00798	.00755	.00716	.00680
97	8	.02658	.02436	.02238	.02061	.01902	.01760	.01632	.01516	.01412	.01318	.01232	.01154	.01084	.01020	.00961	.00907	.00858	.00813	.00771	.00733
97	9	.02814	.02583	.02376	.02191	.02025	.01876	.01742	.01620	.01511	.01412	.01322	.01240	.01166	.01098	.01036	.00979	.00927	.00879	.00834	.00794
97	10	.02982	.02741	.02526	.02333	.02160	.02003	.01863	.01735	.01620	.01516	.01421	.01335	.01257	.01185	.01120	.01060	.01004	.00954	.00907	.00864
97	11	.03161	.02911	.02687	.02485	.02304	.02141	.01993	.01860	.01739	.01630	.01530	.01439	.01357	.01281	.01212	.01148	.01090	.01036	.00987	.00941
97	12	.03351	.03091	.02857	.02647	.02458	.02287	.02133	.01994	.01867	.01752	.01647	.01552	.01465	.01385	.01312	.01245	.01183	.01126	.01074	.01025
97	13	.03548	.03277	.03034	.02816	.02618	.02440	.02278	.02132	.01999	.01879	.01769	.01668	.01577	.01493	.01416	.01345	.01280	.01220	.01164	.01113
97	14	.03746	.03466	.03213	.02985	.02779	.02593	.02424	.02271	.02132	.02005	.01890	.01784	.01688	.01599	.01518	.01444	.01375	.01312	.01253	.01199
97	15	.03945	.03653	.03390	.03153	.02938	.02744	.02567	.02407	.02261	.02129	.02008	.01897	.01796	.01703	.01618	.01539	.01467	.01400	.01338	.01281
97	16	.04142	.03839	.03565	.03318	.03094	.02891	.02707	.02540	.02387	.02248	.02121	.02005	.01899	.01801	.01711	.01629	.01553	.01483	.01418	.01357
97	17	.04338	.04024	.03740	.03483	.03249	.03038	.02845	.02670	.02511	.02365	.02232	.02110	.01999	.01896	.01802	.01715	.01635	.01561	.01492	.01429
97	18	.04538	.04211	.03916	.03648	.03405	.03184	.02984	.02801	.02634	.02481	.02342	.02214	.02097	.01989	.01890	.01799	.01714	.01636	.01564	.01497
97	19	.04743	.04405	.04098	.03819	.03566	.03336	.03127	.02935	.02761	.02601	.02455	.02321	.02198	.02085	.01980	.01884	.01796	.01714	.01638	.01567
97	20	.04959	.04608	.04289	.03999	.03736	.03496	.03277	.03077	.02895	.02727	.02574	.02434	.02304	.02185	.02076	.01975	.01882	.01795	.01715	.01641
97	21	.05186	.04822	.04491	.04190	.03915	.03665	.03437	.03228	.03037	.02862	.02701	.02554	.02418	.02293	.02178	.02072	.01973	.01882	.01798	.01719
97	22	.05424	.05046	.04703	.04389	.04104	.03843	.03604	.03386	.03186	.03003	.02835	.02680	.02538	.02406	.02285	.02173	.02070	.01974	.01885	.01802
97	23	.05675	.05283	.04926	.04601	.04303	.04032	.03783	.03555	.03346	.03154	.02978	.02815	.02666	.02528	.02401	.02283	.02174	.02073	.01979	.01892
97	24	.05941	.05535	.05164	.04826	.04516	.04233	.03974	.03736	.03517	.03316	.03131	.02961	.02804	.02659	.02525	.02401	.02286	.02180	.02081	.01989
97	25	.06223	.05803	.05418	.05066	.04744	.04449	.04179	.03930	.03702	.03491	.03298	.03119	.02954	.02802	.02661	.02530	.02409	.02297	.02192	.02095
97	26	.06522	.06087	.05688	.05322	.04987	.04680	.04398	.04138	.03900	.03680	.03477	.03289	.03116	.02956	.02808	.02671	.02543	.02424	.02314	.02211
97	27	.06841	.06390	.05976	.05597	.05248	.04928	.04634	.04363	.04114	.03884	.03671	.03475	.03293	.03125	.02969	.02824	.02690	.02565	.02448	.02340
97	28	.07177	.06709	.06281	.05887	.05525	.05192	.04885	.04603	.04342	.04101	.03879	.03673	.03482	.03305	.03141	.02989	.02847	.02716	.02593	.02478
97	29	.07531	.07047	.06603	.06194	.05818	.05472	.05152	.04858	.04585	.04334	.04101	.03885	.03685	.03499	.03327	.03166	.03017	.02878	.02749	.02628
97	30	.07903	.07403	.06943	.06519	.06128	.05768	.05435	.05128	.04843	.04580	.04336	.04110	.03900	.03706	.03524	.03356	.03198	.03052	.02915	.02787
97	31	.08293	.07776	.07300	.06860	.06455	.06080	.05734	.05413	.05116	.04842	.04586	.04350	.04130	.03925	.03735	.03557	.03392	.03237	.03093	.02958
97	32	.08703	.08168	.07675	.07220	.06799	.06410	.06049	.05716	.05406	.05119	.04852	.04604	.04373	.04159	.03959	.03772	.03598	.03435	.03283	.03141
97	33	.09134	.08582	.08072	.07600	.07164	.06759	.06385	.06037	.05714	.05414	.05135	.04876	.04634	.04409	.04199	.04003	.03819	.03648	.03487	.03337
97	34	.09587	.09017	.08490	.08001	.07549	.07129	.06739	.06377	.06041	.05728	.05436	.05165	.04912	.04676	.04455	.04249	.04056	.03875	.03706	.03548
97	35	.10064	.09476	.08931	.08426	.07957	.07521	.07116	.06740	.06389	.06063	.05758	.05474	.05209	.04962	.04730	.04514	.04311	.04121	.03943	.03775
97	36	.10564	.09958	.09395	.08873	.08387	.07935	.07515	.07123	.06758	.06418	.06100	.05804	.05526	.05267	.05024	.04797	.04583	.04383	.04196	.04019
97	37	.11090	.10465	.09885	.09344	.08842	.08373	.07937	.07530	.07150	.06796	.06464	.06154	.05864	.05593	.05338	.05099	.04875	.04665	.04467	.04281
97	38	.11644	.11000	.10401	.09843	.09323	.08838	.08385	.07963	.07568	.07198	.06853	.06529	.06226	.05942	.05675	.05425	.05189	.04968	.04760	.04564
97	39	.12225	.11563	.10945	.10369	.09832	.09330	.08860	.08422	.08011	.07627	.07267	.06929	.06612	.06315	.06036	.05773	.05526	.05294	.05075	.04869
97	40	.12837	.12156	.11520	.10926	.10370	.09851	.09365	.08910	.08483	.08084	.07709	.07357	.07026	.06715	.06423	.06148	.05889	.05645	.05415	.05198
97	41	.13482	.12781	.12127	.11514	.10941	.10404	.09901	.09429	.08987	.08571	.08181	.07814	.07469	.07145	.06839	.06551	.06280	.06024	.05782	.05554
97	42	.14159	.13440	.12766	.12135	.11544	.10989	.10469	.09980	.09522	.09090	.08684	.08303	.07943	.07604	.07285	.06984	.06700	.06431	.06178	.05938
97	43	.14869	.14131	.13439	.12790	.12180	.11608	.11070	.10565	.10089	.09641	.09220	.08823	.08448	.08095	.07762	.07447	.07150	.06868	.06602	.06350
97	44	.15613	.14856	.14145	.13478	.12850	.12260	.11705	.11182	.10690	.10226	.09788	.09375	.08986	.08618	.08270	.07941	.07630	.07336	.07057	.06793
97	45	.16388	.15612	.14883	.14197	.13551	.12943	.12371	.11831	.11321	.10841	.10387	.09958	.09553	.09170	.08808	.08465	.08140	.07832	.07540	.07264
97	46	.17195	.16401	.15653	.14949	.14285	.13660	.13069	.12512	.11986	.11488	.11018	.10574	.10153	.09755	.09377	.09020	.08681	.08359	.08054	.07764

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
97	47	.18031	.17219	.16454	.15732	.15050	.14406	.13798	.13224	.12680	.12166	.11680	.11219	.10783	.10369	.09976	.09604	.09251	.08915	.08596	.08293
97	48	.18900	.18070	.17287	.16547	.15847	.15186	.14560	.13969	.13408	.12877	.12374	.11897	.11445	.11015	.10608	.10220	.09852	.09502	.09169	.08852
97	49	.19800	.18953	.18152	.17394	.16677	.15999	.15356	.14747	.14169	.13621	.13102	.12608	.12140	.11695	.11271	.10869	.10486	.10122	.09775	.09444
97	50	.20733	.19869	.19051	.18277	.17543	.16847	.16187	.15560	.14966	.14401	.13865	.13355	.12871	.12410	.11971	.11553	.11155	.10776	.10415	.10070
97	51	.21700	.20819	.19985	.19193	.18442	.17729	.17052	.16409	.15798	.15217	.14664	.14138	.13637	.13160	.12706	.12273	.11859	.11465	.11089	.10730
97	52	.22696	.21800	.20949	.20141	.19374	.18644	.17950	.17291	.16663	.16065	.15496	.14953	.14436	.13944	.13474	.13025	.12597	.12188	.11797	.11423
97	53	.23722	.22811	.21944	.21121	.20337	.19591	.18881	.18205	.17561	.16947	.16361	.15803	.15270	.14761	.14275	.13811	.13367	.12943	.12538	.12150
97	54	.24777	.23851	.22970	.22131	.21331	.20570	.19844	.19152	.18491	.17861	.17259	.16685	.16136	.15612	.15110	.14631	.14172	.13733	.13312	.12909
97	55	.25861	.24921	.24026	.23172	.22358	.21581	.20840	.20132	.19456	.18810	.18192	.17602	.17037	.16497	.15980	.15485	.15011	.14557	.14122	.13704
97	56	.26975	.26022	.25113	.24245	.23417	.22625	.21869	.21146	.20454	.19793	.19160	.18554	.17974	.17418	.16886	.16376	.15886	.15417	.14967	.14535
97	57	.28117	.27152	.26230	.25349	.24507	.23701	.22930	.22192	.21486	.20809	.20161	.19540	.18945	.18374	.17827	.17301	.16797	.16313	.15848	.15401
97	58	.29284	.28308	.27374	.26481	.25625	.24806	.24021	.23269	.22548	.21857	.21194	.20558	.19948	.19362	.18800	.18260	.17740	.17241	.16762	.16300
97	59	.30472	.29486	.28541	.27636	.26768	.25936	.25138	.24372	.23637	.22932	.22255	.21605	.20980	.20379	.19802	.19247	.18713	.18200	.17705	.17229
97	60	.31681	.30686	.29730	.28814	.27935	.27090	.26280	.25501	.24753	.24034	.23343	.22679	.22040	.21425	.20833	.20264	.19716	.19188	.18679	.18189
97	61	.32913	.31909	.30944	.30018	.29127	.28272	.27449	.26658	.25898	.25166	.24461	.23783	.23131	.22502	.21896	.21313	.20750	.20208	.19685	.19181
97	62	.34170	.33158	.32186	.31250	.30350	.29484	.28650	.27848	.27075	.26331	.25614	.24923	.24257	.23615	.22996	.22398	.21822	.21266	.20729	.20211
97	63	.35454	.34436	.33456	.32512	.31603	.30727	.29884	.29070	.28286	.27531	.26801	.26098	.25420	.24765	.24132	.23522	.22932	.22362	.21812	.21280
97	64	.36761	.35738	.34752	.33801	.32884	.32000	.31147	.30324	.29530	.28763	.28023	.27308	.26617	.25950	.25305	.24682	.24079	.23497	.22933	.22388
97	65	.38092	.37065	.36074	.35118	.34194	.33302	.32441	.31609	.30805	.30029	.29278	.28552	.27850	.27171	.26514	.25879	.25264	.24669	.24092	.23534
97	66	.39449	.38419	.37424	.36463	.35534	.34636	.33767	.32928	.32115	.31329	.30569	.29833	.29121	.28431	.27763	.27116	.26490	.25882	.25294	.24724
97	67	.40833	.39802	.38805	.37840	.36907	.36004	.35129	.34283	.33463	.32669	.31900	.31155	.30434	.29734	.29056	.28398	.27760	.27142	.26542	.25960
97	68	.42241	.41211	.40213	.39246	.38310	.37402	.36523	.35671	.34845	.34045	.33268	.32515	.31785	.31076	.30388	.29721	.29073	.28444	.27833	.27240
97	69	.43669	.42640	.41642	.40675	.39737	.38827	.37945	.37089	.36258	.35451	.34668	.33908	.33170	.32453	.31757	.31081	.30424	.29785	.29164	.28561
97	70	.45109	.44083	.43088	.42121	.41183	.40272	.39387	.38527	.37693	.36881	.36093	.35327	.34583	.33859	.33155	.32471	.31805	.31157	.30527	.29914
97	71	.46556	.45535	.44542	.43578	.42640	.41729	.40843	.39982	.39144	.38329	.37537	.36766	.36016	.35286	.34576	.33884	.33211	.32555	.31917	.31295
97	72	.48006	.46990	.46002	.45041	.44105	.43195	.42310	.41447	.40608	.39791	.38996	.38221	.37466	.36731	.36015	.35318	.34638	.33975	.33329	.32700
97	73	.49456	.48447	.47465	.46508	.45576	.44668	.43784	.42922	.42082	.41264	.40467	.39689	.38931	.38192	.37471	.36769	.36083	.35414	.34762	.34125
97	74	.50911	.49910	.48934	.47983	.47056	.46152	.45270	.44410	.43571	.42753	.41954	.41175	.40415	.39673	.38949	.38242	.37552	.36878	.36220	.35577
97	75	.52373	.51381	.50414	.49470	.48549	.47650	.46772	.45915	.45078	.44261	.43463	.42684	.41923	.41179	.40453	.39743	.39049	.38371	.37708	.37061
97	76	.53844	.52864	.51906	.50971	.50057	.49165	.48292	.47440	.46607	.45793	.44996	.44218	.43457	.42713	.41986	.41274	.40578	.39898	.39232	.38580
97	77	.55321	.54354	.53408	.52483	.51578	.50694	.49828	.48982	.48154	.47344	.46551	.45775	.45016	.44273	.43546	.42834	.42137	.41455	.40787	.40133
97	78	.56801	.55847	.54914	.54001	.53106	.52231	.51374	.50535	.49714	.48909	.48121	.47349	.46593	.45853	.45127	.44417	.43720	.43038	.42369	.41713
97	79	.58271	.57333	.56414	.55513	.54631	.53767	.52920	.52089	.51276	.50478	.49696	.48930	.48178	.47441	.46719	.46011	.45316	.44634	.43966	.43311
97	80	.59721	.58799	.57895	.57009	.56139	.55287	.54451	.53630	.52826	.52036	.51261	.50501	.49756	.49024	.48306	.47601	.46909	.46230	.45564	.44909
97	81	.61141	.60236	.59348	.58476	.57621	.56781	.55957	.55147	.54353	.53572	.52806	.52054	.51315	.50589	.49876	.49176	.48488	.47812	.47149	.46496
97	82	.62525	.61638	.60766	.59910	.59070	.58243	.57432	.56634	.55850	.55080	.54323	.53579	.52848	.52129	.51422	.50728	.50045	.49374	.48714	.48065
97	83	.63873	.63004	.62150	.61310	.60485	.59673	.58874	.58089	.57317	.56558	.55811	.55076	.54354	.53643	.52944	.52256	.51579	.50913	.50258	.49613
97	84	.65190	.64341	.63504	.62682	.61872	.61075	.60291	.59520	.58760	.58013	.57277	.56553	.55840	.55138	.54447	.53767	.53097	.52438	.51788	.51149
97	85	.66480	.65650	.64832	.64028	.63235	.62454	.61685	.60928	.60182	.59448	.58724	.58011	.57309	.56617	.55935	.55264	.54602	.53950	.53308	.52675
97	86	.67730	.66920	.66122	.65335	.64560	.63796	.63043	.62301	.61569	.60848	.60137	.59436	.58746	.58065	.57393	.56731	.56079	.55435	.54801	.54176
97	87	.68927	.68137	.67358	.66590	.65832	.65085	.64348	.63621	.62904	.62197	.61499	.60811	.60132	.59463	.58802	.58151	.57508	.56874	.56248	.55630
97	88	.70068	.69298	.68538	.67788	.67048	.66318	.65597	.64886	.64183	.63491	.62807	.62132	.61465	.60808	.60159	.59518	.58885	.58261	.57644	.57035
97	89	.71152	.70402	.69661	.68929	.68206	.67493	.66789	.66093	.65406	.64727	.64057	.63396	.62742	.62097	.61459	.60829	.60207	.59593	.58986	.58387
97	90	.72176	.71445	.70722	.70009	.69303	.68607	.67918	.67238	.66566	.65902	.65246	.64598	.63957	.63324	.62699	.62080	.61469	.60865	.60269	.59679
97	91	.73126	.72414	.71709	.71012	.70324	.69643	.68971	.68306	.67648	.66998	.66356	.65721	.65093	.64472	.63858	.63251	.62651	.62058	.61471	.60891
97	92	.73993	.73297	.72609	.71929	.71256	.70591	.69933	.69282	.68638	.68002	.67372	.66749	.66133	.65524	.64922	.64326	.63736	.63153	.62576	.62005
97	93	.74782	.74102	.73430	.72764	.72106	.71455	.70811	.70173	.69543	.68919	.68301	.67690	.67086	.66488	.65896	.65310	.64730	.64157	.63589	.63027
97	94	.75506	.74842	.74184	.73533	.72888	.72250	.71619	.70994	.70376	.69764	.69158	.68558	.67965	.67377	.66795	.66219	.65649	.65085	.64526	.63974
97	95	.76180	.75529	.74885	.74248	.73617	.72992	.72373	.71760	.71153	.70553	.69958	.69369	.68786	.68208	.67637	.67071	.66510	.65955	.65405	.64860
97	96	.76802	.76164	.75534	.74909	.74290	.73677	.73070	.72469	.71873	.71283	.70699	.70121	.69547	.68980	.68417	.67860	.67309	.66762	.66221	.65685

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
97	97	.77371	.76746	.76127	.75514	.74907	.74305	.73709	.73119	.72534	.71954	.71380	.70811	.70247	.69688	.69135	.68587	.68044	.67505	.66972	.66443
98	0	.02569	.02407	.02264	.02137	.02024	.01922	.01832	.01751	.01678	.01612	.01552	.01498	.01449	.01404	.01363	.01326	.01291	.01259	.01230	.01203
98	1	.01905	.01740	.01593	.01463	.01347	.01244	.01153	.01071	.00997	.00931	.00872	.00818	.00770	.00726	.00686	.00650	.00617	.00587	.00559	.00533
98	2	.01963	.01790	.01637	.01501	.01380	.01273	.01176	.01090	.01013	.00944	.00882	.00825	.00774	.00728	.00686	.00648	.00613	.00581	.00552	.00525
98	3	.02047	.01866	.01707	.01565	.01438	.01325	.01224	.01134	.01053	.00980	.00914	.00855	.00801	.00752	.00708	.00668	.00631	.00597	.00566	.00538
98	4	.02146	.01958	.01791	.01643	.01510	.01392	.01286	.01191	.01106	.01029	.00960	.00897	.00840	.00789	.00742	.00699	.00660	.00625	.00592	.00562
98	5	.02259	.02063	.01888	.01733	.01595	.01471	.01359	.01260	.01170	.01089	.01016	.00950	.00890	.00836	.00786	.00741	.00699	.00662	.00627	.00595
98	6	.02381	.02177	.01995	.01833	.01688	.01558	.01441	.01337	.01242	.01157	.01080	.01011	.00947	.00890	.00837	.00789	.00745	.00705	.00668	.00634
98	7	.02515	.02302	.02113	.01943	.01791	.01655	.01533	.01423	.01324	.01234	.01153	.01079	.01013	.00952	.00896	.00845	.00799	.00756	.00717	.00681
98	8	.02659	.02437	.02239	.02062	.01903	.01761	.01633	.01517	.01413	.01318	.01233	.01155	.01085	.01021	.00962	.00908	.00859	.00814	.00772	.00734
98	9	.02814	.02584	.02377	.02192	.02026	.01877	.01743	.01621	.01512	.01413	.01323	.01241	.01167	.01099	.01037	.00980	.00928	.00880	.00836	.00795
98	10	.02983	.02742	.02527	.02334	.02161	.02005	.01864	.01737	.01622	.01517	.01423	.01337	.01258	.01187	.01121	.01061	.01006	.00955	.00908	.00865
98	11	.03162	.02912	.02688	.02487	.02306	.02142	.01995	.01862	.01741	.01631	.01532	.01441	.01358	.01283	.01214	.01150	.01092	.01038	.00989	.00943
98	12	.03353	.03093	.02859	.02649	.02460	.02289	.02135	.01995	.01869	.01754	.01649	.01554	.01467	.01387	.01314	.01247	.01185	.01129	.01076	.01028
98	13	.03550	.03280	.03037	.02818	.02620	.02442	.02281	.02134	.02002	.01881	.01771	.01671	.01579	.01495	.01418	.01348	.01283	.01223	.01167	.01116
98	14	.03749	.03468	.03215	.02987	.02782	.02595	.02427	.02274	.02134	.02008	.01893	.01787	.01691	.01603	.01522	.01447	.01378	.01315	.01257	.01203
98	15	.03948	.03656	.03393	.03156	.02941	.02747	.02571	.02410	.02265	.02132	.02011	.01900	.01799	.01706	.01621	.01543	.01470	.01404	.01342	.01285
98	16	.04145	.03842	.03569	.03322	.03098	.02895	.02711	.02543	.02391	.02252	.02125	.02009	.01903	.01805	.01715	.01633	.01557	.01487	.01422	.01361
98	17	.04342	.04028	.03743	.03486	.03253	.03041	.02849	.02674	.02515	.02369	.02236	.02114	.02003	.01900	.01806	.01719	.01639	.01565	.01497	.01433
98	18	.04541	.04215	.03920	.03652	.03409	.03188	.02988	.02805	.02638	.02485	.02346	.02218	.02101	.01993	.01894	.01803	.01719	.01641	.01569	.01502
98	19	.04747	.04409	.04102	.03823	.03570	.03340	.03131	.02939	.02765	.02605	.02459	.02325	.02202	.02089	.01985	.01889	.01800	.01718	.01642	.01572
98	20	.04963	.04612	.04293	.04003	.03740	.03500	.03281	.03081	.02899	.02732	.02579	.02438	.02309	.02190	.02081	.01980	.01886	.01800	.01720	.01646
98	21	.05190	.04826	.04495	.04194	.03919	.03669	.03441	.03232	.03041	.02866	.02706	.02558	.02423	.02298	.02183	.02076	.01978	.01887	.01803	.01724
98	22	.05428	.05050	.04707	.04393	.04108	.03847	.03609	.03391	.03191	.03008	.02840	.02685	.02543	.02411	.02290	.02178	.02075	.01979	.01890	.01807
98	23	.05679	.05288	.04931	.04605	.04308	.04036	.03787	.03560	.03351	.03159	.02983	.02820	.02671	.02533	.02406	.02288	.02179	.02078	.01984	.01897
98	24	.05945	.05539	.05169	.04830	.04521	.04238	.03978	.03740	.03522	.03321	.03136	.02966	.02809	.02664	.02530	.02406	.02292	.02185	.02086	.01994
98	25	.06228	.05807	.05422	.05071	.04749	.04454	.04183	.03935	.03706	.03496	.03303	.03124	.02959	.02807	.02666	.02536	.02415	.02302	.02198	.02101
98	26	.06527	.06091	.05692	.05327	.04992	.04685	.04403	.04143	.03905	.03685	.03482	.03295	.03122	.02962	.02813	.02676	.02549	.02430	.02320	.02217
98	27	.06846	.06394	.05981	.05601	.05253	.04933	.04639	.04369	.04119	.03889	.03676	.03480	.03299	.03130	.02975	.02830	.02695	.02571	.02454	.02346
98	28	.07182	.06714	.06286	.05892	.05530	.05197	.04891	.04608	.04347	.04107	.03884	.03679	.03488	.03311	.03147	.02995	.02854	.02722	.02599	.02484
98	29	.07536	.07053	.06608	.06200	.05824	.05477	.05158	.04863	.04591	.04339	.04107	.03891	.03691	.03505	.03333	.03173	.03024	.02885	.02755	.02634
98	30	.07908	.07408	.06948	.06524	.06134	.05774	.05441	.05134	.04849	.04586	.04343	.04117	.03907	.03712	.03531	.03362	.03205	.03059	.02922	.02794
98	31	.08299	.07782	.07305	.06866	.06461	.06086	.05740	.05420	.05123	.04848	.04593	.04356	.04136	.03932	.03741	.03564	.03399	.03244	.03100	.02965
98	32	.08708	.08174	.07681	.07226	.06805	.06416	.06056	.05722	.05413	.05126	.04859	.04611	.04381	.04166	.03966	.03779	.03605	.03443	.03290	.03148
98	33	.09140	.08588	.08078	.07607	.07170	.06766	.06392	.06044	.05721	.05421	.05143	.04883	.04642	.04417	.04206	.04010	.03827	.03656	.03495	.03345
98	34	.09593	.09023	.08496	.08008	.07556	.07136	.06746	.06385	.06048	.05735	.05444	.05173	.04920	.04684	.04463	.04257	.04064	.03884	.03715	.03556
98	35	.10070	.09483	.08938	.08433	.07964	.07528	.07124	.06747	.06397	.06070	.05766	.05482	.05218	.04970	.04739	.04522	.04319	.04129	.03951	.03784
98	36	.10571	.09965	.09403	.08880	.08395	.07943	.07523	.07131	.06767	.06426	.06109	.05812	.05535	.05276	.05033	.04806	.04592	.04392	.04205	.04028
98	37	.11098	.10473	.09893	.09353	.08850	.08382	.07945	.07539	.07159	.06804	.06473	.06163	.05873	.05602	.05347	.05109	.04885	.04675	.04477	.04291
98	38	.11652	.11008	.10410	.09852	.09332	.08847	.08394	.07972	.07577	.07208	.06862	.06539	.06236	.05952	.05685	.05435	.05200	.04978	.04770	.04575
98	39	.12234	.11572	.10954	.10378	.09841	.09339	.08870	.08431	.08021	.07637	.07277	.06939	.06623	.06325	.06046	.05784	.05537	.05305	.05086	.04880
98	40	.12846	.12165	.11529	.10935	.10380	.09861	.09375	.08920	.08494	.08094	.07719	.07367	.07037	.06726	.06434	.06159	.05900	.05656	.05426	.05210
98	41	.13491	.12791	.12137	.11524	.10951	.10415	.09912	.09440	.08998	.08582	.08192	.07826	.07481	.07157	.06851	.06563	.06292	.06036	.05794	.05566
98	42	.14169	.13450	.12777	.12146	.11555	.11001	.10481	.09992	.09533	.09102	.08697	.08315	.07956	.07617	.07298	.06997	.06713	.06444	.06191	.05951
98	43	.14880	.14143	.13451	.12802	.12192	.11620	.11083	.10577	.10102	.09654	.09233	.08836	.08462	.08109	.07776	.07461	.07164	.06883	.06617	.06365
98	44	.15625	.14869	.14158	.13491	.12863	.12273	.11718	.11196	.10704	.10240	.09803	.09390	.09001	.08633	.08285	.07957	.07646	.07352	.07073	.06809
98	45	.16401	.15626	.14897	.14211	.13566	.12958	.12385	.11846	.11337	.10856	.10403	.09974	.09570	.09187	.08825	.08482	.08157	.07849	.07558	.07281
98	46	.17209	.16416	.15668	.14965	.14301	.13676	.13085	.12528	.12002	.11505	.11035	.10591	.10171	.09773	.09395	.09038	.08699	.08378	.08073	.07783
98	47	.18047	.17236	.16470	.15748	.15067	.14424	.13816	.13242	.12699	.12185	.11698	.11238	.10802	.10388	.09996	.09624	.09271	.08935	.08616	.08313
98	48	.18917	.18088	.17305	.16565	.15866	.15205	.14580	.13988	.13428	.12897	.12395	.11918	.11466	.11036	.10629	.10242	.09874	.09524	.09192	.08875

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
98	49	.19819	.18972	.18172	.17414	.16698	.16019	.15377	.14768	.14191	.13643	.13124	.12631	.12163	.11718	.11295	.10893	.10510	.10146	.09799	.09468
98	50	.20754	.19891	.19073	.18299	.17565	.16869	.16210	.15584	.14990	.14425	.13889	.13380	.12896	.12435	.11996	.11579	.11181	.10802	.10441	.10096
98	51	.21722	.20843	.20008	.19217	.18467	.17754	.17078	.16435	.15824	.15243	.14691	.14165	.13664	.13188	.12734	.12301	.11888	.11494	.11118	.10759
98	52	.22721	.21825	.20975	.20168	.19400	.18671	.17978	.17319	.16691	.16094	.15525	.14983	.14466	.13974	.13504	.13056	.12628	.12219	.11829	.11455
98	53	.23749	.22838	.21973	.21149	.20366	.19621	.18911	.18235	.17592	.16978	.16393	.15835	.15302	.14794	.14308	.13845	.13401	.12978	.12572	.12185
98	54	.24806	.23881	.23001	.22162	.21363	.20602	.19877	.19185	.18525	.17895	.17294	.16720	.16172	.15648	.15147	.14667	.14209	.13770	.13350	.12948
98	55	.25893	.24954	.24060	.23207	.22393	.21617	.20876	.20168	.19493	.18847	.18230	.17640	.17076	.16536	.16020	.15525	.15052	.14598	.14163	.13746
98	56	.27010	.26058	.25150	.24283	.23455	.22664	.21908	.21185	.20494	.19833	.19201	.18596	.18016	.17461	.16929	.16419	.15930	.15462	.15012	.14580
98	57	.28155	.27191	.26270	.25390	.24548	.23743	.22973	.22236	.21530	.20854	.20207	.19586	.18991	.18421	.17874	.17349	.16845	.16361	.15897	.15450
98	58	.29326	.28351	.27418	.26525	.25670	.24851	.24067	.23316	.22596	.21905	.21243	.20608	.19998	.19413	.18851	.18311	.17793	.17294	.16815	.16354
98	59	.30518	.29532	.28588	.27684	.26817	.25985	.25188	.24423	.23689	.22985	.22308	.21658	.21034	.20434	.19858	.19303	.18770	.18257	.17763	.17288
98	60	.31730	.30736	.29781	.28866	.27987	.27144	.26334	.25556	.24809	.24091	.23401	.22737	.22099	.21485	.20894	.20325	.19777	.19250	.18741	.18252
98	61	.32966	.31963	.30999	.30074	.29184	.28330	.27508	.26718	.25958	.25227	.24524	.23846	.23194	.22566	.21961	.21379	.20817	.20275	.19753	.19249
98	62	.34227	.33217	.32245	.31310	.30411	.29546	.28714	.27912	.27140	.26397	.25681	.24991	.24326	.23684	.23066	.22469	.21894	.21338	.20802	.20284
98	63	.35515	.34499	.33520	.32577	.31669	.30795	.29952	.29140	.28357	.27602	.26874	.26171	.25494	.24839	.24208	.23598	.23009	.22440	.21891	.21359
98	64	.36828	.35806	.34821	.33871	.32956	.32073	.31221	.30399	.29606	.28840	.28101	.27387	.26697	.26031	.25387	.24764	.24162	.23581	.23018	.22473
98	65	.38164	.37138	.36148	.35193	.34271	.33380	.32520	.31690	.30887	.30111	.29362	.28637	.27936	.27258	.26602	.25968	.25354	.24759	.24184	.23626
98	66	.39526	.38498	.37504	.36545	.35617	.34720	.33853	.33015	.32203	.31419	.30660	.29925	.29214	.28525	.27858	.27212	.26586	.25980	.25392	.24823
98	67	.40916	.39887	.38891	.37928	.36997	.36095	.35222	.34377	.33558	.32766	.31998	.31254	.30534	.29835	.29158	.28501	.27865	.27247	.26648	.26067
98	68	.42331	.41302	.40306	.39341	.38406	.37501	.36623	.35773	.34948	.34149	.33374	.32622	.31893	.31186	.30499	.29833	.29186	.28558	.27948	.27356
98	69	.43766	.42739	.41743	.40778	.39842	.38934	.38053	.37198	.36369	.35564	.34783	.34024	.33287	.32572	.31877	.31202	.30546	.29908	.29288	.28686
98	70	.45214	.44190	.43197	.42232	.41296	.40387	.39504	.38646	.37813	.37003	.36217	.35452	.34709	.33987	.33284	.32601	.31937	.31291	.30662	.30050
98	71	.46669	.45650	.44660	.43697	.42762	.41853	.40969	.40109	.39274	.38461	.37670	.36901	.36152	.35424	.34715	.34025	.33353	.32699	.32062	.31442
98	72	.48128	.47115	.46129	.45170	.44237	.43329	.42445	.41585	.40748	.39933	.39139	.38366	.37613	.36880	.36166	.35469	.34791	.34130	.33485	.32857
98	73	.49587	.48581	.47601	.46647	.45717	.44812	.43930	.43070	.42233	.41416	.40621	.39845	.39089	.38352	.37633	.36932	.36248	.35581	.34930	.34294
98	74	.51051	.50053	.49081	.48132	.47207	.46306	.45426	.44569	.43732	.42916	.42120	.41343	.40585	.39845	.39122	.38417	.37729	.37057	.36400	.35759
98	75	.52524	.51535	.50571	.49630	.48712	.47815	.46940	.46086	.45251	.44437	.43641	.42864	.42105	.41364	.40639	.39931	.39239	.38563	.37902	.37256
98	76	.54006	.53029	.52075	.51143	.50232	.49343	.48473	.47623	.46793	.45981	.45188	.44412	.43653	.42912	.42186	.41477	.40783	.40104	.39440	.38790
98	77	.55496	.54532	.53590	.52668	.51767	.50885	.50023	.49179	.48354	.47547	.46757	.45984	.45227	.44486	.43762	.43052	.42357	.41677	.41011	.40359
98	78	.56989	.56039	.55109	.54200	.53309	.52437	.51584	.50748	.49929	.49128	.48343	.47574	.46821	.46083	.45360	.44652	.43958	.43277	.42611	.41957
98	79	.58473	.57539	.56624	.55728	.54849	.53989	.53145	.52318	.51508	.50713	.49935	.49171	.48423	.47689	.46969	.46264	.45572	.44893	.44227	.43574
98	80	.59939	.59021	.58122	.57239	.56374	.55526	.54693	.53876	.53075	.52289	.51518	.50762	.50019	.49290	.48575	.47873	.47184	.46508	.45844	.45192
98	81	.61374	.60474	.59591	.58724	.57873	.57037	.56217	.55412	.54621	.53844	.53082	.52333	.51597	.50875	.50165	.49468	.48784	.48111	.47450	.46801
98	82	.62775	.61893	.61026	.60175	.59339	.58518	.57710	.56917	.56137	.55371	.54618	.53878	.53151	.52435	.51732	.51041	.50362	.49694	.49037	.48391
98	83	.64139	.63276	.62428	.61593	.60773	.59966	.59172	.58392	.57624	.56869	.56127	.55396	.54678	.53971	.53275	.52591	.51918	.51255	.50603	.49962
98	84	.65475	.64631	.63801	.62984	.62179	.61388	.60609	.59843	.59088	.58345	.57614	.56894	.56186	.55488	.54801	.54125	.53459	.52803	.52157	.51521
98	85	.66783	.65960	.65148	.64349	.63563	.62788	.62024	.61272	.60532	.59802	.59083	.58375	.57678	.56990	.56313	.55646	.54988	.54340	.53702	.53073
98	86	.68053	.67250	.66458	.65678	.64909	.64151	.63404	.62668	.61942	.61226	.60520	.59825	.59139	.58463	.57796	.57139	.56491	.55852	.55221	.54600
98	87	.69270	.68487	.67715	.66954	.66203	.65462	.64731	.64011	.63300	.62598	.61907	.61224	.60551	.59886	.59231	.58584	.57946	.57316	.56695	.56082
98	88	.70432	.69669	.68917	.68174	.67441	.66718	.66004	.65299	.64603	.63917	.63239	.62570	.61909	.61257	.60613	.59978	.59350	.58730	.58119	.57514
98	89	.71536	.70794	.70061	.69337	.68622	.67916	.67219	.66530	.65850	.65178	.64515	.63859	.63212	.62572	.61940	.61316	.60700	.60091	.59489	.58894
98	90	.72581	.71858	.71145	.70439	.69742	.69053	.68372	.67700	.67035	.66378	.65729	.65087	.64453	.63826	.63207	.62594	.61989	.61391	.60800	.60215
98	91	.73552	.72848	.72153	.71465	.70785	.70113	.69448	.68791	.68141	.67499	.66863	.66235	.65614	.65000	.64393	.63792	.63198	.62611	.62030	.61456
98	92	.74438	.73752	.73073	.72402	.71738	.71082	.70432	.69790	.69154	.68525	.67903	.67288	.66679	.66077	.65482	.64892	.64309	.63732	.63161	.62597
98	93	.75245	.74575	.73913	.73257	.72608	.71966	.71331	.70702	.70080	.69464	.68855	.68252	.67655	.67064	.66479	.65901	.65328	.64761	.64200	.63644
98	94	.75987	.75333	.74685	.74044	.73410	.72781	.72159	.71544	.70934	.70331	.69733	.69141	.68556	.67976	.67402	.66833	.66270	.65713	.65161	.64615
98	95	.76677	.76038	.75405	.74778	.74156	.73541	.72932	.72329	.71732	.71140	.70554	.69973	.69399	.68829	.68265	.67707	.67154	.66606	.66063	.65526
98	96	.77315	.76690	.76070	.75456	.74847	.74245	.73648	.73056	.72470	.71890	.71315	.70745	.70181	.69622	.69067	.68518	.67975	.67436	.66902	.66373
98	97	.77899	.77287	.76679	.76077	.75481	.74890	.74304	.73724	.73149	.72579	.72014	.71454	.70900	.70350	.69805	.69265	.68730	.68199	.67674	.67153
98	98	.78443	.77842	.77247	.76656	.76071	.75491	.74916	.74346	.73782	.73222	.72667	.72116	.71571	.71030	.70494	.69963	.69436	.68914	.68396	.67883

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
99	0	.02577	.02415	.02273	.02146	.02032	.01932	.01841	.01760	.01687	.01622	.01562	.01508	.01459	.01415	.01374	.01337	.01302	.01270	.01241	.01214
99	1	.01907	.01741	.01594	.01464	.01349	.01246	.01154	.01072	.00999	.00933	.00873	.00820	.00771	.00728	.00688	.00652	.00619	.00588	.00561	.00535
99	2	.01964	.01791	.01638	.01502	.01381	.01274	.01178	.01092	.01014	.00945	.00883	.00826	.00776	.00729	.00687	.00649	.00614	.00583	.00553	.00527
99	3	.02048	.01867	.01708	.01565	.01439	.01326	.01225	.01135	.01054	.00981	.00915	.00856	.00802	.00753	.00709	.00669	.00632	.00598	.00567	.00539
99	4	.02147	.01959	.01792	.01644	.01511	.01393	.01287	.01192	.01107	.01030	.00961	.00898	.00841	.00790	.00743	.00700	.00661	.00626	.00593	.00563
99	5	.02259	.02063	.01889	.01734	.01595	.01471	.01360	.01261	.01171	.01090	.01017	.00951	.00891	.00837	.00787	.00742	.00700	.00662	.00628	.00596
99	6	.02382	.02178	.01996	.01834	.01689	.01559	.01442	.01338	.01243	.01158	.01081	.01011	.00948	.00891	.00838	.00790	.00746	.00706	.00669	.00635
99	7	.02516	.02303	.02113	.01944	.01792	.01656	.01534	.01424	.01324	.01235	.01154	.01080	.01013	.00953	.00897	.00846	.00800	.00757	.00718	.00682
99	8	.02660	.02438	.02240	.02063	.01904	.01762	.01633	.01518	.01414	.01319	.01234	.01156	.01086	.01022	.00963	.00909	.00860	.00815	.00773	.00735
99	9	.02815	.02585	.02378	.02193	.02027	.01878	.01744	.01622	.01513	.01414	.01324	.01242	.01168	.01100	.01038	.00981	.00929	.00881	.00837	.00796
99	10	.02984	.02743	.02528	.02335	.02162	.02006	.01865	.01738	.01623	.01519	.01424	.01338	.01259	.01188	.01122	.01062	.01007	.00956	.00909	.00866
99	11	.03163	.02914	.02689	.02488	.02307	.02144	.01996	.01863	.01742	.01633	.01533	.01443	.01360	.01284	.01215	.01152	.01093	.01040	.00990	.00944
99	12	.03354	.03094	.02861	.02651	.02462	.02291	.02137	.01997	.01871	.01756	.01651	.01556	.01469	.01389	.01316	.01249	.01187	.01131	.01078	.01030
99	13	.03552	.03282	.03039	.02820	.02623	.02444	.02283	.02137	.02004	.01883	.01773	.01673	.01582	.01498	.01421	.01350	.01285	.01225	.01170	.01118
99	14	.03751	.03471	.03218	.02990	.02784	.02598	.02429	.02276	.02137	.02011	.01895	.01790	.01694	.01605	.01524	.01450	.01381	.01318	.01260	.01206
99	15	.03951	.03659	.03396	.03159	.02944	.02750	.02574	.02413	.02268	.02135	.02014	.01904	.01802	.01710	.01624	.01546	.01474	.01407	.01346	.01288
99	16	.04148	.03845	.03572	.03325	.03101	.02898	.02714	.02547	.02394	.02255	.02129	.02013	.01906	.01809	.01719	.01637	.01561	.01490	.01425	.01365
99	17	.04345	.04031	.03747	.03490	.03256	.03045	.02853	.02678	.02518	.02373	.02240	.02118	.02006	.01904	.01810	.01723	.01643	.01569	.01501	.01437
99	18	.04544	.04218	.03923	.03655	.03413	.03192	.02991	.02808	.02642	.02489	.02350	.02222	.02105	.01997	.01898	.01807	.01723	.01645	.01573	.01506
99	19	.04750	.04412	.04105	.03827	.03574	.03344	.03134	.02943	.02769	.02609	.02463	.02329	.02206	.02093	.01989	.01893	.01805	.01723	.01647	.01576
99	20	.04967	.04615	.04297	.04007	.03744	.03504	.03285	.03085	.02903	.02736	.02583	.02442	.02313	.02194	.02085	.01984	.01891	.01804	.01724	.01650
99	21	.05194	.04830	.04499	.04198	.03923	.03673	.03445	.03236	.03045	.02870	.02710	.02563	.02427	.02302	.02187	.02081	.01983	.01892	.01807	.01729
99	22	.05432	.05054	.04711	.04397	.04112	.03851	.03613	.03395	.03195	.03012	.02844	.02689	.02547	.02416	.02295	.02183	.02080	.01984	.01895	.01812
99	23	.05683	.05291	.04935	.04609	.04312	.04040	.03792	.03564	.03355	.03163	.02987	.02825	.02675	.02538	.02410	.02293	.02184	.02083	.01989	.01902
99	24	.05949	.05543	.05173	.04834	.04525	.04242	.03983	.03745	.03526	.03326	.03141	.02971	.02814	.02669	.02535	.02411	.02296	.02190	.02091	.01999
99	25	.06232	.05811	.05427	.05075	.04753	.04458	.04188	.03939	.03711	.03501	.03307	.03129	.02964	.02812	.02671	.02541	.02420	.02307	.02203	.02106
99	26	.06531	.06095	.05696	.05331	.04997	.04689	.04407	.04148	.03909	.03689	.03487	.03300	.03127	.02967	.02819	.02681	.02554	.02435	.02325	.02223
99	27	.06850	.06399	.05985	.05606	.05258	.04938	.04644	.04373	.04124	.03894	.03682	.03485	.03304	.03136	.02980	.02835	.02701	.02576	.02460	.02351
99	28	.07186	.06719	.06290	.05897	.05535	.05202	.04896	.04613	.04353	.04112	.03890	.03684	.03493	.03317	.03153	.03001	.02859	.02727	.02605	.02490
99	29	.07541	.07057	.06613	.06205	.05829	.05483	.05163	.04869	.04597	.04345	.04112	.03897	.03697	.03511	.03339	.03179	.03030	.02891	.02761	.02640
99	30	.07913	.07413	.06953	.06530	.06139	.05779	.05447	.05139	.04855	.04592	.04349	.04123	.03913	.03718	.03537	.03368	.03211	.03065	.02928	.02801
99	31	.08304	.07787	.07311	.06872	.06466	.06092	.05746	.05425	.05129	.04854	.04599	.04363	.04143	.03938	.03748	.03571	.03405	.03251	.03107	.02972
99	32	.08714	.08180	.07687	.07232	.06811	.06422	.06062	.05728	.05419	.05132	.04865	.04618	.04387	.04173	.03973	.03786	.03612	.03450	.03298	.03155
99	33	.09146	.08594	.08084	.07613	.07177	.06773	.06398	.06050	.05728	.05428	.05149	.04890	.04649	.04424	.04214	.04018	.03834	.03663	.03503	.03353
99	34	.09599	.09030	.08503	.08014	.07562	.07143	.06753	.06391	.06055	.05742	.05451	.05180	.04927	.04691	.04470	.04264	.04072	.03891	.03722	.03564
99	35	.10077	.09489	.08945	.08440	.07971	.07535	.07131	.06754	.06404	.06078	.05774	.05490	.05225	.04978	.04747	.04530	.04328	.04138	.03959	.03792
99	36	.10578	.09972	.09410	.08887	.08402	.07950	.07530	.07139	.06774	.06434	.06117	.05820	.05543	.05284	.05041	.04814	.04601	.04401	.04213	.04037
99	37	.11105	.10480	.09900	.09360	.08857	.08389	.07953	.07547	.07167	.06813	.06481	.06172	.05882	.05610	.05356	.05118	.04894	.04684	.04486	.04300
99	38	.11659	.11016	.10417	.09860	.09340	.08855	.08403	.07980	.07585	.07216	.06871	.06548	.06245	.05961	.05694	.05444	.05209	.04988	.04780	.04584
99	39	.12242	.11580	.10962	.10387	.09849	.09348	.08879	.08440	.08030	.07646	.07286	.06949	.06632	.06335	.06056	.05794	.05547	.05315	.05096	.04890
99	40	.12855	.12174	.11538	.10944	.10389	.09870	.09384	.08929	.08503	.08104	.07729	.07377	.07047	.06736	.06444	.06170	.05911	.05667	.05437	.05220
99	41	.13500	.12800	.12146	.11534	.10961	.10424	.09922	.09450	.09008	.08593	.08203	.07836	.07492	.07167	.06862	.06574	.06303	.06047	.05806	.05578
99	42	.14179	.13460	.12787	.12157	.11566	.11011	.10491	.10003	.09545	.09113	.08708	.08327	.07967	.07629	.07310	.07009	.06725	.06457	.06203	.05964
99	43	.14891	.14153	.13462	.12813	.12204	.11632	.11094	.10589	.10114	.09667	.09246	.08849	.08475	.08122	.07789	.07474	.07177	.06896	.06630	.06378
99	44	.15637	.14880	.14170	.13503	.12876	.12286	.11731	.11209	.10717	.10253	.09816	.09404	.09014	.08647	.08299	.07971	.07660	.07366	.07087	.06824
99	45	.16414	.15639	.14910	.14224	.13579	.12972	.12399	.11860	.11351	.10871	.10417	.09989	.09585	.09202	.08840	.08497	.08173	.07865	.07574	.07297
99	46	.17223	.16429	.15683	.14979	.14316	.13690	.13100	.12544	.12018	.11521	.11051	.10607	.10187	.09789	.09412	.09055	.08716	.08395	.08090	.07800
99	47	.18062	.17251	.16486	.15764	.15083	.14440	.13833	.13258	.12716	.12202	.11716	.11256	.10820	.10406	.10014	.09642	.09289	.08954	.08635	.08332
99	48	.18933	.18104	.17321	.16582	.15883	.15223	.14598	.14006	.13446	.12916	.12414	.11937	.11485	.11056	.10649	.10262	.09894	.09545	.09212	.08896
99	49	.19836	.18990	.18190	.17433	.16717	.16039	.15396	.14788	.14211	.13664	.13145	.12652	.12184	.11739	.11316	.10915	.10532	.10168	.09821	.09491

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
99	50	.20773	.19910	.19093	.18319	.17586	.16890	.16231	.15605	.15012	.14448	.13912	.13403	.12919	.12458	.12020	.11603	.11205	.10827	.10466	.10121
99	51	.21743	.20864	.20030	.19240	.18489	.17777	.17101	.16459	.15848	.15267	.14715	.14190	.13690	.13213	.12760	.12327	.11914	.11521	.11145	.10787
99	52	.22744	.21849	.20999	.20192	.19425	.18696	.18004	.17345	.16717	.16120	.15552	.15010	.14494	.14002	.13532	.13084	.12657	.12248	.11858	.11485
99	53	.23774	.22864	.21999	.21176	.20393	.19648	.18939	.18264	.17620	.17007	.16422	.15865	.15333	.14825	.14339	.13876	.13433	.13010	.12605	.12217
99	54	.24834	.23909	.23029	.22191	.21393	.20632	.19907	.19216	.18557	.17927	.17327	.16753	.16205	.15681	.15180	.14702	.14243	.13805	.13385	.12983
99	55	.25923	.24985	.24091	.23238	.22425	.21649	.20909	.20202	.19527	.18882	.18265	.17676	.17112	.16573	.16057	.15563	.15089	.14636	.14201	.13785
99	56	.27043	.26092	.25184	.24317	.23490	.22699	.21944	.21222	.20532	.19871	.19240	.18635	.18056	.17501	.16969	.16460	.15972	.15503	.15054	.14622
99	57	.28191	.27228	.26307	.25428	.24587	.23782	.23013	.22276	.21571	.20895	.20249	.19629	.19034	.18465	.17918	.17393	.16890	.16407	.15943	.15497
99	58	.29364	.28390	.27458	.26566	.25712	.24894	.24111	.23360	.22640	.21951	.21289	.20654	.20045	.19461	.18899	.18360	.17842	.17344	.16865	.16404
99	59	.30560	.29575	.28632	.27728	.26862	.26031	.25235	.24471	.23737	.23034	.22358	.21709	.21085	.20486	.19910	.19356	.18823	.18311	.17817	.17342
99	60	.31776	.30782	.29829	.28914	.28036	.27194	.26385	.25608	.24861	.24144	.23454	.22791	.22154	.21540	.20950	.20382	.19835	.19308	.18800	.18311
99	61	.33015	.32013	.31050	.30126	.29237	.28383	.27563	.26774	.26014	.25284	.24581	.23905	.23254	.22627	.22022	.21440	.20879	.20338	.19816	.19313
99	62	.34280	.33271	.32300	.31367	.30469	.29604	.28773	.27972	.27201	.26459	.25743	.25054	.24390	.23749	.23131	.22536	.21961	.21406	.20870	.20353
99	63	.35573	.34557	.33579	.32638	.31731	.30857	.30016	.29205	.28423	.27669	.26941	.26240	.25563	.24910	.24279	.23670	.23082	.22513	.21964	.21434
99	64	.36889	.35869	.34885	.33937	.33022	.32140	.31290	.30469	.29677	.28912	.28173	.27460	.26772	.26106	.25463	.24841	.24240	.23659	.23097	.22553
99	65	.38230	.37206	.36218	.35264	.34343	.33453	.32594	.31765	.30963	.30189	.29440	.28716	.28016	.27339	.26685	.26051	.25438	.24844	.24269	.23713
99	66	.39597	.38571	.37579	.36620	.35694	.34799	.33933	.33096	.32286	.31502	.30744	.30011	.29300	.28613	.27947	.27302	.26677	.26072	.25485	.24916
99	67	.40994	.39966	.38972	.38010	.37080	.36180	.35308	.34464	.33647	.32856	.32089	.31347	.30627	.29930	.29254	.28598	.27963	.27346	.26748	.26168
99	68	.42415	.41388	.40393	.39430	.38497	.37593	.36717	.35867	.35044	.34246	.33473	.32722	.31994	.31288	.30603	.29937	.29292	.28665	.28056	.27465
99	69	.43856	.42831	.41838	.40874	.39939	.39033	.38154	.37301	.36473	.35669	.34889	.34132	.33397	.32683	.31989	.31315	.30660	.30024	.29405	.28804
99	70	.45312	.44290	.43298	.42336	.41401	.40494	.39613	.38757	.37925	.37117	.36332	.35569	.34828	.34107	.33405	.32724	.32061	.31416	.30788	.30177
99	71	.46775	.45758	.44769	.43809	.42876	.41969	.41086	.40229	.39395	.38584	.37795	.37027	.36280	.35553	.34846	.34157	.33487	.32834	.32198	.31579
99	72	.48242	.47230	.46247	.45290	.44359	.43453	.42572	.41714	.40878	.40065	.39273	.38502	.37751	.37019	.36307	.35612	.34935	.34275	.33632	.33005
99	73	.49709	.48706	.47728	.46776	.45849	.44946	.44066	.43208	.42373	.41559	.40765	.39991	.39237	.38502	.37785	.37085	.36403	.35737	.35088	.34454
99	74	.51182	.50187	.49217	.48271	.47349	.46450	.45573	.44717	.43883	.43069	.42275	.41500	.40744	.40006	.39285	.38582	.37895	.37225	.36570	.35930
99	75	.52664	.51679	.50718	.49780	.48864	.47970	.47097	.46245	.45414	.44601	.43808	.43033	.42276	.41537	.40814	.40108	.39418	.38744	.38085	.37440
99	76	.54157	.53184	.52233	.51304	.50396	.49509	.48642	.47795	.46967	.46158	.45367	.44594	.43837	.43098	.42375	.41667	.40975	.40298	.39636	.38988
99	77	.55659	.54699	.53759	.52841	.51943	.51064	.50205	.49364	.48542	.47737	.46950	.46179	.45425	.44687	.43964	.43257	.42565	.41887	.41223	.40572
99	78	.57164	.56218	.55292	.54386	.53499	.52630	.51780	.50947	.50132	.49333	.48551	.47785	.47034	.46299	.45579	.44873	.44181	.43503	.42839	.42188
99	79	.58663	.57733	.56822	.55929	.55054	.54197	.53357	.52533	.51726	.50935	.50159	.49399	.48653	.47922	.47205	.46502	.45813	.45136	.44473	.43822
99	80	.60142	.59229	.58334	.57456	.56594	.55750	.54921	.54108	.53310	.52528	.51760	.51007	.50267	.49542	.48829	.48130	.47444	.46770	.46109	.45460
99	81	.61593	.60697	.59819	.58956	.58109	.57278	.56462	.55660	.54873	.54100	.53341	.52596	.51864	.51145	.50438	.49744	.49063	.48393	.47735	.47088
99	82	.63009	.62132	.61271	.60424	.59593	.58775	.57972	.57183	.56408	.55646	.54897	.54160	.53436	.52725	.52025	.51337	.50661	.49996	.49342	.48699
99	83	.64390	.63532	.62689	.61859	.61044	.60241	.59453	.58677	.57914	.57163	.56424	.55698	.54983	.54280	.53589	.52908	.52238	.51579	.50930	.50292
99	84	.65742	.64904	.64080	.63268	.62469	.61683	.60909	.60147	.59397	.58659	.57932	.57217	.56513	.55819	.55136	.54464	.53801	.53149	.52507	.51875
99	85	.67069	.66251	.65446	.64653	.63872	.63102	.62344	.61598	.60862	.60137	.59424	.58720	.58027	.57344	.56671	.56008	.55355	.54711	.54076	.53450
99	86	.68358	.67561	.66776	.66002	.65239	.64487	.63745	.63015	.62294	.61584	.60883	.60193	.59512	.58840	.58178	.57525	.56882	.56247	.55621	.55003
99	87	.69594	.68818	.68053	.67298	.66554	.65819	.65095	.64380	.63675	.62979	.62293	.61616	.60948	.60288	.59638	.58996	.58362	.57737	.57120	.56511
99	88	.70775	.70020	.69275	.68540	.67814	.67097	.66389	.65691	.65002	.64321	.63649	.62986	.62331	.61684	.61046	.60415	.59792	.59178	.58571	.57971
99	89	.71900	.71166	.70441	.69724	.69017	.68318	.67627	.66946	.66272	.65607	.64949	.64300	.63659	.63025	.62399	.61780	.61169	.60565	.59968	.59379
99	90	.72965	.72251	.71545	.70848	.70159	.69477	.68804	.68139	.67481	.66831	.66188	.65553	.64925	.64305	.63691	.63085	.62485	.61893	.61307	.60728
99	91	.73956	.73261	.72574	.71895	.71223	.70559	.69902	.69253	.68611	.67975	.67347	.66726	.66112	.65504	.64903	.64309	.63721	.63140	.62565	.61996
99	92	.74861	.74184	.73515	.72853	.72197	.71549	.70908	.70274	.69646	.69025	.68411	.67803	.67201	.66606	.66017	.65434	.64858	.64287	.63722	.63163
99	93	.75686	.75026	.74373	.73727	.73087	.72454	.71828	.71207	.70593	.69986	.69384	.68789	.68199	.67616	.67038	.66467	.65901	.65340	.64785	.64236
99	94	.76445	.75801	.75164	.74532	.73907	.73288	.72675	.72069	.71468	.70873	.70283	.69700	.69122	.68550	.67983	.67422	.66866	.66316	.65771	.65231
99	95	.77152	.76524	.75901	.75284	.74672	.74067	.73467	.72873	.72285	.71702	.71125	.70553	.69986	.69425	.68869	.68318	.67772	.67231	.66696	.66165
99	96	.77806	.77191	.76582	.75979	.75381	.74788	.74201	.73620	.73043	.72472	.71906	.71345	.70789	.70238	.69692	.69151	.68615	.68083	.67557	.67035
99	97	.78405	.77804	.77208	.76617	.76031	.75451	.74875	.74305	.73739	.73179	.72623	.72073	.71527	.70986	.70449	.69918	.69390	.68868	.68350	.67836
99	98	.78963	.78374	.77790	.77211	.76637	.76068	.75504	.74944	.74389	.73839	.73294	.72753	.72216	.71685	.71157	.70634	.70116	.69602	.69092	.68587
99	99	.79498	.78921	.78349	.77781	.77219	.76661	.76107	.75558	.75014	.74474	.73938	.73407	.72880	.72358	.71840	.71325	.70816	.70310	.69808	.69311

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	0	.02585	.02424	.02281	.02154	.02041	.01940	.01850	.01769	.01697	.01631	.01572	.01518	.01469	.01425	.01384	.01347	.01313	.01281	.01252	.01225
100	1	.01908	.01742	.01596	.01466	.01350	.01247	.01156	.01074	.01000	.00934	.00875	.00821	.00773	.00729	.00690	.00653	.00620	.00590	.00562	.00537
100	2	.01965	.01792	.01639	.01503	.01383	.01275	.01179	.01093	.01016	.00946	.00884	.00828	.00777	.00731	.00689	.00651	.00616	.00584	.00555	.00528
100	3	.02048	.01868	.01708	.01566	.01440	.01327	.01226	.01136	.01055	.00982	.00916	.00857	.00803	.00754	.00710	.00670	.00633	.00599	.00568	.00540
100	4	.02148	.01960	.01793	.01644	.01512	.01394	.01288	.01193	.01108	.01031	.00962	.00899	.00842	.00791	.00744	.00701	.00662	.00627	.00594	.00564
100	5	.02260	.02064	.01890	.01735	.01596	.01472	.01361	.01261	.01172	.01091	.01018	.00952	.00892	.00837	.00788	.00743	.00701	.00663	.00629	.00597
100	6	.02383	.02179	.01997	.01835	.01689	.01560	.01443	.01338	.01244	.01159	.01082	.01012	.00949	.00891	.00839	.00791	.00747	.00707	.00670	.00636
100	7	.02517	.02304	.02114	.01944	.01793	.01657	.01534	.01424	.01325	.01236	.01154	.01081	.01014	.00953	.00898	.00847	.00801	.00758	.00719	.00683
100	8	.02660	.02439	.02241	.02064	.01905	.01762	.01634	.01519	.01414	.01320	.01235	.01157	.01087	.01022	.00964	.00910	.00861	.00816	.00774	.00736
100	9	.02816	.02585	.02379	.02194	.02028	.01879	.01744	.01623	.01514	.01415	.01325	.01243	.01169	.01101	.01039	.00982	.00930	.00882	.00838	.00797
100	10	.02985	.02744	.02529	.02336	.02163	.02007	.01866	.01739	.01624	.01520	.01425	.01339	.01260	.01189	.01123	.01063	.01008	.00957	.00911	.00867
100	11	.03165	.02915	.02691	.02489	.02308	.02145	.01998	.01864	.01744	.01634	.01535	.01444	.01361	.01286	.01217	.01153	.01095	.01041	.00992	.00946
100	12	.03356	.03096	.02862	.02652	.02463	.02293	.02138	.01999	.01872	.01757	.01653	.01557	.01470	.01391	.01318	.01251	.01189	.01132	.01080	.01032
100	13	.03554	.03284	.03041	.02822	.02624	.02446	.02285	.02139	.02006	.01885	.01776	.01675	.01584	.01500	.01423	.01352	.01287	.01227	.01172	.01121
100	14	.03754	.03473	.03220	.02992	.02786	.02600	.02432	.02279	.02140	.02013	.01898	.01793	.01696	.01608	.01527	.01453	.01384	.01321	.01263	.01208
100	15	.03953	.03662	.03399	.03161	.02947	.02753	.02576	.02416	.02271	.02138	.02017	.01907	.01806	.01713	.01628	.01549	.01477	.01410	.01349	.01292
100	16	.04151	.03848	.03575	.03328	.03104	.02901	.02717	.02550	.02398	.02259	.02132	.02016	.01910	.01812	.01723	.01640	.01564	.01494	.01429	.01369
100	17	.04348	.04034	.03750	.03493	.03260	.03048	.02856	.02681	.02522	.02376	.02243	.02122	.02010	.01908	.01814	.01727	.01647	.01573	.01505	.01441
100	18	.04547	.04221	.03926	.03659	.03416	.03195	.02995	.02812	.02645	.02493	.02354	.02226	.02109	.02001	.01902	.01811	.01727	.01649	.01577	.01510
100	19	.04754	.04415	.04109	.03830	.03577	.03347	.03138	.02947	.02773	.02613	.02467	.02333	.02210	.02097	.01993	.01897	.01809	.01727	.01651	.01581
100	20	.04970	.04619	.04300	.04011	.03747	.03507	.03289	.03089	.02907	.02740	.02587	.02446	.02317	.02198	.02089	.01988	.01895	.01809	.01729	.01655
100	21	.05197	.04833	.04502	.04201	.03927	.03677	.03449	.03240	.03049	.02874	.02714	.02567	.02431	.02306	.02191	.02085	.01987	.01896	.01812	.01734
100	22	.05435	.05058	.04714	.04401	.04116	.03855	.03617	.03399	.03199	.03016	.02848	.02693	.02551	.02420	.02299	.02187	.02084	.01988	.01899	.01817
100	23	.05687	.05295	.04938	.04613	.04316	.04044	.03795	.03568	.03359	.03167	.02991	.02829	.02680	.02542	.02415	.02297	.02188	.02087	.01993	.01906
100	24	.05953	.05547	.05176	.04838	.04529	.04246	.03987	.03749	.03530	.03330	.03145	.02975	.02818	.02673	.02540	.02416	.02301	.02195	.02096	.02004
100	25	.06235	.05815	.05430	.05079	.04757	.04462	.04192	.03944	.03715	.03505	.03312	.03133	.02969	.02817	.02676	.02545	.02424	.02312	.02208	.02111
100	26	.06535	.06099	.05700	.05335	.05001	.04694	.04412	.04152	.03914	.03694	.03491	.03304	.03131	.02971	.02823	.02686	.02559	.02440	.02330	.02228
100	27	.06854	.06403	.05989	.05610	.05262	.04943	.04649	.04378	.04129	.03899	.03686	.03490	.03309	.03141	.02985	.02840	.02706	.02581	.02465	.02357
100	28	.07190	.06723	.06295	.05901	.05540	.05207	.04900	.04618	.04357	.04117	.03895	.03689	.03498	.03322	.03158	.03006	.02865	.02733	.02610	.02496
100	29	.07545	.07062	.06618	.06209	.05834	.05487	.05168	.04874	.04602	.04350	.04117	.03902	.03702	.03517	.03344	.03184	.03035	.02896	.02767	.02646
100	30	.07918	.07418	.06958	.06535	.06144	.05784	.05452	.05145	.04860	.04598	.04354	.04128	.03919	.03724	.03543	.03374	.03217	.03071	.02934	.02807
100	31	.08309	.07792	.07316	.06877	.06471	.06097	.05751	.05431	.05134	.04860	.04605	.04368	.04149	.03944	.03754	.03577	.03411	.03257	.03113	.02978
100	32	.08719	.08185	.07692	.07237	.06817	.06428	.06068	.05734	.05425	.05138	.04871	.04624	.04393	.04179	.03979	.03793	.03619	.03456	.03304	.03162
100	33	.09151	.08600	.08090	.07619	.07182	.06778	.06404	.06056	.05734	.05434	.05156	.04897	.04655	.04430	.04220	.04024	.03841	.03670	.03510	.03360
100	34	.09605	.09035	.08508	.08020	.07568	.07149	.06759	.06398	.06062	.05749	.05458	.05187	.04934	.04698	.04477	.04272	.04079	.03899	.03730	.03571
100	35	.10083	.09495	.08951	.08446	.07977	.07542	.07137	.06761	.06411	.06085	.05781	.05497	.05232	.04985	.04754	.04538	.04335	.04145	.03967	.03800
100	36	.10584	.09979	.09416	.08894	.08409	.07957	.07537	.07146	.06781	.06441	.06124	.05828	.05551	.05291	.05049	.04822	.04609	.04409	.04222	.04045
100	37	.11111	.10487	.09907	.09367	.08865	.08397	.07961	.07554	.07175	.06820	.06489	.06180	.05890	.05618	.05364	.05126	.04902	.04692	.04495	.04309
100	38	.11666	.11023	.10424	.09867	.09347	.08863	.08410	.07988	.07593	.07224	.06879	.06556	.06253	.05969	.05703	.05453	.05218	.04997	.04789	.04593
100	39	.12249	.11587	.10970	.10394	.09857	.09356	.08887	.08448	.08038	.07654	.07295	.06957	.06641	.06344	.06065	.05803	.05556	.05324	.05106	.04900
100	40	.12863	.12182	.11546	.10952	.10398	.09879	.09393	.08938	.08512	.08113	.07738	.07387	.07056	.06746	.06454	.06179	.05921	.05677	.05447	.05231
100	41	.13509	.12809	.12155	.11543	.10970	.10434	.09931	.09460	.09018	.08603	.08213	.07846	.07502	.07178	.06873	.06585	.06314	.06058	.05817	.05589
100	42	.14188	.13469	.12796	.12166	.11575	.11021	.10501	.10013	.09555	.09124	.08719	.08337	.07978	.07640	.07321	.07020	.06736	.06468	.06215	.05975
100	43	.14901	.14163	.13472	.12823	.12214	.11642	.11105	.10600	.10125	.09678	.09257	.08860	.08486	.08134	.07801	.07486	.07189	.06908	.06643	.06391
100	44	.15647	.14891	.14181	.13514	.12887	.12298	.11743	.11221	.10729	.10265	.09829	.09416	.09027	.08660	.08312	.07984	.07674	.07380	.07101	.06837
100	45	.16425	.15650	.14922	.14237	.13592	.12984	.12412	.11873	.11364	.10884	.10431	.10003	.09599	.09216	.08854	.08512	.08187	.07880	.07588	.07312
100	46	.17235	.16442	.15696	.14992	.14329	.13704	.13114	.12558	.12032	.11536	.11066	.10622	.10202	.09804	.09428	.09071	.08732	.08411	.08106	.07817
100	47	.18076	.17265	.16500	.15779	.15098	.14455	.13848	.13274	.12731	.12218	.11732	.11272	.10836	.10423	.10031	.09660	.09307	.08972	.08653	.08350
100	48	.18948	.18119	.17337	.16598	.15899	.15239	.14614	.14023	.13464	.12934	.12431	.11955	.11503	.11074	.10667	.10281	.09913	.09564	.09232	.08915
100	49	.19853	.19007	.18207	.17450	.16734	.16057	.15415	.14806	.14230	.13683	.13164	.12671	.12204	.11759	.11337	.10935	.10553	.10189	.09842	.09512

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	50	.20791	.19928	.19112	.18338	.17605	.16910	.16251	.15626	.15032	.14469	.13933	.13424	.12940	.12480	.12042	.11625	.11228	.10850	.10489	.10145
100	51	.21763	.20884	.20051	.19260	.18510	.17799	.17123	.16481	.15870	.15290	.14738	.14213	.13713	.13237	.12784	.12351	.11939	.11546	.11171	.10812
100	52	.22765	.21870	.21021	.20214	.19448	.18720	.18027	.17369	.16742	.16145	.15577	.15036	.14520	.14028	.13559	.13111	.12684	.12276	.11886	.11513
100	53	.23797	.22888	.22023	.21201	.20418	.19674	.18965	.18290	.17647	.17034	.16450	.15893	.15361	.14853	.14368	.13905	.13463	.13040	.12635	.12248
100	54	.24859	.23935	.23056	.22218	.21420	.20660	.19936	.19245	.18586	.17957	.17357	.16783	.16236	.15712	.15212	.14734	.14276	.13838	.13418	.13016
100	55	.25951	.25013	.24120	.23268	.22455	.21680	.20940	.20234	.19559	.18914	.18298	.17709	.17146	.16607	.16091	.15598	.15125	.14672	.14237	.13821
100	56	.27073	.26122	.25215	.24350	.23523	.22733	.21978	.21257	.20567	.19907	.19275	.18671	.18092	.17538	.17007	.16498	.16010	.15542	.15093	.14662
100	57	.28224	.27261	.26342	.25463	.24622	.23818	.23049	.22313	.21609	.20934	.20288	.19668	.19075	.18505	.17959	.17435	.16932	.16449	.15986	.15540
100	58	.29400	.28427	.27495	.26604	.25751	.24933	.24151	.23401	.22682	.21993	.21332	.20698	.20089	.19505	.18944	.18405	.17887	.17390	.16912	.16452
100	59	.30599	.29615	.28673	.27770	.26904	.26074	.25278	.24515	.23782	.23079	.22404	.21756	.21133	.20534	.19959	.19405	.18873	.18361	.17868	.17394
100	60	.31818	.30825	.29873	.28959	.28082	.27240	.26432	.25656	.24910	.24193	.23505	.22842	.22205	.21592	.21003	.20435	.19889	.19362	.18855	.18366
100	61	.33061	.32059	.31098	.30174	.29287	.28434	.27614	.26825	.26067	.25338	.24636	.23960	.23309	.22683	.22079	.21498	.20937	.20397	.19875	.19373
100	62	.34330	.33321	.32351	.31419	.30522	.29659	.28828	.28028	.27258	.26516	.25802	.25113	.24450	.23810	.23193	.22598	.22023	.21469	.20934	.20418
100	63	.35626	.34611	.33634	.32694	.31788	.30916	.30075	.29265	.28484	.27731	.27004	.26304	.25628	.24975	.24345	.23737	.23149	.22582	.22033	.21503
100	64	.36947	.35927	.34945	.33997	.33084	.32203	.31354	.30534	.29743	.28979	.28241	.27529	.26841	.26177	.25534	.24914	.24313	.23733	.23172	.22629
100	65	.38292	.37269	.36282	.35329	.34409	.33521	.32664	.31835	.31035	.30261	.29513	.28791	.28092	.27416	.26762	.26129	.25516	.24924	.24350	.23794
100	66	.39664	.38639	.37648	.36691	.35766	.34872	.34007	.33171	.32363	.31580	.30823	.30091	.29381	.28695	.28030	.27386	.26762	.26157	.25571	.25004
100	67	.41065	.40039	.39047	.38087	.37158	.36259	.35388	.34546	.33730	.32940	.32175	.31433	.30715	.30019	.29344	.28689	.28054	.27439	.26842	.26262
100	68	.42492	.41467	.40474	.39512	.38581	.37678	.36803	.35956	.35134	.34337	.33565	.32816	.32089	.31384	.30700	.30036	.29391	.28765	.28157	.27567
100	69	.43941	.42917	.41925	.40963	.40030	.39126	.38248	.37396	.36570	.35768	.34989	.34233	.33499	.32786	.32094	.31421	.30768	.30132	.29515	.28914
100	70	.45403	.44383	.43393	.42432	.41500	.40594	.39714	.38860	.38030	.37224	.36440	.35679	.34938	.34219	.33519	.32839	.32177	.31533	.30907	.30297
100	71	.46873	.45858	.44872	.43913	.42982	.42077	.41196	.40341	.39508	.38699	.37911	.37145	.36400	.35675	.34969	.34281	.33612	.32961	.32326	.31708
100	72	.48347	.47338	.46357	.45403	.44474	.43570	.42690	.41834	.41001	.40189	.39399	.38630	.37880	.37150	.36439	.35746	.35070	.34412	.33771	.33145
100	73	.49823	.48822	.47847	.46897	.45972	.45071	.44193	.43338	.42504	.41692	.40900	.40129	.39376	.38642	.37927	.37229	.36548	.35884	.35236	.34604
100	74	.51305	.50312	.49344	.48401	.47481	.46584	.45710	.44857	.44024	.43213	.42420	.41648	.40893	.40157	.39438	.38737	.38052	.37383	.36730	.36092
100	75	.52796	.51813	.50855	.49919	.49006	.48115	.47245	.46395	.45565	.44755	.43964	.43191	.42437	.41699	.40979	.40274	.39586	.38914	.38256	.37614
100	76	.54299	.53328	.52380	.51454	.50549	.49665	.48801	.47956	.47131	.46324	.45535	.44764	.44010	.43273	.42552	.41846	.41156	.40481	.39821	.39175
100	77	.55811	.54854	.53918	.53003	.52108	.51232	.50375	.49538	.48718	.47916	.47131	.46363	.45611	.44876	.44155	.43450	.42760	.42084	.41422	.40774
100	78	.57328	.56386	.55464	.54561	.53677	.52811	.51964	.51134	.50322	.49526	.48747	.47983	.47235	.46502	.45784	.45081	.44392	.43716	.43054	.42405
100	79	.58840	.57914	.57006	.56117	.55246	.54392	.53555	.52735	.51931	.51143	.50370	.49613	.48870	.48142	.47427	.46727	.46040	.45366	.44705	.44056
100	80	.60333	.59424	.58533	.57658	.56801	.55960	.55135	.54325	.53531	.52752	.51987	.51237	.50501	.49778	.49069	.48373	.47689	.47018	.46359	.45713
100	81	.61798	.60907	.60033	.59174	.58331	.57504	.56692	.55894	.55111	.54341	.53586	.52844	.52115	.51399	.50696	.50005	.49326	.48659	.48004	.47360
100	82	.63229	.62357	.61500	.60658	.59831	.59018	.58219	.57434	.56663	.55904	.55159	.54426	.53706	.52998	.52302	.51617	.50944	.50282	.49631	.48991
100	83	.64625	.63773	.62934	.62110	.61299	.60501	.59717	.58945	.58186	.57440	.56706	.55983	.55272	.54573	.53885	.53208	.52541	.51886	.51240	.50605
100	84	.65994	.65161	.64342	.63536	.62742	.61961	.61191	.60434	.59689	.58955	.58233	.57522	.56822	.56132	.55453	.54784	.54126	.53477	.52839	.52209
100	85	.67338	.66526	.65727	.64939	.64164	.63399	.62647	.61905	.61174	.60454	.59745	.59046	.58358	.57679	.57010	.56351	.55702	.55062	.54431	.53809
100	86	.68645	.67855	.67075	.66307	.65550	.64804	.64068	.63343	.62627	.61922	.61227	.60541	.59865	.59198	.58541	.57892	.57253	.56622	.56000	.55386
100	87	.69900	.69131	.68372	.67624	.66885	.66157	.65439	.64730	.64030	.63340	.62659	.61987	.61324	.60670	.60024	.59387	.58758	.58137	.57525	.56920
100	88	.71100	.70352	.69614	.68886	.68166	.67456	.66755	.66063	.65379	.64705	.64039	.63381	.62731	.62090	.61457	.60831	.60213	.59603	.59001	.58406
100	89	.72244	.71518	.70800	.70091	.69390	.68699	.68015	.67340	.66673	.66014	.65363	.64719	.64084	.63456	.62835	.62222	.61616	.61017	.60425	.59841
100	90	.73329	.72623	.71925	.71236	.70554	.69880	.69214	.68556	.67905	.67262	.66626	.65997	.65375	.64761	.64153	.63553	.62959	.62372	.61791	.61217
100	91	.74339	.73653	.72975	.72304	.71640	.70984	.70335	.69693	.69058	.68430	.67808	.67194	.66586	.65985	.65391	.64802	.64221	.63645	.63076	.62512
100	92	.75263	.74595	.73935	.73281	.72635	.71995	.71362	.70735	.70115	.69502	.68894	.68294	.67699	.67111	.66529	.65952	.65382	.64817	.64259	.63706
100	93	.76106	.75455	.74812	.74174	.73544	.72919	.72301	.71689	.71083	.70483	.69890	.69302	.68720	.68143	.67573	.67008	.66449	.65895	.65347	.64804
100	94	.76882	.76248	.75620	.74998	.74382	.73772	.73168	.72570	.71978	.71391	.70810	.70234	.69664	.69099	.68540	.67986	.67437	.66894	.66355	.65822
100	95	.77605	.76987	.76374	.75767	.75165	.74569	.73979	.73394	.72815	.72240	.71671	.71108	.70549	.69996	.69447	.68904	.68365	.67832	.67303	.66779
100	96	.78275	.77671	.77072	.76479	.75891	.75308	.74731	.74159	.73591	.73029	.72472	.71919	.71372	.70829	.70291	.69758	.69229	.68705	.68186	.67671
100	97	.78889	.78298	.77713	.77133	.76557	.75987	.75422	.74861	.74305	.73754	.73208	.72666	.72129	.71596	.71068	.70544	.70025	.69510	.69000	.68494
100	98	.79461	.78883	.78310	.77742	.77179	.76620	.76066	.75517	.74972	.74431	.73895	.73364	.72836	.72313	.71795	.71280	.70770	.70264	.69762	.69264
100	99	.80009	.79444	.78884	.78328	.77776	.77229	.76686	.76148	.75613	.75083	.74557	.74036	.73518	.73005	.72496	.71990	.71489	.70992	.70498	.70009

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	100	.80535	.79982	.79433	.78889	.78349	.77813	.77281	.76753	.76230	.75710	.75194	.74682	.74175	.73671	.73170	.72674	.72182	.71693	.71208	.70726
101	0	.02593	.02432	.02289	.02162	.02050	.01949	.01859	.01779	.01706	.01641	.01582	.01528	.01479	.01435	.01395	.01357	.01323	.01292	.01263	.01236
101	1	.01909	.01744	.01597	.01467	.01351	.01249	.01157	.01075	.01002	.00936	.00876	.00823	.00775	.00731	.00691	.00655	.00622	.00592	.00564	.00539
101	2	.01966	.01793	.01640	.01504	.01384	.01276	.01180	.01094	.01017	.00948	.00885	.00829	.00778	.00732	.00690	.00652	.00617	.00585	.00556	.00529
101	3	.02049	.01869	.01709	.01567	.01441	.01328	.01227	.01137	.01056	.00983	.00917	.00858	.00804	.00755	.00711	.00671	.00634	.00600	.00569	.00541
101	4	.02148	.01960	.01794	.01645	.01513	.01394	.01289	.01194	.01109	.01032	.00963	.00900	.00843	.00792	.00745	.00702	.00663	.00628	.00595	.00565
101	5	.02261	.02065	.01891	.01735	.01597	.01473	.01362	.01262	.01172	.01092	.01019	.00953	.00893	.00838	.00789	.00743	.00702	.00664	.00629	.00597
101	6	.02383	.02179	.01997	.01835	.01690	.01560	.01444	.01339	.01245	.01160	.01083	.01013	.00950	.00892	.00840	.00792	.00748	.00708	.00671	.00637
101	7	.02517	.02304	.02115	.01945	.01793	.01657	.01535	.01425	.01326	.01236	.01155	.01082	.01015	.00954	.00899	.00848	.00801	.00759	.00720	.00683
101	8	.02661	.02439	.02241	.02064	.01905	.01763	.01635	.01519	.01415	.01321	.01235	.01158	.01087	.01023	.00964	.00911	.00862	.00816	.00775	.00736
101	9	.02817	.02586	.02380	.02195	.02029	.01880	.01745	.01624	.01515	.01415	.01325	.01244	.01169	.01101	.01039	.00983	.00931	.00883	.00839	.00798
101	10	.02985	.02745	.02530	.02337	.02164	.02008	.01867	.01740	.01625	.01521	.01426	.01340	.01261	.01190	.01124	.01064	.01009	.00958	.00912	.00868
101	11	.03166	.02916	.02692	.02490	.02309	.02146	.01999	.01865	.01745	.01635	.01536	.01445	.01362	.01287	.01218	.01154	.01096	.01042	.00993	.00947
101	12	.03357	.03097	.02864	.02654	.02465	.02294	.02140	.02000	.01874	.01759	.01654	.01559	.01472	.01392	.01319	.01252	.01191	.01134	.01082	.01033
101	13	.03555	.03285	.03042	.02824	.02626	.02448	.02287	.02141	.02008	.01887	.01778	.01677	.01586	.01502	.01425	.01354	.01289	.01230	.01174	.01123
101	14	.03756	.03475	.03222	.02994	.02789	.02603	.02434	.02281	.02142	.02016	.01900	.01795	.01699	.01611	.01530	.01455	.01387	.01324	.01265	.01211
101	15	.03955	.03664	.03401	.03164	.02949	.02755	.02579	.02419	.02273	.02141	.02020	.01910	.01808	.01716	.01631	.01552	.01480	.01413	.01352	.01295
101	16	.04153	.03851	.03577	.03330	.03107	.02904	.02720	.02553	.02401	.02262	.02135	.02019	.01913	.01815	.01726	.01643	.01567	.01497	.01432	.01372
101	17	.04351	.04037	.03753	.03496	.03263	.03051	.02859	.02684	.02525	.02380	.02247	.02125	.02013	.01911	.01817	.01730	.01650	.01577	.01508	.01445
101	18	.04550	.04224	.03929	.03662	.03419	.03199	.02998	.02815	.02649	.02496	.02357	.02229	.02112	.02005	.01906	.01815	.01731	.01653	.01581	.01514
101	19	.04757	.04418	.04112	.03833	.03581	.03351	.03141	.02950	.02776	.02617	.02471	.02337	.02214	.02101	.01997	.01901	.01813	.01731	.01655	.01585
101	20	.04973	.04622	.04303	.04014	.03751	.03511	.03292	.03093	.02910	.02743	.02590	.02450	.02321	.02202	.02093	.01992	.01899	.01813	.01733	.01659
101	21	.05201	.04836	.04506	.04205	.03930	.03680	.03452	.03244	.03053	.02878	.02718	.02571	.02435	.02310	.02195	.02089	.01991	.01900	.01816	.01738
101	22	.05439	.05061	.04717	.04405	.04119	.03859	.03620	.03403	.03203	.03020	.02852	.02697	.02555	.02424	.02303	.02192	.02088	.01992	.01904	.01821
101	23	.05690	.05298	.04942	.04616	.04319	.04048	.03799	.03572	.03363	.03171	.02995	.02833	.02684	.02546	.02419	.02301	.02192	.02091	.01998	.01911
101	24	.05956	.05550	.05180	.04842	.04533	.04250	.03990	.03753	.03534	.03334	.03149	.02979	.02822	.02678	.02544	.02420	.02305	.02199	.02100	.02008
101	25	.06239	.05818	.05434	.05083	.04761	.04466	.04196	.03948	.03719	.03509	.03316	.03138	.02973	.02821	.02680	.02550	.02429	.02317	.02212	.02115
101	26	.06538	.06103	.05704	.05339	.05005	.04698	.04416	.04156	.03918	.03698	.03496	.03309	.03136	.02976	.02828	.02691	.02563	.02445	.02335	.02232
101	27	.06858	.06407	.05993	.05614	.05266	.04947	.04653	.04382	.04133	.03903	.03691	.03495	.03313	.03145	.02990	.02845	.02711	.02586	.02470	.02362
101	28	.07194	.06727	.06299	.05905	.05544	.05211	.04905	.04622	.04362	.04122	.03899	.03694	.03503	.03327	.03163	.03011	.02870	.02738	.02615	.02501
101	29	.07549	.07066	.06622	.06214	.05838	.05492	.05173	.04878	.04606	.04355	.04122	.03907	.03707	.03522	.03349	.03189	.03040	.02902	.02772	.02652
101	30	.07922	.07422	.06963	.06539	.06149	.05789	.05457	.05149	.04866	.04603	.04359	.04133	.03924	.03729	.03548	.03380	.03223	.03077	.02940	.02813
101	31	.08313	.07797	.07321	.06882	.06476	.06102	.05756	.05436	.05140	.04865	.04610	.04374	.04154	.03950	.03760	.03582	.03417	.03263	.03119	.02984
101	32	.08724	.08190	.07697	.07242	.06822	.06433	.06073	.05740	.05430	.05144	.04877	.04630	.04399	.04185	.03985	.03799	.03625	.03462	.03310	.03168
101	33	.09156	.08605	.08095	.07624	.07188	.06784	.06410	.06062	.05740	.05440	.05162	.04903	.04661	.04436	.04227	.04031	.03848	.03677	.03516	.03366
101	34	.09610	.09041	.08514	.08026	.07574	.07154	.06765	.06404	.06068	.05755	.05464	.05193	.04940	.04704	.04484	.04278	.04086	.03905	.03737	.03578
101	35	.10088	.09501	.08957	.08452	.07983	.07548	.07144	.06767	.06417	.06091	.05787	.05504	.05239	.04992	.04761	.04545	.04342	.04152	.03974	.03807
101	36	.10590	.09985	.09422	.08900	.08415	.07964	.07544	.07153	.06788	.06448	.06131	.05835	.05558	.05299	.05056	.04829	.04616	.04417	.04229	.04053
101	37	.11117	.10493	.09913	.09373	.08871	.08403	.07968	.07561	.07182	.06827	.06496	.06187	.05897	.05626	.05372	.05134	.04910	.04700	.04503	.04317
101	38	.11673	.11030	.10431	.09874	.09354	.08870	.08418	.07995	.07601	.07232	.06887	.06564	.06261	.05977	.05711	.05461	.05226	.05005	.04798	.04602
101	39	.12256	.11594	.10977	.10402	.09865	.09363	.08895	.08456	.08046	.07662	.07303	.06966	.06649	.06352	.06074	.05812	.05565	.05333	.05115	.04909
101	40	.12870	.12189	.11554	.10960	.10405	.09887	.09401	.08947	.08521	.08121	.07747	.07395	.07065	.06755	.06463	.06189	.05930	.05687	.05457	.05240
101	41	.13517	.12817	.12163	.11551	.10978	.10442	.09940	.09469	.09027	.08612	.08222	.07856	.07511	.07187	.06882	.06595	.06324	.06068	.05827	.05599
101	42	.14196	.13478	.12805	.12175	.11584	.11031	.10511	.10023	.09565	.09134	.08729	.08347	.07988	.07650	.07332	.07031	.06747	.06479	.06226	.05986
101	43	.14910	.14172	.13481	.12833	.12224	.11652	.11115	.10610	.10136	.09689	.09268	.08871	.08497	.08145	.07812	.07498	.07201	.06920	.06655	.06403
101	44	.15657	.14901	.14191	.13524	.12898	.12308	.11754	.11232	.10740	.10277	.09840	.09428	.09039	.08672	.08325	.07997	.07686	.07392	.07114	.06850
101	45	.16436	.15661	.14933	.14248	.13603	.12996	.12424	.11885	.11377	.10897	.10444	.10016	.09612	.09229	.08868	.08525	.08201	.07894	.07603	.07326
101	46	.17247	.16454	.15708	.15005	.14342	.13717	.13128	.12571	.12046	.11549	.11080	.10636	.10217	.09819	.09442	.09086	.08747	.08426	.08122	.07832
101	47	.18088	.17278	.16513	.15792	.15112	.14469	.13862	.13288	.12746	.12233	.11747	.11287	.10852	.10439	.10047	.09676	.09323	.08988	.08670	.08367
101	48	.18962	.18134	.17352	.16613	.15915	.15254	.14630	.14039	.13480	.12950	.12448	.11972	.11520	.11092	.10685	.10298	.09931	.09582	.09250	.08934

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
101	49	.19868	.19022	.18223	.17466	.16751	.16073	.15432	.14824	.14247	.13701	.13182	.12690	.12222	.11778	.11356	.10954	.10572	.10209	.09862	.09532
101	50	.20808	.19945	.19129	.18356	.17623	.16928	.16270	.15645	.15051	.14488	.13953	.13444	.12961	.12501	.12063	.11646	.11249	.10871	.10511	.10167
101	51	.21781	.20902	.20070	.19280	.18530	.17819	.17143	.16501	.15891	.15312	.14760	.14235	.13736	.13260	.12807	.12375	.11963	.11570	.11194	.10836
101	52	.22785	.21891	.21042	.20236	.19470	.18742	.18050	.17391	.16765	.16169	.15601	.15060	.14544	.14053	.13584	.13137	.12709	.12301	.11912	.11539
101	53	.23819	.22910	.22046	.21224	.20442	.19698	.18990	.18315	.17672	.17060	.16476	.15919	.15387	.14880	.14396	.13933	.13491	.13068	.12663	.12276
101	54	.24883	.23959	.23080	.22243	.21446	.20686	.19962	.19272	.18613	.17985	.17385	.16812	.16265	.15742	.15242	.14764	.14306	.13869	.13449	.13048
101	55	.25977	.25040	.24147	.23295	.22483	.21708	.20969	.20263	.19589	.18945	.18329	.17741	.17178	.16639	.16124	.15631	.15158	.14705	.14271	.13855
101	56	.27101	.26151	.25245	.24380	.23553	.22764	.22010	.21289	.20599	.19940	.19309	.18705	.18127	.17573	.17043	.16534	.16047	.15579	.15130	.14700
101	57	.28255	.27293	.26374	.25496	.24656	.23853	.23084	.22349	.21645	.20970	.20325	.19706	.19112	.18544	.17998	.17474	.16972	.16489	.16026	.15581
101	58	.29434	.28461	.27530	.26640	.25787	.24971	.24189	.23439	.22721	.22032	.21372	.20738	.20130	.19547	.18986	.18448	.17931	.17434	.16956	.16496
101	59	.30635	.29652	.28711	.27808	.26944	.26115	.25319	.24557	.23825	.23122	.22448	.21800	.21178	.20579	.20005	.19452	.18920	.18408	.17916	.17442
101	60	.31858	.30866	.29914	.29001	.28125	.27284	.26476	.25701	.24956	.24240	.23552	.22890	.22254	.21642	.21052	.20485	.19939	.19414	.18907	.18419
101	61	.33103	.32103	.31142	.30219	.29333	.28481	.27662	.26874	.26117	.25388	.24687	.24012	.23362	.22736	.22133	.21552	.20992	.20452	.19932	.19429
101	62	.34376	.33368	.32399	.31468	.30572	.29709	.28880	.28081	.27311	.26571	.25857	.25169	.24506	.23867	.23251	.22656	.22083	.21529	.20995	.20479
101	63	.35675	.34662	.33686	.32747	.31842	.30971	.30131	.29322	.28541	.27789	.27064	.26364	.25689	.25037	.24408	.23800	.23213	.22647	.22099	.21570
101	64	.37000	.35982	.35001	.34055	.33142	.32263	.31414	.30595	.29805	.29042	.28305	.27594	.26907	.26243	.25602	.24982	.24383	.23803	.23242	.22700
101	65	.38350	.37328	.36342	.35391	.34472	.33585	.32728	.31901	.31102	.30329	.29582	.28861	.28163	.27488	.26834	.26203	.25591	.24999	.24426	.23871
101	66	.39726	.38703	.37713	.36757	.35834	.34941	.34077	.33242	.32435	.31654	.30898	.30166	.29458	.28772	.28108	.27465	.26842	.26239	.25654	.25086
101	67	.41133	.40108	.39117	.38158	.37231	.36333	.35464	.34623	.33808	.33019	.32255	.31515	.30798	.30102	.29428	.28775	.28141	.27527	.26930	.26352
101	68	.42565	.41542	.40550	.39590	.38660	.37759	.36885	.36039	.35219	.34423	.33652	.32904	.32179	.31475	.30792	.30129	.29485	.28860	.28253	.27664
101	69	.44020	.42998	.42008	.41047	.40116	.39213	.38337	.37486	.36661	.35861	.35084	.34329	.33596	.32885	.32193	.31522	.30869	.30235	.29619	.29020
101	70	.45488	.44470	.43482	.42523	.41592	.40688	.39810	.38958	.38129	.37324	.36542	.35782	.35043	.34325	.33627	.32948	.32287	.31644	.31019	.30411
101	71	.46965	.45952	.44968	.44012	.43082	.42178	.41300	.40446	.39615	.38808	.38022	.37257	.36513	.35790	.35085	.34399	.33731	.33081	.32448	.31831
101	72	.48447	.47440	.46461	.45508	.44582	.43680	.42802	.41948	.41116	.40306	.39518	.38750	.38002	.37274	.36564	.35873	.35199	.34542	.33902	.33277
101	73	.49930	.48931	.47958	.47011	.46088	.45189	.44313	.43460	.42629	.41818	.41028	.40258	.39508	.38776	.38062	.37366	.36686	.36024	.35377	.34747
101	74	.51420	.50430	.49464	.48524	.47606	.46711	.45839	.44988	.44158	.43348	.42558	.41787	.41035	.40300	.39583	.38884	.38200	.37533	.36881	.36245
101	75	.52920	.51940	.50984	.50051	.49140	.48251	.47384	.46536	.45709	.44901	.44112	.43342	.42589	.41853	.41135	.40432	.39746	.39075	.38420	.37779
101	76	.54432	.53464	.52519	.51596	.50693	.49812	.48950	.48108	.47285	.46481	.45695	.44926	.44174	.43439	.42720	.42016	.41328	.40655	.39997	.39353
101	77	.55955	.55001	.54068	.53156	.52263	.51391	.50537	.49702	.48885	.48085	.47303	.46537	.45788	.45054	.44336	.43634	.42945	.42271	.41612	.40965
101	78	.57483	.56544	.55625	.54726	.53845	.52983	.52138	.51311	.50502	.49709	.48932	.48171	.47426	.46696	.45980	.45279	.44592	.43919	.43259	.42612
101	79	.59007	.58085	.57181	.56295	.55427	.54577	.53743	.52926	.52125	.51340	.50571	.49816	.49076	.48350	.47639	.46941	.46256	.45585	.44926	.44280
101	80	.60513	.59608	.58721	.57851	.56997	.56159	.55338	.54532	.53741	.52965	.52204	.51456	.50723	.50003	.49297	.48603	.47923	.47254	.46598	.45954
101	81	.61992	.61105	.60235	.59381	.58542	.57719	.56910	.56116	.55336	.54571	.53819	.53080	.52355	.51642	.50942	.50254	.49578	.48914	.48261	.47620
101	82	.63437	.62570	.61717	.60880	.60057	.59249	.58454	.57673	.56905	.56151	.55409	.54680	.53963	.53258	.52566	.51884	.51214	.50556	.49908	.49271
101	83	.64849	.64001	.63167	.62347	.61541	.60748	.59968	.59201	.58446	.57704	.56973	.56255	.55548	.54852	.54168	.53494	.52831	.52179	.51536	.50904
101	84	.66233	.65406	.64592	.63790	.63001	.62225	.61461	.60708	.59967	.59238	.58520	.57813	.57117	.56431	.55756	.55091	.54436	.53791	.53156	.52530
101	85	.67594	.66788	.65994	.65212	.64441	.63682	.62935	.62198	.61472	.60757	.60052	.59358	.58674	.57999	.57335	.56680	.56034	.55398	.54771	.54152
101	86	.68918	.68134	.67361	.66599	.65847	.65107	.64376	.63656	.62946	.62246	.61555	.60875	.60203	.59541	.58888	.58244	.57608	.56982	.56364	.55754
101	87	.70191	.69429	.68677	.67934	.67202	.66480	.65767	.65064	.64370	.63685	.63010	.62343	.61685	.61036	.60395	.59762	.59138	.58521	.57913	.57313
101	88	.71410	.70669	.69938	.69216	.68503	.67800	.67105	.66419	.65741	.65072	.64412	.63760	.63116	.62479	.61851	.61231	.60618	.60013	.59415	.58825
101	89	.72574	.71854	.71144	.70442	.69749	.69063	.68387	.67718	.67057	.66404	.65759	.65122	.64492	.63869	.63254	.62647	.62046	.61452	.60866	.60286
101	90	.73678	.72980	.72290	.71608	.70933	.70267	.69608	.68956	.68312	.67676	.67046	.66424	.65808	.65200	.64598	.64003	.63415	.62833	.62258	.61689
101	91	.74707	.74029	.73359	.72696	.72040	.71392	.70750	.70115	.69488	.68867	.68252	.67645	.67044	.66449	.65860	.65278	.64702	.64133	.63569	.63011
101	92	.75649	.74990	.74338	.73693	.73055	.72423	.71798	.71179	.70567	.69961	.69361	.68767	.68180	.67598	.67022	.66453	.65888	.65330	.64778	.64230
101	93	.76509	.75868	.75233	.74605	.73983	.73367	.72757	.72153	.71556	.70964	.70377	.69797	.69222	.68653	.68090	.67531	.66979	.66431	.65889	.65353
101	94	.77302	.76677	.76059	.75446	.74840	.74239	.73644	.73054	.72470	.71891	.71318	.70750	.70188	.69631	.69079	.68532	.67990	.67453	.66921	.66394
101	95	.78041	.77433	.76830	.76233	.75641	.75054	.74473	.73897	.73326	.72760	.72200	.71644	.71094	.70548	.70007	.69471	.68940	.68414	.67892	.67375
101	96	.78727	.78133	.77545	.76962	.76384	.75811	.75243	.74680	.74121	.73568	.73019	.72475	.71936	.71402	.70872	.70346	.69825	.69309	.68797	.68289
101	97	.79355	.78776	.78201	.77631	.77066	.76506	.75950	.75399	.74853	.74311	.73774	.73241	.72712	.72188	.71668	.71153	.70641	.70134	.69632	.69133
101	98	.79941	.79375	.78813	.78256	.77703	.77155	.76611	.76072	.75537	.75006	.74479	.73956	.73438	.72924	.72414	.71908	.71406	.70908	.70414	.69923

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
101	99	.80504	.79951	.79401	.78857	.78316	.77779	.77247	.76719	.76195	.75675	.75159	.74646	.74138	.73634	.73133	.72637	.72144	.71655	.71170	.70688
101	100	.81043	.80503	.79966	.79433	.78904	.78379	.77858	.77341	.76828	.76318	.75813	.75311	.74812	.74318	.73827	.73339	.72856	.72376	.71899	.71426
101	101	.81566	.81038	.80513	.79992	.79475	.78962	.78452	.77946	.77443	.76944	.76449	.75957	.75468	.74983	.74502	.74024	.73549	.73078	.72610	.72146
102	0	.02600	.02439	.02297	.02171	.02058	.01958	.01868	.01787	.01715	.01650	.01591	.01538	.01489	.01445	.01405	.01368	.01334	.01302	.01273	.01247
102	1	.01911	.01745	.01598	.01468	.01353	.01250	.01158	.01077	.01003	.00937	.00878	.00825	.00776	.00732	.00693	.00657	.00624	.00593	.00566	.00540
102	2	.01967	.01794	.01641	.01505	.01385	.01277	.01181	.01095	.01018	.00949	.00886	.00830	.00779	.00733	.00691	.00653	.00618	.00586	.00557	.00531
102	3	.02050	.01870	.01710	.01568	.01442	.01329	.01228	.01138	.01057	.00984	.00918	.00859	.00805	.00756	.00712	.00672	.00635	.00601	.00571	.00542
102	4	.02149	.01961	.01794	.01646	.01513	.01395	.01289	.01195	.01109	.01033	.00963	.00901	.00844	.00793	.00746	.00703	.00664	.00628	.00596	.00566
102	5	.02261	.02065	.01891	.01736	.01597	.01473	.01362	.01263	.01173	.01092	.01019	.00953	.00893	.00839	.00789	.00744	.00703	.00665	.00630	.00598
102	6	.02384	.02180	.01998	.01836	.01691	.01561	.01444	.01340	.01245	.01160	.01083	.01014	.00950	.00893	.00840	.00792	.00749	.00709	.00672	.00638
102	7	.02518	.02305	.02115	.01946	.01794	.01658	.01536	.01426	.01327	.01237	.01156	.01082	.01016	.00955	.00899	.00849	.00802	.00760	.00720	.00684
102	8	.02661	.02440	.02242	.02065	.01906	.01764	.01635	.01520	.01416	.01321	.01236	.01159	.01088	.01024	.00965	.00911	.00862	.00817	.00775	.00737
102	9	.02817	.02587	.02380	.02195	.02029	.01880	.01746	.01625	.01515	.01416	.01326	.01244	.01170	.01102	.01040	.00983	.00931	.00883	.00839	.00799
102	10	.02986	.02746	.02531	.02338	.02165	.02008	.01868	.01741	.01626	.01521	.01427	.01341	.01262	.01191	.01125	.01065	.01010	.00959	.00913	.00869
102	11	.03167	.02917	.02693	.02491	.02310	.02147	.02000	.01867	.01746	.01636	.01537	.01446	.01364	.01288	.01219	.01156	.01097	.01044	.00994	.00948
102	12	.03358	.03098	.02865	.02655	.02466	.02296	.02141	.02002	.01875	.01760	.01656	.01560	.01473	.01394	.01321	.01254	.01192	.01136	.01083	.01035
102	13	.03557	.03287	.03044	.02825	.02628	.02450	.02289	.02142	.02010	.01889	.01779	.01679	.01588	.01504	.01427	.01356	.01291	.01232	.01176	.01125
102	14	.03757	.03477	.03224	.02996	.02791	.02605	.02436	.02283	.02144	.02018	.01903	.01797	.01701	.01613	.01532	.01458	.01389	.01326	.01268	.01214
102	15	.03958	.03666	.03403	.03166	.02952	.02758	.02581	.02422	.02276	.02144	.02023	.01912	.01811	.01718	.01633	.01555	.01483	.01416	.01355	.01298
102	16	.04156	.03853	.03580	.03333	.03109	.02907	.02723	.02556	.02403	.02265	.02138	.02022	.01916	.01818	.01729	.01647	.01571	.01501	.01436	.01376
102	17	.04353	.04039	.03755	.03498	.03266	.03054	.02862	.02687	.02528	.02383	.02250	.02128	.02017	.01914	.01820	.01734	.01654	.01580	.01512	.01448
102	18	.04553	.04227	.03932	.03665	.03422	.03202	.03001	.02818	.02652	.02500	.02360	.02233	.02116	.02008	.01909	.01818	.01734	.01657	.01585	.01518
102	19	.04760	.04421	.04115	.03837	.03584	.03354	.03145	.02954	.02779	.02620	.02474	.02340	.02217	.02104	.02001	.01905	.01816	.01734	.01659	.01588
102	20	.04976	.04625	.04306	.04017	.03754	.03514	.03296	.03096	.02914	.02747	.02594	.02454	.02325	.02206	.02097	.01996	.01903	.01817	.01737	.01663
102	21	.05204	.04839	.04509	.04208	.03934	.03684	.03456	.03247	.03056	.02882	.02721	.02574	.02439	.02314	.02199	.02093	.01995	.01904	.01820	.01742
102	22	.05442	.05064	.04721	.04408	.04122	.03862	.03624	.03406	.03207	.03024	.02856	.02701	.02559	.02428	.02307	.02195	.02092	.01996	.01908	.01825
102	23	.05693	.05302	.04945	.04620	.04323	.04051	.03803	.03575	.03367	.03175	.02999	.02837	.02688	.02550	.02423	.02305	.02196	.02096	.02002	.01915
102	24	.05959	.05553	.05183	.04845	.04536	.04253	.03994	.03756	.03538	.03338	.03153	.02983	.02826	.02682	.02548	.02424	.02310	.02203	.02104	.02013
102	25	.06242	.05822	.05437	.05086	.04765	.04470	.04199	.03951	.03723	.03513	.03320	.03142	.02977	.02825	.02684	.02554	.02433	.02321	.02217	.02120
102	26	.06542	.06106	.05708	.05343	.05008	.04701	.04419	.04160	.03922	.03702	.03500	.03313	.03140	.02980	.02832	.02695	.02568	.02449	.02339	.02237
102	27	.06861	.06410	.05997	.05618	.05270	.04951	.04657	.04386	.04137	.03907	.03695	.03499	.03318	.03150	.02994	.02850	.02715	.02591	.02475	.02366
102	28	.07198	.06731	.06303	.05909	.05548	.05215	.04909	.04627	.04366	.04126	.03904	.03698	.03508	.03331	.03168	.03016	.02874	.02743	.02620	.02506
102	29	.07553	.07070	.06626	.06218	.05842	.05496	.05177	.04883	.04611	.04360	.04127	.03912	.03712	.03527	.03354	.03194	.03046	.02907	.02777	.02657
102	30	.07926	.07427	.06967	.06543	.06153	.05793	.05461	.05154	.04870	.04608	.04364	.04138	.03929	.03734	.03553	.03385	.03228	.03082	.02946	.02818
102	31	.08317	.07801	.07325	.06886	.06481	.06107	.05761	.05441	.05145	.04870	.04616	.04379	.04159	.03955	.03765	.03588	.03423	.03269	.03125	.02990
102	32	.08728	.08195	.07702	.07247	.06827	.06438	.06078	.05745	.05436	.05149	.04883	.04635	.04405	.04190	.03991	.03805	.03631	.03468	.03316	.03174
102	33	.09161	.08610	.08100	.07629	.07193	.06789	.06415	.06068	.05745	.05446	.05167	.04908	.04667	.04442	.04233	.04037	.03854	.03683	.03523	.03373
102	34	.09615	.09046	.08519	.08031	.07579	.07160	.06771	.06409	.06073	.05761	.05470	.05199	.04946	.04711	.04490	.04285	.04092	.03912	.03743	.03585
102	35	.10093	.09506	.08962	.08457	.07989	.07554	.07149	.06773	.06423	.06097	.05794	.05510	.05246	.04999	.04768	.04551	.04349	.04159	.03981	.03814
102	36	.10596	.09990	.09428	.08906	.08421	.07970	.07550	.07159	.06794	.06455	.06137	.05841	.05564	.05306	.05063	.04836	.04623	.04424	.04236	.04060
102	37	.11123	.10499	.09919	.09380	.08877	.08410	.07974	.07568	.07188	.06834	.06503	.06194	.05904	.05633	.05379	.05141	.04917	.04708	.04510	.04325
102	38	.11679	.11036	.10438	.09880	.09361	.08876	.08424	.08002	.07608	.07239	.06894	.06571	.06269	.05985	.05719	.05469	.05234	.05013	.04806	.04610
102	39	.12262	.11601	.10984	.10409	.09872	.09370	.08902	.08464	.08054	.07670	.07310	.06973	.06657	.06361	.06082	.05820	.05573	.05342	.05123	.04917
102	40	.12877	.12196	.11561	.10967	.10413	.09894	.09409	.08954	.08529	.08130	.07755	.07404	.07074	.06764	.06472	.06197	.05939	.05696	.05466	.05249
102	41	.13524	.12824	.12170	.11559	.10986	.10450	.09948	.09477	.09035	.08620	.08231	.07865	.07520	.07196	.06892	.06604	.06333	.06078	.05837	.05609
102	42	.14204	.13486	.12813	.12183	.11593	.11039	.10520	.10032	.09574	.09143	.08738	.08357	.07998	.07660	.07341	.07041	.06757	.06489	.06236	.05997
102	43	.14918	.14181	.13490	.12842	.12233	.11662	.11125	.10620	.10145	.09699	.09278	.08882	.08508	.08155	.07823	.07509	.07212	.06931	.06666	.06415
102	44	.15666	.14911	.14201	.13534	.12908	.12319	.11764	.11243	.10751	.10288	.09851	.09439	.09051	.08683	.08337	.08008	.07698	.07404	.07126	.06863
102	45	.16446	.15672	.14944	.14259	.13614	.13007	.12435	.11897	.11388	.10909	.10456	.10028	.09624	.09242	.08880	.08538	.08214	.07907	.07616	.07340
102	46	.17258	.16465	.15719	.15016	.14354	.13729	.13140	.12584	.12059	.11562	.11093	.10650	.10230	.09833	.09456	.09100	.08762	.08441	.08136	.07847

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
102	47	.18100	.17290	.16526	.15805	.15125	.14482	.13876	.13302	.12760	.12247	.11762	.11302	.10867	.10454	.10062	.09691	.09339	.09004	.08686	.08383
102	48	.18975	.18147	.17365	.16627	.15929	.15269	.14645	.14054	.13495	.12965	.12463	.11988	.11536	.11108	.10701	.10315	.09948	.09599	.09267	.08951
102	49	.19882	.19037	.18238	.17482	.16766	.16089	.15448	.14840	.14264	.13718	.13199	.12707	.12240	.11796	.11374	.10973	.10591	.10227	.09881	.09551
102	50	.20823	.19961	.19145	.18372	.17640	.16945	.16287	.15662	.15069	.14506	.13972	.13463	.12980	.12520	.12083	.11666	.11270	.10892	.10531	.10187
102	51	.21798	.20920	.20087	.19298	.18549	.17838	.17162	.16521	.15911	.15332	.14781	.14256	.13757	.13281	.12828	.12396	.11985	.11592	.11217	.10859
102	52	.22804	.21910	.21061	.20256	.19490	.18762	.18071	.17413	.16787	.16191	.15623	.15083	.14567	.14076	.13608	.13160	.12734	.12326	.11937	.11564
102	53	.23839	.22931	.22067	.21245	.20464	.19720	.19013	.18338	.17696	.17084	.16500	.15944	.15413	.14906	.14422	.13959	.13517	.13095	.12690	.12304
102	54	.24905	.23982	.23104	.22267	.21470	.20711	.19987	.19297	.18639	.18011	.17412	.16839	.16292	.15770	.15270	.14792	.14335	.13898	.13479	.13078
102	55	.26001	.25065	.24172	.23321	.22510	.21735	.20996	.20291	.19617	.18974	.18358	.17770	.17208	.16670	.16155	.15662	.15190	.14737	.14304	.13888
102	56	.27128	.26179	.25273	.24408	.23582	.22793	.22040	.21319	.20630	.19972	.19341	.18738	.18160	.17607	.17076	.16568	.16081	.15614	.15166	.14735
102	57	.28284	.27323	.26404	.25527	.24687	.23885	.23117	.22382	.21678	.21005	.20359	.19741	.19148	.18580	.18035	.17512	.17010	.16528	.16065	.15620
102	58	.29466	.28494	.27564	.26674	.25822	.25006	.24224	.23475	.22758	.22070	.21410	.20777	.20169	.19586	.19026	.18489	.17972	.17475	.16998	.16539
102	59	.30670	.29687	.28747	.27845	.26981	.26153	.25358	.24596	.23865	.23163	.22489	.21842	.21220	.20622	.20048	.19496	.18965	.18454	.17962	.17488
102	60	.31895	.30904	.29953	.29041	.28165	.27325	.26518	.25744	.24999	.24284	.23596	.22935	.22300	.21688	.21100	.20533	.19988	.19462	.18956	.18469
102	61	.33144	.32144	.31184	.30262	.29377	.28525	.27707	.26920	.26163	.25435	.24735	.24061	.23411	.22786	.22184	.21604	.21044	.20505	.19985	.19483
102	62	.34419	.33413	.32445	.31514	.30619	.29757	.28928	.28130	.27362	.26622	.25909	.25222	.24560	.23921	.23306	.22712	.22139	.21586	.21053	.20537
102	63	.35722	.34710	.33735	.32797	.31893	.31023	.30184	.29375	.28596	.27845	.27120	.26421	.25746	.25095	.24467	.23860	.23274	.22708	.22161	.21632
102	64	.37051	.36034	.35053	.34108	.33197	.32318	.31471	.30653	.29864	.29102	.28366	.27656	.26970	.26307	.25666	.25047	.24448	.23869	.23309	.22768
102	65	.38404	.37384	.36399	.35449	.34531	.33645	.32790	.31963	.31165	.30394	.29648	.28927	.28230	.27556	.26903	.26272	.25662	.25071	.24498	.23944
102	66	.39785	.38763	.37775	.36820	.35898	.35006	.34144	.33310	.32503	.31723	.30968	.30238	.29531	.28846	.28183	.27541	.26919	.26316	.25732	.25165
102	67	.41196	.40173	.39183	.38226	.37300	.36403	.35536	.34696	.33882	.33095	.32332	.31592	.30876	.30182	.29509	.28856	.28224	.27610	.27015	.26437
102	68	.42634	.41612	.40622	.39663	.38734	.37835	.36963	.36118	.35299	.34505	.33735	.32988	.32264	.31561	.30879	.30217	.29574	.28951	.28345	.27756
102	69	.44094	.43074	.42085	.41127	.40197	.39295	.38420	.37572	.36748	.35949	.35173	.34420	.33688	.32978	.32288	.31617	.30966	.30333	.29718	.29119
102	70	.45569	.44553	.43566	.42609	.41680	.40777	.39901	.39050	.38223	.37420	.36639	.35880	.35143	.34426	.33729	.33051	.32392	.31750	.31126	.30519
102	71	.47052	.46041	.45059	.44104	.43177	.42275	.41398	.40546	.39717	.38911	.38126	.37363	.36621	.35899	.35196	.34511	.33845	.33196	.32564	.31948
102	72	.48541	.47536	.46559	.45609	.44684	.43784	.42908	.42055	.41226	.40418	.39631	.38865	.38119	.37392	.36684	.35993	.35321	.34666	.34027	.33404
102	73	.50031	.49035	.48064	.47119	.46198	.45301	.44427	.43576	.42746	.41938	.41150	.40382	.39633	.38902	.38190	.37496	.36818	.36157	.35512	.34883
102	74	.51529	.50541	.49578	.48639	.47724	.46832	.45962	.45113	.44285	.43477	.42689	.41920	.41169	.40437	.39722	.39023	.38342	.37676	.37026	.36391
102	75	.53037	.52059	.51106	.50176	.49267	.48381	.47515	.46671	.45845	.45040	.44253	.43484	.42733	.42000	.41283	.40583	.39898	.39229	.38575	.37936
102	76	.54558	.53593	.52651	.51730	.50830	.49951	.49092	.48253	.47432	.46630	.45846	.45079	.44330	.43597	.42880	.42178	.41492	.40821	.40165	.39522
102	77	.56091	.55140	.54210	.53301	.52411	.51541	.50690	.49858	.49043	.48246	.47466	.46703	.45956	.45225	.44509	.43808	.43122	.42450	.41793	.41148
102	78	.57630	.56695	.55779	.54882	.54005	.53145	.52304	.51480	.50673	.49883	.49109	.48350	.47608	.46880	.46167	.45468	.44783	.44112	.43454	.42809
102	79	.59166	.58247	.57347	.56464	.55600	.54753	.53922	.53108	.52310	.51528	.50761	.50010	.49272	.48549	.47841	.47145	.46463	.45794	.45138	.44494
102	80	.60685	.59784	.58900	.58033	.57183	.56349	.55531	.54728	.53941	.53168	.52410	.51666	.50935	.50218	.49515	.48824	.48146	.47480	.46827	.46185
102	81	.62176	.61294	.60428	.59578	.58743	.57923	.57118	.56328	.55552	.54789	.54041	.53305	.52583	.51874	.51176	.50492	.49819	.49157	.48507	.47869
102	82	.63635	.62772	.61925	.61091	.60273	.59468	.58677	.57900	.57137	.56386	.55648	.54922	.54209	.53508	.52818	.52140	.51473	.50817	.50173	.49538
102	83	.65061	.64218	.63389	.62574	.61772	.60984	.60208	.59445	.58694	.57956	.57230	.56515	.55811	.55119	.54438	.53768	.53109	.52459	.51820	.51192
102	84	.66461	.65639	.64830	.64033	.63249	.62477	.61718	.60970	.60233	.59508	.58795	.58092	.57399	.56718	.56046	.55385	.54734	.54092	.53461	.52838
102	85	.67838	.67037	.66249	.65472	.64707	.63953	.63210	.62478	.61757	.61047	.60347	.59657	.58977	.58307	.57646	.56995	.56353	.55721	.55097	.54483
102	86	.69180	.68401	.67634	.66878	.66132	.65396	.64671	.63956	.63251	.62556	.61871	.61195	.60528	.59870	.59221	.58582	.57951	.57328	.56714	.56108
102	87	.70470	.69714	.68968	.68232	.67506	.66789	.66082	.65385	.64696	.64017	.63346	.62685	.62032	.61387	.60751	.60123	.59503	.58891	.58288	.57691
102	88	.71707	.70973	.70249	.69533	.68827	.68129	.67441	.66761	.66089	.65426	.64771	.64124	.63485	.62854	.62231	.61616	.61008	.60407	.59814	.59228
102	89	.72889	.72177	.71474	.70779	.70092	.69414	.68744	.68081	.67427	.66780	.66141	.65509	.64885	.64268	.63659	.63056	.62461	.61872	.61290	.60715
102	90	.74013	.73322	.72640	.71965	.71298	.70639	.69987	.69342	.68705	.68074	.67451	.66835	.66226	.65623	.65027	.64438	.63855	.63279	.62709	.62145
102	91	.75061	.74391	.73729	.73074	.72426	.71785	.71150	.70523	.69902	.69288	.68681	.68080	.67485	.66897	.66314	.65738	.65168	.64604	.64046	.63494
102	92	.76020	.75370	.74727	.74090	.73460	.72836	.72219	.71608	.71003	.70404	.69811	.69225	.68644	.68069	.67500	.66937	.66379	.65827	.65280	.64739
102	93	.76898	.76266	.75640	.75021	.74407	.73799	.73198	.72602	.72012	.71428	.70849	.70276	.69708	.69146	.68590	.68038	.67492	.66951	.66416	.65885
102	94	.77707	.77092	.76483	.75880	.75282	.74690	.74103	.73522	.72946	.72375	.71810	.71250	.70695	.70145	.69600	.69061	.68526	.67996	.67471	.66950
102	95	.78463	.77864	.77271	.76683	.76101	.75523	.74951	.74384	.73821	.73264	.72712	.72164	.71621	.71084	.70550	.70022	.69498	.68979	.68464	.67954
102	96	.79163	.78580	.78002	.77429	.76861	.76297	.75738	.75184	.74635	.74090	.73550	.73015	.72484	.71958	.71435	.70918	.70404	.69895	.69391	.68890

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
102	97	.79807	.79238	.78674	.78114	.77559	.77009	.76463	.75921	.75384	.74851	.74323	.73799	.73279	.72763	.72251	.71744	.71240	.70741	.70246	.69754
102	98	.80407	.79851	.79300	.78754	.78212	.77674	.77140	.76610	.76084	.75563	.75045	.74532	.74023	.73517	.73015	.72518	.72024	.71534	.71048	.70565
102	99	.80983	.80441	.79903	.79369	.78839	.78314	.77792	.77274	.76759	.76249	.75742	.75240	.74741	.74245	.73754	.73266	.72781	.72300	.71823	.71350
102	100	.81537	.81007	.80482	.79961	.79443	.78929	.78419	.77912	.77409	.76910	.76414	.75921	.75433	.74947	.74465	.73987	.73512	.73041	.72572	.72107
102	101	.82073	.81557	.81044	.80535	.80029	.79527	.79028	.78533	.78041	.77552	.77067	.76585	.76107	.75631	.75159	.74690	.74225	.73762	.73303	.72847
102	102	.82594	.82091	.81590	.81093	.80599	.80108	.79621	.79137	.78656	.78178	.77703	.77232	.76763	.76298	.75836	.75376	.74920	.74467	.74017	.73569
103	0	.02608	.02447	.02305	.02179	.02066	.01966	.01877	.01796	.01724	.01659	.01600	.01547	.01499	.01455	.01415	.01378	.01344	.01313	.01284	.01257
103	1	.01912	.01746	.01599	.01470	.01354	.01251	.01160	.01078	.01005	.00939	.00879	.00826	.00778	.00734	.00694	.00658	.00625	.00595	.00567	.00542
103	2	.01968	.01795	.01642	.01506	.01386	.01278	.01182	.01096	.01019	.00950	.00887	.00831	.00780	.00734	.00692	.00654	.00619	.00588	.00559	.00532
103	3	.02051	.01871	.01711	.01569	.01442	.01330	.01229	.01139	.01058	.00985	.00919	.00860	.00806	.00757	.00713	.00673	.00636	.00602	.00572	.00543
103	4	.02150	.01962	.01795	.01647	.01514	.01396	.01290	.01195	.01110	.01033	.00964	.00902	.00845	.00793	.00747	.00704	.00665	.00629	.00597	.00566
103	5	.02262	.02066	.01892	.01737	.01598	.01474	.01363	.01263	.01174	.01093	.01020	.00954	.00894	.00840	.00790	.00745	.00704	.00666	.00631	.00599
103	6	.02385	.02180	.01999	.01836	.01691	.01561	.01445	.01340	.01246	.01161	.01084	.01014	.00951	.00893	.00841	.00793	.00749	.00709	.00672	.00638
103	7	.02518	.02306	.02116	.01946	.01795	.01658	.01536	.01426	.01327	.01238	.01157	.01083	.01016	.00955	.00900	.00849	.00803	.00760	.00721	.00685
103	8	.02662	.02440	.02242	.02065	.01907	.01764	.01636	.01521	.01416	.01322	.01237	.01159	.01089	.01024	.00966	.00912	.00863	.00818	.00776	.00738
103	9	.02818	.02587	.02381	.02196	.02030	.01881	.01747	.01625	.01516	.01417	.01327	.01245	.01171	.01103	.01041	.00984	.00932	.00884	.00840	.00799
103	10	.02987	.02747	.02532	.02339	.02165	.02009	.01869	.01741	.01626	.01522	.01428	.01342	.01263	.01192	.01126	.01066	.01011	.00960	.00913	.00870
103	11	.03167	.02918	.02694	.02492	.02311	.02148	.02001	.01868	.01747	.01637	.01538	.01447	.01365	.01289	.01220	.01157	.01098	.01045	.00995	.00950
103	12	.03359	.03100	.02866	.02656	.02467	.02297	.02143	.02003	.01877	.01762	.01657	.01562	.01475	.01395	.01322	.01255	.01194	.01137	.01085	.01036
103	13	.03558	.03288	.03046	.02827	.02630	.02451	.02290	.02144	.02011	.01891	.01781	.01681	.01589	.01506	.01429	.01358	.01293	.01234	.01178	.01127
103	14	.03759	.03479	.03226	.02998	.02793	.02607	.02438	.02285	.02146	.02020	.01905	.01800	.01703	.01615	.01534	.01460	.01392	.01328	.01270	.01216
103	15	.03960	.03668	.03406	.03169	.02954	.02760	.02584	.02424	.02279	.02146	.02025	.01915	.01814	.01721	.01636	.01558	.01486	.01419	.01358	.01301
103	16	.04158	.03855	.03582	.03335	.03112	.02909	.02725	.02558	.02406	.02267	.02141	.02025	.01919	.01821	.01732	.01650	.01574	.01504	.01439	.01379
103	17	.04356	.04042	.03758	.03501	.03268	.03057	.02865	.02690	.02531	.02386	.02253	.02131	.02020	.01918	.01824	.01737	.01657	.01583	.01515	.01452
103	18	.04556	.04230	.03935	.03668	.03425	.03205	.03004	.02821	.02655	.02503	.02363	.02236	.02119	.02012	.01913	.01822	.01738	.01660	.01588	.01522
103	19	.04762	.04424	.04118	.03839	.03587	.03357	.03148	.02957	.02782	.02623	.02477	.02344	.02221	.02108	.02004	.01908	.01820	.01738	.01662	.01592
103	20	.04979	.04628	.04309	.04020	.03757	.03517	.03299	.03099	.02917	.02750	.02597	.02457	.02328	.02210	.02100	.02000	.01906	.01820	.01740	.01666
103	21	.05206	.04842	.04512	.04211	.03937	.03687	.03459	.03251	.03060	.02885	.02725	.02578	.02442	.02318	.02203	.02097	.01999	.01908	.01824	.01746
103	22	.05445	.05067	.04724	.04411	.04126	.03865	.03627	.03409	.03210	.03027	.02859	.02705	.02563	.02432	.02311	.02199	.02096	.02000	.01912	.01829
103	23	.05696	.05305	.04948	.04623	.04326	.04054	.03806	.03579	.03370	.03179	.03003	.02841	.02691	.02554	.02427	.02309	.02200	.02100	.02006	.01919
103	24	.05962	.05557	.05186	.04848	.04539	.04257	.03997	.03760	.03542	.03341	.03157	.02987	.02830	.02686	.02552	.02428	.02314	.02207	.02109	.02017
103	25	.06245	.05825	.05441	.05089	.04768	.04473	.04203	.03955	.03727	.03517	.03324	.03146	.02981	.02829	.02688	.02558	.02437	.02325	.02221	.02124
103	26	.06545	.06110	.05711	.05346	.05012	.04705	.04423	.04164	.03926	.03706	.03504	.03317	.03144	.02984	.02836	.02699	.02572	.02454	.02344	.02241
103	27	.06865	.06414	.06000	.05622	.05274	.04954	.04661	.04390	.04141	.03911	.03699	.03503	.03322	.03154	.02998	.02854	.02720	.02595	.02479	.02371
103	28	.07201	.06735	.06306	.05913	.05552	.05219	.04913	.04631	.04370	.04130	.03908	.03703	.03512	.03336	.03172	.03020	.02879	.02748	.02625	.02511
103	29	.07557	.07074	.06630	.06222	.05846	.05500	.05181	.04887	.04615	.04364	.04131	.03916	.03716	.03531	.03359	.03199	.03050	.02912	.02782	.02662
103	30	.07930	.07431	.06971	.06548	.06158	.05798	.05466	.05159	.04875	.04612	.04369	.04143	.03934	.03739	.03558	.03390	.03233	.03087	.02951	.02823
103	31	.08322	.07805	.07329	.06891	.06486	.06111	.05766	.05446	.05150	.04875	.04620	.04384	.04165	.03960	.03770	.03593	.03428	.03274	.03130	.02996
103	32	.08733	.08199	.07707	.07252	.06832	.06443	.06083	.05750	.05441	.05154	.04888	.04640	.04410	.04196	.03996	.03810	.03636	.03474	.03322	.03180
103	33	.09165	.08614	.08105	.07634	.07198	.06794	.06420	.06073	.05751	.05451	.05173	.04914	.04673	.04448	.04238	.04043	.03860	.03689	.03529	.03379
103	34	.09620	.09051	.08524	.08036	.07584	.07165	.06776	.06415	.06079	.05767	.05476	.05205	.04952	.04717	.04496	.04291	.04098	.03918	.03750	.03591
103	35	.10098	.09511	.08967	.08463	.07994	.07559	.07155	.06779	.06429	.06103	.05800	.05516	.05252	.05005	.04774	.04558	.04356	.04166	.03988	.03821
103	36	.10601	.09996	.09434	.08912	.08427	.07976	.07556	.07165	.06801	.06461	.06144	.05848	.05571	.05312	.05070	.04843	.04630	.04431	.04244	.04068
103	37	.11129	.10505	.09925	.09385	.08883	.08416	.07980	.07574	.07195	.06841	.06510	.06201	.05911	.05640	.05386	.05148	.04925	.04715	.04518	.04332
103	38	.11684	.11042	.10444	.09886	.09367	.08883	.08431	.08009	.07615	.07246	.06901	.06578	.06276	.05992	.05726	.05476	.05242	.05021	.04813	.04618
103	39	.12268	.11607	.10990	.10415	.09878	.09377	.08909	.08471	.08061	.07677	.07318	.06981	.06665	.06368	.06090	.05828	.05581	.05350	.05131	.04926
103	40	.12883	.12203	.11568	.10974	.10420	.09901	.09416	.08962	.08536	.08137	.07763	.07412	.07082	.06772	.06480	.06206	.05948	.05704	.05475	.05258
103	41	.13531	.12831	.12178	.11566	.10994	.10458	.09956	.09485	.09043	.08629	.08239	.07873	.07529	.07205	.06900	.06613	.06342	.06087	.05846	.05618
103	42	.14212	.13494	.12821	.12191	.11601	.11047	.10528	.10040	.09582	.09152	.08747	.08366	.08007	.07670	.07351	.07051	.06767	.06499	.06246	.06007
103	43	.14926	.14189	.13498	.12850	.12242	.11671	.11134	.10629	.10155	.09708	.09288	.08892	.08518	.08166	.07833	.07519	.07222	.06942	.06677	.06425

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
103	44	.15675	.14920	.14210	.13544	.12917	.12328	.11774	.11253	.10761	.10298	.09862	.09450	.09062	.08695	.08348	.08020	.07710	.07416	.07138	.06875
103	45	.16455	.15681	.14954	.14269	.13625	.13018	.12446	.11908	.11399	.10920	.10467	.10040	.09636	.09254	.08893	.08551	.08227	.07920	.07629	.07353
103	46	.17268	.16476	.15730	.15028	.14365	.13741	.13152	.12596	.12071	.11575	.11106	.10663	.10243	.09846	.09470	.09113	.08775	.08455	.08150	.07861
103	47	.18112	.17302	.16538	.15817	.15137	.14495	.13888	.13315	.12773	.12261	.11775	.11316	.10881	.10468	.10077	.09706	.09353	.09019	.08701	.08399
103	48	.18987	.18160	.17378	.16640	.15942	.15283	.14659	.14068	.13509	.12980	.12478	.12003	.11552	.11124	.10717	.10331	.09964	.09616	.09284	.08968
103	49	.19896	.19051	.18252	.17496	.16781	.16104	.15463	.14856	.14280	.13734	.13215	.12724	.12257	.11813	.11391	.10990	.10608	.10245	.09899	.09570
103	50	.20838	.19976	.19161	.18388	.17656	.16962	.16304	.15679	.15087	.14524	.13989	.13481	.12998	.12539	.12102	.11685	.11289	.10911	.10551	.10208
103	51	.21814	.20937	.20104	.19315	.18566	.17856	.17181	.16540	.15930	.15351	.14800	.14276	.13777	.13302	.12849	.12417	.12006	.11613	.11239	.10881
103	52	.22821	.21928	.21080	.20274	.19509	.18782	.18091	.17433	.16808	.16212	.15645	.15104	.14589	.14098	.13630	.13183	.12757	.12349	.11960	.11588
103	53	.23859	.22951	.22087	.21266	.20485	.19742	.19035	.18361	.17719	.17107	.16524	.15968	.15437	.14930	.14446	.13984	.13542	.13120	.12716	.12330
103	54	.24926	.24004	.23126	.22290	.21493	.20735	.20011	.19322	.18664	.18036	.17437	.16865	.16319	.15796	.15297	.14820	.14363	.13926	.13507	.13106
103	55	.26025	.25088	.24196	.23346	.22535	.21761	.21023	.20318	.19644	.19001	.18386	.17799	.17237	.16699	.16184	.15692	.15220	.14768	.14335	.13919
103	56	.27153	.26205	.25299	.24435	.23610	.22822	.22068	.21348	.20660	.20002	.19372	.18769	.18191	.17639	.17109	.16601	.16114	.15647	.15199	.14770
103	57	.28312	.27351	.26433	.25556	.24718	.23915	.23148	.22414	.21711	.21038	.20393	.19775	.19183	.18615	.18070	.17547	.17046	.16564	.16102	.15657
103	58	.29496	.28524	.27595	.26706	.25854	.25039	.24258	.23510	.22793	.22106	.21446	.20814	.20207	.19624	.19065	.18528	.18011	.17515	.17038	.16580
103	59	.30702	.29721	.28781	.27880	.27017	.26189	.25395	.24634	.23903	.23202	.22529	.21882	.21261	.20664	.20090	.19538	.19008	.18497	.18006	.17533
103	60	.31931	.30940	.29990	.29079	.28204	.27365	.26559	.25784	.25041	.24326	.23639	.22979	.22344	.21733	.21145	.20579	.20034	.19510	.19004	.18517
103	61	.33182	.32183	.31224	.30303	.29418	.28568	.27750	.26964	.26208	.25481	.24781	.24108	.23459	.22835	.22233	.21653	.21095	.20556	.20036	.19535
103	62	.34461	.33455	.32488	.31558	.30664	.29804	.28975	.28178	.27411	.26671	.25959	.25273	.24611	.23974	.23359	.22766	.22194	.21641	.21108	.20594
103	63	.35767	.34756	.33782	.32845	.31942	.31072	.30234	.29427	.28648	.27898	.27174	.26476	.25802	.25152	.24524	.23918	.23333	.22768	.22221	.21693
103	64	.37099	.36083	.35104	.34160	.33250	.32372	.31525	.30708	.29920	.29159	.28424	.27715	.27030	.26368	.25728	.25109	.24511	.23933	.23374	.22833
103	65	.38457	.37437	.36454	.35504	.34588	.33703	.32849	.32023	.31226	.30455	.29711	.28991	.28295	.27621	.26970	.26340	.25730	.25140	.24568	.24015
103	66	.39841	.38820	.37833	.36880	.35959	.35068	.34207	.33374	.32569	.31790	.31036	.30307	.29600	.28917	.28255	.27613	.26992	.26390	.25807	.25242
103	67	.41257	.40235	.39247	.38291	.37366	.36471	.35604	.34766	.33953	.33167	.32405	.31667	.30952	.30259	.29587	.28935	.28303	.27691	.27096	.26519
103	68	.42700	.41679	.40691	.39733	.38806	.37908	.37037	.36194	.35376	.34583	.33814	.33069	.32345	.31644	.30963	.30302	.29661	.29038	.28433	.27846
103	69	.44165	.43147	.42160	.41203	.40275	.39374	.38501	.37654	.36832	.36034	.35259	.34507	.33777	.33068	.32379	.31710	.31060	.30428	.29813	.29216
103	70	.45646	.44632	.43647	.42692	.41764	.40863	.39988	.39139	.38313	.37512	.36732	.35975	.35239	.34524	.33828	.33151	.32493	.31853	.31230	.30624
103	71	.47136	.46127	.45146	.44194	.43268	.42368	.41493	.40642	.39815	.39010	.38227	.37466	.36725	.36004	.35302	.34619	.33954	.33307	.32676	.32062
103	72	.48631	.47628	.46653	.45705	.44782	.43884	.43010	.42159	.41331	.40525	.39740	.38975	.38231	.37505	.36799	.36110	.35439	.34785	.34148	.33526
103	73	.50128	.49134	.48165	.47222	.46304	.45409	.44537	.43688	.42860	.42053	.41267	.40501	.39753	.39025	.38314	.37621	.36945	.36286	.35642	.35014
103	74	.51633	.50648	.49687	.48751	.47838	.46948	.46080	.45233	.44407	.43601	.42815	.42048	.41299	.40568	.39855	.39159	.38479	.37815	.37166	.36533
103	75	.53149	.52174	.51223	.50295	.49390	.48506	.47642	.46800	.45977	.45173	.44389	.43622	.42873	.42142	.41427	.40728	.40046	.39379	.38726	.38089
103	76	.54679	.53717	.52777	.51859	.50962	.50086	.49229	.48392	.47574	.46774	.45992	.45228	.44480	.43749	.43035	.42335	.41651	.40982	.40327	.39687
103	77	.56222	.55274	.54347	.53440	.52553	.51686	.50838	.50008	.49196	.48402	.47624	.46863	.46119	.45390	.44676	.43978	.43294	.42624	.41968	.41326
103	78	.57772	.56839	.55926	.55033	.54158	.53302	.52464	.51643	.50838	.50051	.49279	.48524	.47784	.47058	.46348	.45651	.44969	.44300	.43644	.43001
103	79	.59319	.58403	.57506	.56627	.55766	.54922	.54095	.53284	.52489	.51710	.50946	.50197	.49463	.48742	.48036	.47343	.46664	.45997	.45343	.44701
103	80	.60850	.59952	.59072	.58209	.57363	.56532	.55718	.54918	.54134	.53364	.52609	.51868	.51141	.50427	.49726	.49038	.48363	.47700	.47049	.46409
103	81	.62354	.61476	.60614	.59768	.58937	.58121	.57320	.56533	.55760	.55001	.54256	.53524	.52805	.52099	.51405	.50723	.50053	.49394	.48747	.48111
103	82	.63827	.62968	.62125	.61296	.60481	.59681	.58894	.58121	.57361	.56614	.55879	.55157	.54448	.53750	.53063	.52389	.51725	.51072	.50431	.49799
103	83	.65267	.64429	.63604	.62794	.61996	.61212	.60441	.59682	.58935	.58201	.57478	.56767	.56068	.55379	.54702	.54035	.53379	.52733	.52098	.51472
103	84	.66681	.65864	.65060	.64269	.63489	.62722	.61967	.61224	.60492	.59771	.59062	.58363	.57675	.56997	.56329	.55672	.55024	.54386	.53758	.53139
103	85	.68074	.67279	.66496	.65725	.64965	.64216	.63478	.62751	.62035	.61329	.60633	.59948	.59272	.58606	.57950	.57303	.56665	.56037	.55417	.54806
103	86	.69433	.68661	.67899	.67148	.66408	.65678	.64959	.64249	.63549	.62859	.62178	.61507	.60845	.60191	.59547	.58912	.58285	.57667	.57056	.56455
103	87	.70741	.69992	.69252	.68522	.67802	.67091	.66390	.65698	.65015	.64341	.63675	.63019	.62371	.61731	.61100	.60476	.59861	.59254	.58654	.58062
103	88	.71997	.71269	.70551	.69842	.69142	.68451	.67769	.67094	.66429	.65771	.65122	.64481	.63847	.63221	.62603	.61993	.61390	.60794	.60206	.59624
103	89	.73197	.72493	.71796	.71108	.70428	.69757	.69093	.68437	.67789	.67148	.66515	.65889	.65271	.64659	.64055	.63458	.62868	.62284	.61708	.61137
103	90	.74339	.73657	.72982	.72315	.71655	.71002	.70357	.69720	.69089	.68465	.67848	.67238	.66635	.66039	.65449	.64865	.64288	.63717	.63153	.62594
103	91	.75407	.74745	.74091	.73444	.72803	.72170	.71543	.70923	.70309	.69702	.69101	.68507	.67919	.67337	.66761	.66191	.65627	.65068	.64516	.63969
103	92	.76384	.75743	.75108	.74479	.73857	.73241	.72632	.72028	.71431	.70840	.70254	.69674	.69101	.68532	.67970	.67413	.66862	.66316	.65775	.65240
103	93	.77279	.76656	.76039	.75428	.74823	.74224	.73631	.73043	.72461	.71884	.71313	.70747	.70187	.69632	.69082	.68538	.67998	.67464	.66935	.66410

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
103	94	.78104	.77499	.76899	.76305	.75716	.75133	.74555	.73982	.73414	.72852	.72294	.71742	.71195	.70652	.70115	.69582	.69054	.68531	.68013	.67499
103	95	.78876	.78288	.77704	.77126	.76553	.75984	.75421	.74862	.74309	.73760	.73216	.72677	.72142	.71612	.71086	.70565	.70049	.69536	.69029	.68525
103	96	.79593	.79020	.78452	.77888	.77330	.76776	.76226	.75682	.75141	.74605	.74074	.73547	.73024	.72506	.71992	.71482	.70976	.70475	.69977	.69484
103	97	.80250	.79692	.79139	.78589	.78045	.77504	.76968	.76436	.75908	.75384	.74865	.74349	.73838	.73331	.72827	.72328	.71833	.71341	.70853	.70369
103	98	.80865	.80320	.79780	.79244	.78712	.78185	.77661	.77141	.76625	.76113	.75605	.75100	.74600	.74103	.73610	.73121	.72635	.72153	.71675	.71200
103	99	.81455	.80925	.80398	.79875	.79356	.78840	.78329	.77821	.77317	.76816	.76319	.75826	.75336	.74850	.74367	.73888	.73412	.72939	.72470	.72005
103	100	.82022	.81505	.80991	.80481	.79975	.79472	.78972	.78476	.77983	.77494	.77008	.76525	.76046	.75570	.75098	.74628	.74162	.73699	.73239	.72783
103	101	.82573	.82069	.81568	.81070	.80576	.80085	.79597	.79113	.78632	.78153	.77678	.77207	.76738	.76272	.75810	.75350	.74894	.74441	.73990	.73543
103	102	.83108	.82617	.82128	.81643	.81161	.80682	.80206	.79733	.79263	.78796	.78332	.77871	.77413	.76957	.76505	.76055	.75608	.75164	.74723	.74285
103	103	.83637	.83158	.82683	.82210	.81740	.81273	.80809	.80347	.79889	.79433	.78980	.78529	.78082	.77637	.77194	.76755	.76318	.75883	.75451	.75022
104	0	.02616	.02455	.02313	.02187	.02075	.01975	.01886	.01806	.01734	.01669	.01610	.01557	.01509	.01465	.01425	.01388	.01355	.01324	.01295	.01269
104	1	.01913	.01747	.01601	.01471	.01355	.01253	.01161	.01079	.01006	.00940	.00881	.00828	.00779	.00736	.00696	.00660	.00627	.00597	.00569	.00544
104	2	.01969	.01796	.01643	.01507	.01387	.01279	.01183	.01097	.01020	.00951	.00889	.00832	.00781	.00735	.00694	.00655	.00621	.00589	.00560	.00533
104	3	.02051	.01871	.01712	.01570	.01443	.01330	.01230	.01139	.01058	.00986	.00920	.00861	.00807	.00758	.00714	.00674	.00637	.00603	.00573	.00544
104	4	.02150	.01963	.01796	.01647	.01515	.01397	.01291	.01196	.01111	.01034	.00965	.00902	.00846	.00794	.00747	.00705	.00666	.00630	.00597	.00567
104	5	.02262	.02067	.01892	.01737	.01599	.01475	.01364	.01264	.01174	.01094	.01021	.00955	.00895	.00840	.00791	.00746	.00704	.00667	.00632	.00600
104	6	.02385	.02181	.01999	.01837	.01692	.01562	.01446	.01341	.01247	.01161	.01085	.01015	.00952	.00894	.00842	.00794	.00750	.00710	.00673	.00639
104	7	.02519	.02306	.02116	.01947	.01795	.01659	.01537	.01427	.01328	.01238	.01157	.01084	.01017	.00956	.00901	.00850	.00803	.00761	.00722	.00686
104	8	.02662	.02441	.02243	.02066	.01907	.01765	.01637	.01521	.01417	.01323	.01237	.01160	.01089	.01025	.00966	.00913	.00864	.00818	.00777	.00738
104	9	.02818	.02588	.02381	.02196	.02031	.01881	.01747	.01626	.01517	.01417	.01327	.01246	.01171	.01104	.01042	.00985	.00933	.00885	.00841	.00800
104	10	.02987	.02747	.02532	.02339	.02166	.02010	.01869	.01742	.01627	.01523	.01428	.01342	.01264	.01192	.01127	.01067	.01012	.00961	.00914	.00871
104	11	.03168	.02919	.02695	.02493	.02312	.02149	.02002	.01868	.01748	.01638	.01539	.01448	.01366	.01290	.01221	.01158	.01099	.01046	.00996	.00951
104	12	.03360	.03101	.02867	.02658	.02469	.02298	.02144	.02004	.01878	.01763	.01658	.01563	.01476	.01397	.01324	.01257	.01195	.01139	.01086	.01038
104	13	.03560	.03290	.03047	.02828	.02631	.02453	.02292	.02146	.02013	.01893	.01783	.01683	.01591	.01508	.01431	.01360	.01295	.01235	.01180	.01129
104	14	.03761	.03481	.03228	.03000	.02795	.02609	.02440	.02287	.02148	.02022	.01907	.01802	.01706	.01617	.01537	.01462	.01394	.01331	.01272	.01218
104	15	.03962	.03671	.03408	.03171	.02956	.02762	.02586	.02426	.02281	.02149	.02028	.01917	.01816	.01724	.01639	.01560	.01488	.01422	.01360	.01304
104	16	.04160	.03858	.03585	.03338	.03115	.02912	.02728	.02561	.02409	.02270	.02144	.02028	.01922	.01824	.01735	.01653	.01577	.01507	.01442	.01382
104	17	.04358	.04045	.03761	.03504	.03271	.03060	.02868	.02693	.02534	.02389	.02256	.02134	.02023	.01921	.01827	.01740	.01660	.01587	.01519	.01455
104	18	.04558	.04233	.03938	.03670	.03428	.03207	.03007	.02824	.02658	.02506	.02367	.02239	.02122	.02015	.01916	.01825	.01741	.01664	.01592	.01525
104	19	.04765	.04427	.04120	.03842	.03590	.03360	.03151	.02960	.02786	.02626	.02481	.02347	.02224	.02111	.02008	.01912	.01823	.01742	.01666	.01596
104	20	.04981	.04631	.04312	.04023	.03760	.03520	.03302	.03103	.02920	.02754	.02601	.02460	.02332	.02213	.02104	.02003	.01910	.01824	.01744	.01670
104	21	.05209	.04845	.04515	.04214	.03940	.03690	.03462	.03254	.03063	.02889	.02728	.02581	.02446	.02322	.02207	.02101	.02003	.01912	.01828	.01750
104	22	.05448	.05070	.04727	.04414	.04129	.03869	.03631	.03413	.03213	.03031	.02863	.02708	.02566	.02436	.02315	.02203	.02100	.02004	.01916	.01833
104	23	.05699	.05308	.04951	.04626	.04329	.04058	.03810	.03582	.03374	.03182	.03006	.02844	.02695	.02558	.02431	.02313	.02204	.02104	.02010	.01923
104	24	.05965	.05560	.05190	.04852	.04543	.04260	.04001	.03763	.03545	.03345	.03161	.02991	.02834	.02689	.02556	.02432	.02318	.02211	.02113	.02021
104	25	.06248	.05828	.05444	.05093	.04771	.04477	.04207	.03959	.03731	.03521	.03328	.03149	.02985	.02833	.02692	.02562	.02442	.02329	.02225	.02128
104	26	.06548	.06113	.05715	.05350	.05015	.04709	.04427	.04168	.03929	.03710	.03508	.03321	.03148	.02988	.02840	.02703	.02576	.02458	.02348	.02246
104	27	.06868	.06417	.06004	.05625	.05278	.04958	.04664	.04394	.04145	.03915	.03703	.03507	.03326	.03158	.03003	.02858	.02724	.02600	.02484	.02376
104	28	.07205	.06738	.06310	.05917	.05556	.05223	.04917	.04635	.04375	.04134	.03912	.03707	.03517	.03340	.03177	.03025	.02884	.02752	.02630	.02516
104	29	.07560	.07078	.06634	.06226	.05850	.05505	.05186	.04891	.04620	.04368	.04136	.03921	.03721	.03536	.03364	.03204	.03055	.02917	.02788	.02667
104	30	.07934	.07435	.06975	.06552	.06162	.05802	.05470	.05163	.04879	.04617	.04374	.04148	.03939	.03744	.03563	.03395	.03239	.03092	.02956	.02829
104	31	.08326	.07809	.07334	.06895	.06490	.06116	.05770	.05451	.05154	.04880	.04625	.04389	.04170	.03966	.03776	.03599	.03434	.03280	.03136	.03001
104	32	.08737	.08203	.07711	.07256	.06836	.06448	.06088	.05755	.05446	.05159	.04893	.04646	.04416	.04201	.04002	.03816	.03642	.03480	.03328	.03186
104	33	.09170	.08619	.08110	.07639	.07203	.06799	.06425	.06078	.05756	.05457	.05178	.04920	.04678	.04454	.04244	.04049	.03866	.03695	.03535	.03385
104	34	.09624	.09055	.08529	.08041	.07590	.07171	.06782	.06420	.06085	.05772	.05482	.05211	.04958	.04723	.04503	.04297	.04105	.03925	.03756	.03598
104	35	.10103	.09516	.08972	.08468	.08000	.07565	.07161	.06785	.06435	.06109	.05806	.05523	.05258	.05011	.04780	.04564	.04362	.04173	.03995	.03828
104	36	.10606	.10001	.09439	.08917	.08432	.07981	.07562	.07171	.06807	.06467	.06150	.05854	.05578	.05319	.05077	.04850	.04637	.04438	.04251	.04075
104	37	.11134	.10510	.09931	.09391	.08889	.08422	.07986	.07580	.07201	.06847	.06517	.06208	.05918	.05647	.05393	.05155	.04932	.04722	.04525	.04340
104	38	.11690	.11048	.10450	.09893	.09374	.08889	.08438	.08016	.07622	.07253	.06908	.06585	.06283	.05999	.05734	.05484	.05249	.05029	.04821	.04626
104	39	.12274	.11613	.10997	.10422	.09885	.09384	.08916	.08478	.08068	.07685	.07325	.06988	.06673	.06376	.06097	.05836	.05590	.05358	.05140	.04934

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
104	40	.12890	.12209	.11574	.10981	.10427	.09909	.09423	.08969	.08544	.08145	.07771	.07420	.07090	.06780	.06489	.06214	.05956	.05713	.05483	.05267
104	41	.13538	.12839	.12185	.11574	.11001	.10466	.09964	.09493	.09051	.08637	.08248	.07882	.07538	.07214	.06909	.06622	.06352	.06096	.05855	.05628
104	42	.14219	.13501	.12829	.12199	.11609	.11056	.10537	.10049	.09591	.09161	.08756	.08375	.08017	.07679	.07361	.07060	.06777	.06509	.06256	.06017
104	43	.14934	.14198	.13507	.12859	.12251	.11680	.11143	.10639	.10164	.09718	.09297	.08901	.08528	.08176	.07843	.07530	.07233	.06953	.06688	.06436
104	44	.15684	.14928	.14219	.13553	.12927	.12338	.11784	.11263	.10772	.10309	.09873	.09461	.09072	.08706	.08359	.08031	.07721	.07428	.07150	.06887
104	45	.16465	.15691	.14963	.14279	.13635	.13028	.12457	.11919	.11411	.10931	.10479	.10052	.09648	.09266	.08905	.08563	.08239	.07932	.07642	.07366
104	46	.17279	.16487	.15741	.15039	.14377	.13752	.13164	.12608	.12083	.11587	.11119	.10675	.10256	.09859	.09483	.09127	.08789	.08468	.08164	.07875
104	47	.18123	.17313	.16549	.15829	.15149	.14508	.13901	.13328	.12787	.12274	.11789	.11330	.10895	.10483	.10092	.09721	.09368	.09034	.08716	.08414
104	48	.19000	.18172	.17391	.16653	.15956	.15296	.14673	.14083	.13524	.12995	.12493	.12018	.11567	.11139	.10733	.10347	.09981	.09632	.09300	.08985
104	49	.19909	.19064	.18266	.17510	.16796	.16119	.15478	.14871	.14296	.13750	.13232	.12740	.12273	.11830	.11408	.11008	.10626	.10263	.09918	.09588
104	50	.20853	.19991	.19176	.18404	.17672	.16978	.16320	.15696	.15104	.14542	.14007	.13500	.13017	.12558	.12121	.11705	.11308	.10931	.10571	.10228
104	51	.21830	.20953	.20121	.19332	.18584	.17873	.17199	.16558	.15949	.15370	.14820	.14296	.13797	.13322	.12870	.12438	.12027	.11635	.11261	.10903
104	52	.22839	.21946	.21098	.20293	.19529	.18802	.18111	.17454	.16828	.16233	.15666	.15126	.14611	.14121	.13653	.13206	.12780	.12373	.11984	.11612
104	53	.23878	.22970	.22107	.21287	.20506	.19763	.19056	.18383	.17742	.17130	.16547	.15991	.15461	.14955	.14471	.14009	.13568	.13146	.12743	.12356
104	54	.24947	.24025	.23148	.22312	.21516	.20758	.20035	.19346	.18689	.18062	.17463	.16891	.16345	.15823	.15324	.14847	.14391	.13954	.13536	.13135
104	55	.26048	.25112	.24221	.23371	.22560	.21787	.21049	.20344	.19671	.19029	.18414	.17827	.17266	.16728	.16214	.15722	.15250	.14799	.14366	.13951
104	56	.27178	.26230	.25326	.24462	.23637	.22850	.22097	.21378	.20690	.20032	.19402	.18800	.18223	.17671	.17141	.16634	.16148	.15681	.15234	.14804
104	57	.28339	.27379	.26462	.25586	.24748	.23946	.23179	.22446	.21743	.21071	.20426	.19809	.19217	.18650	.18106	.17583	.17082	.16601	.16139	.15695
104	58	.29526	.28555	.27627	.26738	.25887	.25073	.24292	.23545	.22828	.22141	.21483	.20851	.20245	.19662	.19104	.18567	.18051	.17556	.17079	.16621
104	59	.30735	.29754	.28815	.27915	.27052	.26225	.25432	.24672	.23942	.23241	.22568	.21922	.21302	.20705	.20132	.19581	.19051	.18541	.18050	.17578
104	60	.31966	.30976	.30027	.29117	.28243	.27404	.26599	.25825	.25083	.24369	.23682	.23023	.22388	.21778	.21191	.20625	.20081	.19557	.19052	.18566
104	61	.33220	.32223	.31264	.30344	.29460	.28611	.27794	.27009	.26253	.25527	.24828	.24155	.23507	.22883	.22282	.21703	.21145	.20607	.20088	.19588
104	62	.34502	.33497	.32531	.31603	.30709	.29850	.29022	.28226	.27459	.26721	.26009	.25324	.24663	.24026	.23412	.22820	.22248	.21697	.21164	.20650
104	63	.35812	.34801	.33829	.32892	.31991	.31122	.30285	.29478	.28701	.27951	.27228	.26531	.25858	.25209	.24582	.23977	.23392	.22827	.22282	.21754
104	64	.37147	.36132	.35154	.34211	.33302	.32426	.31580	.30764	.29977	.29217	.28483	.27774	.27090	.26429	.25790	.25172	.24575	.23998	.23439	.22899
104	65	.38508	.37490	.36508	.35560	.34645	.33761	.32908	.32083	.31287	.30518	.29774	.29055	.28360	.27687	.27037	.26408	.25799	.25209	.24639	.24086
104	66	.39897	.38877	.37892	.36940	.36020	.35130	.34271	.33439	.32635	.31857	.31104	.30376	.29671	.28988	.28327	.27687	.27066	.26465	.25883	.25318
104	67	.41318	.40297	.39310	.38356	.37432	.36538	.35673	.34836	.34025	.33239	.32479	.31742	.31028	.30336	.29665	.29014	.28384	.27772	.27178	.26603
104	68	.42766	.41746	.40759	.39804	.38878	.37981	.37112	.36269	.35453	.34661	.33894	.33150	.32428	.31727	.31047	.30388	.29747	.29126	.28522	.27936
104	69	.44237	.43220	.42234	.41279	.40352	.39454	.38582	.37736	.36915	.36119	.35346	.34595	.33866	.33158	.32471	.31803	.31154	.30523	.29910	.29314
104	70	.45723	.44711	.43728	.42774	.41848	.40949	.40076	.39228	.38404	.37604	.36826	.36070	.35336	.34622	.33927	.33252	.32595	.31956	.31335	.30730
104	71	.47219	.46212	.45234	.44283	.43359	.42461	.41587	.40738	.39913	.39110	.38329	.37569	.36830	.36110	.35410	.34728	.34065	.33419	.32789	.32177
104	72	.48721	.47721	.46748	.45801	.44880	.43984	.43112	.42263	.41437	.40633	.39850	.39087	.38344	.37620	.36915	.36228	.35559	.34906	.34270	.33650
104	73	.50225	.49233	.48267	.47326	.46410	.45517	.44647	.43800	.42974	.42170	.41385	.40621	.39875	.39148	.38440	.37748	.37074	.36416	.35774	.35148
104	74	.51737	.50755	.49797	.48863	.47952	.47064	.46198	.45354	.44530	.43726	.42942	.42177	.41430	.40701	.39990	.39295	.38617	.37955	.37308	.36677
104	75	.53261	.52289	.51341	.50416	.49512	.48631	.47770	.46930	.46109	.45308	.44525	.43761	.43014	.42285	.41572	.40876	.40195	.39530	.38879	.38243
104	76	.54800	.53841	.52904	.51989	.51095	.50221	.49367	.48532	.47717	.46919	.46140	.45378	.44633	.43904	.43191	.42494	.41812	.41145	.40492	.39854
104	77	.56353	.55408	.54484	.53580	.52697	.51832	.50987	.50160	.49350	.48559	.47784	.47026	.46283	.45557	.44846	.44149	.43468	.42800	.42146	.41506
104	78	.57913	.56984	.56075	.55185	.54313	.53460	.52625	.51807	.51005	.50221	.49452	.48699	.47962	.47239	.46531	.45837	.45157	.44490	.43837	.43197
104	79	.59472	.58560	.57667	.56792	.55934	.55093	.54269	.53462	.52670	.51894	.51133	.50387	.49656	.48938	.48235	.47545	.46868	.46204	.45552	.44913
104	80	.61016	.60123	.59246	.58387	.57544	.56717	.55906	.55110	.54330	.53563	.52812	.52074	.51350	.50639	.49941	.49256	.48584	.47923	.47275	.46638
104	81	.62534	.61660	.60802	.59960	.59133	.58321	.57523	.56740	.55971	.55216	.54475	.53746	.53030	.52327	.51637	.50958	.50291	.49636	.48992	.48359
104	82	.64020	.63166	.62327	.61503	.60692	.59896	.59114	.58345	.57589	.56845	.56115	.55397	.54691	.53996	.53314	.52642	.51982	.51333	.50694	.50066
104	83	.65474	.64641	.63822	.63016	.62223	.61444	.60677	.59922	.59180	.58450	.57732	.57025	.56329	.55645	.54971	.54308	.53655	.53013	.52381	.51759
104	84	.66904	.66093	.65294	.64507	.63733	.62971	.62221	.61482	.60755	.60039	.59334	.58639	.57955	.57282	.56618	.55965	.55321	.54687	.54063	.53447
104	85	.68314	.67525	.66747	.65982	.65227	.64483	.63751	.63029	.62318	.61617	.60926	.60245	.59574	.58912	.58260	.57618	.56984	.56360	.55744	.55137
104	86	.69691	.68925	.68169	.67424	.66690	.65966	.65251	.64547	.63853	.63168	.62492	.61826	.61169	.60521	.59881	.59250	.58628	.58014	.57408	.56811
104	87	.71017	.70274	.69541	.68817	.68103	.67399	.66704	.66017	.65340	.64672	.64012	.63361	.62718	.62084	.61458	.60839	.60229	.59626	.59032	.58444
104	88	.72292	.71572	.70861	.70158	.69465	.68780	.68104	.67436	.66777	.66126	.65482	.64847	.64219	.63599	.62986	.62381	.61784	.61193	.60610	.60033
104	89	.73512	.72815	.72126	.71445	.70773	.70108	.69451	.68802	.68160	.67526	.66899	.66280	.65667	.65062	.64464	.63873	.63288	.62710	.62139	.61574

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
104	90	.74674	.74000	.73333	.72673	.72021	.71376	.70739	.70108	.69484	.68868	.68258	.67654	.67058	.66468	.65884	.65307	.64735	.64171	.63612	.63059
104	91	.75762	.75109	.74463	.73824	.73192	.72566	.71947	.71335	.70729	.70129	.69535	.68948	.68367	.67792	.67222	.66659	.66101	.65549	.65003	.64463
104	92	.76759	.76126	.75500	.74881	.74267	.73660	.73058	.72463	.71874	.71290	.70712	.70140	.69574	.69013	.68457	.67907	.67363	.66823	.66289	.65760
104	93	.77671	.77058	.76451	.75849	.75253	.74663	.74078	.73499	.72925	.72357	.71794	.71236	.70684	.70136	.69594	.69057	.68524	.67997	.67475	.66957
104	94	.78515	.77919	.77329	.76745	.76165	.75591	.75022	.74458	.73900	.73346	.72797	.72253	.71714	.71179	.70650	.70125	.69604	.69089	.68577	.68071
104	95	.79304	.78726	.78153	.77584	.77021	.76462	.75909	.75360	.74815	.74275	.73740	.73209	.72683	.72161	.71644	.71131	.70622	.70118	.69618	.69122
104	96	.80037	.79475	.78918	.78365	.77817	.77273	.76733	.76198	.75668	.75141	.74619	.74101	.73587	.73078	.72572	.72071	.71573	.71080	.70590	.70105
104	97	.80711	.80164	.79621	.79083	.78549	.78019	.77493	.76971	.76453	.75939	.75429	.74923	.74421	.73923	.73429	.72938	.72451	.71968	.71489	.71013
104	98	.81340	.80808	.80279	.79754	.79233	.78717	.78203	.77694	.77188	.76687	.76188	.75694	.75203	.74715	.74232	.73751	.73275	.72801	.72332	.71865
104	99	.81946	.81427	.80912	.80401	.79894	.79390	.78889	.78392	.77898	.77408	.76922	.76438	.75959	.75482	.75009	.74539	.74072	.73609	.73149	.72692
104	100	.82528	.82023	.81522	.81024	.80529	.80038	.79549	.79064	.78583	.78104	.77629	.77157	.76688	.76222	.75759	.75300	.74843	.74390	.73939	.73492
104	101	.83094	.82602	.82114	.81629	.81147	.80668	.80192	.79719	.79249	.78783	.78319	.77858	.77400	.76944	.76492	.76043	.75596	.75152	.74711	.74273
104	102	.83644	.83165	.82690	.82218	.81749	.81282	.80818	.80357	.79899	.79443	.78991	.78541	.78093	.77649	.77207	.76768	.76331	.75897	.75466	.75037
104	103	.84187	.83722	.83260	.82801	.82344	.81890	.81438	.80989	.80542	.80098	.79657	.79218	.78782	.78348	.77916	.77487	.77061	.76637	.76215	.75796
104	104	.84758	.84307	.83859	.83413	.82969	.82528	.82090	.81654	.81220	.80788	.80359	.79932	.79507	.79085	.78665	.78247	.77831	.77418	.77007	.76598
105	0	.02624	.02463	.02322	.02196	.02084	.01984	.01895	.01815	.01743	.01678	.01620	.01567	.01519	.01475	.01436	.01399	.01366	.01335	.01306	.01280
105	1	.01914	.01749	.01602	.01472	.01357	.01254	.01163	.01081	.01007	.00942	.00882	.00829	.00781	.00737	.00697	.00661	.00628	.00598	.00571	.00545
105	2	.01970	.01797	.01644	.01508	.01388	.01280	.01184	.01098	.01021	.00952	.00890	.00833	.00783	.00737	.00695	.00657	.00622	.00590	.00561	.00534
105	3	.02052	.01872	.01712	.01570	.01444	.01331	.01231	.01140	.01059	.00987	.00921	.00862	.00808	.00759	.00715	.00675	.00638	.00604	.00574	.00545
105	4	.02151	.01963	.01796	.01648	.01516	.01397	.01292	.01197	.01112	.01035	.00966	.00903	.00847	.00795	.00748	.00706	.00667	.00631	.00598	.00568
105	5	.02263	.02067	.01893	.01738	.01599	.01475	.01364	.01265	.01175	.01094	.01021	.00955	.00896	.00841	.00792	.00747	.00705	.00667	.00633	.00601
105	6	.02386	.02182	.02000	.01838	.01692	.01563	.01446	.01341	.01247	.01162	.01085	.01016	.00952	.00895	.00842	.00795	.00751	.00711	.00674	.00640
105	7	.02519	.02307	.02117	.01947	.01796	.01660	.01537	.01427	.01328	.01239	.01158	.01084	.01017	.00957	.00901	.00851	.00804	.00762	.00722	.00686
105	8	.02663	.02441	.02243	.02066	.01908	.01765	.01637	.01522	.01417	.01323	.01238	.01160	.01090	.01026	.00967	.00913	.00864	.00819	.00777	.00739
105	9	.02819	.02588	.02382	.02197	.02031	.01882	.01748	.01627	.01517	.01418	.01328	.01246	.01172	.01104	.01042	.00985	.00933	.00886	.00841	.00801
105	10	.02988	.02748	.02533	.02340	.02167	.02011	.01870	.01743	.01628	.01524	.01429	.01343	.01265	.01193	.01128	.01068	.01013	.00962	.00915	.00872
105	11	.03169	.02919	.02695	.02494	.02313	.02150	.02003	.01869	.01749	.01639	.01540	.01449	.01367	.01291	.01222	.01159	.01101	.01047	.00997	.00952
105	12	.03362	.03102	.02869	.02659	.02470	.02299	.02145	.02006	.01879	.01764	.01660	.01565	.01478	.01398	.01325	.01258	.01197	.01140	.01088	.01039
105	13	.03561	.03291	.03049	.02830	.02633	.02455	.02293	.02147	.02015	.01894	.01785	.01684	.01593	.01509	.01433	.01362	.01297	.01237	.01182	.01131
105	14	.03763	.03482	.03230	.03002	.02797	.02611	.02442	.02289	.02150	.02024	.01909	.01804	.01708	.01620	.01539	.01465	.01396	.01333	.01275	.01221
105	15	.03964	.03673	.03410	.03173	.02959	.02764	.02589	.02429	.02283	.02151	.02030	.01920	.01819	.01726	.01641	.01563	.01491	.01425	.01363	.01306
105	16	.04163	.03860	.03587	.03340	.03117	.02915	.02731	.02564	.02412	.02273	.02146	.02031	.01925	.01827	.01738	.01656	.01580	.01510	.01445	.01385
105	17	.04361	.04047	.03763	.03506	.03274	.03063	.02871	.02696	.02537	.02392	.02259	.02137	.02026	.01924	.01830	.01744	.01664	.01590	.01522	.01459
105	18	.04561	.04235	.03940	.03673	.03431	.03210	.03010	.02827	.02661	.02509	.02370	.02243	.02126	.02018	.01920	.01829	.01745	.01667	.01595	.01529
105	19	.04768	.04430	.04123	.03845	.03593	.03363	.03154	.02963	.02789	.02630	.02484	.02350	.02228	.02115	.02011	.01915	.01827	.01745	.01670	.01600
105	20	.04984	.04633	.04315	.04026	.03763	.03523	.03305	.03106	.02924	.02757	.02604	.02464	.02335	.02217	.02108	.02007	.01914	.01828	.01748	.01674
105	21	.05212	.04848	.04518	.04217	.03943	.03693	.03465	.03257	.03067	.02892	.02732	.02585	.02450	.02325	.02210	.02104	.02007	.01916	.01832	.01754
105	22	.05451	.05073	.04730	.04417	.04132	.03872	.03634	.03416	.03217	.03034	.02866	.02712	.02570	.02439	.02319	.02207	.02104	.02008	.01920	.01837
105	23	.05702	.05311	.04954	.04629	.04332	.04061	.03813	.03586	.03377	.03186	.03010	.02848	.02699	.02561	.02434	.02317	.02208	.02108	.02014	.01927
105	24	.05968	.05563	.05193	.04855	.04546	.04263	.04004	.03767	.03549	.03349	.03164	.02994	.02838	.02693	.02560	.02436	.02322	.02215	.02117	.02025
105	25	.06251	.05831	.05447	.05096	.04775	.04480	.04210	.03962	.03734	.03524	.03331	.03153	.02989	.02837	.02696	.02566	.02446	.02334	.02230	.02133
105	26	.06551	.06116	.05718	.05353	.05019	.04712	.04430	.04171	.03933	.03714	.03511	.03325	.03152	.02992	.02845	.02708	.02580	.02462	.02352	.02250
105	27	.06871	.06420	.06007	.05629	.05281	.04962	.04668	.04398	.04149	.03919	.03707	.03511	.03330	.03162	.03007	.02863	.02729	.02604	.02488	.02380
105	28	.07208	.06742	.06314	.05921	.05559	.05227	.04921	.04639	.04379	.04139	.03917	.03711	.03521	.03345	.03181	.03030	.02888	.02757	.02635	.02521
105	29	.07564	.07081	.06638	.06230	.05854	.05509	.05190	.04896	.04624	.04373	.04140	.03925	.03726	.03541	.03369	.03209	.03060	.02922	.02793	.02672
105	30	.07938	.07438	.06979	.06556	.06166	.05806	.05474	.05168	.04884	.04621	.04378	.04153	.03944	.03749	.03568	.03400	.03244	.03098	.02961	.02834
105	31	.08330	.07813	.07338	.06899	.06494	.06120	.05775	.05455	.05159	.04885	.04630	.04394	.04175	.03971	.03781	.03604	.03439	.03285	.03141	.03007
105	32	.08741	.08208	.07715	.07261	.06841	.06452	.06093	.05760	.05451	.05164	.04898	.04651	.04421	.04207	.04007	.03821	.03648	.03485	.03334	.03192
105	33	.09174	.08623	.08114	.07643	.07208	.06804	.06430	.06083	.05761	.05462	.05184	.04925	.04684	.04459	.04250	.04054	.03872	.03701	.03541	.03391
105	34	.09629	.09060	.08534	.08046	.07595	.07176	.06787	.06426	.06090	.05778	.05487	.05217	.04964	.04729	.04509	.04303	.04111	.03931	.03762	.03604

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
105	35	.10108	.09521	.08978	.08473	.08005	.07570	.07166	.06791	.06441	.06115	.05812	.05529	.05264	.05017	.04787	.04571	.04369	.04179	.04002	.03835
105	36	.10611	.10006	.09444	.08923	.08438	.07987	.07568	.07177	.06813	.06473	.06156	.05861	.05584	.05325	.05083	.04857	.04644	.04445	.04258	.04082
105	37	.11140	.10516	.09936	.09397	.08895	.08428	.07993	.07587	.07208	.06854	.06523	.06214	.05925	.05654	.05400	.05162	.04939	.04730	.04533	.04347
105	38	.11696	.11054	.10456	.09899	.09380	.08896	.08444	.08022	.07628	.07260	.06915	.06592	.06290	.06007	.05741	.05491	.05257	.05036	.04829	.04634
105	39	.12280	.11619	.11003	.10428	.09892	.09391	.08922	.08485	.08075	.07692	.07333	.06996	.06680	.06384	.06105	.05844	.05597	.05366	.05148	.04942
105	40	.12896	.12216	.11581	.10988	.10434	.09916	.09431	.08977	.08551	.08153	.07779	.07428	.07098	.06788	.06497	.06223	.05965	.05721	.05492	.05276
105	41	.13544	.12845	.12192	.11581	.11009	.10473	.09971	.09501	.09059	.08645	.08256	.07890	.07546	.07223	.06918	.06631	.06361	.06105	.05865	.05637
105	42	.14226	.13508	.12836	.12207	.11617	.11064	.10545	.10057	.09600	.09169	.08765	.08384	.08026	.07688	.07370	.07070	.06786	.06519	.06266	.06027
105	43	.14942	.14206	.13515	.12867	.12259	.11688	.11152	.10648	.10174	.09727	.09307	.08911	.08538	.08186	.07854	.07540	.07243	.06963	.06698	.06447
105	44	.15692	.14937	.14228	.13562	.12936	.12348	.11794	.11273	.10782	.10319	.09883	.09472	.09083	.08716	.08370	.08042	.07733	.07439	.07162	.06898
105	45	.16474	.15700	.14973	.14289	.13645	.13039	.12468	.11929	.11422	.10942	.10490	.10063	.09660	.09278	.08917	.08575	.08252	.07945	.07654	.07378
105	46	.17289	.16497	.15752	.15049	.14388	.13764	.13175	.12619	.12095	.11599	.11131	.10688	.10269	.09872	.09496	.09140	.08802	.08482	.08178	.07889
105	47	.18134	.17324	.16561	.15841	.15161	.14520	.13914	.13341	.12800	.12287	.11803	.11344	.10909	.10497	.10106	.09735	.09383	.09049	.08731	.08429
105	48	.19012	.18185	.17404	.16666	.15969	.15310	.14686	.14096	.13538	.13009	.12508	.12033	.11582	.11155	.10749	.10363	.09997	.09648	.09317	.09001
105	49	.19922	.19078	.18279	.17524	.16810	.16134	.15493	.14886	.14311	.13765	.13248	.12756	.12290	.11847	.11425	.11025	.10644	.10281	.09935	.09606
105	50	.20867	.20006	.19191	.18419	.17688	.16994	.16337	.15713	.15121	.14559	.14025	.13517	.13035	.12576	.12139	.11723	.11328	.10950	.10591	.10248
105	51	.21846	.20969	.20138	.19349	.18601	.17891	.17217	.16576	.15968	.15389	.14839	.14315	.13817	.13342	.12890	.12459	.12048	.11656	.11282	.10925
105	52	.22856	.21963	.21116	.20312	.19547	.18821	.18130	.17473	.16848	.16253	.15687	.15147	.14633	.14143	.13675	.13229	.12803	.12396	.12008	.11636
105	53	.23897	.22989	.22127	.21307	.20527	.19784	.19078	.18405	.17764	.17153	.16570	.16015	.15484	.14979	.14495	.14034	.13593	.13171	.12768	.12382
105	54	.24968	.24046	.23169	.22334	.21539	.20781	.20059	.19370	.18713	.18086	.17488	.16917	.16371	.15849	.15351	.14874	.14418	.13982	.13564	.13164
105	55	.26070	.25135	.24244	.23395	.22584	.21812	.21074	.20370	.19698	.19056	.18442	.17855	.17294	.16757	.16243	.15751	.15280	.14829	.14397	.13982
105	56	.27203	.26255	.25351	.24488	.23664	.22877	.22125	.21406	.20719	.20061	.19432	.18830	.18254	.17702	.17173	.16666	.16180	.15714	.15267	.14838
105	57	.28366	.27407	.26490	.25614	.24777	.23976	.23210	.22477	.21775	.21103	.20459	.19842	.19251	.18684	.18140	.17619	.17118	.16637	.16176	.15732
105	58	.29555	.28585	.27657	.26769	.25919	.25105	.24326	.23579	.22863	.22177	.21519	.20887	.20281	.19700	.19142	.18605	.18090	.17595	.17119	.16661
105	59	.30767	.29787	.28848	.27949	.27087	.26261	.25469	.24709	.23979	.23279	.22607	.21962	.21342	.20746	.20174	.19623	.19093	.18584	.18094	.17622
105	60	.32000	.31012	.30063	.29153	.28280	.27443	.26638	.25865	.25123	.24410	.23725	.23066	.22432	.21822	.21236	.20671	.20127	.19604	.19100	.18614
105	61	.33258	.32261	.31304	.30384	.29501	.28652	.27836	.27052	.26298	.25572	.24874	.24201	.23554	.22931	.22331	.21753	.21195	.20658	.20140	.19640
105	62	.34542	.33539	.32574	.31646	.30753	.29895	.29068	.28273	.27507	.26769	.26059	.25374	.24714	.24078	.23465	.22873	.22302	.21751	.21220	.20706
105	63	.35855	.34846	.33874	.32939	.32038	.31170	.30335	.29529	.28752	.28004	.27282	.26585	.25913	.25265	.24639	.24034	.23450	.22886	.22342	.21815
105	64	.37194	.36180	.35203	.34262	.33354	.32478	.31633	.30819	.30032	.29273	.28540	.27833	.27149	.26489	.25851	.25234	.24638	.24062	.23504	.22965
105	65	.38559	.37542	.36561	.35614	.34700	.33817	.32965	.32142	.31347	.30578	.29836	.29118	.28424	.27752	.27103	.26474	.25866	.25278	.24708	.24156
105	66	.39952	.38933	.37949	.36998	.36080	.35191	.34333	.33502	.32699	.31923	.31171	.30444	.29740	.29058	.28398	.27759	.27139	.26539	.25958	.25394
105	67	.41377	.40358	.39372	.38419	.37497	.36604	.35740	.34904	.34094	.33310	.32551	.31815	.31102	.30411	.29742	.29092	.28463	.27852	.27260	.26685
105	68	.42830	.41812	.40827	.39872	.38948	.38052	.37185	.36344	.35529	.34739	.33972	.33229	.32509	.31809	.31131	.30472	.29833	.29213	.28610	.28025
105	69	.44306	.43291	.42307	.41353	.40428	.39531	.38661	.37817	.36998	.36203	.35431	.34682	.33954	.33248	.32561	.31895	.31247	.30618	.30006	.29411
105	70	.45799	.44788	.43807	.42855	.41931	.41033	.40162	.39316	.38493	.37695	.36919	.36164	.35431	.34719	.34026	.33352	.32696	.32059	.31439	.30835
105	71	.47301	.46296	.45319	.44370	.43448	.42552	.41680	.40833	.40009	.39208	.38429	.37671	.36933	.36215	.35517	.34836	.34174	.33530	.32902	.32290
105	72	.48809	.47811	.46840	.45896	.44977	.44083	.43213	.42366	.41542	.40739	.39958	.39197	.38455	.37734	.37030	.36345	.35677	.35026	.34392	.33773
105	73	.50320	.49330	.48367	.47428	.46514	.45623	.44756	.43910	.43087	.42284	.41502	.40739	.39996	.39271	.38564	.37874	.37201	.36545	.35905	.35280
105	74	.51840	.50859	.49904	.48972	.48064	.47178	.46315	.45472	.44651	.43849	.43067	.42304	.41560	.40833	.40123	.39431	.38754	.38094	.37449	.36819
105	75	.53371	.52402	.51457	.50534	.49633	.48754	.47896	.47058	.46240	.45441	.44660	.43898	.43154	.42426	.41716	.41021	.40343	.39679	.39031	.38397
105	76	.54919	.53963	.53029	.52116	.51225	.50354	.49502	.48670	.47857	.47062	.46285	.45526	.44783	.44057	.43346	.42651	.41971	.41306	.40656	.40019
105	77	.56481	.55539	.54619	.53718	.52837	.51976	.51133	.50309	.49503	.48713	.47941	.47186	.46446	.45722	.45013	.44319	.43640	.42975	.42323	.41685
105	78	.58053	.57127	.56221	.55334	.54466	.53616	.52783	.51968	.51170	.50389	.49623	.48873	.48138	.47418	.46713	.46021	.45344	.44680	.44029	.43391
105	79	.59623	.58715	.57825	.56954	.56099	.55262	.54442	.53637	.52849	.52076	.51318	.50575	.49847	.49132	.48432	.47744	.47070	.46409	.45760	.45124
105	80	.61179	.60290	.59418	.58562	.57723	.56900	.56093	.55301	.54523	.53761	.53012	.52278	.51557	.50849	.50154	.49472	.48803	.48146	.47500	.46866
105	81	.62711	.61841	.60987	.60149	.59326	.58518	.57725	.56946	.56181	.55429	.54691	.53966	.53254	.52555	.51867	.51192	.50528	.49876	.49235	.48605
105	82	.64211	.63362	.62527	.61707	.60901	.60109	.59331	.58566	.57814	.57075	.56349	.55634	.54932	.54241	.53562	.52895	.52238	.51592	.50957	.50332
105	83	.65680	.64852	.64037	.63236	.62448	.61673	.60911	.60161	.59423	.58697	.57983	.57280	.56589	.55909	.55239	.54580	.53931	.53292	.52664	.52045
105	84	.67125	.66319	.65526	.64744	.63975	.63218	.62473	.61739	.61017	.60305	.59604	.58914	.58235	.57566	.56907	.56257	.55618	.54988	.54367	.53756

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
105	85	.68552	.67769	.66997	.66236	.65487	.64749	.64022	.63305	.62599	.61903	.61217	.60541	.59875	.59218	.58571	.57933	.57304	.56684	.56072	.55469
105	86	.69947	.69187	.68437	.67698	.66970	.66252	.65543	.64845	.64156	.63476	.62806	.62145	.61493	.60850	.60215	.59589	.58972	.58362	.57761	.57168
105	87	.71292	.70556	.69829	.69112	.68404	.67706	.67017	.66337	.65666	.65003	.64349	.63704	.63066	.62437	.61817	.61203	.60598	.60001	.59411	.58828
105	88	.72586	.71873	.71169	.70474	.69788	.69110	.68440	.67779	.67126	.66481	.65843	.65214	.64592	.63978	.63371	.62772	.62179	.61594	.61016	.60445
105	89	.73827	.73137	.72456	.71783	.71118	.70460	.69810	.69168	.68533	.67906	.67286	.66673	.66067	.65468	.64875	.64290	.63711	.63139	.62573	.62014
105	90	.75010	.74344	.73685	.73033	.72389	.71752	.71122	.70499	.69882	.69273	.68670	.68073	.67484	.66900	.66323	.65752	.65187	.64628	.64076	.63529
105	91	.76118	.75474	.74837	.74206	.73582	.72965	.72354	.71749	.71151	.70559	.69973	.69393	.68819	.68251	.67689	.67132	.66581	.66036	.65496	.64962
105	92	.77135	.76512	.75895	.75284	.74680	.74081	.73488	.72901	.72320	.71744	.71175	.70610	.70051	.69498	.68950	.68407	.67870	.67337	.66810	.66288
105	93	.78067	.77463	.76865	.76273	.75687	.75105	.74530	.73959	.73394	.72834	.72280	.71730	.71186	.70646	.70112	.69582	.69057	.68537	.68022	.67512
105	94	.78928	.78343	.77763	.77189	.76619	.76054	.75495	.74940	.74391	.73846	.73306	.72770	.72239	.71713	.71192	.70675	.70162	.69654	.69151	.68651
105	95	.79736	.79168	.78605	.78048	.77494	.76946	.76402	.75862	.75327	.74797	.74271	.73749	.73232	.72719	.72210	.71705	.71205	.70708	.70216	.69728
105	96	.80486	.79935	.79389	.78847	.78309	.77775	.77246	.76721	.76201	.75684	.75171	.74663	.74158	.73658	.73161	.72668	.72179	.71694	.71213	.70735
105	97	.81176	.80641	.80109	.79582	.79059	.78540	.78025	.77513	.77006	.76502	.76002	.75506	.75013	.74524	.74039	.73557	.73080	.72605	.72134	.71667
105	98	.81821	.81300	.80783	.80270	.79761	.79255	.78753	.78255	.77760	.77268	.76780	.76296	.75815	.75337	.74863	.74392	.73925	.73460	.72999	.72542
105	99	.82442	.81936	.81433	.80934	.80438	.79946	.79457	.78971	.78488	.78009	.77533	.77060	.76591	.76124	.75661	.75201	.74744	.74290	.73839	.73391
105	100	.83040	.82548	.82059	.81573	.81091	.80611	.80135	.79662	.79191	.78724	.78260	.77799	.77340	.76885	.76432	.75983	.75536	.75092	.74651	.74213
105	101	.83621	.83143	.82668	.82195	.81726	.81259	.80796	.80335	.79876	.79421	.78968	.78519	.78071	.77627	.77185	.76746	.76310	.75876	.75445	.75017
105	102	.84186	.83722	.83260	.82801	.82344	.81890	.81439	.80990	.80544	.80101	.79659	.79221	.78785	.78352	.77921	.77492	.77066	.76642	.76221	.75802
105	103	.84745	.84294	.83845	.83399	.82956	.82515	.82076	.81639	.81205	.80774	.80344	.79917	.79492	.79070	.78650	.78232	.77816	.77403	.76992	.76583
105	104	.85330	.84894	.84460	.84028	.83598	.83171	.82745	.82322	.81901	.81482	.81065	.80651	.80238	.79827	.79419	.79012	.78608	.78206	.77805	.77407
105	105	.85930	.85508	.85089	.84672	.84256	.83843	.83432	.83022	.82614	.82209	.81805	.81403	.81003	.80604	.80208	.79813	.79421	.79030	.78641	.78254
106	0	.02634	.02474	.02332	.02207	.02095	.01995	.01906	.01827	.01755	.01691	.01633	.01580	.01532	.01489	.01449	.01413	.01379	.01349	.01321	.01295
106	1	.01916	.01750	.01604	.01474	.01358	.01256	.01164	.01082	.01009	.00943	.00884	.00831	.00783	.00739	.00699	.00663	.00630	.00600	.00573	.00548
106	2	.01971	.01798	.01645	.01509	.01389	.01281	.01185	.01099	.01022	.00953	.00891	.00835	.00784	.00738	.00696	.00658	.00623	.00592	.00563	.00536
106	3	.02053	.01873	.01713	.01571	.01445	.01332	.01232	.01141	.01060	.00988	.00922	.00863	.00809	.00761	.00716	.00676	.00639	.00606	.00575	.00547
106	4	.02152	.01964	.01797	.01649	.01516	.01398	.01293	.01198	.01113	.01036	.00967	.00904	.00848	.00796	.00749	.00707	.00668	.00632	.00599	.00569
106	5	.02264	.02068	.01894	.01739	.01600	.01476	.01365	.01266	.01176	.01095	.01022	.00956	.00897	.00842	.00793	.00748	.00706	.00668	.00634	.00602
106	6	.02386	.02182	.02000	.01838	.01693	.01563	.01447	.01342	.01248	.01163	.01086	.01016	.00953	.00896	.00843	.00795	.00752	.00712	.00675	.00641
106	7	.02520	.02307	.02117	.01948	.01796	.01660	.01538	.01428	.01329	.01239	.01158	.01085	.01018	.00957	.00902	.00851	.00805	.00762	.00723	.00687
106	8	.02663	.02442	.02244	.02067	.01908	.01766	.01638	.01522	.01418	.01324	.01238	.01161	.01091	.01026	.00968	.00914	.00865	.00820	.00778	.00740
106	9	.02819	.02589	.02382	.02198	.02032	.01883	.01748	.01627	.01518	.01419	.01329	.01247	.01173	.01105	.01043	.00986	.00934	.00886	.00842	.00801
106	10	.02989	.02749	.02534	.02341	.02167	.02011	.01871	.01744	.01629	.01524	.01430	.01344	.01265	.01194	.01128	.01068	.01013	.00963	.00916	.00873
106	11	.03170	.02920	.02696	.02495	.02314	.02151	.02003	.01870	.01750	.01640	.01541	.01450	.01368	.01292	.01223	.01160	.01102	.01048	.00998	.00953
106	12	.03363	.03103	.02870	.02660	.02471	.02300	.02146	.02007	.01880	.01766	.01661	.01566	.01479	.01399	.01327	.01260	.01198	.01142	.01089	.01041
106	13	.03563	.03293	.03050	.02831	.02634	.02456	.02295	.02149	.02017	.01896	.01786	.01686	.01595	.01511	.01434	.01364	.01299	.01239	.01184	.01133
106	14	.03765	.03484	.03232	.03004	.02799	.02613	.02444	.02291	.02153	.02026	.01911	.01806	.01710	.01622	.01541	.01467	.01399	.01336	.01277	.01224
106	15	.03966	.03675	.03412	.03175	.02961	.02767	.02591	.02431	.02286	.02154	.02033	.01923	.01822	.01729	.01644	.01566	.01494	.01428	.01366	.01310
106	16	.04165	.03863	.03590	.03343	.03120	.02917	.02734	.02567	.02415	.02276	.02149	.02034	.01928	.01831	.01741	.01659	.01583	.01513	.01449	.01389
106	17	.04364	.04050	.03766	.03509	.03277	.03066	.02874	.02699	.02540	.02395	.02262	.02141	.02030	.01928	.01834	.01747	.01668	.01594	.01526	.01463
106	18	.04564	.04238	.03943	.03676	.03434	.03214	.03013	.02831	.02664	.02512	.02373	.02246	.02129	.02022	.01923	.01833	.01749	.01671	.01599	.01533
106	19	.04771	.04433	.04126	.03848	.03596	.03366	.03157	.02967	.02792	.02633	.02488	.02354	.02231	.02119	.02015	.01919	.01831	.01750	.01674	.01604
106	20	.04987	.04637	.04318	.04029	.03766	.03527	.03309	.03109	.02927	.02761	.02608	.02468	.02339	.02221	.02112	.02011	.01918	.01832	.01752	.01679
106	21	.05215	.04852	.04521	.04220	.03947	.03697	.03469	.03261	.03070	.02896	.02736	.02589	.02454	.02329	.02215	.02109	.02011	.01920	.01836	.01758
106	22	.05454	.05077	.04733	.04421	.04136	.03875	.03638	.03420	.03221	.03038	.02870	.02716	.02574	.02443	.02323	.02211	.02108	.02013	.01924	.01842
106	23	.05705	.05314	.04958	.04633	.04336	.04065	.03817	.03589	.03381	.03190	.03014	.02852	.02703	.02566	.02439	.02321	.02213	.02112	.02019	.01932
106	24	.05972	.05566	.05196	.04859	.04550	.04267	.04008	.03771	.03553	.03353	.03168	.02999	.02842	.02698	.02564	.02441	.02326	.02220	.02122	.02030
106	25	.06255	.05835	.05451	.05100	.04778	.04484	.04214	.03966	.03738	.03529	.03336	.03158	.02993	.02841	.02701	.02571	.02450	.02338	.02234	.02138
106	26	.06555	.06120	.05722	.05357	.05023	.04716	.04434	.04176	.03937	.03718	.03516	.03329	.03157	.02997	.02849	.02712	.02585	.02467	.02357	.02255
106	27	.06875	.06424	.06011	.05633	.05285	.04966	.04672	.04402	.04153	.03924	.03712	.03516	.03335	.03167	.03012	.02868	.02734	.02609	.02493	.02385
106	28	.07212	.06746	.06318	.05925	.05564	.05231	.04925	.04643	.04383	.04143	.03921	.03716	.03526	.03350	.03186	.03035	.02894	.02762	.02640	.02526

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
106	29	.07568	.07085	.06642	.06234	.05859	.05513	.05194	.04900	.04629	.04378	.04145	.03930	.03731	.03546	.03374	.03214	.03066	.02927	.02798	.02678
106	30	.07942	.07443	.06983	.06560	.06171	.05811	.05479	.05173	.04889	.04627	.04383	.04158	.03949	.03755	.03574	.03406	.03249	.03104	.02967	.02840
106	31	.08334	.07818	.07342	.06904	.06499	.06125	.05780	.05460	.05164	.04890	.04636	.04400	.04180	.03977	.03787	.03610	.03445	.03291	.03148	.03013
106	32	.08746	.08212	.07720	.07266	.06846	.06458	.06098	.05765	.05456	.05170	.04904	.04657	.04427	.04213	.04013	.03828	.03654	.03492	.03340	.03199
106	33	.09179	.08628	.08119	.07649	.07213	.06810	.06436	.06089	.05767	.05468	.05190	.04931	.04690	.04466	.04256	.04061	.03878	.03708	.03548	.03398
106	34	.09634	.09065	.08539	.08052	.07600	.07181	.06793	.06432	.06096	.05784	.05494	.05223	.04971	.04735	.04515	.04310	.04118	.03938	.03770	.03612
106	35	.10114	.09527	.08983	.08479	.08011	.07576	.07173	.06797	.06447	.06122	.05818	.05535	.05271	.05025	.04794	.04578	.04376	.04187	.04009	.03843
106	36	.10617	.10012	.09450	.08929	.08444	.07994	.07574	.07184	.06820	.06480	.06164	.05868	.05591	.05333	.05091	.04864	.04652	.04453	.04266	.04090
106	37	.11146	.10522	.09942	.09403	.08902	.08435	.07999	.07594	.07215	.06861	.06531	.06222	.05933	.05662	.05408	.05171	.04947	.04738	.04541	.04356
106	38	.11702	.11060	.10462	.09905	.09387	.08903	.08451	.08030	.07636	.07267	.06923	.06600	.06298	.06015	.05749	.05500	.05265	.05045	.04838	.04643
106	39	.12287	.11626	.11010	.10435	.09899	.09398	.08930	.08492	.08083	.07700	.07341	.07004	.06688	.06392	.06114	.05852	.05606	.05375	.05157	.04952
106	40	.12903	.12223	.11588	.10995	.10441	.09923	.09439	.08985	.08560	.08161	.07787	.07436	.07107	.06797	.06506	.06232	.05974	.05731	.05502	.05286
106	41	.13552	.12853	.12200	.11589	.11017	.10481	.09980	.09509	.09068	.08654	.08265	.07899	.07556	.07232	.06928	.06641	.06371	.06116	.05875	.05648
106	42	.14234	.13517	.12845	.12215	.11626	.11073	.10554	.10067	.09609	.09179	.08775	.08394	.08036	.07698	.07380	.07080	.06797	.06530	.06277	.06039
106	43	.14951	.14214	.13524	.12876	.12269	.11698	.11162	.10658	.10184	.09738	.09318	.08922	.08549	.08197	.07865	.07551	.07255	.06975	.06710	.06459
106	44	.15702	.14947	.14238	.13572	.12946	.12358	.11804	.11283	.10793	.10330	.09894	.09483	.09095	.08729	.08382	.08055	.07745	.07452	.07175	.06912
106	45	.16484	.15711	.14984	.14300	.13656	.13050	.12479	.11941	.11434	.10955	.10503	.10076	.09672	.09291	.08930	.08589	.08265	.07959	.07668	.07393
106	46	.17300	.16508	.15763	.15061	.14400	.13776	.13188	.12632	.12108	.11613	.11145	.10702	.10283	.09886	.09511	.09155	.08817	.08497	.08194	.07905
106	47	.18146	.17337	.16574	.15854	.15174	.14533	.13927	.13355	.12814	.12302	.11817	.11359	.10924	.10512	.10122	.09751	.09399	.09065	.08748	.08447
106	48	.19025	.18198	.17417	.16680	.15983	.15324	.14701	.14112	.13554	.13025	.12524	.12049	.11599	.11172	.10766	.10381	.10014	.09666	.09335	.09020
106	49	.19936	.19092	.18294	.17540	.16826	.16150	.15509	.14903	.14328	.13783	.13265	.12774	.12308	.11865	.11444	.11044	.10663	.10301	.09956	.09627
106	50	.20883	.20022	.19207	.18436	.17705	.17012	.16355	.15731	.15140	.14578	.14044	.13537	.13055	.12596	.12160	.11744	.11349	.10972	.10612	.10270
106	51	.21863	.20986	.20155	.19367	.18620	.17910	.17236	.16596	.15988	.15410	.14860	.14337	.13839	.13364	.12913	.12482	.12071	.11680	.11306	.10949
106	52	.22875	.21983	.21136	.20332	.19568	.18842	.18152	.17495	.16871	.16276	.15710	.15171	.14657	.14167	.13700	.13254	.12829	.12422	.12034	.11663
106	53	.23917	.23010	.22148	.21329	.20549	.19807	.19101	.18429	.17788	.17177	.16595	.16040	.15511	.15005	.14523	.14061	.13621	.13200	.12797	.12412
106	54	.24990	.24069	.23193	.22358	.21563	.20806	.20084	.19396	.18740	.18113	.17516	.16945	.16400	.15879	.15381	.14904	.14449	.14013	.13595	.13196
106	55	.26094	.25160	.24270	.23421	.22611	.21839	.21102	.20399	.19727	.19085	.18472	.17886	.17325	.16789	.16276	.15784	.15314	.14863	.14431	.14017
106	56	.27230	.26283	.25379	.24517	.23693	.22907	.22156	.21437	.20751	.20094	.19465	.18864	.18288	.17737	.17209	.16702	.16217	.15751	.15305	.14876
106	57	.28395	.27437	.26521	.25646	.24809	.24009	.23244	.22511	.21810	.21138	.20495	.19879	.19289	.18722	.18179	.17658	.17158	.16678	.16217	.15774
106	58	.29587	.28618	.27691	.26804	.25954	.25141	.24363	.23616	.22901	.22216	.21558	.20928	.20323	.19742	.19184	.18649	.18134	.17640	.17164	.16707
106	59	.30802	.29823	.28885	.27987	.27126	.26300	.25509	.24750	.24021	.23322	.22651	.22006	.21387	.20792	.20220	.19670	.19141	.18633	.18143	.17672
106	60	.32038	.31050	.30103	.29194	.28322	.27485	.26682	.25910	.25169	.24456	.23772	.23114	.22481	.21872	.21286	.20722	.20179	.19657	.19153	.18668
106	61	.33299	.32303	.31347	.30428	.29546	.28698	.27884	.27100	.26347	.25622	.24924	.24253	.23607	.22985	.22385	.21808	.21251	.20715	.20198	.19699
106	62	.34587	.33584	.32620	.31694	.30802	.29945	.29119	.28325	.27560	.26823	.26114	.25430	.24771	.24136	.23524	.22933	.22363	.21813	.21282	.20770
106	63	.35903	.34895	.33925	.32991	.32091	.31224	.30390	.29585	.28810	.28062	.27341	.26646	.25975	.25327	.24702	.24099	.23516	.22953	.22409	.21884
106	64	.37246	.36233	.35258	.34317	.33411	.32536	.31693	.30879	.30094	.29336	.28605	.27898	.27216	.26557	.25920	.25304	.24709	.24133	.23577	.23038
106	65	.38615	.37599	.36619	.35674	.34761	.33880	.33029	.32207	.31413	.30646	.29905	.29188	.28495	.27825	.27177	.26550	.25943	.25355	.24787	.24236
106	66	.40012	.38995	.38012	.37063	.36146	.35259	.34402	.33573	.32771	.31996	.31246	.30520	.29817	.29136	.28478	.27840	.27222	.26623	.26043	.25480
106	67	.41442	.40424	.39441	.38489	.37568	.36677	.35815	.34980	.34172	.33390	.32632	.31897	.31186	.30496	.29828	.29180	.28552	.27942	.27351	.26778
106	68	.42900	.41884	.40901	.39948	.39026	.38132	.37266	.36427	.35613	.34825	.34060	.33318	.32599	.31902	.31225	.30568	.29930	.29311	.28710	.28126
106	69	.44383	.43370	.42388	.41436	.40513	.39618	.38749	.37907	.37089	.36296	.35526	.34779	.34053	.33348	.32663	.31998	.31352	.30724	.30114	.29520
106	70	.45882	.44874	.43895	.42945	.42023	.41127	.40258	.39413	.38593	.37796	.37022	.36270	.35538	.34828	.34136	.33464	.32811	.32175	.31556	.30954
106	71	.47392	.46389	.45414	.44468	.43548	.42654	.41784	.40939	.40118	.39319	.38541	.37785	.37049	.36333	.35637	.34959	.34298	.33655	.33029	.32420
106	72	.48907	.47911	.46943	.46001	.45085	.44193	.43325	.42481	.41659	.40858	.40079	.39320	.38581	.37861	.37160	.36477	.35811	.35162	.34530	.33913
106	73	.50426	.49439	.48478	.47541	.46630	.45742	.44877	.44034	.43213	.42413	.41633	.40872	.40131	.39409	.38704	.38016	.37346	.36692	.36054	.35431
106	74	.51953	.50976	.50023	.49094	.48189	.47306	.46445	.45606	.44787	.43988	.43208	.42448	.41706	.40981	.40274	.39584	.38910	.38252	.37609	.36982
106	75	.53494	.52528	.51585	.50665	.49768	.48892	.48036	.47201	.46386	.45590	.44812	.44053	.43311	.42586	.41878	.41186	.40510	.39849	.39203	.38572
106	76	.55051	.54098	.53168	.52258	.51370	.50502	.49654	.48825	.48015	.47223	.46449	.45693	.44953	.44229	.43522	.42829	.42152	.41490	.40842	.40208
106	77	.56624	.55686	.54769	.53872	.52995	.52137	.51298	.50477	.49674	.48888	.48119	.47366	.46630	.45909	.45203	.44512	.43836	.43174	.42525	.41890
106	78	.58208	.57286	.56384	.55501	.54637	.53790	.52962	.52151	.51356	.50578	.49816	.49069	.48337	.47621	.46919	.46231	.45556	.44896	.44248	.43613

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
106	79	.59792	.58888	.58003	.57135	.56285	.55452	.54636	.53835	.53051	.52282	.51528	.50789	.50064	.49353	.48656	.47972	.47302	.46644	.45998	.45365
106	80	.61363	.60478	.59611	.58760	.57925	.57107	.56304	.55516	.54743	.53984	.53240	.52509	.51792	.51089	.50398	.49720	.49054	.48401	.47759	.47129
106	81	.62909	.62045	.61196	.60363	.59545	.58742	.57953	.57179	.56418	.55672	.54938	.54218	.53510	.52814	.52131	.51460	.50800	.50152	.49515	.48889
106	82	.64425	.63582	.62753	.61938	.61138	.60351	.59578	.58818	.58071	.57337	.56615	.55906	.55208	.54522	.53848	.53184	.52532	.51891	.51260	.50639
106	83	.65911	.65089	.64281	.63485	.62703	.61934	.61177	.60433	.59700	.58980	.58271	.57573	.56887	.56211	.55547	.54892	.54248	.53615	.52991	.52376
106	84	.67375	.66575	.65788	.65013	.64251	.63500	.62760	.62032	.61316	.60610	.59915	.59230	.58556	.57893	.57239	.56595	.55960	.55335	.54720	.54113
106	85	.68822	.68045	.67281	.66527	.65785	.65053	.64332	.63622	.62922	.62232	.61553	.60883	.60222	.59571	.58930	.58297	.57674	.57059	.56453	.55855
106	86	.70238	.69485	.68744	.68012	.67291	.66580	.65878	.65186	.64504	.63831	.63168	.62513	.61868	.61231	.60602	.59983	.59371	.58768	.58172	.57585
106	87	.71606	.70878	.70159	.69450	.68750	.68059	.67378	.66705	.66041	.65386	.64739	.64101	.63470	.62848	.62234	.61627	.61029	.60437	.59854	.59277
106	88	.72924	.72220	.71524	.70838	.70160	.69490	.68829	.68175	.67530	.66893	.66263	.65641	.65027	.64420	.63820	.63228	.62643	.62064	.61493	.60928
106	89	.74190	.73510	.72838	.72174	.71517	.70869	.70228	.69594	.68968	.68349	.67737	.67132	.66534	.65943	.65358	.64781	.64209	.63645	.63086	.62534
106	90	.75399	.74743	.74094	.73452	.72818	.72190	.71569	.70955	.70348	.69748	.69154	.68566	.67985	.67410	.66841	.66278	.65721	.65171	.64626	.64086
106	91	.76533	.75900	.75274	.74654	.74040	.73433	.72832	.72237	.71649	.71066	.70490	.69919	.69354	.68795	.68242	.67694	.67152	.66615	.66083	.65557
106	92	.77576	.76964	.76359	.75759	.75165	.74577	.73995	.73419	.72848	.72283	.71723	.71168	.70619	.70075	.69537	.69003	.68475	.67952	.67433	.66920
106	93	.78532	.77941	.77355	.76774	.76199	.75630	.75065	.74506	.73952	.73403	.72859	.72320	.71785	.71256	.70732	.70212	.69697	.69186	.68680	.68179
106	94	.79418	.78845	.78278	.77716	.77158	.76606	.76058	.75515	.74977	.74443	.73914	.73390	.72870	.72355	.71844	.71337	.70835	.70337	.69843	.69353
106	95	.80248	.79694	.79145	.78600	.78059	.77523	.76992	.76465	.75942	.75423	.74909	.74399	.73893	.73391	.72893	.72399	.71910	.71424	.70942	.70464
106	96	.81021	.80484	.79952	.79423	.78899	.78379	.77863	.77350	.76842	.76338	.75838	.75341	.74849	.74360	.73875	.73393	.72915	.72441	.71971	.71504
106	97	.81733	.81212	.80695	.80182	.79673	.79168	.78666	.78168	.77673	.77182	.76695	.76212	.75731	.75255	.74782	.74312	.73846	.73383	.72923	.72467
106	98	.82399	.81893	.81391	.80893	.80398	.79906	.79418	.78934	.78452	.77974	.77500	.77028	.76560	.76095	.75634	.75175	.74720	.74268	.73818	.73372
106	99	.83041	.82551	.82063	.81579	.81099	.80621	.80146	.79675	.79206	.78741	.78279	.77820	.77363	.76910	.76460	.76013	.75568	.75126	.74688	.74252
106	100	.83660	.83184	.82711	.82241	.81774	.81310	.80849	.80390	.79935	.79482	.79032	.78585	.78140	.77698	.77259	.76823	.76389	.75958	.75530	.75104
106	101	.84263	.83801	.83342	.82886	.82433	.81982	.81534	.81089	.80646	.80205	.79768	.79332	.78899	.78469	.78041	.77616	.77193	.76773	.76355	.75939
106	102	.84848	.84401	.83956	.83514	.83074	.82637	.82201	.81769	.81338	.80910	.80484	.80061	.79640	.79221	.78805	.78390	.77978	.77568	.77161	.76755
106	103	.85427	.84995	.84564	.84135	.83709	.83285	.82862	.82443	.82025	.81609	.81195	.80784	.80375	.79967	.79562	.79159	.78758	.78358	.77961	.77566
106	104	.86034	.85617	.85201	.84787	.84375	.83965	.83557	.83150	.82746	.82344	.81943	.81545	.81148	.80753	.80360	.79968	.79579	.79191	.78806	.78422
106	105	.86653	.86251	.85851	.85452	.85055	.84659	.84265	.83873	.83483	.83094	.82707	.82322	.81938	.81556	.81175	.80796	.80419	.80043	.79669	.79297
106	106	.87437	.87055	.86675	.86296	.85919	.85543	.85168	.84795	.84423	.84053	.83684	.83316	.82950	.82585	.82222	.81860	.81499	.81140	.80782	.80425
107	0	.02646	.02486	.02345	.02220	.02108	.02009	.01920	.01841	.01770	.01706	.01648	.01595	.01548	.01505	.01465	.01429	.01396	.01366	.01338	.01312
107	1	.01917	.01752	.01605	.01476	.01360	.01258	.01166	.01084	.01011	.00945	.00886	.00833	.00785	.00741	.00702	.00666	.00633	.00603	.00575	.00550
107	2	.01972	.01799	.01646	.01511	.01390	.01283	.01187	.01101	.01024	.00955	.00893	.00836	.00786	.00740	.00698	.00660	.00625	.00593	.00564	.00538
107	3	.02054	.01874	.01714	.01572	.01446	.01333	.01233	.01143	.01062	.00989	.00923	.00864	.00810	.00762	.00718	.00677	.00641	.00607	.00576	.00548
107	4	.02153	.01965	.01798	.01650	.01517	.01399	.01294	.01199	.01114	.01037	.00968	.00905	.00849	.00797	.00751	.00708	.00669	.00633	.00601	.00571
107	5	.02265	.02069	.01895	.01739	.01601	.01477	.01366	.01267	.01177	.01096	.01023	.00957	.00898	.00843	.00794	.00749	.00707	.00669	.00635	.00603
107	6	.02387	.02183	.02001	.01839	.01694	.01564	.01448	.01343	.01249	.01164	.01087	.01017	.00954	.00897	.00844	.00796	.00753	.00713	.00676	.00642
107	7	.02520	.02308	.02118	.01949	.01797	.01661	.01539	.01429	.01330	.01240	.01159	.01086	.01019	.00958	.00903	.00852	.00806	.00763	.00724	.00688
107	8	.02664	.02442	.02245	.02067	.01909	.01766	.01638	.01523	.01419	.01325	.01239	.01162	.01091	.01027	.00968	.00915	.00866	.00820	.00779	.00741
107	9	.02820	.02589	.02383	.02198	.02032	.01883	.01749	.01628	.01518	.01419	.01329	.01248	.01173	.01106	.01044	.00987	.00935	.00887	.00843	.00802
107	10	.02989	.02749	.02534	.02341	.02168	.02012	.01871	.01744	.01629	.01525	.01431	.01345	.01266	.01195	.01129	.01069	.01014	.00963	.00917	.00874
107	11	.03171	.02921	.02697	.02496	.02315	.02151	.02004	.01871	.01750	.01641	.01542	.01451	.01369	.01293	.01224	.01161	.01102	.01049	.00999	.00954
107	12	.03364	.03104	.02871	.02661	.02472	.02302	.02147	.02008	.01882	.01767	.01662	.01567	.01480	.01401	.01328	.01261	.01200	.01143	.01091	.01042
107	13	.03564	.03294	.03051	.02833	.02636	.02458	.02297	.02151	.02018	.01898	.01788	.01688	.01597	.01513	.01436	.01366	.01301	.01241	.01186	.01135
107	14	.03766	.03486	.03234	.03006	.02801	.02615	.02446	.02294	.02155	.02029	.01914	.01809	.01713	.01625	.01544	.01470	.01401	.01338	.01280	.01226
107	15	.03968	.03677	.03415	.03178	.02964	.02770	.02594	.02434	.02289	.02157	.02036	.01926	.01825	.01732	.01647	.01569	.01497	.01431	.01370	.01313
107	16	.04168	.03865	.03593	.03346	.03123	.02920	.02737	.02570	.02418	.02279	.02153	.02037	.01931	.01834	.01745	.01663	.01587	.01517	.01452	.01393
107	17	.04367	.04053	.03769	.03513	.03280	.03069	.02877	.02703	.02544	.02399	.02266	.02145	.02033	.01931	.01838	.01751	.01672	.01598	.01530	.01467
107	18	.04567	.04241	.03947	.03680	.03437	.03217	.03017	.02834	.02668	.02516	.02377	.02250	.02133	.02026	.01928	.01837	.01753	.01675	.01604	.01537
107	19	.04774	.04436	.04130	.03852	.03599	.03370	.03161	.02970	.02796	.02637	.02492	.02358	.02236	.02123	.02019	.01924	.01836	.01754	.01679	.01609
107	20	.04991	.04640	.04322	.04033	.03770	.03531	.03312	.03113	.02931	.02765	.02612	.02472	.02343	.02225	.02116	.02016	.01923	.01837	.01757	.01683
107	21	.05219	.04855	.04525	.04224	.03950	.03701	.03473	.03265	.03075	.02900	.02740	.02593	.02458	.02334	.02219	.02113	.02016	.01925	.01841	.01763

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
107	22	.05457	.05080	.04737	.04424	.04139	.03879	.03642	.03424	.03225	.03042	.02875	.02721	.02579	.02448	.02328	.02216	.02113	.02018	.01929	.01847
107	23	.05709	.05318	.04962	.04637	.04340	.04069	.03821	.03594	.03385	.03194	.03018	.02857	.02708	.02570	.02444	.02326	.02218	.02117	.02024	.01937
107	24	.05975	.05570	.05200	.04862	.04554	.04271	.04012	.03775	.03557	.03357	.03173	.03003	.02847	.02702	.02569	.02446	.02331	.02225	.02127	.02035
107	25	.06258	.05838	.05455	.05104	.04783	.04488	.04218	.03970	.03743	.03533	.03340	.03162	.02998	.02846	.02706	.02576	.02455	.02344	.02240	.02143
107	26	.06559	.06124	.05725	.05361	.05027	.04720	.04439	.04180	.03942	.03723	.03520	.03334	.03161	.03002	.02854	.02717	.02590	.02472	.02363	.02261
107	27	.06879	.06428	.06015	.05637	.05289	.04970	.04677	.04407	.04158	.03928	.03717	.03521	.03340	.03172	.03017	.02873	.02739	.02615	.02499	.02391
107	28	.07216	.06750	.06322	.05929	.05568	.05236	.04930	.04648	.04388	.04148	.03926	.03721	.03531	.03355	.03192	.03040	.02899	.02768	.02646	.02532
107	29	.07572	.07090	.06646	.06239	.05864	.05518	.05199	.04905	.04634	.04383	.04151	.03936	.03736	.03552	.03380	.03220	.03072	.02933	.02804	.02684
107	30	.07946	.07447	.06988	.06565	.06176	.05816	.05484	.05178	.04894	.04632	.04389	.04164	.03955	.03761	.03580	.03412	.03256	.03110	.02974	.02847
107	31	.08339	.07823	.07347	.06909	.06504	.06131	.05785	.05466	.05170	.04896	.04642	.04406	.04187	.03983	.03793	.03616	.03452	.03298	.03154	.03020
107	32	.08751	.08218	.07726	.07271	.06851	.06463	.06104	.05771	.05462	.05176	.04910	.04663	.04433	.04219	.04020	.03834	.03661	.03499	.03347	.03206
107	33	.09184	.08634	.08125	.07654	.07219	.06815	.06442	.06095	.05773	.05474	.05196	.04938	.04697	.04473	.04263	.04068	.03886	.03715	.03555	.03406
107	34	.09639	.09071	.08545	.08058	.07606	.07188	.06799	.06438	.06103	.05791	.05500	.05230	.04978	.04742	.04523	.04317	.04125	.03946	.03777	.03620
107	35	.10119	.09533	.08989	.08485	.08017	.07583	.07179	.06804	.06454	.06129	.05826	.05543	.05279	.05032	.04802	.04586	.04384	.04195	.04017	.03851
107	36	.10623	.10018	.09457	.08935	.08451	.08000	.07581	.07191	.06827	.06488	.06171	.05875	.05599	.05341	.05099	.04873	.04660	.04461	.04274	.04099
107	37	.11152	.10528	.09949	.09410	.08909	.08442	.08007	.07601	.07222	.06869	.06539	.06230	.05941	.05670	.05417	.05179	.04956	.04747	.04550	.04365
107	38	.11709	.11067	.10469	.09913	.09394	.08910	.08459	.08037	.07644	.07276	.06931	.06609	.06307	.06024	.05758	.05509	.05275	.05054	.04847	.04652
107	39	.12294	.11633	.11017	.10443	.09906	.09406	.08938	.08500	.08091	.07708	.07349	.07013	.06698	.06401	.06123	.05862	.05616	.05385	.05167	.04962
107	40	.12910	.12230	.11596	.11003	.10449	.09932	.09447	.08993	.08568	.08170	.07796	.07446	.07116	.06807	.06516	.06242	.05984	.05741	.05512	.05296
107	41	.13559	.12861	.12208	.11597	.11025	.10490	.09989	.09518	.09077	.08663	.08275	.07909	.07566	.07242	.06938	.06652	.06381	.06127	.05886	.05659
107	42	.14242	.13525	.12853	.12224	.11635	.11082	.10563	.10076	.09619	.09189	.08785	.08405	.08047	.07709	.07392	.07092	.06809	.06542	.06289	.06051
107	43	.14959	.14223	.13533	.12886	.12278	.11708	.11172	.10668	.10194	.09749	.09329	.08933	.08560	.08209	.07877	.07564	.07268	.06988	.06723	.06472
107	44	.15711	.14956	.14248	.13582	.12957	.12369	.11816	.11295	.10804	.10342	.09907	.09496	.09108	.08741	.08395	.08068	.07759	.07466	.07189	.06926
107	45	.16495	.15722	.14995	.14311	.13668	.13062	.12491	.11953	.11446	.10968	.10516	.10089	.09686	.09305	.08944	.08603	.08280	.07974	.07684	.07408
107	46	.17311	.16520	.15775	.15074	.14412	.13789	.13201	.12646	.12122	.11627	.11159	.10716	.10298	.09902	.09526	.09171	.08833	.08514	.08210	.07922
107	47	.18158	.17349	.16587	.15867	.15188	.14547	.13942	.13370	.12829	.12317	.11833	.11375	.10940	.10529	.10139	.09768	.09417	.09083	.08766	.08465
107	48	.19038	.18212	.17432	.16695	.15998	.15340	.14717	.14128	.13570	.13042	.12541	.12067	.11617	.11190	.10784	.10399	.10033	.09686	.09355	.09040
107	49	.19951	.19107	.18310	.17556	.16842	.16166	.15527	.14920	.14346	.13801	.13284	.12793	.12328	.11885	.11464	.11064	.10684	.10322	.09977	.09648
107	50	.20899	.20039	.19224	.18453	.17723	.17030	.16373	.15750	.15159	.14598	.14064	.13558	.13076	.12618	.12182	.11767	.11371	.10995	.10636	.10293
107	51	.21881	.21005	.20174	.19387	.18639	.17930	.17257	.16617	.16010	.15432	.14882	.14359	.13862	.13388	.12937	.12506	.12096	.11705	.11332	.10975
107	52	.22894	.22003	.21156	.20353	.19589	.18864	.18174	.17518	.16894	.16300	.15735	.15196	.14682	.14193	.13726	.13281	.12856	.12450	.12062	.11691
107	53	.23938	.23032	.22171	.21352	.20573	.19831	.19126	.18454	.17814	.17204	.16622	.16068	.15539	.15034	.14551	.14091	.13651	.13230	.12828	.12443
107	54	.25013	.24093	.23217	.22383	.21589	.20832	.20111	.19424	.18768	.18142	.17545	.16975	.16430	.15909	.15412	.14936	.14481	.14046	.13629	.13230
107	55	.26120	.25186	.24296	.23448	.22639	.21868	.21132	.20429	.19758	.19117	.18504	.17918	.17358	.16823	.16310	.15819	.15349	.14899	.14468	.14054
107	56	.27257	.26311	.25409	.24547	.23724	.22939	.22188	.21470	.20784	.20128	.19500	.18900	.18325	.17774	.17246	.16741	.16256	.15791	.15345	.14917
107	57	.28426	.27468	.26553	.25679	.24843	.24044	.23279	.22547	.21847	.21176	.20534	.19918	.19329	.18763	.18221	.17700	.17201	.16722	.16261	.15819
107	58	.29621	.28652	.27726	.26840	.25992	.25179	.24401	.23656	.22942	.22257	.21601	.20971	.20366	.19786	.19230	.18695	.18181	.17687	.17213	.16756
107	59	.30838	.29860	.28924	.28026	.27166	.26342	.25551	.24793	.24065	.23367	.22697	.22053	.21435	.20840	.20269	.19720	.19193	.18685	.18196	.17725
107	60	.32078	.31091	.30145	.29237	.28366	.27530	.26728	.25957	.25217	.24505	.23822	.23165	.22533	.21925	.21340	.20777	.20235	.19713	.19210	.18726
107	61	.33342	.32347	.31392	.30475	.29594	.28747	.27933	.27151	.26399	.25675	.24979	.24308	.23663	.23042	.22444	.21867	.21312	.20776	.20260	.19762
107	62	.34633	.33632	.32669	.31744	.30854	.29997	.29173	.28380	.27616	.26881	.26172	.25490	.24832	.24198	.23587	.22997	.22428	.21879	.21350	.20838
107	63	.35953	.34947	.33978	.33045	.32147	.31282	.30448	.29645	.28871	.28124	.27404	.26710	.26041	.25394	.24770	.24168	.23587	.23025	.22482	.21957
107	64	.37300	.36289	.35315	.34376	.33471	.32598	.31756	.30944	.30160	.29403	.28673	.27968	.27287	.26629	.25993	.25379	.24785	.24211	.23655	.23118
107	65	.38673	.37659	.36681	.35737	.34826	.33946	.33097	.32277	.31484	.30719	.29979	.29263	.28572	.27903	.27256	.26630	.26025	.25439	.24871	.24322
107	66	.40075	.39060	.38079	.37131	.36216	.35330	.34475	.33648	.32848	.32074	.31325	.30600	.29899	.29220	.28563	.27927	.27310	.26713	.26134	.25573
107	67	.41510	.40495	.39513	.38563	.37644	.36755	.35894	.35061	.34255	.33474	.32717	.31985	.31275	.30587	.29920	.29274	.28647	.28039	.27450	.26878
107	68	.42974	.41960	.40979	.40028	.39107	.38216	.37352	.36514	.35703	.34916	.34153	.33413	.32696	.32000	.31325	.30670	.30034	.29416	.28817	.28234
107	69	.44463	.43453	.42473	.41523	.40602	.39709	.38843	.38002	.37187	.36395	.35627	.34882	.34158	.33455	.32772	.32109	.31465	.30839	.30230	.29639
107	70	.45970	.44964	.43987	.43040	.42120	.41227	.40359	.39517	.38699	.37905	.37133	.36382	.35653	.34944	.34255	.33585	.32933	.32300	.31683	.31083
107	71	.47487	.46487	.45515	.44571	.43653	.42762	.41895	.41052	.40233	.39436	.38661	.37908	.37174	.36460	.35766	.35090	.34432	.33791	.33167	.32560

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
107	72	.49011	.48018	.47052	.46113	.45199	.44310	.43445	.42603	.41784	.40986	.40209	.39453	.38717	.37999	.37300	.36619	.35956	.35309	.34679	.34065
107	73	.50538	.49554	.48595	.47662	.46753	.45868	.45006	.44166	.43348	.42551	.41773	.41016	.40277	.39557	.38855	.38170	.37502	.36851	.36215	.35595
107	74	.52074	.51099	.50150	.49225	.48322	.47443	.46585	.45748	.44932	.44136	.43360	.42602	.41863	.41141	.40437	.39750	.39079	.38423	.37783	.37158
107	75	.53623	.52661	.51722	.50805	.49911	.49038	.48186	.47355	.46543	.45750	.44975	.44219	.43480	.42759	.42054	.41365	.40692	.40034	.39391	.38762
107	76	.55191	.54242	.53315	.52410	.51525	.50661	.49816	.48991	.48184	.47396	.46626	.45872	.45136	.44415	.43711	.43022	.42348	.41689	.41044	.40413
107	77	.56776	.55842	.54928	.54036	.53162	.52308	.51473	.50656	.49857	.49075	.48309	.47561	.46828	.46110	.45408	.44721	.44048	.43389	.42744	.42112
107	78	.58373	.57455	.56558	.55679	.54819	.53977	.53153	.52345	.51555	.50781	.50023	.49280	.48553	.47840	.47142	.46457	.45787	.45130	.44486	.43854
107	79	.59971	.59073	.58192	.57329	.56484	.55655	.54843	.54048	.53268	.52503	.51754	.51019	.50298	.49592	.48899	.48219	.47553	.46899	.46258	.45628
107	80	.61558	.60679	.59817	.58971	.58142	.57328	.56530	.55747	.54979	.54225	.53486	.52760	.52048	.51349	.50663	.49989	.49328	.48679	.48042	.47416
107	81	.63122	.62263	.61420	.60593	.59780	.58983	.58200	.57431	.56676	.55934	.55206	.54490	.53788	.53097	.52419	.51753	.51098	.50455	.49823	.49201
107	82	.64656	.63818	.62995	.62187	.61393	.60612	.59845	.59091	.58350	.57621	.56905	.56201	.55509	.54829	.54160	.53502	.52855	.52218	.51592	.50977
107	83	.66160	.65345	.64543	.63754	.62979	.62216	.61465	.60727	.60001	.59287	.58584	.57893	.57212	.56543	.55884	.55235	.54597	.53969	.53350	.52742
107	84	.67644	.66852	.66072	.65304	.64548	.63805	.63072	.62351	.61641	.60942	.60254	.59576	.58908	.58251	.57603	.56966	.56337	.55719	.55109	.54508
107	85	.69113	.68345	.67588	.66842	.66107	.65384	.64670	.63967	.63275	.62592	.61920	.61257	.60604	.59960	.59325	.58699	.58082	.57474	.56875	.56284
107	86	.70554	.69810	.69077	.68354	.67641	.66938	.66244	.65561	.64886	.64222	.63566	.62919	.62281	.61651	.61031	.60418	.59814	.59218	.58629	.58049
107	87	.71948	.71229	.70519	.69819	.69128	.68447	.67774	.67110	.66455	.65808	.65169	.64539	.63917	.63303	.62697	.62098	.61507	.60924	.60348	.59779
107	88	.73293	.72599	.71913	.71237	.70568	.69908	.69256	.68612	.67976	.67348	.66728	.66115	.65509	.64911	.64320	.63737	.63160	.62590	.62027	.61470
107	89	.74588	.73919	.73258	.72604	.71959	.71320	.70690	.70066	.69450	.68841	.68239	.67643	.67055	.66473	.65898	.65330	.64768	.64212	.63663	.63119
107	90	.75829	.75185	.74547	.73917	.73294	.72678	.72068	.71465	.70869	.70279	.69695	.69118	.68547	.67982	.67424	.66871	.66324	.65783	.65248	.64718
107	91	.76995	.76375	.75761	.75153	.74552	.73956	.73367	.72785	.72208	.71637	.71071	.70512	.69958	.69410	.68868	.68331	.67799	.67273	.66752	.66236
107	92	.78069	.77471	.76878	.76292	.75711	.75136	.74567	.74003	.73444	.72891	.72344	.71801	.71264	.70732	.70205	.69683	.69166	.68654	.68147	.67644
107	93	.79055	.78478	.77906	.77340	.76779	.76222	.75672	.75126	.74585	.74049	.73518	.72991	.72470	.71953	.71441	.70933	.70430	.69931	.69437	.68948
107	94	.79970	.79413	.78861	.78313	.77770	.77232	.76699	.76170	.75646	.75126	.74611	.74100	.73593	.73091	.72593	.72099	.71610	.71124	.70643	.70166
107	95	.80831	.80293	.79759	.79230	.78705	.78184	.77667	.77155	.76647	.76143	.75643	.75147	.74655	.74167	.73683	.73203	.72727	.72254	.71785	.71320
107	96	.81633	.81113	.80596	.80084	.79576	.79072	.78572	.78075	.77582	.77093	.76608	.76127	.75649	.75174	.74704	.74237	.73773	.73313	.72856	.72403
107	97	.82372	.81869	.81369	.80873	.80381	.79892	.79407	.78925	.78447	.77972	.77500	.77032	.76568	.76106	.75648	.75193	.74742	.74294	.73848	.73406
107	98	.83065	.82577	.82093	.81613	.81135	.80661	.80190	.79723	.79258	.78797	.78339	.77884	.77432	.76983	.76537	.76094	.75654	.75216	.74782	.74351
107	99	.83734	.83263	.82794	.82329	.81866	.81407	.80950	.80496	.80045	.79597	.79152	.78710	.78271	.77834	.77400	.76969	.76540	.76114	.75691	.75271
107	100	.84381	.83925	.83471	.83021	.82573	.82127	.81685	.81245	.80807	.80372	.79940	.79511	.79084	.78659	.78237	.77818	.77401	.76986	.76574	.76164
107	101	.85011	.84570	.84132	.83696	.83262	.82831	.82402	.81976	.81552	.81130	.80711	.80294	.79879	.79467	.79057	.78649	.78243	.77840	.77439	.77040
107	102	.85626	.85200	.84776	.84355	.83935	.83518	.83103	.82690	.82280	.81871	.81464	.81060	.80658	.80258	.79859	.79463	.79069	.78677	.78287	.77899
107	103	.86232	.85821	.85412	.85005	.84600	.84197	.83796	.83396	.82999	.82603	.82210	.81818	.81428	.81040	.80654	.80269	.79887	.79506	.79127	.78750
107	104	.86869	.86474	.86080	.85689	.85299	.84911	.84524	.84140	.83756	.83375	.82995	.82617	.82240	.81865	.81492	.81120	.80750	.80382	.80015	.79649
107	105	.87514	.87135	.86758	.86382	.86008	.85635	.85263	.84893	.84525	.84158	.83792	.83428	.83065	.82703	.82343	.81984	.81627	.81271	.80916	.80563
107	106	.88329	.87972	.87616	.87261	.86907	.86554	.86203	.85853	.85503	.85155	.84808	.84463	.84118	.83775	.83432	.83091	.82751	.82412	.82075	.81738
107	107	.89368	.89039	.88711	.88384	.88057	.87732	.87407	.87083	.86761	.86439	.86117	.85797	.85478	.85159	.84841	.84524	.84208	.83893	.83579	.83265
108	0	.02664	.02505	.02364	.02239	.02128	.02030	.01941	.01863	.01792	.01728	.01671	.01619	.01572	.01529	.01490	.01455	.01422	.01393	.01365	.01340
108	1	.01919	.01754	.01608	.01478	.01363	.01260	.01169	.01087	.01014	.00948	.00889	.00836	.00788	.00744	.00705	.00669	.00636	.00606	.00578	.00553
108	2	.01973	.01801	.01648	.01512	.01392	.01284	.01188	.01103	.01026	.00957	.00894	.00838	.00788	.00742	.00700	.00662	.00627	.00596	.00567	.00540
108	3	.02055	.01875	.01716	.01574	.01447	.01335	.01234	.01144	.01063	.00990	.00925	.00866	.00812	.00763	.00719	.00679	.00642	.00609	.00578	.00550
108	4	.02154	.01966	.01799	.01651	.01518	.01400	.01295	.01200	.01115	.01038	.00969	.00907	.00850	.00799	.00752	.00709	.00670	.00635	.00602	.00572
108	5	.02265	.02070	.01896	.01740	.01602	.01478	.01367	.01268	.01178	.01097	.01024	.00958	.00899	.00844	.00795	.00750	.00709	.00671	.00636	.00604
108	6	.02388	.02184	.02002	.01840	.01695	.01565	.01449	.01344	.01250	.01165	.01088	.01018	.00955	.00898	.00845	.00798	.00754	.00714	.00677	.00643
108	7	.02521	.02309	.02119	.01949	.01798	.01662	.01540	.01430	.01331	.01241	.01160	.01087	.01020	.00959	.00904	.00853	.00807	.00764	.00725	.00689
108	8	.02665	.02443	.02245	.02068	.01910	.01767	.01639	.01524	.01419	.01325	.01240	.01163	.01092	.01028	.00969	.00916	.00867	.00821	.00780	.00742
108	9	.02820	.02590	.02384	.02199	.02033	.01884	.01749	.01628	.01519	.01420	.01330	.01248	.01174	.01106	.01044	.00988	.00936	.00888	.00844	.00803
108	10	.02990	.02750	.02535	.02342	.02168	.02012	.01872	.01745	.01630	.01526	.01431	.01345	.01267	.01195	.01130	.01070	.01015	.00964	.00918	.00874
108	11	.03171	.02921	.02697	.02496	.02315	.02152	.02005	.01872	.01751	.01642	.01542	.01452	.01369	.01294	.01225	.01162	.01103	.01050	.01000	.00955
108	12	.03364	.03105	.02872	.02662	.02473	.02303	.02149	.02009	.01883	.01768	.01663	.01568	.01481	.01402	.01329	.01262	.01201	.01144	.01092	.01044
108	13	.03565	.03296	.03053	.02834	.02637	.02459	.02298	.02152	.02020	.01899	.01790	.01690	.01598	.01515	.01438	.01368	.01303	.01243	.01188	.01137

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
108	14	.03768	.03488	.03236	.03008	.02803	.02617	.02449	.02296	.02157	.02031	.01916	.01811	.01715	.01627	.01546	.01472	.01404	.01341	.01283	.01229
108	15	.03971	.03680	.03417	.03180	.02966	.02772	.02596	.02437	.02292	.02160	.02039	.01929	.01828	.01736	.01651	.01573	.01501	.01434	.01373	.01316
108	16	.04171	.03868	.03596	.03349	.03126	.02924	.02740	.02573	.02421	.02283	.02156	.02041	.01935	.01838	.01749	.01667	.01591	.01521	.01457	.01397
108	17	.04370	.04056	.03773	.03516	.03283	.03072	.02881	.02706	.02547	.02402	.02270	.02149	.02038	.01936	.01842	.01756	.01676	.01603	.01535	.01472
108	18	.04570	.04245	.03950	.03683	.03441	.03221	.03021	.02838	.02672	.02520	.02382	.02254	.02138	.02031	.01932	.01841	.01758	.01680	.01609	.01542
108	19	.04777	.04440	.04133	.03856	.03603	.03374	.03165	.02974	.02801	.02642	.02496	.02363	.02240	.02128	.02024	.01929	.01841	.01759	.01684	.01614
108	20	.04994	.04644	.04326	.04037	.03774	.03535	.03317	.03118	.02936	.02769	.02617	.02477	.02348	.02230	.02121	.02021	.01928	.01842	.01763	.01689
108	21	.05222	.04859	.04529	.04228	.03955	.03705	.03477	.03269	.03079	.02905	.02745	.02598	.02463	.02339	.02224	.02119	.02021	.01931	.01847	.01769
108	22	.05461	.05084	.04741	.04429	.04144	.03884	.03646	.03429	.03230	.03047	.02880	.02726	.02584	.02453	.02333	.02222	.02119	.02023	.01935	.01853
108	23	.05713	.05322	.04966	.04641	.04344	.04073	.03825	.03598	.03390	.03199	.03023	.02862	.02713	.02576	.02449	.02332	.02223	.02123	.02030	.01943
108	24	.05979	.05574	.05204	.04867	.04558	.04276	.04017	.03780	.03562	.03362	.03178	.03008	.02852	.02708	.02575	.02451	.02337	.02231	.02133	.02041
108	25	.06262	.05843	.05459	.05108	.04787	.04493	.04223	.03975	.03748	.03538	.03345	.03167	.03003	.02852	.02711	.02582	.02461	.02349	.02246	.02149
108	26	.06563	.06128	.05730	.05365	.05031	.04725	.04444	.04185	.03947	.03728	.03526	.03339	.03167	.03007	.02860	.02723	.02596	.02478	.02369	.02267
108	27	.06883	.06432	.06020	.05641	.05294	.04975	.04682	.04412	.04163	.03934	.03722	.03526	.03346	.03178	.03023	.02879	.02745	.02621	.02505	.02398
108	28	.07221	.06754	.06327	.05934	.05573	.05241	.04935	.04653	.04394	.04154	.03932	.03727	.03537	.03361	.03198	.03046	.02906	.02775	.02652	.02539
108	29	.07577	.07095	.06651	.06244	.05869	.05523	.05205	.04911	.04640	.04389	.04157	.03942	.03743	.03558	.03386	.03227	.03078	.02940	.02811	.02691
108	30	.07951	.07452	.06993	.06571	.06181	.05822	.05490	.05184	.04900	.04638	.04395	.04170	.03961	.03767	.03587	.03419	.03263	.03117	.02981	.02854
108	31	.08344	.07828	.07353	.06915	.06510	.06137	.05791	.05472	.05176	.04902	.04648	.04413	.04193	.03990	.03800	.03624	.03459	.03305	.03162	.03028
108	32	.08756	.08223	.07731	.07277	.06857	.06469	.06110	.05777	.05469	.05183	.04917	.04670	.04440	.04227	.04028	.03842	.03669	.03507	.03355	.03214
108	33	.09190	.08639	.08131	.07660	.07225	.06822	.06448	.06102	.05780	.05481	.05204	.04945	.04705	.04480	.04271	.04076	.03894	.03723	.03564	.03414
108	34	.09645	.09077	.08551	.08064	.07613	.07194	.06806	.06445	.06110	.05798	.05508	.05238	.04986	.04750	.04531	.04326	.04134	.03954	.03786	.03629
108	35	.10126	.09539	.08996	.08492	.08024	.07590	.07186	.06811	.06462	.06137	.05834	.05551	.05287	.05041	.04810	.04595	.04393	.04204	.04027	.03860
108	36	.10629	.10025	.09464	.08942	.08458	.08008	.07589	.07199	.06835	.06496	.06179	.05884	.05608	.05350	.05108	.04882	.04670	.04471	.04284	.04109
108	37	.11159	.10536	.09956	.09418	.08916	.08450	.08015	.07609	.07231	.06878	.06547	.06239	.05950	.05680	.05426	.05189	.04966	.04757	.04560	.04375
108	38	.11716	.11074	.10477	.09920	.09402	.08918	.08467	.08046	.07653	.07285	.06940	.06618	.06316	.06034	.05768	.05519	.05285	.05065	.04858	.04663
108	39	.12301	.11641	.11025	.10451	.09915	.09414	.08947	.08510	.08101	.07718	.07359	.07023	.06708	.06412	.06134	.05873	.05627	.05396	.05178	.04973
108	40	.12918	.12239	.11604	.11012	.10458	.09941	.09456	.09003	.08578	.08180	.07806	.07456	.07127	.06818	.06527	.06253	.05996	.05753	.05524	.05308
108	41	.13568	.12869	.12217	.11606	.11035	.10500	.09998	.09528	.09088	.08674	.08285	.07920	.07577	.07254	.06950	.06663	.06393	.06139	.05899	.05672
108	42	.14251	.13534	.12863	.12234	.11645	.11092	.10574	.10087	.09630	.09200	.08796	.08416	.08059	.07722	.07404	.07104	.06822	.06555	.06303	.06064
108	43	.14969	.14233	.13543	.12896	.12289	.11719	.11183	.10680	.10206	.09761	.09341	.08946	.08573	.08222	.07890	.07577	.07281	.07002	.06737	.06487
108	44	.15722	.14967	.14259	.13594	.12969	.12381	.11828	.11307	.10817	.10355	.09920	.09509	.09122	.08756	.08410	.08083	.07774	.07481	.07204	.06942
108	45	.16506	.15733	.15007	.14323	.13680	.13075	.12505	.11967	.11460	.10982	.10530	.10104	.09701	.09320	.08960	.08619	.08296	.07990	.07700	.07425
108	46	.17324	.16533	.15788	.15087	.14426	.13803	.13215	.12661	.12137	.11642	.11175	.10733	.10314	.09918	.09543	.09188	.08851	.08532	.08229	.07941
108	47	.18172	.17363	.16601	.15882	.15203	.14563	.13958	.13386	.12845	.12334	.11850	.11392	.10958	.10547	.10157	.09787	.09436	.09103	.08786	.08485
108	48	.19053	.18227	.17447	.16710	.16014	.15356	.14734	.14145	.13588	.13060	.12560	.12086	.11636	.11210	.10805	.10420	.10055	.09707	.09377	.09062
108	49	.19967	.19124	.18327	.17573	.16860	.16185	.15545	.14939	.14365	.13821	.13304	.12814	.12349	.11907	.11486	.11087	.10707	.10345	.10001	.09673
108	50	.20916	.20057	.19243	.18472	.17742	.17050	.16394	.15771	.15180	.14620	.14087	.13580	.13099	.12641	.12206	.11791	.11397	.11020	.10662	.10320
108	51	.21900	.21024	.20194	.19407	.18661	.17952	.17279	.16640	.16033	.15456	.14907	.14384	.13887	.13414	.12963	.12533	.12124	.11733	.11360	.11004
108	52	.22915	.22024	.21178	.20375	.19613	.18888	.18199	.17543	.16920	.16327	.15761	.15223	.14710	.14222	.13755	.13311	.12886	.12481	.12093	.11723
108	53	.23961	.23056	.22195	.21377	.20598	.19858	.19153	.18481	.17842	.17233	.16652	.16098	.15569	.15065	.14583	.14123	.13684	.13264	.12862	.12478
108	54	.25038	.24119	.23244	.22410	.21617	.20861	.20140	.19454	.18798	.18173	.17577	.17007	.16463	.15944	.15447	.14972	.14517	.14083	.13666	.13268
108	55	.26147	.25214	.24325	.23478	.22670	.21899	.21164	.20462	.19791	.19151	.18539	.17954	.17395	.16860	.16348	.15858	.15389	.14939	.14509	.14096
108	56	.27287	.26342	.25440	.24579	.23758	.22973	.22223	.21506	.20821	.20166	.19539	.18939	.18365	.17815	.17288	.16783	.16299	.15835	.15390	.14963
108	57	.28459	.27502	.26588	.25715	.24880	.24081	.23317	.22587	.21887	.21217	.20576	.19961	.19372	.18808	.18266	.17747	.17248	.16770	.16310	.15869
108	58	.29657	.28690	.27764	.26879	.26032	.25221	.24444	.23699	.22986	.22302	.21647	.21018	.20415	.19836	.19280	.18746	.18233	.17740	.17267	.16811
108	59	.30878	.29901	.28966	.28069	.27210	.26387	.25597	.24840	.24114	.23417	.22747	.22105	.21487	.20894	.20324	.19777	.19250	.18743	.18255	.17786
108	60	.32121	.31136	.30190	.29284	.28414	.27579	.26778	.26009	.25269	.24559	.23877	.23221	.22590	.21983	.21400	.20838	.20297	.19776	.19275	.18792
108	61	.33388	.32395	.31441	.30526	.29646	.28800	.27988	.27207	.26456	.25733	.25038	.24370	.23726	.23106	.22509	.21933	.21379	.20845	.20329	.19833
108	62	.34684	.33684	.32723	.31799	.30910	.30055	.29232	.28441	.27678	.26944	.26237	.25556	.24900	.24267	.23657	.23069	.22501	.21954	.21425	.20915
108	63	.36008	.35003	.34036	.33105	.32208	.31344	.30512	.29710	.28938	.28193	.27475	.26782	.26114	.25469	.24847	.24246	.23666	.23105	.22564	.22041

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
108	64	.37359	.36350	.35378	.34440	.33537	.32666	.31825	.31015	.30232	.29478	.28749	.28045	.27366	.26710	.26076	.25463	.24870	.24298	.23744	.23208
108	65	.38737	.37725	.36749	.35806	.34897	.34019	.33172	.32353	.31563	.30799	.30060	.29347	.28657	.27990	.27345	.26721	.26117	.25532	.24967	.24419
108	66	.40144	.39130	.38152	.37206	.36292	.35409	.34555	.33730	.32932	.32160	.31413	.30691	.29991	.29314	.28659	.28024	.27409	.26814	.26237	.25677
108	67	.41584	.40571	.39591	.38643	.37727	.36840	.35981	.35150	.34346	.33567	.32813	.32082	.31374	.30688	.30024	.29379	.28754	.28148	.27561	.26991
108	68	.43055	.42043	.41064	.40116	.39197	.38308	.37446	.36611	.35801	.35017	.34256	.33519	.32804	.32110	.31437	.30784	.30150	.29534	.28937	.28357
108	69	.44551	.43543	.42565	.41618	.40700	.39809	.38945	.38107	.37294	.36505	.35740	.34997	.34275	.33575	.32894	.32233	.31591	.30967	.30361	.29772
108	70	.46065	.45062	.44088	.43143	.42226	.41336	.40471	.39632	.38817	.38025	.37255	.36507	.35781	.35075	.34388	.33720	.33071	.32440	.31826	.31228
108	71	.47591	.46594	.45625	.44684	.43770	.42881	.42017	.41177	.40361	.39567	.38795	.38044	.37313	.36603	.35911	.35238	.34582	.33944	.33323	.32718
108	72	.49124	.48134	.47172	.46236	.45326	.44440	.43578	.42739	.41923	.41128	.40355	.39602	.38868	.38154	.37458	.36780	.36120	.35476	.34849	.34237
108	73	.50660	.49680	.48725	.47796	.46890	.46009	.45150	.44314	.43499	.42705	.41931	.41177	.40441	.39725	.39026	.38344	.37680	.37031	.36399	.35782
108	74	.52206	.51236	.50290	.49368	.48470	.47594	.46740	.45907	.45095	.44303	.43530	.42776	.42040	.41322	.40621	.39937	.39270	.38618	.37981	.37360
108	75	.53766	.52808	.51873	.50961	.50070	.49202	.48354	.47526	.46718	.45929	.45158	.44406	.43671	.42953	.42252	.41567	.40898	.40243	.39604	.38979
108	76	.55345	.54401	.53478	.52577	.51697	.50837	.49997	.49176	.48373	.47589	.46823	.46074	.45341	.44625	.43925	.43240	.42571	.41915	.41274	.40647
108	77	.56942	.56013	.55105	.54217	.53348	.52499	.51668	.50856	.50061	.49284	.48523	.47779	.47051	.46338	.45640	.44957	.44289	.43634	.42993	.42365
108	78	.58554	.57642	.56749	.55876	.55021	.54184	.53365	.52563	.51778	.51008	.50255	.49518	.48795	.48087	.47394	.46714	.46049	.45396	.44757	.44130
108	79	.60169	.59276	.58401	.57544	.56704	.55882	.55075	.54285	.53511	.52752	.52008	.51278	.50563	.49862	.49174	.48500	.47838	.47190	.46553	.45929
108	80	.61775	.60902	.60046	.59206	.58383	.57576	.56784	.56007	.55245	.54497	.53764	.53044	.52337	.51644	.50964	.50296	.49640	.48997	.48365	.47745
108	81	.63358	.62506	.61670	.60850	.60044	.59253	.58477	.57714	.56966	.56231	.55509	.54800	.54104	.53420	.52748	.52088	.51439	.50802	.50176	.49561
108	82	.64913	.64083	.63268	.62467	.61680	.60906	.60146	.59399	.58666	.57944	.57235	.56538	.55853	.55180	.54517	.53866	.53226	.52596	.51977	.51368
108	83	.66439	.65632	.64838	.64057	.63290	.62535	.61792	.61062	.60344	.59637	.58942	.58258	.57585	.56923	.56271	.55630	.54999	.54378	.53767	.53166
108	84	.67946	.67163	.66391	.65632	.64885	.64150	.63426	.62713	.62012	.61321	.60641	.59972	.59312	.58663	.58023	.57394	.56773	.56162	.55560	.54968
108	85	.69442	.68683	.67936	.67199	.66474	.65759	.65055	.64362	.63678	.63005	.62341	.61687	.61043	.60408	.59782	.59165	.58556	.57957	.57366	.56783
108	86	.70912	.70178	.69455	.68742	.68040	.67347	.66664	.65990	.65326	.64671	.64025	.63388	.62759	.62139	.61528	.60925	.60330	.59743	.59164	.58593
108	87	.72336	.71629	.70931	.70242	.69562	.68891	.68230	.67577	.66932	.66296	.65668	.65049	.64437	.63834	.63238	.62649	.62069	.61495	.60929	.60371
108	88	.73715	.73033	.72360	.71695	.71039	.70391	.69751	.69119	.68495	.67878	.67269	.66668	.66074	.65487	.64907	.64335	.63769	.63210	.62658	.62112
108	89	.75046	.74391	.73743	.73102	.72470	.71844	.71226	.70616	.70012	.69416	.68826	.68244	.67668	.67098	.66535	.65979	.65429	.64885	.64348	.63816
108	90	.76327	.75697	.75075	.74459	.73850	.73247	.72652	.72063	.71480	.70904	.70334	.69771	.69213	.68662	.68116	.67577	.67043	.66515	.65993	.65476
108	91	.77536	.76931	.76332	.75740	.75154	.74575	.74001	.73433	.72871	.72315	.71765	.71220	.70681	.70148	.69619	.69097	.68579	.68067	.67560	.67058
108	92	.78651	.78070	.77495	.76925	.76361	.75802	.75249	.74702	.74160	.73623	.73091	.72564	.72043	.71527	.71015	.70509	.70007	.69510	.69018	.68530
108	93	.79678	.79119	.78565	.78017	.77473	.76935	.76401	.75873	.75349	.74831	.74317	.73807	.73302	.72802	.72307	.71816	.71329	.70847	.70369	.69895
108	94	.80634	.80096	.79562	.79034	.78510	.77991	.77476	.76966	.76460	.75958	.75461	.74969	.74480	.73996	.73515	.73039	.72567	.72099	.71635	.71175
108	95	.81536	.81018	.80505	.79996	.79491	.78990	.78493	.78001	.77512	.77028	.76547	.76071	.75598	.75129	.74664	.74202	.73744	.73290	.72840	.72393
108	96	.82380	.81881	.81387	.80896	.80409	.79926	.79447	.78971	.78499	.78031	.77566	.77105	.76647	.76193	.75742	.75295	.74851	.74411	.73973	.73539
108	97	.83158	.82678	.82201	.81728	.81258	.80791	.80328	.79869	.79412	.78959	.78509	.78063	.77619	.77179	.76742	.76308	.75877	.75449	.75025	.74603
108	98	.83890	.83427	.82967	.82510	.82056	.81605	.81158	.80713	.80272	.79833	.79397	.78965	.78535	.78108	.77684	.77263	.76845	.76430	.76017	.75607
108	99	.84600	.84153	.83710	.83269	.82831	.82396	.81964	.81535	.81108	.80684	.80263	.79844	.79428	.79014	.78604	.78195	.77790	.77386	.76986	.76588
108	100	.85288	.84858	.84431	.84006	.83584	.83165	.82747	.82333	.81921	.81511	.81104	.80699	.80296	.79896	.79498	.79103	.78710	.78319	.77930	.77544
108	101	.85961	.85548	.85137	.84728	.84322	.83918	.83516	.83116	.82719	.82323	.81930	.81539	.81150	.80763	.80379	.79996	.79616	.79237	.78861	.78486
108	102	.86619	.86222	.85827	.85434	.85043	.84654	.84267	.83882	.83499	.83118	.82739	.82362	.81986	.81613	.81241	.80871	.80503	.80137	.79773	.79411
108	103	.87273	.86893	.86514	.86137	.85761	.85388	.85016	.84646	.84277	.83911	.83545	.83182	.82820	.82460	.82102	.81745	.81390	.81036	.80685	.80334
108	104	.87955	.87592	.87230	.86870	.86511	.86154	.85798	.85444	.85091	.84739	.84389	.84041	.83694	.83348	.83004	.82661	.82319	.81979	.81640	.81303
108	105	.88647	.88301	.87957	.87614	.87272	.86931	.86591	.86253	.85916	.85580	.85246	.84912	.84580	.84249	.83919	.83590	.83263	.82936	.82611	.82287
108	106	.89514	.89191	.88869	.88548	.88228	.87909	.87591	.87274	.86958	.86643	.86328	.86015	.85703	.85391	.85080	.84771	.84462	.84154	.83847	.83541
108	107	.90606	.90314	.90021	.89730	.89439	.89149	.88859	.88570	.88281	.87994	.87707	.87420	.87134	.86849	.86564	.86280	.85997	.85714	.85432	.85150
108	108	.92305	.92061	.91818	.91575	.91333	.91091	.90849	.90608	.90366	.90125	.89885	.89645	.89405	.89165	.88925	.88686	.88448	.88209	.87971	.87733
109	0	.02693	.02534	.02395	.02271	.02161	.02063	.01976	.01898	.01828	.01765	.01709	.01658	.01612	.01570	.01532	.01497	.01466	.01437	.01410	.01386
109	1	.01922	.01756	.01610	.01480	.01365	.01263	.01171	.01090	.01017	.00951	.00892	.00839	.00791	.00747	.00708	.00672	.00639	.00609	.00582	.00557
109	2	.01975	.01802	.01650	.01514	.01393	.01286	.01190	.01104	.01028	.00959	.00896	.00840	.00790	.00744	.00702	.00664	.00629	.00598	.00569	.00542
109	3	.02056	.01876	.01717	.01575	.01449	.01336	.01235	.01145	.01064	.00992	.00926	.00867	.00814	.00765	.00721	.00681	.00644	.00611	.00580	.00552
109	4	.02155	.01967	.01800	.01652	.01520	.01401	.01296	.01201	.01116	.01039	.00970	.00908	.00851	.00800	.00753	.00711	.00672	.00636	.00604	.00574

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	5	.02266	.02071	.01896	.01741	.01603	.01479	.01368	.01269	.01179	.01098	.01026	.00960	.00900	.00846	.00796	.00751	.00710	.00672	.00637	.00606
109	6	.02389	.02184	.02003	.01841	.01696	.01566	.01450	.01345	.01251	.01166	.01089	.01019	.00956	.00899	.00846	.00799	.00755	.00715	.00678	.00644
109	7	.02522	.02309	.02120	.01950	.01799	.01663	.01540	.01431	.01332	.01242	.01161	.01088	.01021	.00960	.00905	.00854	.00808	.00765	.00726	.00690
109	8	.02665	.02444	.02246	.02069	.01910	.01768	.01640	.01524	.01420	.01326	.01241	.01163	.01093	.01029	.00970	.00917	.00867	.00822	.00781	.00743
109	9	.02821	.02590	.02384	.02199	.02033	.01884	.01750	.01629	.01520	.01421	.01331	.01249	.01175	.01107	.01045	.00988	.00936	.00889	.00845	.00804
109	10	.02990	.02750	.02535	.02342	.02169	.02013	.01872	.01745	.01631	.01526	.01432	.01346	.01268	.01196	.01131	.01071	.01016	.00965	.00918	.00875
109	11	.03172	.02922	.02698	.02497	.02316	.02153	.02006	.01872	.01752	.01643	.01543	.01453	.01370	.01295	.01226	.01162	.01104	.01051	.01001	.00956
109	12	.03365	.03106	.02872	.02663	.02474	.02303	.02149	.02010	.01884	.01769	.01664	.01569	.01482	.01403	.01330	.01263	.01202	.01145	.01093	.01045
109	13	.03566	.03297	.03054	.02835	.02638	.02460	.02299	.02154	.02021	.01901	.01791	.01691	.01600	.01516	.01440	.01369	.01304	.01245	.01190	.01139
109	14	.03770	.03490	.03237	.03010	.02804	.02619	.02450	.02298	.02159	.02033	.01918	.01813	.01717	.01629	.01548	.01474	.01406	.01343	.01285	.01231
109	15	.03973	.03682	.03419	.03182	.02968	.02775	.02599	.02439	.02294	.02162	.02041	.01931	.01831	.01738	.01653	.01576	.01504	.01437	.01376	.01320
109	16	.04173	.03871	.03598	.03352	.03129	.02926	.02743	.02576	.02424	.02286	.02160	.02044	.01938	.01841	.01752	.01670	.01595	.01525	.01460	.01401
109	17	.04372	.04059	.03775	.03519	.03287	.03076	.02884	.02710	.02551	.02406	.02274	.02152	.02041	.01940	.01846	.01760	.01680	.01607	.01539	.01476
109	18	.04573	.04248	.03953	.03686	.03444	.03224	.03024	.02842	.02676	.02524	.02386	.02258	.02142	.02035	.01936	.01846	.01762	.01685	.01613	.01547
109	19	.04780	.04443	.04137	.03859	.03607	.03378	.03169	.02978	.02804	.02646	.02500	.02367	.02245	.02132	.02029	.01933	.01845	.01764	.01689	.01619
109	20	.04997	.04647	.04329	.04040	.03778	.03539	.03321	.03122	.02940	.02773	.02621	.02481	.02353	.02235	.02126	.02025	.01933	.01847	.01768	.01694
109	21	.05226	.04862	.04532	.04232	.03958	.03709	.03481	.03274	.03083	.02909	.02749	.02603	.02468	.02344	.02229	.02124	.02026	.01936	.01852	.01774
109	22	.05465	.05088	.04745	.04432	.04148	.03888	.03650	.03433	.03234	.03052	.02884	.02730	.02589	.02458	.02338	.02227	.02124	.02029	.01940	.01859
109	23	.05716	.05325	.04969	.04645	.04348	.04077	.03830	.03603	.03394	.03203	.03028	.02867	.02718	.02581	.02454	.02337	.02229	.02128	.02035	.01949
109	24	.05983	.05578	.05208	.04871	.04562	.04280	.04021	.03784	.03566	.03367	.03183	.03013	.02857	.02713	.02580	.02456	.02342	.02236	.02138	.02047
109	25	.06266	.05846	.05463	.05112	.04791	.04497	.04227	.03980	.03752	.03543	.03350	.03172	.03008	.02857	.02717	.02587	.02467	.02355	.02251	.02155
109	26	.06566	.06131	.05734	.05369	.05035	.04729	.04448	.04189	.03951	.03732	.03530	.03344	.03172	.03013	.02865	.02729	.02602	.02484	.02375	.02273
109	27	.06887	.06436	.06024	.05646	.05298	.04979	.04686	.04416	.04168	.03939	.03727	.03532	.03351	.03183	.03028	.02885	.02751	.02627	.02511	.02404
109	28	.07225	.06758	.06331	.05938	.05577	.05245	.04940	.04658	.04398	.04159	.03937	.03732	.03543	.03367	.03204	.03052	.02911	.02780	.02658	.02545
109	29	.07581	.07099	.06656	.06248	.05873	.05528	.05210	.04916	.04645	.04394	.04162	.03947	.03748	.03564	.03392	.03233	.03084	.02946	.02818	.02698
109	30	.07956	.07457	.06998	.06575	.06186	.05827	.05495	.05189	.04906	.04644	.04401	.04176	.03967	.03773	.03593	.03425	.03269	.03124	.02988	.02861
109	31	.08348	.07833	.07358	.06920	.06515	.06142	.05797	.05478	.05182	.04908	.04654	.04419	.04200	.03996	.03807	.03630	.03466	.03312	.03169	.03035
109	32	.08761	.08228	.07736	.07282	.06863	.06475	.06116	.05783	.05475	.05189	.04923	.04676	.04447	.04233	.04034	.03849	.03676	.03514	.03363	.03221
109	33	.09195	.08645	.08136	.07666	.07231	.06828	.06454	.06108	.05786	.05488	.05210	.04952	.04711	.04487	.04278	.04083	.03901	.03731	.03571	.03422
109	34	.09651	.09082	.08557	.08070	.07619	.07200	.06812	.06452	.06117	.05805	.05515	.05245	.04993	.04758	.04538	.04333	.04142	.03962	.03794	.03637
109	35	.10131	.09545	.09002	.08498	.08030	.07596	.07193	.06818	.06469	.06144	.05841	.05558	.05295	.05048	.04818	.04603	.04401	.04212	.04035	.03869
109	36	.10635	.10031	.09470	.08949	.08465	.08015	.07596	.07206	.06842	.06503	.06187	.05892	.05616	.05358	.05116	.04890	.04678	.04480	.04293	.04118
109	37	.11165	.10542	.09963	.09424	.08923	.08457	.08022	.07617	.07238	.06885	.06555	.06247	.05958	.05688	.05435	.05198	.04975	.04766	.04570	.04385
109	38	.11722	.11081	.10484	.09927	.09409	.08926	.08475	.08054	.07661	.07293	.06949	.06627	.06325	.06043	.05777	.05528	.05295	.05075	.04868	.04674
109	39	.12308	.11648	.11032	.10458	.09922	.09422	.08955	.08518	.08109	.07726	.07368	.07032	.06717	.06421	.06143	.05882	.05637	.05406	.05189	.04984
109	40	.12925	.12246	.11612	.11020	.10466	.09949	.09465	.09011	.08587	.08189	.07816	.07465	.07137	.06827	.06537	.06263	.06006	.05764	.05535	.05320
109	41	.13575	.12877	.12225	.11614	.11043	.10508	.10007	.09537	.09097	.08683	.08295	.07930	.07587	.07264	.06960	.06674	.06405	.06150	.05910	.05683
109	42	.14259	.13542	.12871	.12243	.11654	.11101	.10583	.10097	.09640	.09210	.08807	.08427	.08069	.07733	.07415	.07116	.06833	.06567	.06315	.06077
109	43	.14977	.14242	.13552	.12905	.12298	.11729	.11193	.10690	.10217	.09771	.09352	.08957	.08585	.08233	.07902	.07589	.07294	.07014	.06750	.06500
109	44	.15731	.14976	.14269	.13604	.12979	.12391	.11838	.11318	.10828	.10367	.09932	.09521	.09134	.08768	.08423	.08096	.07787	.07495	.07218	.06956
109	45	.16516	.15743	.15017	.14334	.13691	.13086	.12516	.11979	.11472	.10994	.10543	.10117	.09715	.09334	.08974	.08634	.08311	.08005	.07716	.07441
109	46	.17334	.16544	.15800	.15099	.14438	.13816	.13228	.12674	.12150	.11656	.11189	.10747	.10329	.09933	.09559	.09204	.08867	.08548	.08245	.07958
109	47	.18184	.17375	.16613	.15895	.15217	.14576	.13972	.13400	.12860	.12349	.11866	.11408	.10974	.10564	.10174	.09805	.09454	.09121	.08805	.08504
109	48	.19066	.18240	.17461	.16724	.16029	.15371	.14749	.14161	.13604	.13077	.12577	.12103	.11654	.11228	.10823	.10439	.10074	.09727	.09397	.09083
109	49	.19981	.19138	.18342	.17588	.16875	.16201	.15562	.14956	.14383	.13839	.13323	.12833	.12368	.11926	.11506	.11107	.10728	.10366	.10022	.09695
109	50	.20931	.20072	.19259	.18489	.17759	.17067	.16412	.15790	.15199	.14639	.14107	.13601	.13120	.12663	.12228	.11813	.11419	.11043	.10685	.10344
109	51	.21917	.21042	.20212	.19426	.18679	.17971	.17299	.16660	.16054	.15477	.14928	.14407	.13910	.13437	.12987	.12558	.12149	.11758	.11386	.11031
109	52	.22933	.22043	.21198	.20395	.19633	.18909	.18220	.17566	.16943	.16350	.15785	.15248	.14735	.14247	.13781	.13337	.12913	.12508	.12122	.11752
109	53	.23981	.23076	.22216	.21399	.20621	.19881	.19176	.18506	.17867	.17258	.16678	.16124	.15597	.15093	.14612	.14153	.13714	.13294	.12893	.12509
109	54	.25060	.24141	.23267	.22434	.21642	.20886	.20166	.19480	.18826	.18201	.17606	.17037	.16493	.15974	.15478	.15004	.14550	.14116	.13700	.13302

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	55	.26171	.25239	.24351	.23504	.22697	.21927	.21192	.20491	.19821	.19182	.18570	.17986	.17428	.16893	.16382	.15893	.15424	.14976	.14546	.14134
109	56	.27313	.26369	.25468	.24608	.23787	.23003	.22254	.21538	.20854	.20199	.19573	.18974	.18400	.17851	.17325	.16821	.16338	.15875	.15430	.15004
109	57	.28487	.27531	.26618	.25746	.24912	.24114	.23351	.22621	.21923	.21254	.20613	.20000	.19412	.18848	.18307	.17789	.17291	.16814	.16355	.15914
109	58	.29688	.28722	.27798	.26914	.26067	.25257	.24481	.23738	.23025	.22343	.21688	.21060	.20458	.19880	.19325	.18792	.18280	.17788	.17316	.16861
109	59	.30913	.29937	.29002	.28107	.27249	.26427	.25639	.24882	.24157	.23461	.22793	.22151	.21535	.20943	.20374	.19827	.19301	.18795	.18309	.17840
109	60	.32159	.31175	.30231	.29325	.28457	.27623	.26823	.26055	.25317	.24608	.23927	.23272	.22642	.22036	.21454	.20893	.20354	.19834	.19334	.18851
109	61	.33429	.32437	.31485	.30571	.29692	.28848	.28037	.27257	.26507	.25786	.25092	.24425	.23782	.23163	.22567	.21993	.21440	.20907	.20393	.19898
109	62	.34728	.33730	.32770	.31847	.30960	.30106	.29285	.28495	.27734	.27001	.26295	.25616	.24961	.24329	.23721	.23134	.22568	.22021	.21494	.20985
109	63	.36057	.35053	.34087	.33157	.32262	.31400	.30569	.29769	.28998	.28255	.27538	.26847	.26180	.25537	.24916	.24316	.23738	.23179	.22639	.22117
109	64	.37412	.36404	.35433	.34498	.33596	.32726	.31887	.31078	.30298	.29545	.28817	.28116	.27438	.26783	.26150	.25539	.24949	.24377	.23825	.23291
109	65	.38794	.37783	.36809	.35868	.34961	.34085	.33239	.32422	.31633	.30871	.30134	.29423	.28735	.28069	.27426	.26803	.26201	.25618	.25054	.24508
109	66	.40205	.39193	.38216	.37272	.36361	.35479	.34628	.33804	.33008	.32238	.31493	.30772	.30075	.29399	.28746	.28113	.27500	.26906	.26331	.25774
109	67	.41650	.40639	.39661	.38715	.37800	.36915	.36059	.35230	.34428	.33651	.32899	.32170	.31464	.30780	.30118	.29475	.28852	.28248	.27663	.27095
109	68	.43126	.42117	.41139	.40193	.39277	.38390	.37530	.36697	.35890	.35108	.34349	.33614	.32901	.32209	.31538	.30887	.30256	.29643	.29047	.28469
109	69	.44628	.43622	.42648	.41703	.40787	.39898	.39037	.38201	.37391	.36604	.35841	.35100	.34381	.33683	.33005	.32346	.31707	.31085	.30481	.29894
109	70	.46150	.45149	.44178	.43236	.42321	.41433	.40571	.39735	.38922	.38132	.37366	.36620	.35896	.35193	.34509	.33844	.33197	.32568	.31957	.31362
109	71	.47683	.46689	.45723	.44785	.43873	.42987	.42126	.41290	.40476	.39685	.38916	.38167	.37440	.36732	.36043	.35372	.34720	.34084	.33466	.32864
109	72	.49225	.48238	.47279	.46346	.45439	.44556	.43697	.42862	.42048	.41257	.40486	.39736	.39006	.38295	.37602	.36927	.36270	.35629	.35005	.34396
109	73	.50770	.49793	.48841	.47915	.47013	.46135	.45280	.44447	.43635	.42844	.42074	.41323	.40591	.39878	.39182	.38504	.37843	.37198	.36568	.35955
109	74	.52324	.51358	.50416	.49498	.48603	.47731	.46880	.46051	.45242	.44454	.43685	.42934	.42202	.41488	.40791	.40110	.39446	.38798	.38165	.37547
109	75	.53894	.52939	.52008	.51100	.50214	.49349	.48505	.47681	.46877	.46092	.45326	.44577	.43846	.43132	.42435	.41754	.41088	.40438	.39802	.39181
109	76	.55483	.54543	.53624	.52728	.51852	.50996	.50160	.49344	.48546	.47766	.47004	.46259	.45530	.44818	.44122	.43442	.42776	.42125	.41488	.40865
109	77	.57091	.56167	.55263	.54380	.53516	.52671	.51845	.51038	.50247	.49475	.48718	.47979	.47255	.46547	.45853	.45175	.44511	.43861	.43225	.42601
109	78	.58716	.57809	.56922	.56053	.55203	.54372	.53557	.52760	.51980	.51216	.50467	.49735	.49017	.48314	.47626	.46951	.46290	.45643	.45008	.44386
109	79	.60346	.59459	.58590	.57738	.56904	.56086	.55286	.54501	.53732	.52978	.52239	.51515	.50806	.50110	.49427	.48758	.48102	.47459	.46828	.46209
109	80	.61969	.61102	.60252	.59419	.58601	.57800	.57014	.56243	.55487	.54745	.54018	.53304	.52603	.51916	.51242	.50580	.49930	.49292	.48666	.48052
109	81	.63571	.62726	.61897	.61082	.60283	.59499	.58729	.57974	.57232	.56503	.55788	.55085	.54396	.53718	.53053	.52399	.51757	.51126	.50507	.49898
109	82	.65146	.64324	.63515	.62722	.61942	.61176	.60423	.59683	.58957	.58242	.57540	.56851	.56173	.55506	.54851	.54207	.53574	.52951	.52339	.51737
109	83	.66693	.65893	.65108	.64335	.63575	.62828	.62093	.61371	.60660	.59962	.59274	.58598	.57933	.57279	.56635	.56001	.55378	.54765	.54161	.53567
109	84	.68222	.67447	.66684	.65934	.65195	.64468	.63753	.63049	.62356	.61674	.61002	.60341	.59690	.59049	.58418	.57796	.57184	.56582	.55988	.55403
109	85	.69742	.68993	.68255	.67528	.66812	.66106	.65411	.64727	.64053	.63389	.62734	.62090	.61454	.60828	.60211	.59603	.59004	.58414	.57832	.57258
109	86	.71241	.70517	.69805	.69102	.68410	.67727	.67054	.66390	.65736	.65091	.64455	.63828	.63210	.62600	.61999	.61406	.60821	.60244	.59675	.59113
109	87	.72696	.72000	.71313	.70635	.69967	.69307	.68656	.68014	.67381	.66756	.66139	.65531	.64930	.64337	.63752	.63175	.62605	.62043	.61488	.60939
109	88	.74108	.73438	.72777	.72125	.71480	.70845	.70217	.69597	.68985	.68380	.67783	.67194	.66612	.66037	.65469	.64908	.64354	.63807	.63267	.62733
109	89	.75475	.74832	.74198	.73571	.72951	.72339	.71734	.71137	.70547	.69963	.69387	.68817	.68254	.67698	.67148	.66605	.66068	.65537	.65012	.64493
109	90	.76796	.76180	.75572	.74971	.74376	.73788	.73207	.72633	.72065	.71503	.70947	.70398	.69855	.69318	.68786	.68261	.67742	.67228	.66719	.66217
109	91	.78049	.77460	.76878	.76302	.75732	.75168	.74610	.74058	.73512	.72972	.72437	.71908	.71385	.70867	.70354	.69847	.69345	.68848	.68357	.67870
109	92	.79211	.78647	.78089	.77537	.76990	.76449	.75913	.75383	.74858	.74338	.73823	.73314	.72810	.72310	.71816	.71326	.70841	.70361	.69886	.69415
109	93	.80283	.79743	.79208	.78679	.78154	.77634	.77119	.76610	.76105	.75604	.75109	.74618	.74132	.73650	.73173	.72700	.72232	.71768	.71308	.70852
109	94	.81283	.80765	.80253	.79744	.79240	.78741	.78247	.77756	.77270	.76789	.76312	.75839	.75370	.74905	.74445	.73988	.73536	.73087	.72643	.72202
109	95	.82233	.81737	.81245	.80757	.80274	.79795	.79320	.78849	.78382	.77918	.77459	.77004	.76552	.76104	.75660	.75220	.74783	.74350	.73920	.73494
109	96	.83126	.82651	.82180	.81712	.81248	.80788	.80332	.79880	.79431	.78985	.78543	.78105	.77670	.77238	.76810	.76386	.75964	.75546	.75131	.74720
109	97	.83953	.83498	.83046	.82597	.82152	.81710	.81271	.80836	.80404	.79976	.79550	.79128	.78709	.78293	.77880	.77470	.77063	.76659	.76258	.75860
109	98	.84731	.84294	.83860	.83429	.83002	.82577	.82155	.81737	.81321	.80908	.80498	.80091	.79687	.79286	.78888	.78492	.78099	.77709	.77322	.76937
109	99	.85490	.85071	.84656	.84243	.83832	.83425	.83020	.82618	.82219	.81822	.81428	.81036	.80647	.80261	.79877	.79496	.79117	.78741	.78367	.77995
109	100	.86229	.85828	.85431	.85035	.84642	.84252	.83864	.83478	.83095	.82714	.82336	.81959	.81586	.81214	.80845	.80478	.80113	.79751	.79390	.79032
109	101	.86958	.86575	.86195	.85818	.85442	.85069	.84698	.84329	.83962	.83597	.83234	.82873	.82515	.82158	.81804	.81451	.81101	.80753	.80406	.80062
109	102	.87674	.87310	.86947	.86587	.86229	.85873	.85518	.85166	.84815	.84466	.84119	.83774	.83431	.83089	.82750	.82412	.82076	.81742	.81409	.81078
109	103	.88384	.88038	.87694	.87351	.87010	.86671	.86334	.85998	.85663	.85331	.84999	.84670	.84342	.84016	.83691	.83368	.83046	.82726	.82408	.82091
109	104	.89143	.88817	.88492	.88169	.87847	.87526	.87207	.86889	.86573	.86258	.85944	.85632	.85321	.85011	.84703	.84396	.84090	.83786	.83483	.83182

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	**105**	.89885	.89578	.89272	.88967	.88664	.88361	.88060	.87760	.87461	.87163	.86866	.86570	.86276	.85982	.85690	.85399	.85109	.84820	.84532	.84245
109	**106**	.90840	.90559	.90278	.89999	.89720	.89442	.89165	.88888	.88613	.88338	.88065	.87792	.87520	.87248	.86978	.86708	.86440	.86172	.85905	.85638
109	**107**	.91999	.91750	.91501	.91253	.91005	.90758	.90511	.90265	.90019	.89774	.89530	.89286	.89042	.88799	.88557	.88315	.88073	.87833	.87592	.87352
109	**108**	.93805	.93609	.93412	.93216	.93020	.92824	.92629	.92434	.92239	.92044	.91849	.91654	.91460	.91266	.91072	.90879	.90685	.90492	.90299	.90106
109	**109**	.96900	.96800	.96700	.96600	.96500	.96400	.96300	.96200	.96100	.96000	.95900	.95800	.95700	.95600	.95500	.95400	.95300	.95200	.95100	.95000

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
0	0	.00045	.00041	.00038	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016
1	0	.00035	.00031	.00027	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007
1	1	.00032	.00028	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00009	.00009	.00008	.00007	.00006	.00006	.00005	.00005	.00004	.00004
2	0	.00036	.00032	.00028	.00025	.00023	.00020	.00018	.00017	.00015	.00014	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006
2	1	.00033	.00029	.00025	.00022	.00020	.00018	.00016	.00014	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00005	.00005	.00004	.00004
2	2	.00034	.00030	.00027	.00023	.00021	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00004
3	0	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006
3	1	.00035	.00030	.00027	.00024	.00021	.00018	.00016	.00014	.00013	.00012	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005	.00005	.00004
3	2	.00036	.00032	.00028	.00025	.00022	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00006	.00006	.00005	.00005	.00004
3	3	.00038	.00033	.00029	.00026	.00023	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005
4	0	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007
4	1	.00036	.00032	.00028	.00025	.00022	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00005	.00005	.00005
4	2	.00038	.00033	.00029	.00026	.00023	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005
4	3	.00040	.00035	.00031	.00027	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00006	.00006	.00005	.00005
4	4	.00042	.00037	.00032	.00029	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005
5	0	.00041	.00036	.00032	.00029	.00026	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007
5	1	.00038	.00033	.00029	.00026	.00023	.00020	.00018	.00016	.00014	.00013	.00012	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005	.00005
5	2	.00040	.00035	.00031	.00027	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00005	.00005
5	3	.00042	.00037	.00032	.00029	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005
5	4	.00044	.00039	.00034	.00030	.00027	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006
5	5	.00046	.00041	.00036	.00032	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00008	.00007	.00006	.00006
6	0	.00043	.00038	.00034	.00031	.00027	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00007
6	1	.00040	.00035	.00031	.00027	.00024	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006	.00005
6	2	.00042	.00037	.00032	.00029	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005
6	3	.00044	.00039	.00034	.00030	.00027	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006
6	4	.00046	.00041	.00036	.00032	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00008	.00007	.00006	.00006
6	5	.00049	.00043	.00038	.00033	.00030	.00026	.00023	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006
6	6	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007
7	0	.00045	.00040	.00036	.00032	.00029	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008
7	1	.00042	.00037	.00033	.00029	.00026	.00023	.00020	.00018	.00016	.00014	.00013	.00012	.00010	.00009	.00009	.00008	.00007	.00006	.00006	.00005
7	2	.00044	.00039	.00034	.00030	.00027	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006
7	3	.00046	.00041	.00036	.00032	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00009	.00008	.00007	.00006	.00006
7	4	.00049	.00043	.00038	.00033	.00030	.00026	.00023	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006
7	5	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007
7	6	.00054	.00048	.00042	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00008	.00007
7	7	.00057	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008
8	0	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00023	.00020	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009
8	1	.00044	.00039	.00034	.00030	.00027	.00024	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00008	.00007	.00006	.00006
8	2	.00046	.00041	.00036	.00032	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00010	.00009	.00009	.00008	.00007	.00007	.00006
8	3	.00048	.00043	.00038	.00033	.00030	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00008	.00007	.00006
8	4	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007
8	5	.00054	.00047	.00042	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00008	.00007
8	6	.00057	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008
8	7	.00060	.00053	.00047	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00008
8	8	.00063	.00056	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00009	.00009
9	0	.00050	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009
9	1	.00046	.00041	.00036	.00032	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006
9	2	.00048	.00043	.00038	.00033	.00030	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00008	.00007	.00006
9	3	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007
9	4	.00054	.00047	.00042	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00009	.00008	.00007

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
9	5	.00057	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008
9	6	.00060	.00053	.00047	.00041	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00008
9	7	.00063	.00056	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00009	.00009
9	8	.00066	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009
9	9	.00070	.00062	.00055	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010
10	0	.00053	.00047	.00043	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00011	.00010
10	1	.00049	.00043	.00038	.00034	.00030	.00027	.00024	.00021	.00019	.00017	.00015	.00014	.00013	.00011	.00010	.00009	.00009	.00008	.00007	.00007
10	2	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007
10	3	.00053	.00047	.00042	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00009	.00008	.00007
10	4	.00056	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008
10	5	.00059	.00053	.00047	.00041	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00008
10	6	.00063	.00055	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00009	.00009
10	7	.00066	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009
10	8	.00070	.00062	.00055	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010
10	9	.00073	.00065	.00058	.00052	.00046	.00041	.00037	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012	.00011
10	10	.00077	.00069	.00061	.00055	.00049	.00044	.00039	.00035	.00032	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011
11	0	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011
11	1	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008	.00007
11	2	.00053	.00047	.00042	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00011	.00010	.00010	.00009	.00008	.00007
11	3	.00056	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008
11	4	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00008
11	5	.00062	.00055	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00009	.00009
11	6	.00066	.00058	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009
11	7	.00069	.00062	.00055	.00049	.00043	.00039	.00035	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010
11	8	.00073	.00065	.00058	.00052	.00046	.00041	.00037	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012	.00011
11	9	.00077	.00069	.00061	.00054	.00049	.00044	.00039	.00035	.00032	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011
11	10	.00081	.00072	.00065	.00058	.00051	.00046	.00041	.00037	.00034	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012
11	11	.00086	.00076	.00068	.00061	.00054	.00049	.00044	.00039	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
12	0	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018	.00017	.00015	.00014	.00014	.00013	.00012
12	1	.00053	.00047	.00042	.00037	.00033	.00030	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00008
12	2	.00056	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00009	.00008
12	3	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008
12	4	.00062	.00055	.00049	.00043	.00039	.00034	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00009	.00009
12	5	.00065	.00058	.00052	.00046	.00041	.00036	.00033	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009
12	6	.00069	.00061	.00054	.00048	.00043	.00039	.00035	.00031	.00028	.00025	.00023	.00020	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010
12	7	.00073	.00065	.00058	.00051	.00046	.00041	.00037	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012	.00011
12	8	.00077	.00068	.00061	.00054	.00049	.00043	.00039	.00035	.00031	.00028	.00026	.00023	.00021	.00019	.00017	.00016	.00015	.00013	.00012	.00011
12	9	.00081	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012
12	10	.00086	.00076	.00068	.00061	.00054	.00049	.00044	.00039	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
12	11	.00090	.00081	.00072	.00064	.00058	.00052	.00046	.00042	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00016	.00015	.00014
12	12	.00095	.00085	.00076	.00068	.00061	.00055	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
13	0	.00062	.00056	.00050	.00046	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013
13	1	.00056	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00023	.00020	.00018	.00017	.00015	.00014	.00013	.00011	.00011	.00010	.00009	.00008
13	2	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008
13	3	.00062	.00055	.00049	.00043	.00038	.00034	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00010	.00009
13	4	.00065	.00058	.00051	.00046	.00041	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009
13	5	.00069	.00061	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00023	.00020	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010
13	6	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00033	.00029	.00027	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00011
13	7	.00077	.00068	.00061	.00054	.00048	.00043	.00039	.00035	.00031	.00028	.00026	.00023	.00021	.00019	.00017	.00016	.00015	.00013	.00012	.00011
13	8	.00081	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
13	9	.00085	.00076	.00068	.00061	.00054	.00049	.00044	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
13	10	.00090	.00080	.00072	.00064	.00057	.00052	.00046	.00042	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014
13	11	.00095	.00085	.00076	.00068	.00061	.00055	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
13	12	.00100	.00090	.00080	.00072	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016
13	13	.00106	.00094	.00085	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
14	0	.00066	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014
14	1	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00009
14	2	.00061	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009
14	3	.00065	.00057	.00051	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009
14	4	.00068	.00060	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010
14	5	.00072	.00064	.00057	.00051	.00045	.00040	.00036	.00033	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00011
14	6	.00076	.00068	.00060	.00054	.00048	.00043	.00038	.00035	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011
14	7	.00080	.00071	.00064	.00057	.00051	.00045	.00041	.00037	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
14	8	.00085	.00076	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
14	9	.00090	.00080	.00071	.00064	.00057	.00051	.00046	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014
14	10	.00095	.00084	.00075	.00068	.00061	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015
14	11	.00100	.00089	.00080	.00071	.00064	.00058	.00052	.00047	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
14	12	.00105	.00094	.00084	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
14	13	.00111	.00099	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
14	14	.00117	.00105	.00094	.00084	.00076	.00068	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
15	0	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015
15	1	.00061	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00023	.00020	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009
15	2	.00064	.00057	.00051	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009
15	3	.00067	.00060	.00053	.00047	.00042	.00038	.00034	.00031	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010
15	4	.00071	.00063	.00056	.00050	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010
15	5	.00075	.00067	.00060	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011
15	6	.00079	.00071	.00063	.00056	.00050	.00045	.00040	.00036	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
15	7	.00084	.00075	.00067	.00060	.00053	.00048	.00043	.00039	.00035	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00016	.00015	.00014	.00013
15	8	.00089	.00079	.00071	.00063	.00057	.00051	.00046	.00041	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
15	9	.00094	.00084	.00075	.00067	.00060	.00054	.00048	.00044	.00039	.00036	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016	.00015
15	10	.00099	.00089	.00079	.00071	.00064	.00057	.00052	.00046	.00042	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016
15	11	.00105	.00094	.00084	.00075	.00067	.00061	.00055	.00049	.00045	.00041	.00037	.00033	.00031	.00028	.00026	.00023	.00022	.00020	.00018	.00017
15	12	.00111	.00099	.00089	.00080	.00072	.00064	.00058	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020	.00018
15	13	.00117	.00105	.00094	.00084	.00076	.00068	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
15	14	.00123	.00110	.00099	.00089	.00080	.00072	.00065	.00059	.00054	.00049	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
15	15	.00129	.00116	.00104	.00094	.00084	.00076	.00069	.00062	.00057	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
16	0	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016
16	1	.00064	.00057	.00051	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00011	.00010
16	2	.00067	.00059	.00053	.00047	.00042	.00038	.00034	.00030	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010
16	3	.00070	.00063	.00056	.00050	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010
16	4	.00074	.00066	.00059	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011
16	5	.00079	.00070	.00062	.00056	.00050	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
16	6	.00083	.00074	.00066	.00059	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014	.00013
16	7	.00088	.00078	.00070	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013
16	8	.00093	.00083	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016	.00014
16	9	.00098	.00088	.00078	.00070	.00063	.00057	.00051	.00046	.00041	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00015
16	10	.00104	.00093	.00083	.00074	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
16	11	.00110	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018
16	12	.00116	.00104	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019
16	13	.00122	.00110	.00098	.00088	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
16	14	.00129	.00116	.00104	.00093	.00084	.00076	.00069	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
16	15	.00136	.00122	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025	.00023
16	16	.00142	.00128	.00115	.00104	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
17	0	.00075	.00068	.00061	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017
17	1	.00066	.00059	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010
17	2	.00070	.00062	.00055	.00049	.00044	.00040	.00035	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00014	.00012	.00011	.00011
17	3	.00073	.00065	.00058	.00052	.00046	.00042	.00037	.00034	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00015	.00014	.00013	.00012	.00011
17	4	.00077	.00069	.00061	.00055	.00049	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012
17	5	.00082	.00073	.00065	.00058	.00052	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013	.00012
17	6	.00087	.00077	.00069	.00062	.00055	.00050	.00044	.00040	.00036	.00033	.00030	.00027	.00024	.00022	.00020	.00019	.00017	.00016	.00014	.00013
17	7	.00092	.00082	.00073	.00065	.00059	.00053	.00047	.00043	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
17	8	.00097	.00087	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00034	.00030	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015
17	9	.00103	.00092	.00082	.00073	.00066	.00059	.00053	.00048	.00044	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
17	10	.00109	.00097	.00087	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00021	.00019	.00018
17	11	.00115	.00103	.00092	.00083	.00074	.00067	.00060	.00055	.00049	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
17	12	.00121	.00109	.00098	.00088	.00079	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020
17	13	.00128	.00115	.00103	.00093	.00084	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00022
17	14	.00135	.00121	.00109	.00098	.00088	.00080	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
17	15	.00142	.00128	.00115	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
17	16	.00149	.00134	.00121	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
17	17	.00157	.00141	.00127	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
18	0	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00032	.00030	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00018
18	1	.00069	.00062	.00055	.00049	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012	.00011
18	2	.00072	.00065	.00058	.00051	.00046	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012	.00011
18	3	.00076	.00068	.00061	.00054	.00049	.00044	.00039	.00035	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012
18	4	.00081	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00034	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012
18	5	.00085	.00076	.00068	.00061	.00054	.00049	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
18	6	.00090	.00081	.00072	.00064	.00058	.00052	.00047	.00042	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014
18	7	.00096	.00085	.00076	.00068	.00061	.00055	.00050	.00045	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
18	8	.00101	.00090	.00081	.00072	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016
18	9	.00107	.00096	.00086	.00077	.00069	.00062	.00056	.00051	.00046	.00041	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
18	10	.00113	.00101	.00091	.00082	.00073	.00066	.00060	.00054	.00049	.00044	.00040	.00037	.00033	.00030	.00028	.00026	.00023	.00022	.00020	.00018
18	11	.00120	.00107	.00096	.00087	.00078	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020
18	12	.00127	.00114	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021
18	13	.00134	.00120	.00108	.00097	.00088	.00079	.00071	.00065	.00059	.00053	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00027	.00025	.00023
18	14	.00141	.00127	.00114	.00103	.00093	.00084	.00076	.00069	.00062	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
18	15	.00149	.00134	.00120	.00108	.00098	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
18	16	.00156	.00140	.00126	.00114	.00103	.00093	.00084	.00077	.00070	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
18	17	.00164	.00148	.00133	.00120	.00108	.00098	.00089	.00081	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
18	18	.00172	.00155	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00036	.00033	.00031
19	0	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019
19	1	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00034	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013	.00012	.00011
19	2	.00075	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012
19	3	.00080	.00071	.00063	.00057	.00051	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012
19	4	.00084	.00075	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
19	5	.00089	.00079	.00071	.00063	.00057	.00051	.00046	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014
19	6	.00094	.00084	.00075	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00015
19	7	.00100	.00089	.00080	.00071	.00064	.00058	.00052	.00047	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016
19	8	.00106	.00094	.00084	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00017
19	9	.00112	.00100	.00090	.00080	.00072	.00065	.00059	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020	.00018

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
19	10	.00118	.00106	.00095	.00085	.00077	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
19	11	.00125	.00112	.00101	.00091	.00081	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00023	.00021
19	12	.00133	.00119	.00107	.00096	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022
19	13	.00140	.00126	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024
19	14	.00148	.00133	.00119	.00108	.00097	.00088	.00079	.00072	.00065	.00060	.00054	.00050	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026
19	15	.00156	.00140	.00126	.00114	.00102	.00093	.00084	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027
19	16	.00164	.00147	.00133	.00120	.00108	.00098	.00089	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00034	.00031	.00029
19	17	.00172	.00155	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00036	.00033	.00031
19	18	.00180	.00162	.00146	.00132	.00119	.00108	.00098	.00089	.00081	.00074	.00067	.00062	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032
19	19	.00189	.00170	.00153	.00139	.00125	.00114	.00103	.00094	.00085	.00078	.00071	.00065	.00059	.00055	.00050	.00046	.00043	.00039	.00036	.00034
20	0	.00085	.00077	.00070	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019
20	1	.00075	.00067	.00060	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
20	2	.00079	.00070	.00063	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012
20	3	.00083	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00031	.00029	.00026	.00024	.00021	.00020	.00018	.00016	.00015	.00014	.00013
20	4	.00087	.00078	.00070	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
20	5	.00093	.00083	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016	.00014
20	6	.00098	.00088	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00015
20	7	.00104	.00093	.00083	.00075	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
20	8	.00110	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018
20	9	.00117	.00104	.00094	.00084	.00076	.00068	.00061	.00055	.00050	.00046	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019
20	10	.00123	.00111	.00099	.00089	.00080	.00072	.00065	.00059	.00054	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020
20	11	.00131	.00117	.00105	.00095	.00085	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
20	12	.00138	.00124	.00112	.00100	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00028	.00025	.00024
20	13	.00146	.00131	.00118	.00106	.00096	.00087	.00079	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025
20	14	.00154	.00139	.00125	.00113	.00102	.00092	.00083	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027
20	15	.00163	.00146	.00132	.00119	.00107	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00051	.00046	.00043	.00039	.00036	.00033	.00031	.00029
20	16	.00171	.00154	.00139	.00125	.00113	.00103	.00093	.00084	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00042	.00038	.00035	.00033	.00030
20	17	.00180	.00162	.00146	.00132	.00119	.00108	.00098	.00089	.00081	.00074	.00067	.00062	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032
20	18	.00189	.00170	.00153	.00138	.00125	.00114	.00103	.00094	.00085	.00078	.00071	.00065	.00059	.00055	.00050	.00046	.00043	.00039	.00036	.00034
20	19	.00198	.00178	.00161	.00145	.00132	.00119	.00108	.00098	.00090	.00082	.00075	.00068	.00063	.00057	.00053	.00049	.00045	.00041	.00038	.00036
20	20	.00207	.00187	.00169	.00153	.00138	.00125	.00114	.00104	.00094	.00086	.00079	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00040	.00037
21	0	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020
21	1	.00078	.00070	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014	.00013
21	2	.00082	.00073	.00065	.00058	.00052	.00047	.00042	.00038	.00035	.00031	.00028	.00026	.00024	.00021	.00020	.00018	.00016	.00015	.00014	.00013
21	3	.00086	.00077	.00069	.00062	.00055	.00050	.00045	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013
21	4	.00091	.00081	.00073	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
21	5	.00096	.00086	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015
21	6	.00102	.00091	.00082	.00073	.00066	.00059	.00053	.00048	.00044	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
21	7	.00108	.00097	.00087	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017
21	8	.00115	.00103	.00092	.00083	.00074	.00067	.00060	.00055	.00049	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
21	9	.00122	.00109	.00098	.00088	.00079	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00022	.00020
21	10	.00129	.00115	.00104	.00093	.00084	.00076	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021
21	11	.00136	.00122	.00110	.00099	.00089	.00081	.00073	.00066	.00060	.00054	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
21	12	.00144	.00130	.00117	.00105	.00095	.00086	.00078	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
21	13	.00153	.00137	.00124	.00111	.00101	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00027
21	14	.00161	.00145	.00131	.00118	.00107	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028
21	15	.00170	.00153	.00138	.00125	.00113	.00102	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
21	16	.00179	.00161	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00067	.00061	.00056	.00052	.00047	.00044	.00040	.00037	.00034	.00032
21	17	.00188	.00169	.00153	.00138	.00125	.00113	.00103	.00093	.00085	.00078	.00071	.00065	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034
21	18	.00197	.00178	.00161	.00145	.00131	.00119	.00108	.00098	.00090	.00082	.00075	.00068	.00063	.00057	.00053	.00049	.00045	.00041	.00038	.00036

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
21	19	.00207	.00187	.00169	.00153	.00138	.00125	.00114	.00103	.00094	.00086	.00079	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00040	.00037
21	20	.00217	.00196	.00177	.00160	.00145	.00132	.00120	.00109	.00099	.00090	.00083	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039
21	21	.00228	.00205	.00186	.00168	.00152	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
22	0	.00092	.00083	.00076	.00069	.00063	.00057	.00053	.00048	.00045	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021
22	1	.00081	.00072	.00065	.00058	.00052	.00047	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
22	2	.00085	.00076	.00068	.00061	.00055	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
22	3	.00090	.00080	.00072	.00064	.00058	.00052	.00047	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
22	4	.00095	.00085	.00076	.00068	.00061	.00055	.00050	.00045	.00040	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
22	5	.00100	.00090	.00080	.00072	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016
22	6	.00106	.00095	.00085	.00077	.00069	.00062	.00056	.00050	.00046	.00041	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017
22	7	.00113	.00101	.00091	.00081	.00073	.00066	.00059	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
22	8	.00119	.00107	.00096	.00086	.00078	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00020
22	9	.00127	.00114	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021
22	10	.00134	.00120	.00108	.00097	.00088	.00079	.00072	.00065	.00059	.00054	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00023
22	11	.00142	.00128	.00115	.00104	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
22	12	.00151	.00135	.00122	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
22	13	.00159	.00143	.00129	.00117	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028
22	14	.00168	.00152	.00137	.00123	.00112	.00101	.00092	.00083	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030
22	15	.00178	.00160	.00144	.00130	.00118	.00107	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00032
22	16	.00187	.00169	.00152	.00137	.00124	.00113	.00102	.00093	.00085	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034
22	17	.00197	.00177	.00160	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00041	.00038	.00036
22	18	.00206	.00186	.00168	.00152	.00138	.00125	.00114	.00103	.00094	.00086	.00078	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00040	.00037
22	19	.00217	.00196	.00177	.00160	.00145	.00132	.00119	.00109	.00099	.00090	.00083	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039
22	20	.00227	.00205	.00186	.00168	.00152	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
22	21	.00238	.00215	.00195	.00177	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
22	22	.00250	.00226	.00205	.00185	.00168	.00153	.00139	.00127	.00116	.00106	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
23	0	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022
23	1	.00084	.00075	.00068	.00061	.00055	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014
23	2	.00088	.00079	.00071	.00064	.00057	.00051	.00046	.00042	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
23	3	.00093	.00083	.00075	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
23	4	.00099	.00088	.00079	.00071	.00064	.00057	.00052	.00047	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
23	5	.00104	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00022	.00020	.00018	.00017
23	6	.00111	.00099	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018
23	7	.00117	.00105	.00094	.00085	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
23	8	.00124	.00112	.00100	.00090	.00081	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
23	9	.00132	.00118	.00106	.00096	.00086	.00078	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022
23	10	.00140	.00126	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024
23	11	.00148	.00133	.00120	.00108	.00098	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00028	.00026
23	12	.00157	.00141	.00127	.00115	.00104	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027
23	13	.00166	.00150	.00135	.00122	.00110	.00100	.00090	.00082	.00075	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029
23	14	.00176	.00158	.00143	.00129	.00117	.00106	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00031
23	15	.00186	.00167	.00151	.00136	.00124	.00112	.00102	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033
23	16	.00195	.00176	.00159	.00144	.00130	.00118	.00107	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00053	.00048	.00045	.00041	.00038	.00035
23	17	.00205	.00185	.00168	.00152	.00137	.00125	.00113	.00103	.00094	.00086	.00078	.00072	.00066	.00060	.00055	.00051	.00047	.00044	.00040	.00037
23	18	.00216	.00195	.00176	.00159	.00145	.00131	.00119	.00108	.00099	.00090	.00082	.00076	.00069	.00064	.00058	.00054	.00050	.00046	.00043	.00039
23	19	.00227	.00205	.00185	.00168	.00152	.00138	.00125	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
23	20	.00238	.00215	.00195	.00176	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
23	21	.00250	.00226	.00204	.00185	.00168	.00153	.00139	.00127	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
23	22	.00262	.00237	.00215	.00195	.00177	.00161	.00146	.00133	.00122	.00111	.00102	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049
23	23	.00275	.00249	.00225	.00204	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
24	0	.00100	.00090	.00082	.00075	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023
24	1	.00088	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016	.00015
24	2	.00092	.00082	.00074	.00066	.00060	.00054	.00048	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
24	3	.00097	.00087	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
24	4	.00103	.00092	.00082	.00074	.00067	.00060	.00054	.00049	.00044	.00040	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
24	5	.00109	.00097	.00087	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018
24	6	.00115	.00103	.00093	.00083	.00075	.00068	.00061	.00055	.00050	.00046	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019
24	7	.00122	.00110	.00098	.00089	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020
24	8	.00130	.00116	.00105	.00094	.00085	.00077	.00069	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00022
24	9	.00137	.00123	.00111	.00100	.00090	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023
24	10	.00146	.00131	.00118	.00106	.00096	.00087	.00079	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025
24	11	.00155	.00139	.00125	.00113	.00102	.00092	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027
24	12	.00164	.00148	.00133	.00120	.00109	.00098	.00089	.00081	.00074	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
24	13	.00174	.00156	.00141	.00127	.00115	.00105	.00095	.00086	.00078	.00072	.00065	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031
24	14	.00184	.00165	.00149	.00135	.00122	.00111	.00101	.00092	.00083	.00076	.00069	.00064	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033
24	15	.00194	.00175	.00158	.00143	.00129	.00117	.00107	.00097	.00088	.00081	.00074	.00067	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035
24	16	.00204	.00184	.00167	.00151	.00137	.00124	.00113	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00037
24	17	.00215	.00194	.00175	.00159	.00144	.00131	.00119	.00108	.00099	.00090	.00082	.00075	.00069	.00064	.00058	.00054	.00050	.00046	.00043	.00039
24	18	.00226	.00204	.00185	.00167	.00152	.00138	.00125	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
24	19	.00237	.00214	.00194	.00176	.00159	.00145	.00132	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
24	20	.00249	.00225	.00204	.00185	.00168	.00152	.00139	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
24	21	.00261	.00237	.00214	.00194	.00177	.00160	.00146	.00133	.00121	.00111	.00102	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049
24	22	.00274	.00248	.00225	.00204	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051
24	23	.00288	.00261	.00236	.00215	.00195	.00178	.00162	.00148	.00135	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00059	.00054
24	24	.00302	.00274	.00248	.00226	.00205	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057
25	0	.00104	.00094	.00086	.00078	.00072	.00066	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025
25	1	.00091	.00082	.00073	.00066	.00059	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017	.00015
25	2	.00095	.00086	.00077	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
25	3	.00101	.00090	.00081	.00073	.00066	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
25	4	.00107	.00096	.00086	.00077	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018
25	5	.00113	.00101	.00091	.00082	.00074	.00067	.00060	.00054	.00049	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
25	6	.00120	.00108	.00097	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00022	.00020
25	7	.00127	.00114	.00103	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021
25	8	.00135	.00121	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
25	9	.00143	.00129	.00116	.00104	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
25	10	.00152	.00137	.00123	.00111	.00100	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00026
25	11	.00161	.00145	.00131	.00118	.00107	.00097	.00088	.00080	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028
25	12	.00171	.00154	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
25	13	.00181	.00163	.00147	.00133	.00121	.00109	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033
25	14	.00192	.00173	.00156	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
25	15	.00202	.00183	.00165	.00149	.00135	.00123	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037
25	16	.00213	.00193	.00174	.00158	.00143	.00130	.00118	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00039
25	17	.00224	.00203	.00184	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
25	18	.00236	.00213	.00193	.00175	.00159	.00144	.00131	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
25	19	.00248	.00224	.00203	.00184	.00167	.00152	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
25	20	.00261	.00236	.00214	.00194	.00176	.00160	.00146	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049
25	21	.00274	.00248	.00225	.00204	.00185	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00051
25	22	.00287	.00260	.00236	.00214	.00195	.00177	.00162	.00147	.00135	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00059	.00054
25	23	.00302	.00273	.00248	.00225	.00205	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057
25	24	.00316	.00287	.00261	.00237	.00216	.00197	.00179	.00164	.00150	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00076	.00071	.00065	.00061

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
25	25	.00332	.00301	.00274	.00249	.00227	.00207	.00189	.00172	.00158	.00144	.00132	.00122	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
26	0	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026
26	1	.00095	.00085	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018	.00016
26	2	.00099	.00089	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
26	3	.00105	.00094	.00084	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018
26	4	.00111	.00099	.00089	.00081	.00073	.00066	.00059	.00054	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
26	5	.00118	.00106	.00095	.00085	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020
26	6	.00125	.00112	.00101	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021
26	7	.00132	.00119	.00107	.00096	.00087	.00079	.00071	.00065	.00059	.00053	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00023
26	8	.00140	.00126	.00114	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
26	9	.00149	.00134	.00121	.00109	.00099	.00089	.00081	.00073	.00067	.00061	.00055	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
26	10	.00158	.00143	.00129	.00116	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00050	.00045	.00042	.00038	.00035	.00033	.00030	.00028
26	11	.00168	.00151	.00137	.00123	.00112	.00101	.00092	.00084	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030
26	12	.00178	.00161	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032
26	13	.00189	.00170	.00154	.00139	.00126	.00115	.00104	.00095	.00086	.00079	.00072	.00066	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00035
26	14	.00200	.00180	.00163	.00148	.00134	.00122	.00111	.00101	.00092	.00084	.00077	.00070	.00065	.00059	.00055	.00050	.00046	.00043	.00040	.00037
26	15	.00211	.00191	.00173	.00156	.00142	.00129	.00117	.00107	.00097	.00089	.00081	.00075	.00069	.00063	.00058	.00053	.00049	.00046	.00042	.00039
26	16	.00223	.00201	.00182	.00165	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00073	.00067	.00061	.00057	.00052	.00048	.00045	.00042
26	17	.00234	.00212	.00192	.00174	.00158	.00144	.00131	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
26	18	.00247	.00223	.00202	.00183	.00167	.00151	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00046
26	19	.00259	.00235	.00213	.00193	.00175	.00160	.00145	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
26	20	.00273	.00247	.00224	.00203	.00185	.00168	.00153	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
26	21	.00286	.00260	.00235	.00214	.00194	.00177	.00161	.00147	.00135	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00069	.00063	.00059	.00054
26	22	.00301	.00273	.00248	.00225	.00205	.00186	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057
26	23	.00316	.00287	.00260	.00237	.00215	.00196	.00179	.00164	.00150	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00076	.00071	.00065	.00061
26	24	.00332	.00301	.00274	.00249	.00227	.00207	.00189	.00172	.00158	.00144	.00132	.00121	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
26	25	.00348	.00316	.00288	.00262	.00239	.00218	.00199	.00182	.00166	.00152	.00140	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068
26	26	.00365	.00332	.00302	.00275	.00251	.00229	.00209	.00191	.00175	.00161	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072
27	0	.00113	.00103	.00094	.00086	.00078	.00072	.00066	.00061	.00056	.00052	.00049	.00045	.00042	.00039	.00037	.00035	.00032	.00031	.00029	.00027
27	1	.00098	.00088	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020	.00019	.00017
27	2	.00103	.00093	.00083	.00075	.00068	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018
27	3	.00109	.00098	.00088	.00079	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020	.00019
27	4	.00115	.00104	.00093	.00084	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00020
27	5	.00122	.00110	.00099	.00089	.00080	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00038	.00034	.00031	.00029	.00027	.00024	.00023	.00021
27	6	.00130	.00117	.00105	.00095	.00086	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022
27	7	.00138	.00124	.00112	.00101	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024
27	8	.00146	.00132	.00119	.00107	.00097	.00088	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00028	.00026
27	9	.00155	.00140	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027
27	10	.00165	.00149	.00134	.00121	.00110	.00099	.00090	.00082	.00075	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029
27	11	.00175	.00158	.00143	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00032
27	12	.00186	.00168	.00152	.00137	.00124	.00113	.00103	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00050	.00047	.00043	.00040	.00037	.00034
27	13	.00197	.00178	.00161	.00146	.00132	.00120	.00109	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037
27	14	.00208	.00188	.00171	.00155	.00140	.00127	.00116	.00106	.00097	.00088	.00081	.00074	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039
27	15	.00220	.00199	.00180	.00164	.00149	.00135	.00123	.00112	.00102	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00042
27	16	.00232	.00210	.00191	.00173	.00157	.00143	.00130	.00119	.00108	.00099	.00091	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044
27	17	.00245	.00222	.00201	.00182	.00166	.00151	.00137	.00125	.00114	.00105	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00047
27	18	.00258	.00233	.00212	.00192	.00175	.00159	.00145	.00132	.00121	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
27	19	.00271	.00246	.00223	.00202	.00184	.00167	.00153	.00139	.00127	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
27	20	.00285	.00258	.00234	.00213	.00194	.00176	.00161	.00147	.00134	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00069	.00063	.00059	.00055
27	21	.00300	.00272	.00247	.00224	.00204	.00186	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00058

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
27	22	.00315	.00286	.00260	.00236	.00215	.00196	.00179	.00163	.00149	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00076	.00071	.00066	.00061
27	23	.00331	.00300	.00273	.00248	.00226	.00206	.00188	.00172	.00157	.00144	.00132	.00121	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
27	24	.00348	.00316	.00287	.00261	.00238	.00217	.00198	.00181	.00166	.00152	.00140	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068
27	25	.00365	.00332	.00302	.00275	.00251	.00229	.00209	.00191	.00175	.00161	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072
27	26	.00383	.00349	.00317	.00289	.00264	.00241	.00220	.00202	.00185	.00170	.00156	.00143	.00132	.00121	.00112	.00103	.00096	.00088	.00082	.00076
27	27	.00402	.00366	.00334	.00304	.00278	.00254	.00232	.00213	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
28	0	.00118	.00107	.00098	.00090	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00048	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029
28	1	.00102	.00092	.00083	.00075	.00068	.00061	.00056	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020	.00018
28	2	.00107	.00096	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00020	.00019
28	3	.00113	.00102	.00092	.00083	.00075	.00068	.00061	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
28	4	.00120	.00108	.00097	.00088	.00079	.00072	.00065	.00059	.00054	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
28	5	.00127	.00114	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
28	6	.00135	.00121	.00109	.00099	.00089	.00081	.00073	.00067	.00061	.00055	.00050	.00046	.00042	.00039	.00035	.00033	.00030	.00028	.00025	.00024
28	7	.00143	.00129	.00116	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025
28	8	.00152	.00137	.00124	.00112	.00101	.00092	.00083	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029	.00027
28	9	.00162	.00146	.00132	.00119	.00108	.00098	.00089	.00081	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
28	10	.00172	.00155	.00140	.00127	.00115	.00104	.00095	.00086	.00078	.00072	.00065	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00034	.00031
28	11	.00182	.00165	.00149	.00135	.00122	.00111	.00101	.00092	.00084	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034
28	12	.00193	.00175	.00158	.00143	.00130	.00118	.00108	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036
28	13	.00205	.00186	.00168	.00152	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
28	14	.00217	.00197	.00178	.00162	.00147	.00134	.00122	.00111	.00101	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041
28	15	.00230	.00208	.00189	.00171	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044
28	16	.00242	.00220	.00199	.00181	.00164	.00150	.00136	.00125	.00114	.00104	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00047
28	17	.00256	.00232	.00210	.00191	.00174	.00158	.00144	.00132	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
28	18	.00269	.00244	.00221	.00201	.00183	.00167	.00152	.00139	.00127	.00116	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
28	19	.00283	.00257	.00233	.00212	.00193	.00176	.00160	.00146	.00134	.00123	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055
28	20	.00298	.00270	.00246	.00223	.00203	.00185	.00169	.00154	.00141	.00129	.00119	.00109	.00100	.00092	.00085	.00078	.00073	.00067	.00062	.00058
28	21	.00313	.00284	.00258	.00235	.00214	.00195	.00178	.00163	.00149	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00077	.00071	.00066	.00061
28	22	.00329	.00299	.00272	.00248	.00226	.00206	.00188	.00172	.00157	.00144	.00132	.00121	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
28	23	.00346	.00315	.00286	.00261	.00238	.00217	.00198	.00181	.00166	.00152	.00139	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068
28	24	.00364	.00331	.00301	.00274	.00250	.00229	.00209	.00191	.00175	.00160	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072
28	25	.00382	.00348	.00317	.00289	.00264	.00241	.00220	.00202	.00185	.00169	.00156	.00143	.00132	.00121	.00112	.00103	.00096	.00088	.00082	.00076
28	26	.00402	.00366	.00333	.00304	.00278	.00254	.00232	.00213	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
28	27	.00422	.00384	.00351	.00320	.00292	.00267	.00245	.00224	.00206	.00189	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085
28	28	.00443	.00404	.00368	.00337	.00308	.00282	.00258	.00237	.00217	.00199	.00183	.00169	.00156	.00144	.00133	.00123	.00114	.00105	.00098	.00091
29	0	.00123	.00112	.00102	.00094	.00086	.00079	.00073	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031
29	1	.00106	.00096	.00086	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019
29	2	.00111	.00100	.00090	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00020
29	3	.00118	.00106	.00095	.00086	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
29	4	.00124	.00112	.00101	.00091	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
29	5	.00132	.00119	.00107	.00097	.00088	.00079	.00072	.00066	.00060	.00054	.00050	.00045	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023
29	6	.00140	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025
29	7	.00149	.00134	.00121	.00110	.00099	.00090	.00082	.00074	.00068	.00062	.00056	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027
29	8	.00158	.00143	.00129	.00117	.00106	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00033	.00031	.00029
29	9	.00168	.00152	.00137	.00124	.00113	.00102	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00031
29	10	.00179	.00161	.00146	.00132	.00120	.00109	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00038	.00036	.00033
29	11	.00190	.00172	.00155	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00074	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00035
29	12	.00202	.00182	.00165	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038
29	13	.00214	.00194	.00175	.00159	.00145	.00132	.00120	.00109	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041
29	14	.00227	.00205	.00186	.00169	.00154	.00140	.00128	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
29	15	.00240	.00217	.00197	.00179	.00163	.00148	.00135	.00124	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046
29	16	.00253	.00229	.00208	.00189	.00172	.00157	.00143	.00131	.00120	.00110	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
29	17	.00267	.00242	.00220	.00200	.00182	.00166	.00151	.00138	.00126	.00116	.00106	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
29	18	.00281	.00255	.00232	.00211	.00192	.00175	.00160	.00146	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055
29	19	.00296	.00268	.00244	.00222	.00202	.00184	.00168	.00154	.00141	.00129	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00067	.00062	.00058
29	20	.00311	.00283	.00257	.00234	.00213	.00194	.00177	.00162	.00149	.00136	.00125	.00115	.00106	.00097	.00090	.00083	.00077	.00071	.00066	.00061
29	21	.00327	.00298	.00271	.00246	.00225	.00205	.00187	.00171	.00157	.00144	.00132	.00121	.00112	.00103	.00095	.00088	.00081	.00075	.00070	.00065
29	22	.00345	.00313	.00285	.00260	.00237	.00216	.00197	.00181	.00165	.00152	.00139	.00128	.00118	.00109	.00100	.00092	.00086	.00079	.00073	.00068
29	23	.00362	.00330	.00300	.00273	.00249	.00228	.00208	.00191	.00175	.00160	.00147	.00135	.00124	.00115	.00106	.00098	.00090	.00084	.00078	.00072
29	24	.00381	.00347	.00316	.00288	.00263	.00240	.00220	.00201	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076
29	25	.00401	.00365	.00332	.00303	.00277	.00253	.00232	.00212	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
29	26	.00421	.00384	.00350	.00319	.00292	.00267	.00244	.00224	.00205	.00189	.00173	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085
29	27	.00442	.00403	.00368	.00336	.00307	.00281	.00258	.00236	.00217	.00199	.00183	.00169	.00156	.00144	.00133	.00123	.00113	.00105	.00098	.00091
29	28	.00464	.00424	.00387	.00354	.00324	.00297	.00272	.00249	.00229	.00211	.00194	.00178	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00096
29	29	.00488	.00445	.00407	.00372	.00341	.00312	.00287	.00263	.00242	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00127	.00118	.00110	.00102
30	0	.00128	.00117	.00107	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032
30	1	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00055	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020
30	2	.00116	.00104	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00023	.00021
30	3	.00122	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
30	4	.00129	.00117	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
30	5	.00137	.00124	.00112	.00101	.00092	.00083	.00075	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
30	6	.00146	.00131	.00119	.00107	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00031	.00028	.00026
30	7	.00155	.00140	.00126	.00114	.00104	.00094	.00086	.00078	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028
30	8	.00164	.00149	.00134	.00122	.00110	.00100	.00091	.00083	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
30	9	.00175	.00158	.00143	.00130	.00118	.00107	.00097	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032
30	10	.00186	.00168	.00152	.00138	.00125	.00114	.00104	.00095	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
30	11	.00197	.00179	.00162	.00147	.00133	.00121	.00111	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00038
30	12	.00210	.00190	.00172	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040
30	13	.00223	.00202	.00183	.00166	.00151	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00075	.00069	.00063	.00059	.00054	.00050	.00047	.00043
30	14	.00236	.00214	.00194	.00177	.00161	.00146	.00134	.00122	.00112	.00102	.00094	.00086	.00079	.00073	.00068	.00062	.00058	.00054	.00050	.00046
30	15	.00250	.00226	.00206	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00084	.00078	.00072	.00066	.00061	.00057	.00053	.00049
30	16	.00264	.00239	.00217	.00198	.00180	.00164	.00150	.00137	.00126	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052
30	17	.00278	.00252	.00230	.00209	.00190	.00174	.00159	.00145	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055
30	18	.00293	.00266	.00242	.00220	.00201	.00183	.00167	.00153	.00140	.00129	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00067	.00063	.00058
30	19	.00309	.00280	.00255	.00232	.00212	.00193	.00177	.00162	.00148	.00136	.00125	.00115	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00061
30	20	.00325	.00295	.00269	.00245	.00223	.00204	.00186	.00170	.00156	.00143	.00132	.00121	.00111	.00103	.00095	.00088	.00081	.00075	.00070	.00065
30	21	.00342	.00311	.00283	.00258	.00235	.00215	.00197	.00180	.00165	.00151	.00139	.00128	.00118	.00108	.00100	.00092	.00086	.00079	.00074	.00068
30	22	.00360	.00328	.00298	.00272	.00248	.00227	.00207	.00190	.00174	.00160	.00147	.00135	.00124	.00115	.00106	.00098	.00090	.00084	.00078	.00072
30	23	.00379	.00345	.00314	.00287	.00262	.00239	.00219	.00200	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076
30	24	.00399	.00363	.00331	.00302	.00276	.00252	.00231	.00212	.00194	.00178	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
30	25	.00419	.00382	.00349	.00318	.00291	.00266	.00244	.00223	.00205	.00188	.00173	.00159	.00147	.00135	.00125	.00116	.00107	.00099	.00092	.00085
30	26	.00441	.00402	.00367	.00335	.00307	.00281	.00257	.00236	.00216	.00199	.00183	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00098	.00091
30	27	.00463	.00423	.00386	.00353	.00323	.00296	.00271	.00249	.00229	.00210	.00194	.00178	.00164	.00152	.00140	.00130	.00120	.00111	.00103	.00096
30	28	.00487	.00445	.00407	.00372	.00341	.00312	.00286	.00263	.00242	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00127	.00118	.00110	.00102
30	29	.00512	.00468	.00428	.00391	.00359	.00329	.00302	.00277	.00255	.00235	.00216	.00199	.00184	.00170	.00157	.00146	.00135	.00125	.00116	.00108
30	30	.00537	.00491	.00450	.00412	.00378	.00347	.00318	.00293	.00269	.00248	.00229	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00124	.00115
31	0	.00134	.00122	.00112	.00103	.00094	.00087	.00080	.00074	.00069	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034
31	1	.00115	.00103	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025	.00023	.00022
31	2	.00120	.00108	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
31	3	.00127	.00114	.00103	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025	.00023

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
31	4	.00134	.00121	.00110	.00099	.00090	.00082	.00074	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
31	5	.00143	.00129	.00116	.00105	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
31	6	.00151	.00137	.00124	.00112	.00102	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028
31	7	.00161	.00145	.00132	.00119	.00108	.00098	.00089	.00082	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030
31	8	.00171	.00155	.00140	.00127	.00115	.00105	.00095	.00087	.00079	.00073	.00066	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032
31	9	.00182	.00164	.00149	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034
31	10	.00193	.00175	.00159	.00144	.00131	.00119	.00109	.00099	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00040	.00037
31	11	.00205	.00186	.00169	.00153	.00139	.00127	.00116	.00106	.00097	.00089	.00081	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040
31	12	.00218	.00198	.00180	.00163	.00149	.00135	.00124	.00113	.00103	.00095	.00087	.00080	.00073	.00068	.00062	.00058	.00053	.00049	.00046	.00043
31	13	.00232	.00210	.00191	.00174	.00158	.00144	.00132	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046
31	14	.00246	.00223	.00203	.00184	.00168	.00153	.00140	.00128	.00117	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049
31	15	.00260	.00236	.00215	.00195	.00178	.00163	.00149	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052
31	16	.00275	.00250	.00227	.00207	.00188	.00172	.00157	.00144	.00132	.00121	.00111	.00102	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055
31	17	.00290	.00263	.00240	.00218	.00199	.00182	.00166	.00152	.00139	.00128	.00118	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00058
31	18	.00306	.00278	.00253	.00230	.00210	.00192	.00175	.00161	.00147	.00135	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00062
31	19	.00322	.00293	.00267	.00243	.00222	.00203	.00185	.00170	.00155	.00143	.00131	.00121	.00111	.00103	.00095	.00088	.00081	.00075	.00070	.00065
31	20	.00339	.00309	.00281	.00256	.00234	.00214	.00195	.00179	.00164	.00151	.00138	.00127	.00117	.00108	.00100	.00092	.00086	.00079	.00074	.00069
31	21	.00357	.00325	.00296	.00270	.00247	.00225	.00206	.00189	.00173	.00159	.00146	.00135	.00124	.00114	.00106	.00098	.00090	.00084	.00078	.00072
31	22	.00376	.00343	.00312	.00285	.00260	.00238	.00218	.00200	.00183	.00168	.00155	.00142	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076
31	23	.00396	.00361	.00329	.00300	.00274	.00251	.00230	.00211	.00193	.00178	.00163	.00150	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
31	24	.00417	.00380	.00347	.00317	.00289	.00265	.00243	.00222	.00204	.00188	.00173	.00159	.00146	.00135	.00125	.00116	.00107	.00099	.00092	.00086
31	25	.00439	.00400	.00365	.00334	.00305	.00279	.00256	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091
31	26	.00461	.00421	.00385	.00352	.00322	.00295	.00270	.00248	.00228	.00210	.00193	.00178	.00164	.00151	.00140	.00130	.00120	.00111	.00103	.00096
31	27	.00485	.00443	.00405	.00371	.00340	.00311	.00286	.00262	.00241	.00222	.00204	.00188	.00174	.00160	.00148	.00137	.00127	.00118	.00110	.00102
31	28	.00510	.00466	.00427	.00391	.00358	.00328	.00301	.00277	.00255	.00234	.00216	.00199	.00184	.00170	.00157	.00146	.00135	.00125	.00116	.00108
31	29	.00536	.00491	.00449	.00411	.00377	.00346	.00318	.00292	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00123	.00115
31	30	.00563	.00516	.00472	.00433	.00397	.00365	.00335	.00309	.00284	.00262	.00242	.00223	.00206	.00191	.00176	.00164	.00152	.00141	.00131	.00122
31	31	.00591	.00542	.00497	.00456	.00418	.00384	.00354	.00326	.00300	.00277	.00255	.00236	.00218	.00202	.00187	.00173	.00161	.00149	.00139	.00129
32	0	.00139	.00128	.00117	.00108	.00099	.00091	.00084	.00078	.00073	.00068	.00063	.00059	.00055	.00052	.00048	.00046	.00043	.00041	.00038	.00036
32	1	.00119	.00108	.00097	.00088	.00080	.00073	.00067	.00061	.00055	.00051	.00047	.00043	.00039	.00036	.00033	.00031	.00029	.00027	.00025	.00023
32	2	.00125	.00113	.00102	.00092	.00084	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
32	3	.00132	.00119	.00108	.00098	.00089	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00034	.00031	.00029	.00027	.00025
32	4	.00139	.00126	.00114	.00103	.00094	.00085	.00078	.00071	.00065	.00059	.00054	.00050	.00045	.00042	.00038	.00035	.00033	.00030	.00028	.00026
32	5	.00148	.00134	.00121	.00110	.00100	.00091	.00083	.00075	.00069	.00063	.00057	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
32	6	.00157	.00142	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00047	.00044	.00040	.00037	.00034	.00032	.00030
32	7	.00167	.00151	.00137	.00124	.00113	.00103	.00094	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
32	8	.00178	.00161	.00146	.00132	.00120	.00109	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034
32	9	.00189	.00171	.00155	.00141	.00128	.00117	.00106	.00097	.00089	.00081	.00075	.00068	.00063	.00058	.00053	.00049	.00046	.00042	.00039	.00036
32	10	.00201	.00182	.00165	.00150	.00137	.00124	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
32	11	.00214	.00194	.00176	.00160	.00146	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049	.00045	.00042
32	12	.00227	.00206	.00187	.00170	.00155	.00142	.00129	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00049	.00045
32	13	.00241	.00219	.00199	.00181	.00165	.00151	.00138	.00126	.00116	.00106	.00097	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048
32	14	.00256	.00232	.00211	.00193	.00176	.00160	.00147	.00134	.00123	.00113	.00104	.00096	.00088	.00081	.00075	.00070	.00064	.00060	.00056	.00052
32	15	.00271	.00246	.00224	.00204	.00186	.00170	.00156	.00143	.00131	.00120	.00110	.00102	.00094	.00086	.00080	.00074	.00069	.00064	.00059	.00055
32	16	.00286	.00260	.00237	.00216	.00197	.00180	.00165	.00151	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00073	.00067	.00063	.00058
32	17	.00302	.00275	.00250	.00228	.00208	.00190	.00174	.00160	.00146	.00134	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00062
32	18	.00319	.00290	.00264	.00241	.00220	.00201	.00184	.00169	.00155	.00142	.00131	.00120	.00111	.00102	.00095	.00088	.00081	.00075	.00070	.00065
32	19	.00336	.00306	.00278	.00254	.00232	.00212	.00194	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00100	.00092	.00086	.00080	.00074	.00069
32	20	.00354	.00322	.00294	.00268	.00245	.00224	.00205	.00188	.00172	.00158	.00146	.00134	.00124	.00114	.00106	.00098	.00091	.00084	.00078	.00073
32	21	.00373	.00340	.00310	.00283	.00258	.00236	.00216	.00198	.00182	.00167	.00154	.00142	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00077

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
32	22	.00393	.00358	.00327	.00298	.00273	.00249	.00229	.00210	.00192	.00177	.00163	.00150	.00138	.00128	.00118	.00109	.00101	.00094	.00087	.00081
32	23	.00413	.00377	.00344	.00315	.00288	.00263	.00241	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00125	.00115	.00107	.00099	.00092	.00086
32	24	.00435	.00397	.00363	.00332	.00303	.00278	.00255	.00234	.00215	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091
32	25	.00458	.00419	.00382	.00350	.00320	.00293	.00269	.00247	.00227	.00209	.00192	.00177	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096
32	26	.00483	.00441	.00403	.00369	.00338	.00310	.00284	.00261	.00240	.00221	.00203	.00188	.00173	.00160	.00148	.00137	.00127	.00118	.00109	.00102
32	27	.00508	.00464	.00425	.00389	.00357	.00327	.00300	.00276	.00254	.00234	.00215	.00199	.00183	.00170	.00157	.00145	.00135	.00125	.00116	.00108
32	28	.00534	.00489	.00448	.00410	.00376	.00345	.00317	.00292	.00268	.00247	.00228	.00210	.00194	.00180	.00166	.00154	.00143	.00133	.00123	.00115
32	29	.00562	.00514	.00471	.00432	.00397	.00364	.00335	.00308	.00284	.00261	.00241	.00223	.00206	.00190	.00176	.00163	.00152	.00141	.00131	.00122
32	30	.00591	.00541	.00496	.00455	.00418	.00384	.00353	.00325	.00300	.00276	.00255	.00236	.00218	.00202	.00187	.00173	.00161	.00149	.00139	.00129
32	31	.00620	.00569	.00522	.00479	.00440	.00405	.00373	.00343	.00316	.00292	.00270	.00249	.00231	.00214	.00198	.00184	.00171	.00159	.00148	.00137
32	32	.00651	.00597	.00548	.00504	.00463	.00426	.00393	.00362	.00334	.00308	.00285	.00264	.00244	.00226	.00210	.00195	.00181	.00168	.00157	.00146
33	0	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00041	.00038
33	1	.00124	.00112	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028	.00026	.00024
33	2	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00066	.00061	.00055	.00051	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00027	.00025
33	3	.00137	.00124	.00112	.00102	.00092	.00084	.00077	.00070	.00064	.00058	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028	.00026
33	4	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00037	.00035	.00032	.00030	.00028
33	5	.00154	.00139	.00126	.00114	.00104	.00095	.00086	.00079	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032	.00029
33	6	.00163	.00148	.00134	.00122	.00111	.00101	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034	.00031
33	7	.00174	.00157	.00143	.00130	.00118	.00107	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033
33	8	.00185	.00167	.00152	.00138	.00125	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00036
33	9	.00196	.00178	.00162	.00147	.00134	.00122	.00111	.00102	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00038
33	10	.00209	.00189	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00056	.00052	.00048	.00044	.00041
33	11	.00222	.00202	.00183	.00167	.00152	.00139	.00127	.00116	.00106	.00098	.00090	.00082	.00076	.00070	.00065	.00060	.00055	.00051	.00048	.00044
33	12	.00236	.00215	.00195	.00178	.00162	.00148	.00135	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00060	.00055	.00051	.00048
33	13	.00251	.00228	.00208	.00189	.00173	.00158	.00144	.00132	.00121	.00111	.00102	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055	.00051
33	14	.00266	.00242	.00221	.00201	.00184	.00168	.00154	.00141	.00129	.00119	.00109	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00055
33	15	.00282	.00257	.00234	.00213	.00195	.00178	.00163	.00149	.00137	.00126	.00116	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00063	.00058
33	16	.00298	.00271	.00247	.00226	.00206	.00188	.00173	.00158	.00145	.00134	.00123	.00113	.00105	.00097	.00089	.00083	.00077	.00071	.00066	.00062
33	17	.00315	.00286	.00261	.00238	.00218	.00199	.00183	.00167	.00154	.00141	.00130	.00120	.00111	.00102	.00095	.00088	.00081	.00075	.00070	.00065
33	18	.00332	.00302	.00276	.00252	.00230	.00210	.00193	.00177	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00092	.00086	.00080	.00074	.00069
33	19	.00350	.00319	.00291	.00266	.00243	.00222	.00204	.00187	.00171	.00158	.00145	.00134	.00123	.00114	.00105	.00098	.00091	.00084	.00078	.00073
33	20	.00369	.00336	.00307	.00280	.00256	.00235	.00215	.00197	.00181	.00167	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077
33	21	.00389	.00355	.00324	.00296	.00270	.00248	.00227	.00208	.00191	.00176	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00087	.00081
33	22	.00410	.00374	.00341	.00312	.00285	.00261	.00240	.00220	.00202	.00186	.00171	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00086
33	23	.00432	.00394	.00360	.00329	.00301	.00276	.00253	.00232	.00214	.00197	.00181	.00167	.00154	.00142	.00132	.00122	.00113	.00105	.00097	.00091
33	24	.00455	.00415	.00380	.00347	.00318	.00292	.00268	.00246	.00226	.00208	.00191	.00177	.00163	.00151	.00139	.00129	.00120	.00111	.00103	.00096
33	25	.00479	.00438	.00400	.00366	.00336	.00308	.00283	.00260	.00239	.00220	.00203	.00187	.00173	.00160	.00148	.00137	.00127	.00118	.00109	.00102
33	26	.00505	.00461	.00422	.00387	.00354	.00325	.00299	.00275	.00253	.00233	.00214	.00198	.00183	.00169	.00156	.00145	.00134	.00125	.00116	.00108
33	27	.00531	.00486	.00445	.00408	.00374	.00343	.00316	.00290	.00267	.00246	.00227	.00210	.00194	.00179	.00166	.00154	.00143	.00132	.00123	.00115
33	28	.00559	.00512	.00469	.00430	.00395	.00363	.00333	.00307	.00283	.00260	.00240	.00222	.00205	.00190	.00176	.00163	.00151	.00141	.00131	.00122
33	29	.00588	.00539	.00494	.00454	.00417	.00383	.00352	.00324	.00299	.00276	.00254	.00235	.00217	.00201	.00186	.00173	.00161	.00149	.00139	.00129
33	30	.00619	.00567	.00521	.00478	.00439	.00404	.00372	.00343	.00316	.00292	.00269	.00249	.00230	.00213	.00198	.00183	.00170	.00158	.00147	.00137
33	31	.00650	.00597	.00548	.00503	.00463	.00426	.00392	.00362	.00334	.00308	.00285	.00263	.00244	.00226	.00210	.00195	.00181	.00168	.00157	.00146
33	32	.00683	.00627	.00576	.00530	.00488	.00449	.00414	.00382	.00353	.00326	.00301	.00279	.00258	.00239	.00222	.00206	.00192	.00178	.00166	.00155
33	33	.00717	.00659	.00606	.00557	.00513	.00473	.00436	.00403	.00372	.00344	.00318	.00295	.00273	.00254	.00235	.00219	.00203	.00189	.00176	.00165
34	0	.00152	.00139	.00128	.00118	.00109	.00101	.00093	.00087	.00080	.00075	.00070	.00066	.00061	.00058	.00054	.00051	.00048	.00045	.00043	.00041
34	1	.00128	.00116	.00106	.00096	.00087	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032	.00030	.00028	.00026
34	2	.00134	.00122	.00110	.00100	.00091	.00083	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00038	.00036	.00033	.00030	.00028	.00026
34	3	.00142	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032	.00030	.00028
34	4	.00150	.00136	.00124	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00060	.00055	.00050	.00046	.00043	.00039	.00037	.00034	.00031	.00029

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
34	5	.00160	.00145	.00131	.00119	.00108	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
34	6	.00169	.00154	.00139	.00127	.00115	.00105	.00096	.00088	.00080	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00041	.00038	.00036	.00033
34	7	.00180	.00163	.00148	.00135	.00123	.00112	.00102	.00094	.00086	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
34	8	.00192	.00174	.00158	.00144	.00131	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
34	9	.00204	.00185	.00168	.00153	.00140	.00127	.00116	.00106	.00098	.00090	.00082	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00044	.00041
34	10	.00217	.00197	.00179	.00163	.00149	.00136	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044
34	11	.00231	.00210	.00191	.00174	.00159	.00145	.00133	.00122	.00111	.00102	.00094	.00087	.00080	.00074	.00068	.00063	.00059	.00054	.00051	.00047
34	12	.00246	.00223	.00203	.00185	.00169	.00155	.00142	.00130	.00119	.00109	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00051
34	13	.00261	.00238	.00216	.00197	.00180	.00165	.00151	.00139	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00073	.00067	.00063	.00058	.00054
34	14	.00277	.00252	.00230	.00210	.00192	.00175	.00161	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072	.00067	.00062	.00058
34	15	.00293	.00267	.00244	.00223	.00203	.00186	.00171	.00157	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00077	.00071	.00066	.00062
34	16	.00310	.00283	.00258	.00236	.00215	.00197	.00181	.00166	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065
34	17	.00328	.00299	.00272	.00249	.00228	.00208	.00191	.00175	.00161	.00148	.00137	.00126	.00116	.00108	.00100	.00092	.00086	.00080	.00074	.00069
34	18	.00346	.00315	.00288	.00263	.00240	.00220	.00202	.00185	.00170	.00157	.00144	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00078	.00073
34	19	.00364	.00332	.00304	.00277	.00254	.00233	.00213	.00196	.00180	.00166	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077
34	20	.00384	.00351	.00320	.00293	.00268	.00246	.00225	.00207	.00190	.00175	.00161	.00149	.00137	.00127	.00118	.00109	.00101	.00094	.00087	.00081
34	21	.00405	.00370	.00338	.00309	.00283	.00259	.00238	.00219	.00201	.00185	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086
34	22	.00427	.00390	.00357	.00326	.00299	.00274	.00251	.00231	.00212	.00196	.00180	.00166	.00154	.00142	.00131	.00122	.00113	.00105	.00098	.00091
34	23	.00450	.00411	.00376	.00344	.00316	.00289	.00266	.00244	.00225	.00207	.00191	.00176	.00162	.00150	.00139	.00129	.00119	.00111	.00103	.00096
34	24	.00475	.00434	.00397	.00363	.00333	.00306	.00281	.00258	.00237	.00219	.00202	.00186	.00172	.00159	.00147	.00136	.00127	.00118	.00109	.00102
34	25	.00500	.00457	.00419	.00384	.00352	.00323	.00297	.00273	.00251	.00231	.00213	.00197	.00182	.00168	.00156	.00144	.00134	.00125	.00116	.00108
34	26	.00527	.00482	.00442	.00405	.00372	.00341	.00314	.00289	.00266	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00114
34	27	.00555	.00509	.00466	.00428	.00392	.00361	.00332	.00305	.00281	.00259	.00239	.00221	.00204	.00189	.00175	.00163	.00151	.00140	.00130	.00121
34	28	.00585	.00536	.00492	.00451	.00414	.00381	.00350	.00323	.00297	.00274	.00253	.00234	.00217	.00201	.00186	.00172	.00160	.00149	.00138	.00129
34	29	.00616	.00565	.00518	.00476	.00437	.00402	.00370	.00341	.00315	.00290	.00268	.00248	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00137
34	30	.00648	.00594	.00546	.00502	.00461	.00425	.00391	.00361	.00333	.00307	.00284	.00263	.00243	.00226	.00209	.00194	.00180	.00168	.00156	.00146
34	31	.00681	.00626	.00575	.00529	.00487	.00448	.00413	.00381	.00352	.00325	.00301	.00278	.00258	.00239	.00222	.00206	.00192	.00178	.00166	.00155
34	32	.00716	.00658	.00605	.00557	.00513	.00473	.00436	.00402	.00372	.00344	.00318	.00295	.00273	.00253	.00235	.00219	.00203	.00189	.00176	.00164
34	33	.00752	.00691	.00636	.00586	.00540	.00498	.00460	.00425	.00393	.00363	.00336	.00312	.00289	.00268	.00249	.00232	.00216	.00201	.00187	.00175
34	34	.00789	.00726	.00669	.00617	.00569	.00525	.00485	.00448	.00415	.00384	.00356	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00199	.00186
35	0	.00158	.00145	.00134	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043
35	1	.00133	.00121	.00110	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034	.00031	.00029	.00027
35	2	.00139	.00126	.00115	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
35	3	.00147	.00133	.00121	.00110	.00100	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034	.00031	.00029
35	4	.00156	.00141	.00128	.00117	.00106	.00097	.00089	.00081	.00074	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033	.00031
35	5	.00166	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00033
35	6	.00176	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035
35	7	.00187	.00170	.00154	.00141	.00128	.00117	.00107	.00098	.00090	.00082	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040	.00037
35	8	.00199	.00181	.00164	.00150	.00137	.00125	.00114	.00104	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040
35	9	.00212	.00192	.00175	.00160	.00146	.00133	.00122	.00111	.00102	.00094	.00086	.00080	.00073	.00068	.00063	.00058	.00054	.00050	.00046	.00043
35	10	.00225	.00205	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00079	.00073	.00067	.00062	.00058	.00054	.00050	.00046
35	11	.00240	.00218	.00199	.00181	.00166	.00152	.00139	.00127	.00117	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00050
35	12	.00255	.00232	.00212	.00193	.00177	.00162	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00054
35	13	.00271	.00247	.00225	.00206	.00188	.00172	.00158	.00145	.00133	.00123	.00113	.00104	.00096	.00089	.00083	.00077	.00071	.00066	.00062	.00057
35	14	.00288	.00262	.00240	.00219	.00200	.00183	.00168	.00154	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00061
35	15	.00305	.00278	.00254	.00232	.00212	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081	.00075	.00070	.00065
35	16	.00323	.00294	.00269	.00246	.00225	.00206	.00189	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00086	.00080	.00074	.00069
35	17	.00341	.00311	.00284	.00260	.00238	.00218	.00200	.00184	.00169	.00156	.00144	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00079	.00073
35	18	.00360	.00328	.00300	.00274	.00251	.00230	.00211	.00194	.00179	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077
35	19	.00379	.00346	.00317	.00290	.00265	.00243	.00223	.00205	.00189	.00174	.00160	.00148	.00137	.00127	.00117	.00109	.00101	.00094	.00088	.00082

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
35	20	.00400	.00366	.00334	.00306	.00280	.00257	.00236	.00217	.00200	.00184	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086
35	21	.00422	.00386	.00353	.00323	.00296	.00272	.00249	.00229	.00211	.00194	.00179	.00165	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00091
35	22	.00445	.00407	.00372	.00341	.00313	.00287	.00264	.00242	.00223	.00205	.00190	.00175	.00162	.00150	.00139	.00129	.00119	.00111	.00103	.00096
35	23	.00469	.00429	.00393	.00360	.00330	.00303	.00279	.00256	.00236	.00217	.00200	.00185	.00171	.00158	.00147	.00136	.00126	.00117	.00109	.00102
35	24	.00495	.00453	.00415	.00380	.00349	.00320	.00294	.00271	.00249	.00230	.00212	.00196	.00181	.00168	.00155	.00144	.00134	.00124	.00116	.00108
35	25	.00522	.00478	.00438	.00402	.00369	.00339	.00311	.00287	.00264	.00243	.00225	.00208	.00192	.00178	.00165	.00153	.00142	.00132	.00123	.00114
35	26	.00550	.00504	.00462	.00424	.00389	.00358	.00329	.00303	.00279	.00258	.00238	.00220	.00203	.00188	.00175	.00162	.00150	.00140	.00130	.00121
35	27	.00580	.00532	.00488	.00448	.00411	.00378	.00348	.00321	.00296	.00273	.00252	.00233	.00216	.00200	.00185	.00172	.00160	.00148	.00138	.00129
35	28	.00611	.00561	.00515	.00473	.00435	.00400	.00368	.00339	.00313	.00289	.00267	.00247	.00229	.00212	.00197	.00182	.00170	.00158	.00147	.00137
35	29	.00644	.00591	.00543	.00499	.00459	.00423	.00389	.00359	.00331	.00306	.00283	.00262	.00242	.00225	.00209	.00194	.00180	.00167	.00156	.00145
35	30	.00678	.00623	.00572	.00526	.00484	.00446	.00411	.00380	.00351	.00324	.00300	.00277	.00257	.00238	.00221	.00206	.00191	.00178	.00166	.00155
35	31	.00713	.00656	.00603	.00555	.00511	.00471	.00435	.00401	.00371	.00343	.00317	.00294	.00272	.00253	.00235	.00218	.00203	.00189	.00176	.00164
35	32	.00750	.00690	.00635	.00585	.00539	.00497	.00459	.00424	.00392	.00363	.00336	.00311	.00289	.00268	.00249	.00232	.00215	.00201	.00187	.00175
35	33	.00788	.00726	.00668	.00616	.00568	.00524	.00484	.00448	.00414	.00384	.00355	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00199	.00186
35	34	.00828	.00763	.00703	.00648	.00598	.00553	.00511	.00473	.00438	.00405	.00376	.00349	.00324	.00301	.00280	.00261	.00243	.00226	.00211	.00197
35	35	.00869	.00801	.00739	.00682	.00630	.00583	.00539	.00499	.00462	.00428	.00397	.00369	.00343	.00319	.00297	.00276	.00258	.00240	.00224	.00210
36	0	.00165	.00152	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00078	.00073	.00069	.00064	.00061	.00057	.00054	.00051	.00049	.00046
36	1	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00036	.00033	.00031	.00029
36	2	.00145	.00131	.00119	.00109	.00099	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00040	.00037	.00034	.00032	.00029
36	3	.00153	.00139	.00126	.00115	.00105	.00096	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00038	.00036	.00033	.00031
36	4	.00162	.00147	.00134	.00122	.00111	.00101	.00093	.00085	.00078	.00071	.00066	.00060	.00056	.00051	.00048	.00044	.00041	.00038	.00035	.00033
36	5	.00172	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040	.00037	.00035
36	6	.00182	.00166	.00151	.00137	.00125	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037
36	7	.00194	.00176	.00161	.00146	.00134	.00122	.00112	.00102	.00094	.00086	.00079	.00073	.00067	.00062	.00058	.00053	.00049	.00046	.00043	.00040
36	8	.00206	.00188	.00171	.00156	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042
36	9	.00220	.00200	.00182	.00166	.00152	.00139	.00127	.00117	.00107	.00098	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046
36	10	.00234	.00213	.00194	.00177	.00162	.00148	.00136	.00125	.00115	.00105	.00097	.00090	.00083	.00076	.00071	.00066	.00061	.00057	.00053	.00049
36	11	.00249	.00227	.00207	.00189	.00173	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00076	.00070	.00065	.00061	.00057	.00053
36	12	.00265	.00242	.00221	.00202	.00184	.00169	.00155	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00081	.00076	.00070	.00065	.00061	.00057
36	13	.00282	.00257	.00235	.00215	.00197	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00101	.00094	.00087	.00081	.00075	.00070	.00065	.00061
36	14	.00299	.00273	.00250	.00228	.00209	.00192	.00176	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00070	.00065
36	15	.00317	.00290	.00265	.00242	.00222	.00204	.00187	.00172	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00085	.00080	.00074	.00069
36	16	.00336	.00306	.00280	.00256	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091	.00084	.00079	.00073
36	17	.00355	.00324	.00296	.00271	.00249	.00228	.00210	.00193	.00177	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00078
36	18	.00374	.00342	.00313	.00286	.00263	.00241	.00221	.00204	.00188	.00173	.00160	.00147	.00136	.00126	.00117	.00109	.00101	.00094	.00088	.00082
36	19	.00395	.00361	.00330	.00302	.00277	.00255	.00234	.00215	.00198	.00183	.00169	.00156	.00144	.00133	.00124	.00115	.00107	.00099	.00093	.00086
36	20	.00417	.00381	.00349	.00319	.00293	.00269	.00247	.00227	.00209	.00193	.00178	.00165	.00152	.00141	.00131	.00121	.00113	.00105	.00098	.00091
36	21	.00440	.00402	.00368	.00337	.00309	.00284	.00261	.00240	.00221	.00204	.00188	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096
36	22	.00464	.00424	.00389	.00356	.00327	.00300	.00276	.00254	.00234	.00216	.00199	.00184	.00170	.00158	.00146	.00136	.00126	.00117	.00109	.00102
36	23	.00489	.00448	.00410	.00376	.00345	.00317	.00292	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00155	.00144	.00134	.00124	.00116	.00108
36	24	.00516	.00473	.00433	.00398	.00365	.00336	.00309	.00284	.00262	.00242	.00223	.00206	.00191	.00177	.00164	.00152	.00141	.00132	.00122	.00114
36	25	.00544	.00499	.00458	.00420	.00386	.00355	.00326	.00301	.00277	.00256	.00236	.00219	.00202	.00187	.00174	.00161	.00150	.00139	.00130	.00121
36	26	.00574	.00527	.00483	.00444	.00408	.00375	.00345	.00318	.00294	.00271	.00250	.00232	.00214	.00199	.00184	.00171	.00159	.00148	.00138	.00128
36	27	.00606	.00556	.00510	.00469	.00431	.00397	.00365	.00337	.00311	.00287	.00265	.00246	.00227	.00211	.00196	.00182	.00169	.00157	.00146	.00136
36	28	.00639	.00586	.00539	.00495	.00456	.00420	.00387	.00357	.00329	.00304	.00281	.00260	.00241	.00224	.00208	.00193	.00179	.00167	.00156	.00145
36	29	.00673	.00618	.00568	.00523	.00481	.00444	.00409	.00377	.00349	.00322	.00298	.00276	.00256	.00237	.00220	.00205	.00191	.00177	.00165	.00154
36	30	.00709	.00652	.00599	.00552	.00508	.00469	.00432	.00399	.00369	.00341	.00316	.00293	.00271	.00252	.00234	.00218	.00202	.00189	.00176	.00164
36	31	.00746	.00686	.00632	.00582	.00537	.00495	.00457	.00422	.00391	.00361	.00335	.00310	.00288	.00267	.00248	.00231	.00215	.00200	.00187	.00174
36	32	.00785	.00723	.00666	.00614	.00566	.00523	.00483	.00446	.00413	.00382	.00354	.00329	.00305	.00283	.00263	.00245	.00228	.00213	.00198	.00185
36	33	.00826	.00761	.00701	.00647	.00597	.00552	.00510	.00472	.00437	.00405	.00375	.00348	.00323	.00301	.00280	.00260	.00242	.00226	.00211	.00197

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
36	34	.00868	.00800	.00738	.00681	.00629	.00582	.00538	.00498	.00462	.00428	.00397	.00369	.00343	.00319	.00296	.00276	.00257	.00240	.00224	.00209
36	35	.00911	.00841	.00776	.00717	.00663	.00613	.00568	.00526	.00488	.00452	.00420	.00390	.00363	.00338	.00314	.00293	.00273	.00255	.00238	.00223
36	36	.00957	.00883	.00816	.00755	.00698	.00646	.00599	.00555	.00515	.00478	.00444	.00413	.00384	.00358	.00333	.00311	.00290	.00271	.00253	.00237
37	0	.00172	.00159	.00147	.00135	.00125	.00116	.00108	.00101	.00094	.00088	.00082	.00077	.00073	.00068	.00064	.00061	.00057	.00054	.00052	.00049
37	1	.00143	.00130	.00119	.00108	.00099	.00091	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00038	.00035	.00033	.00030
37	2	.00150	.00136	.00124	.00113	.00103	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00036	.00034	.00031
37	3	.00158	.00144	.00131	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035	.00033
37	4	.00168	.00153	.00139	.00127	.00116	.00106	.00097	.00089	.00081	.00075	.00069	.00063	.00059	.00054	.00050	.00046	.00043	.00040	.00037	.00035
37	5	.00178	.00162	.00148	.00135	.00123	.00112	.00103	.00094	.00087	.00080	.00073	.00068	.00062	.00058	.00053	.00049	.00046	.00042	.00040	.00037
37	6	.00189	.00172	.00157	.00143	.00131	.00120	.00110	.00100	.00092	.00085	.00078	.00072	.00066	.00061	.00057	.00053	.00049	.00045	.00042	.00039
37	7	.00201	.00183	.00167	.00152	.00139	.00127	.00117	.00107	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042
37	8	.00214	.00195	.00178	.00162	.00148	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
37	9	.00228	.00208	.00190	.00173	.00158	.00145	.00133	.00122	.00112	.00103	.00095	.00088	.00081	.00075	.00070	.00065	.00060	.00056	.00052	.00048
37	10	.00243	.00221	.00202	.00185	.00169	.00155	.00142	.00130	.00120	.00111	.00102	.00094	.00087	.00080	.00075	.00069	.00064	.00060	.00056	.00052
37	11	.00259	.00236	.00215	.00197	.00180	.00165	.00152	.00139	.00128	.00118	.00109	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056
37	12	.00275	.00251	.00230	.00210	.00192	.00177	.00162	.00149	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060
37	13	.00293	.00267	.00245	.00224	.00205	.00188	.00173	.00159	.00147	.00135	.00125	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064
37	14	.00311	.00284	.00260	.00238	.00218	.00200	.00184	.00169	.00156	.00144	.00133	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00074	.00069
37	15	.00330	.00301	.00276	.00253	.00232	.00213	.00196	.00180	.00166	.00153	.00141	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073
37	16	.00349	.00319	.00292	.00267	.00245	.00225	.00207	.00191	.00176	.00162	.00150	.00139	.00128	.00119	.00111	.00103	.00096	.00089	.00083	.00078
37	17	.00369	.00337	.00309	.00283	.00260	.00238	.00219	.00202	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00101	.00094	.00088	.00082
37	18	.00389	.00356	.00326	.00299	.00274	.00252	.00232	.00213	.00197	.00181	.00168	.00155	.00144	.00133	.00124	.00115	.00107	.00100	.00093	.00087
37	19	.00411	.00376	.00344	.00316	.00290	.00266	.00245	.00225	.00208	.00192	.00177	.00164	.00152	.00141	.00131	.00121	.00113	.00105	.00098	.00091
37	20	.00433	.00397	.00363	.00333	.00306	.00281	.00259	.00238	.00220	.00203	.00187	.00173	.00160	.00149	.00138	.00128	.00119	.00111	.00103	.00097
37	21	.00458	.00419	.00384	.00352	.00323	.00297	.00273	.00252	.00232	.00214	.00198	.00183	.00170	.00157	.00146	.00136	.00126	.00117	.00109	.00102
37	22	.00483	.00442	.00405	.00372	.00342	.00314	.00289	.00266	.00246	.00227	.00209	.00194	.00179	.00166	.00154	.00143	.00133	.00124	.00116	.00108
37	23	.00510	.00467	.00428	.00393	.00361	.00332	.00306	.00282	.00260	.00240	.00222	.00205	.00190	.00176	.00163	.00152	.00141	.00131	.00122	.00114
37	24	.00538	.00493	.00452	.00415	.00382	.00351	.00323	.00298	.00275	.00254	.00235	.00217	.00201	.00186	.00173	.00161	.00149	.00139	.00130	.00121
37	25	.00567	.00520	.00478	.00439	.00404	.00372	.00342	.00316	.00291	.00269	.00249	.00230	.00213	.00198	.00183	.00170	.00158	.00148	.00137	.00128
37	26	.00599	.00550	.00505	.00464	.00427	.00393	.00362	.00334	.00308	.00285	.00264	.00244	.00226	.00210	.00195	.00181	.00168	.00157	.00146	.00136
37	27	.00632	.00580	.00533	.00490	.00451	.00416	.00383	.00354	.00327	.00302	.00279	.00259	.00240	.00222	.00207	.00192	.00179	.00166	.00155	.00145
37	28	.00667	.00612	.00563	.00518	.00477	.00440	.00406	.00375	.00346	.00320	.00296	.00274	.00254	.00236	.00219	.00204	.00190	.00177	.00165	.00154
37	29	.00703	.00646	.00595	.00548	.00505	.00465	.00429	.00397	.00367	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00175	.00163
37	30	.00741	.00682	.00628	.00578	.00533	.00492	.00454	.00420	.00388	.00359	.00333	.00309	.00287	.00266	.00247	.00230	.00214	.00200	.00186	.00174
37	31	.00780	.00718	.00662	.00610	.00563	.00520	.00480	.00444	.00411	.00381	.00353	.00327	.00304	.00282	.00263	.00244	.00228	.00212	.00198	.00185
37	32	.00822	.00757	.00698	.00644	.00594	.00549	.00508	.00470	.00435	.00403	.00374	.00347	.00322	.00300	.00279	.00260	.00242	.00226	.00211	.00197
37	33	.00864	.00797	.00735	.00679	.00627	.00580	.00536	.00497	.00460	.00427	.00396	.00368	.00342	.00318	.00296	.00276	.00257	.00240	.00224	.00209
37	34	.00909	.00839	.00774	.00715	.00661	.00612	.00567	.00525	.00487	.00452	.00419	.00390	.00362	.00337	.00314	.00293	.00273	.00255	.00238	.00222
37	35	.00955	.00882	.00815	.00754	.00697	.00646	.00598	.00554	.00514	.00478	.00444	.00413	.00384	.00357	.00333	.00311	.00290	.00271	.00253	.00237
37	36	.01003	.00927	.00857	.00793	.00735	.00681	.00631	.00585	.00543	.00505	.00469	.00437	.00407	.00379	.00353	.00330	.00308	.00288	.00269	.00252
37	37	.01053	.00974	.00901	.00835	.00773	.00717	.00665	.00618	.00574	.00534	.00496	.00462	.00430	.00401	.00374	.00350	.00327	.00305	.00286	.00268
38	0	.00180	.00166	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00093	.00087	.00082	.00077	.00072	.00068	.00064	.00061	.00058	.00055	.00052
38	1	.00149	.00135	.00124	.00113	.00103	.00095	.00087	.00080	.00073	.00068	.00063	.00058	.00053	.00050	.00046	.00043	.00040	.00037	.00035	.00032
38	2	.00156	.00142	.00129	.00118	.00108	.00099	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035	.00033
38	3	.00164	.00149	.00136	.00124	.00114	.00104	.00095	.00088	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037	.00035
38	4	.00174	.00158	.00144	.00132	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00037
38	5	.00185	.00168	.00153	.00140	.00128	.00117	.00107	.00099	.00091	.00083	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039
38	6	.00196	.00179	.00163	.00149	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045	.00042
38	7	.00209	.00190	.00174	.00159	.00145	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00048	.00044
38	8	.00222	.00203	.00185	.00169	.00155	.00142	.00130	.00120	.00110	.00101	.00093	.00086	.00080	.00074	.00068	.00064	.00059	.00055	.00051	.00048

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
38	9	.00237	.00216	.00197	.00180	.00165	.00151	.00139	.00128	.00118	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051
38	10	.00252	.00230	.00210	.00192	.00176	.00162	.00148	.00137	.00126	.00116	.00107	.00099	.00091	.00085	.00079	.00073	.00068	.00063	.00059	.00055
38	11	.00268	.00245	.00224	.00205	.00188	.00173	.00159	.00146	.00134	.00124	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059
38	12	.00286	.00261	.00239	.00219	.00201	.00184	.00169	.00156	.00144	.00133	.00123	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00064
38	13	.00304	.00278	.00255	.00233	.00214	.00197	.00181	.00167	.00154	.00142	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073	.00068
38	14	.00323	.00295	.00271	.00248	.00228	.00209	.00193	.00177	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096	.00090	.00084	.00078	.00073
38	15	.00343	.00313	.00287	.00263	.00242	.00222	.00205	.00188	.00174	.00161	.00149	.00138	.00128	.00118	.00110	.00102	.00095	.00089	.00083	.00078
38	16	.00362	.00332	.00304	.00279	.00256	.00235	.00217	.00200	.00184	.00170	.00157	.00146	.00135	.00125	.00117	.00109	.00101	.00094	.00088	.00082
38	17	.00383	.00351	.00321	.00295	.00271	.00249	.00229	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00123	.00115	.00107	.00100	.00093	.00087
38	18	.00405	.00370	.00340	.00312	.00286	.00263	.00242	.00223	.00206	.00190	.00176	.00163	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00092
38	19	.00427	.00391	.00359	.00329	.00302	.00278	.00256	.00236	.00218	.00201	.00186	.00172	.00160	.00148	.00138	.00128	.00119	.00111	.00104	.00097
38	20	.00451	.00413	.00379	.00348	.00320	.00294	.00271	.00250	.00230	.00213	.00197	.00182	.00169	.00157	.00145	.00135	.00126	.00117	.00109	.00102
38	21	.00476	.00436	.00400	.00367	.00338	.00311	.00286	.00264	.00244	.00225	.00208	.00193	.00179	.00166	.00154	.00143	.00133	.00124	.00116	.00108
38	22	.00502	.00461	.00423	.00388	.00357	.00329	.00303	.00279	.00258	.00238	.00220	.00204	.00189	.00175	.00163	.00151	.00141	.00131	.00122	.00114
38	23	.00530	.00486	.00447	.00410	.00377	.00347	.00320	.00295	.00273	.00252	.00233	.00216	.00200	.00186	.00172	.00160	.00149	.00139	.00129	.00121
38	24	.00560	.00514	.00472	.00434	.00399	.00368	.00339	.00313	.00289	.00267	.00247	.00229	.00212	.00197	.00183	.00170	.00158	.00147	.00137	.00128
38	25	.00591	.00543	.00499	.00459	.00422	.00389	.00359	.00331	.00306	.00283	.00261	.00242	.00225	.00208	.00194	.00180	.00167	.00156	.00145	.00136
38	26	.00624	.00573	.00527	.00485	.00447	.00412	.00380	.00350	.00324	.00299	.00277	.00257	.00238	.00221	.00205	.00191	.00178	.00166	.00154	.00144
38	27	.00659	.00606	.00557	.00513	.00472	.00436	.00402	.00371	.00343	.00318	.00294	.00272	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00153
38	28	.00695	.00640	.00589	.00542	.00500	.00461	.00426	.00393	.00364	.00337	.00312	.00289	.00268	.00249	.00232	.00215	.00201	.00187	.00174	.00163
38	29	.00734	.00675	.00622	.00573	.00529	.00488	.00451	.00417	.00385	.00357	.00331	.00307	.00285	.00265	.00246	.00229	.00213	.00199	.00186	.00173
38	30	.00774	.00712	.00657	.00605	.00559	.00516	.00477	.00441	.00408	.00378	.00351	.00326	.00302	.00281	.00261	.00243	.00227	.00211	.00197	.00184
38	31	.00815	.00751	.00693	.00639	.00590	.00546	.00505	.00467	.00433	.00401	.00372	.00345	.00321	.00298	.00278	.00259	.00241	.00225	.00210	.00196
38	32	.00859	.00792	.00731	.00675	.00624	.00577	.00534	.00494	.00458	.00425	.00394	.00366	.00340	.00317	.00295	.00275	.00256	.00239	.00223	.00209
38	33	.00904	.00835	.00771	.00712	.00658	.00609	.00564	.00523	.00485	.00450	.00418	.00388	.00361	.00336	.00313	.00292	.00272	.00254	.00237	.00222
38	34	.00952	.00879	.00812	.00751	.00695	.00643	.00596	.00553	.00513	.00476	.00442	.00411	.00383	.00356	.00332	.00310	.00289	.00270	.00253	.00236
38	35	.01001	.00925	.00855	.00791	.00733	.00679	.00630	.00584	.00542	.00504	.00468	.00436	.00406	.00378	.00353	.00329	.00307	.00287	.00269	.00251
38	36	.01052	.00973	.00900	.00834	.00772	.00716	.00665	.00617	.00573	.00533	.00496	.00462	.00430	.00401	.00374	.00349	.00326	.00305	.00286	.00267
38	37	.01104	.01022	.00947	.00878	.00814	.00755	.00701	.00651	.00606	.00563	.00525	.00489	.00456	.00425	.00397	.00371	.00347	.00324	.00304	.00284
38	38	.01159	.01074	.00995	.00923	.00857	.00796	.00739	.00687	.00640	.00595	.00555	.00517	.00482	.00450	.00421	.00393	.00368	.00344	.00323	.00302
39	0	.00188	.00173	.00160	.00149	.00138	.00129	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055
39	1	.00154	.00141	.00128	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039	.00037	.00034
39	2	.00161	.00147	.00134	.00123	.00112	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00038	.00035
39	3	.00170	.00155	.00142	.00129	.00118	.00109	.00100	.00092	.00084	.00078	.00072	.00066	.00061	.00057	.00053	.00049	.00045	.00042	.00039	.00037
39	4	.00180	.00164	.00150	.00137	.00125	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045	.00042	.00039
39	5	.00191	.00175	.00159	.00146	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00041
39	6	.00203	.00186	.00169	.00155	.00142	.00130	.00119	.00110	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00054	.00051	.00047	.00044
39	7	.00216	.00198	.00180	.00165	.00151	.00139	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00073	.00067	.00063	.00058	.00054	.00050	.00047
39	8	.00230	.00210	.00192	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00091	.00084	.00078	.00072	.00067	.00062	.00058	.00054	.00050
39	9	.00245	.00224	.00205	.00188	.00172	.00158	.00145	.00134	.00123	.00114	.00105	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058	.00054
39	10	.00261	.00239	.00219	.00200	.00184	.00169	.00155	.00143	.00132	.00122	.00112	.00104	.00096	.00089	.00083	.00077	.00072	.00067	.00062	.00058
39	11	.00279	.00255	.00233	.00214	.00196	.00180	.00166	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00067	.00063
39	12	.00297	.00271	.00249	.00228	.00209	.00192	.00177	.00163	.00151	.00139	.00129	.00119	.00111	.00103	.00095	.00089	.00083	.00077	.00072	.00067
39	13	.00316	.00289	.00265	.00243	.00223	.00205	.00189	.00174	.00161	.00149	.00138	.00128	.00118	.00110	.00102	.00095	.00089	.00083	.00077	.00072
39	14	.00335	.00307	.00282	.00258	.00238	.00219	.00201	.00186	.00171	.00159	.00147	.00136	.00126	.00117	.00109	.00102	.00095	.00088	.00083	.00077
39	15	.00356	.00326	.00299	.00274	.00252	.00232	.00214	.00197	.00182	.00168	.00156	.00145	.00134	.00125	.00116	.00108	.00101	.00094	.00088	.00082
39	16	.00376	.00345	.00316	.00291	.00267	.00246	.00227	.00209	.00193	.00179	.00165	.00153	.00142	.00132	.00123	.00115	.00107	.00100	.00093	.00087
39	17	.00398	.00365	.00335	.00307	.00283	.00260	.00240	.00221	.00204	.00189	.00175	.00162	.00151	.00140	.00130	.00121	.00113	.00105	.00099	.00092
39	18	.00420	.00385	.00354	.00325	.00299	.00275	.00253	.00234	.00216	.00200	.00185	.00171	.00159	.00148	.00137	.00128	.00119	.00111	.00104	.00097
39	19	.00444	.00407	.00373	.00343	.00316	.00291	.00268	.00247	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00117	.00110	.00103

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
39	20	.00469	.00430	.00395	.00363	.00334	.00307	.00283	.00261	.00241	.00223	.00207	.00191	.00178	.00165	.00153	.00143	.00133	.00124	.00116	.00108
39	21	.00495	.00454	.00417	.00383	.00353	.00325	.00299	.00276	.00255	.00236	.00219	.00203	.00188	.00174	.00162	.00151	.00141	.00131	.00122	.00114
39	22	.00522	.00480	.00441	.00405	.00373	.00343	.00317	.00292	.00270	.00250	.00231	.00214	.00199	.00185	.00172	.00160	.00149	.00139	.00129	.00121
39	23	.00552	.00507	.00466	.00428	.00394	.00363	.00335	.00309	.00286	.00264	.00245	.00227	.00210	.00195	.00182	.00169	.00157	.00147	.00137	.00128
39	24	.00583	.00535	.00492	.00453	.00417	.00384	.00355	.00327	.00303	.00280	.00259	.00240	.00223	.00207	.00192	.00179	.00167	.00156	.00145	.00136
39	25	.00615	.00566	.00520	.00479	.00441	.00407	.00375	.00347	.00321	.00297	.00275	.00255	.00236	.00220	.00204	.00190	.00177	.00165	.00154	.00144
39	26	.00650	.00598	.00550	.00507	.00467	.00431	.00398	.00367	.00340	.00315	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00175	.00163	.00153
39	27	.00687	.00632	.00582	.00536	.00494	.00456	.00421	.00389	.00360	.00334	.00309	.00287	.00266	.00247	.00230	.00214	.00200	.00186	.00174	.00162
39	28	.00725	.00667	.00615	.00567	.00523	.00483	.00446	.00413	.00382	.00354	.00328	.00304	.00283	.00263	.00244	.00228	.00212	.00198	.00185	.00173
39	29	.00765	.00705	.00650	.00599	.00553	.00511	.00473	.00437	.00405	.00375	.00348	.00323	.00300	.00279	.00260	.00242	.00226	.00210	.00197	.00184
39	30	.00807	.00744	.00686	.00634	.00585	.00541	.00500	.00463	.00429	.00398	.00369	.00343	.00319	.00297	.00276	.00257	.00240	.00224	.00209	.00195
39	31	.00851	.00785	.00725	.00669	.00619	.00572	.00530	.00491	.00455	.00422	.00392	.00364	.00338	.00315	.00293	.00273	.00255	.00238	.00222	.00208
39	32	.00897	.00828	.00765	.00707	.00654	.00605	.00560	.00519	.00482	.00447	.00415	.00386	.00359	.00334	.00312	.00291	.00271	.00253	.00237	.00221
39	33	.00945	.00873	.00807	.00746	.00691	.00640	.00593	.00550	.00510	.00474	.00440	.00410	.00381	.00355	.00331	.00309	.00288	.00269	.00252	.00236
39	34	.00995	.00920	.00851	.00787	.00729	.00676	.00627	.00582	.00540	.00502	.00467	.00434	.00404	.00377	.00351	.00328	.00306	.00286	.00268	.00251
39	35	.01047	.00969	.00897	.00830	.00770	.00714	.00662	.00615	.00571	.00531	.00494	.00460	.00429	.00400	.00373	.00348	.00326	.00305	.00285	.00267
39	36	.01101	.01020	.00944	.00875	.00812	.00753	.00700	.00650	.00604	.00562	.00524	.00488	.00455	.00424	.00396	.00370	.00346	.00324	.00303	.00284
39	37	.01157	.01072	.00994	.00922	.00856	.00795	.00738	.00687	.00639	.00595	.00554	.00517	.00482	.00450	.00420	.00393	.00368	.00344	.00322	.00302
39	38	.01216	.01127	.01046	.00971	.00901	.00838	.00779	.00725	.00675	.00629	.00586	.00547	.00511	.00477	.00446	.00417	.00390	.00366	.00343	.00321
39	39	.01276	.01184	.01099	.01021	.00949	.00883	.00821	.00765	.00713	.00665	.00620	.00579	.00541	.00505	.00473	.00443	.00414	.00388	.00364	.00342
40	0	.00196	.00181	.00168	.00156	.00145	.00135	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059
40	1	.00160	.00146	.00134	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00048	.00044	.00041	.00039	.00036
40	2	.00167	.00153	.00139	.00128	.00117	.00107	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00043	.00040	.00037
40	3	.00176	.00161	.00147	.00135	.00123	.00113	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00060	.00055	.00051	.00048	.00045	.00042	.00039
40	4	.00187	.00170	.00156	.00143	.00131	.00120	.00110	.00101	.00093	.00086	.00080	.00074	.00068	.00063	.00059	.00054	.00051	.00047	.00044	.00041
40	5	.00198	.00181	.00166	.00152	.00139	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00054	.00050	.00047	.00044
40	6	.00211	.00193	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00054	.00050	.00047
40	7	.00224	.00205	.00188	.00172	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00077	.00071	.00066	.00061	.00057	.00053	.00050
40	8	.00239	.00218	.00200	.00183	.00168	.00154	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00061	.00057	.00053
40	9	.00254	.00233	.00213	.00195	.00179	.00165	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00088	.00081	.00076	.00071	.00066	.00061	.00057
40	10	.00271	.00248	.00227	.00208	.00191	.00176	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00087	.00081	.00076	.00071	.00066	.00062
40	11	.00289	.00265	.00242	.00222	.00204	.00188	.00173	.00160	.00147	.00136	.00126	.00117	.00109	.00101	.00094	.00087	.00081	.00076	.00071	.00066
40	12	.00308	.00282	.00259	.00237	.00218	.00201	.00185	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00101	.00094	.00087	.00082	.00076	.00071
40	13	.00328	.00300	.00276	.00253	.00233	.00214	.00198	.00182	.00169	.00156	.00144	.00134	.00124	.00116	.00108	.00100	.00094	.00088	.00082	.00077
40	14	.00348	.00319	.00293	.00269	.00248	.00228	.00210	.00194	.00180	.00166	.00154	.00143	.00133	.00123	.00115	.00107	.00100	.00093	.00087	.00082
40	15	.00369	.00339	.00311	.00286	.00263	.00242	.00224	.00206	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093	.00087
40	16	.00391	.00359	.00329	.00303	.00279	.00257	.00237	.00219	.00202	.00187	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00105	.00099	.00092
40	17	.00413	.00379	.00348	.00320	.00295	.00272	.00251	.00232	.00214	.00198	.00184	.00171	.00158	.00147	.00137	.00128	.00119	.00111	.00104	.00098
40	18	.00437	.00401	.00368	.00338	.00312	.00287	.00265	.00245	.00226	.00210	.00194	.00180	.00167	.00156	.00145	.00135	.00126	.00118	.00110	.00103
40	19	.00461	.00423	.00389	.00358	.00329	.00304	.00280	.00259	.00239	.00221	.00205	.00190	.00177	.00164	.00153	.00143	.00133	.00124	.00116	.00109
40	20	.00487	.00447	.00411	.00378	.00348	.00321	.00296	.00274	.00253	.00234	.00217	.00201	.00187	.00174	.00162	.00151	.00140	.00131	.00123	.00115
40	21	.00514	.00472	.00434	.00400	.00368	.00339	.00313	.00289	.00268	.00248	.00230	.00213	.00198	.00184	.00171	.00159	.00149	.00139	.00130	.00121
40	22	.00543	.00499	.00459	.00422	.00389	.00359	.00331	.00306	.00283	.00262	.00243	.00225	.00209	.00194	.00181	.00168	.00157	.00147	.00137	.00128
40	23	.00574	.00527	.00485	.00447	.00412	.00380	.00351	.00324	.00300	.00277	.00257	.00239	.00221	.00206	.00192	.00178	.00166	.00155	.00145	.00136
40	24	.00606	.00557	.00513	.00472	.00435	.00402	.00371	.00343	.00317	.00294	.00272	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00154	.00144
40	25	.00640	.00589	.00542	.00500	.00461	.00425	.00393	.00363	.00336	.00311	.00289	.00268	.00249	.00231	.00215	.00201	.00187	.00174	.00163	.00152
40	26	.00677	.00623	.00574	.00529	.00488	.00450	.00416	.00385	.00356	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00198	.00185	.00173	.00162
40	27	.00715	.00658	.00607	.00560	.00517	.00477	.00441	.00408	.00378	.00350	.00325	.00302	.00280	.00261	.00243	.00226	.00211	.00197	.00184	.00172
40	28	.00755	.00696	.00642	.00592	.00547	.00505	.00468	.00433	.00401	.00372	.00345	.00320	.00298	.00277	.00258	.00240	.00224	.00209	.00196	.00183
40	29	.00798	.00735	.00679	.00627	.00579	.00535	.00495	.00459	.00425	.00394	.00366	.00340	.00316	.00294	.00274	.00256	.00238	.00223	.00208	.00195

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
40	30	.00842	.00777	.00717	.00663	.00613	.00567	.00525	.00486	.00451	.00418	.00389	.00361	.00336	.00313	.00291	.00272	.00254	.00237	.00221	.00207
40	31	.00888	.00820	.00758	.00700	.00648	.00600	.00556	.00515	.00478	.00444	.00412	.00383	.00357	.00332	.00310	.00289	.00270	.00252	.00236	.00221
40	32	.00937	.00866	.00800	.00740	.00685	.00635	.00588	.00546	.00507	.00471	.00437	.00407	.00379	.00353	.00329	.00307	.00287	.00268	.00251	.00235
40	33	.00988	.00913	.00845	.00782	.00724	.00671	.00623	.00578	.00537	.00499	.00464	.00432	.00402	.00375	.00350	.00327	.00305	.00285	.00267	.00250
40	34	.01040	.00963	.00891	.00825	.00765	.00710	.00659	.00612	.00568	.00529	.00492	.00458	.00427	.00398	.00372	.00347	.00324	.00303	.00284	.00266
40	35	.01096	.01014	.00940	.00871	.00808	.00750	.00696	.00647	.00602	.00560	.00521	.00486	.00453	.00423	.00395	.00369	.00345	.00323	.00302	.00283
40	36	.01153	.01068	.00990	.00918	.00853	.00792	.00736	.00684	.00637	.00593	.00552	.00515	.00481	.00449	.00419	.00392	.00367	.00343	.00322	.00302
40	37	.01212	.01124	.01043	.00968	.00899	.00836	.00777	.00723	.00673	.00628	.00585	.00546	.00510	.00476	.00445	.00416	.00390	.00365	.00342	.00321
40	38	.01274	.01182	.01098	.01020	.00948	.00882	.00820	.00764	.00712	.00664	.00619	.00578	.00540	.00505	.00472	.00442	.00414	.00388	.00364	.00342
40	39	.01338	.01242	.01154	.01073	.00999	.00929	.00866	.00807	.00752	.00702	.00655	.00612	.00572	.00535	.00501	.00469	.00440	.00413	.00387	.00364
40	40	.01404	.01305	.01214	.01129	.01051	.00979	.00913	.00851	.00794	.00742	.00693	.00648	.00606	.00567	.00531	.00498	.00467	.00438	.00412	.00387
41	0	.00205	.00190	.00176	.00164	.00152	.00142	.00133	.00124	.00116	.00109	.00103	.00097	.00091	.00086	.00082	.00077	.00073	.00070	.00066	.00063
41	1	.00166	.00152	.00139	.00127	.00117	.00108	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00038
41	2	.00173	.00158	.00145	.00133	.00122	.00112	.00103	.00095	.00088	.00081	.00075	.00069	.00064	.00060	.00056	.00052	.00048	.00045	.00042	.00039
41	3	.00183	.00167	.00153	.00140	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00058	.00054	.00051	.00047	.00044	.00041
41	4	.00194	.00177	.00162	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00053	.00050	.00046	.00043
41	5	.00206	.00188	.00172	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00061	.00057	.00053	.00049	.00046
41	6	.00218	.00200	.00183	.00168	.00154	.00141	.00130	.00120	.00111	.00102	.00095	.00088	.00081	.00075	.00070	.00065	.00061	.00057	.00053	.00049
41	7	.00233	.00213	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081	.00075	.00070	.00065	.00061	.00057	.00053
41	8	.00248	.00227	.00208	.00190	.00175	.00161	.00148	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00069	.00065	.00061	.00057
41	9	.00264	.00241	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00125	.00115	.00107	.00099	.00092	.00086	.00080	.00075	.00070	.00065	.00061
41	10	.00281	.00258	.00236	.00217	.00199	.00184	.00169	.00156	.00144	.00133	.00124	.00115	.00106	.00099	.00092	.00086	.00080	.00075	.00070	.00065
41	11	.00300	.00275	.00252	.00232	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070
41	12	.00319	.00293	.00269	.00247	.00228	.00210	.00193	.00179	.00165	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00092	.00086	.00081	.00076
41	13	.00340	.00312	.00287	.00264	.00243	.00224	.00206	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093	.00087	.00081
41	14	.00361	.00332	.00305	.00280	.00258	.00238	.00220	.00203	.00188	.00174	.00162	.00150	.00140	.00130	.00121	.00113	.00106	.00099	.00093	.00087
41	15	.00383	.00352	.00324	.00298	.00274	.00253	.00234	.00216	.00200	.00185	.00172	.00160	.00149	.00138	.00129	.00120	.00112	.00105	.00099	.00092
41	16	.00406	.00373	.00343	.00315	.00291	.00268	.00248	.00229	.00212	.00197	.00182	.00169	.00158	.00147	.00137	.00128	.00119	.00112	.00104	.00098
41	17	.00429	.00394	.00362	.00334	.00308	.00284	.00262	.00242	.00224	.00208	.00193	.00179	.00167	.00155	.00145	.00135	.00126	.00118	.00110	.00103
41	18	.00453	.00416	.00383	.00353	.00325	.00300	.00277	.00256	.00237	.00220	.00204	.00189	.00176	.00164	.00153	.00142	.00133	.00124	.00116	.00109
41	19	.00479	.00440	.00405	.00373	.00343	.00317	.00293	.00271	.00251	.00232	.00215	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00123	.00115
41	20	.00506	.00465	.00428	.00394	.00363	.00335	.00310	.00286	.00265	.00246	.00228	.00211	.00197	.00183	.00170	.00159	.00148	.00139	.00130	.00121
41	21	.00534	.00491	.00452	.00416	.00384	.00354	.00327	.00303	.00280	.00260	.00241	.00224	.00208	.00193	.00180	.00168	.00157	.00147	.00137	.00128
41	22	.00564	.00519	.00478	.00440	.00406	.00375	.00346	.00320	.00297	.00275	.00255	.00237	.00220	.00205	.00191	.00178	.00166	.00155	.00145	.00136
41	23	.00596	.00548	.00505	.00466	.00429	.00397	.00367	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00176	.00164	.00153	.00143
41	24	.00630	.00580	.00534	.00493	.00455	.00420	.00388	.00359	.00333	.00308	.00286	.00266	.00247	.00230	.00214	.00199	.00186	.00174	.00162	.00152
41	25	.00666	.00613	.00565	.00521	.00481	.00445	.00411	.00381	.00352	.00327	.00303	.00282	.00262	.00244	.00227	.00212	.00197	.00184	.00172	.00161
41	26	.00704	.00648	.00598	.00552	.00510	.00471	.00436	.00403	.00374	.00347	.00322	.00299	.00278	.00259	.00241	.00225	.00210	.00196	.00183	.00171
41	27	.00744	.00686	.00633	.00584	.00540	.00499	.00462	.00428	.00397	.00368	.00342	.00317	.00295	.00275	.00256	.00239	.00223	.00208	.00195	.00182
41	28	.00786	.00725	.00669	.00618	.00572	.00529	.00490	.00454	.00421	.00390	.00363	.00337	.00314	.00292	.00272	.00254	.00237	.00221	.00207	.00194
41	29	.00831	.00767	.00708	.00655	.00605	.00560	.00519	.00481	.00446	.00414	.00385	.00358	.00333	.00310	.00289	.00270	.00252	.00236	.00220	.00206
41	30	.00878	.00810	.00749	.00693	.00641	.00594	.00550	.00510	.00473	.00440	.00409	.00380	.00354	.00330	.00308	.00287	.00268	.00251	.00235	.00220
41	31	.00926	.00856	.00792	.00732	.00678	.00628	.00583	.00541	.00502	.00467	.00434	.00404	.00376	.00351	.00327	.00305	.00285	.00267	.00250	.00234
41	32	.00978	.00904	.00836	.00774	.00717	.00665	.00617	.00573	.00532	.00495	.00461	.00429	.00400	.00373	.00348	.00325	.00304	.00284	.00266	.00249
41	33	.01031	.00954	.00883	.00818	.00759	.00704	.00653	.00607	.00564	.00525	.00489	.00455	.00424	.00396	.00370	.00345	.00323	.00302	.00283	.00265
41	34	.01087	.01006	.00932	.00864	.00802	.00744	.00692	.00643	.00598	.00557	.00518	.00483	.00451	.00421	.00393	.00367	.00343	.00322	.00301	.00282
41	35	.01145	.01061	.00984	.00913	.00847	.00787	.00732	.00680	.00633	.00590	.00550	.00513	.00478	.00447	.00418	.00390	.00365	.00342	.00321	.00301
41	36	.01206	.01118	.01037	.00963	.00895	.00832	.00774	.00720	.00671	.00625	.00583	.00544	.00508	.00474	.00444	.00415	.00389	.00364	.00341	.00320
41	37	.01269	.01177	.01093	.01016	.00944	.00878	.00818	.00761	.00710	.00662	.00617	.00576	.00539	.00504	.00471	.00441	.00413	.00387	.00363	.00341
41	38	.01334	.01239	.01151	.01071	.00996	.00927	.00864	.00805	.00751	.00700	.00654	.00611	.00571	.00534	.00500	.00469	.00439	.00412	.00387	.00363

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
41	39	.01402	.01303	.01212	.01128	.01050	.00978	.00912	.00850	.00794	.00741	.00692	.00647	.00606	.00567	.00531	.00498	.00467	.00438	.00411	.00387
41	40	.01472	.01370	.01275	.01187	.01106	.01031	.00962	.00898	.00838	.00784	.00733	.00685	.00642	.00601	.00563	.00528	.00496	.00466	.00438	.00411
41	41	.01545	.01438	.01340	.01249	.01165	.01087	.01014	.00947	.00885	.00828	.00775	.00725	.00680	.00637	.00597	.00561	.00527	.00495	.00465	.00438
42	0	.00214	.00198	.00184	.00172	.00160	.00149	.00140	.00131	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00071	.00067
42	1	.00172	.00157	.00144	.00132	.00122	.00112	.00103	.00096	.00088	.00082	.00076	.00070	.00066	.00061	.00057	.00053	.00050	.00046	.00043	.00041
42	2	.00179	.00164	.00150	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051	.00048	.00044	.00042
42	3	.00189	.00173	.00159	.00146	.00134	.00123	.00113	.00104	.00096	.00089	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00050	.00046	.00043
42	4	.00200	.00183	.00168	.00154	.00142	.00130	.00120	.00111	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00060	.00056	.00053	.00049	.00046
42	5	.00213	.00195	.00179	.00164	.00150	.00138	.00128	.00118	.00109	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00052	.00049
42	6	.00226	.00207	.00190	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064	.00060	.00056	.00052
42	7	.00241	.00221	.00202	.00186	.00171	.00157	.00145	.00134	.00124	.00114	.00106	.00098	.00091	.00085	.00079	.00073	.00068	.00064	.00060	.00056
42	8	.00257	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091	.00084	.00079	.00073	.00069	.00064	.00060
42	9	.00273	.00251	.00230	.00211	.00194	.00179	.00165	.00153	.00141	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00079	.00074	.00069	.00064
42	10	.00291	.00267	.00245	.00226	.00208	.00191	.00177	.00163	.00151	.00140	.00130	.00120	.00112	.00104	.00097	.00091	.00085	.00079	.00074	.00069
42	11	.00311	.00285	.00262	.00241	.00222	.00205	.00189	.00175	.00162	.00150	.00139	.00129	.00120	.00112	.00104	.00097	.00091	.00085	.00080	.00075
42	12	.00331	.00304	.00280	.00257	.00237	.00219	.00202	.00187	.00173	.00160	.00149	.00138	.00129	.00120	.00112	.00104	.00098	.00091	.00086	.00080
42	13	.00353	.00324	.00298	.00274	.00253	.00233	.00216	.00200	.00185	.00171	.00159	.00148	.00138	.00128	.00120	.00112	.00105	.00098	.00092	.00086
42	14	.00375	.00345	.00317	.00292	.00269	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00137	.00128	.00119	.00112	.00105	.00098	.00092
42	15	.00398	.00366	.00336	.00310	.00286	.00264	.00244	.00226	.00209	.00194	.00181	.00168	.00156	.00146	.00136	.00127	.00119	.00111	.00104	.00098
42	16	.00421	.00387	.00356	.00328	.00303	.00280	.00259	.00240	.00222	.00206	.00191	.00178	.00166	.00154	.00144	.00135	.00126	.00118	.00111	.00104
42	17	.00445	.00409	.00377	.00347	.00321	.00296	.00274	.00254	.00235	.00218	.00203	.00188	.00175	.00163	.00152	.00142	.00133	.00125	.00117	.00110
42	18	.00470	.00433	.00398	.00367	.00339	.00313	.00289	.00268	.00248	.00230	.00214	.00199	.00185	.00173	.00161	.00150	.00141	.00132	.00123	.00116
42	19	.00497	.00457	.00421	.00388	.00358	.00331	.00306	.00283	.00262	.00243	.00226	.00210	.00196	.00182	.00170	.00159	.00148	.00139	.00130	.00122
42	20	.00525	.00483	.00445	.00410	.00379	.00350	.00323	.00299	.00277	.00257	.00239	.00222	.00207	.00193	.00180	.00168	.00157	.00147	.00137	.00129
42	21	.00554	.00510	.00470	.00434	.00400	.00370	.00342	.00317	.00294	.00272	.00253	.00235	.00219	.00204	.00190	.00177	.00166	.00155	.00145	.00136
42	22	.00586	.00539	.00497	.00459	.00423	.00391	.00362	.00335	.00311	.00288	.00268	.00249	.00231	.00215	.00201	.00187	.00175	.00164	.00153	.00144
42	23	.00619	.00570	.00526	.00485	.00448	.00414	.00383	.00355	.00329	.00305	.00283	.00263	.00245	.00228	.00213	.00198	.00185	.00173	.00162	.00152
42	24	.00654	.00603	.00556	.00513	.00474	.00438	.00406	.00376	.00348	.00323	.00300	.00279	.00260	.00242	.00225	.00210	.00196	.00184	.00172	.00161
42	25	.00692	.00638	.00588	.00543	.00502	.00464	.00430	.00398	.00369	.00343	.00318	.00296	.00275	.00257	.00239	.00223	.00208	.00195	.00182	.00171
42	26	.00732	.00675	.00623	.00575	.00532	.00492	.00456	.00422	.00392	.00364	.00338	.00314	.00292	.00272	.00254	.00237	.00221	.00207	.00194	.00181
42	27	.00774	.00714	.00659	.00609	.00564	.00522	.00483	.00448	.00416	.00386	.00359	.00334	.00311	.00289	.00270	.00252	.00235	.00220	.00206	.00193
42	28	.00818	.00755	.00698	.00645	.00597	.00553	.00512	.00475	.00441	.00410	.00381	.00355	.00330	.00308	.00287	.00268	.00250	.00234	.00219	.00205
42	29	.00865	.00799	.00739	.00683	.00633	.00586	.00543	.00504	.00468	.00435	.00405	.00377	.00351	.00327	.00305	.00285	.00266	.00249	.00233	.00218
42	30	.00914	.00845	.00781	.00723	.00670	.00621	.00576	.00535	.00497	.00462	.00430	.00400	.00373	.00348	.00325	.00303	.00283	.00265	.00248	.00233
42	31	.00965	.00893	.00826	.00765	.00709	.00658	.00611	.00567	.00527	.00490	.00456	.00425	.00396	.00370	.00345	.00323	.00302	.00282	.00264	.00248
42	32	.01019	.00943	.00874	.00810	.00751	.00697	.00647	.00601	.00559	.00520	.00485	.00452	.00421	.00393	.00367	.00343	.00321	.00300	.00281	.00264
42	33	.01076	.00996	.00923	.00856	.00794	.00738	.00685	.00637	.00593	.00552	.00514	.00480	.00447	.00418	.00390	.00365	.00342	.00320	.00300	.00281
42	34	.01135	.01051	.00975	.00905	.00840	.00781	.00726	.00675	.00629	.00586	.00546	.00509	.00475	.00444	.00415	.00388	.00363	.00341	.00319	.00299
42	35	.01196	.01109	.01029	.00956	.00888	.00826	.00768	.00715	.00666	.00621	.00579	.00541	.00505	.00472	.00441	.00413	.00387	.00363	.00340	.00319
42	36	.01260	.01170	.01086	.01009	.00938	.00873	.00813	.00757	.00706	.00658	.00614	.00574	.00536	.00501	.00469	.00439	.00412	.00386	.00362	.00340
42	37	.01327	.01232	.01145	.01065	.00991	.00923	.00859	.00801	.00747	.00697	.00651	.00608	.00569	.00532	.00498	.00467	.00438	.00411	.00385	.00362
42	38	.01396	.01298	.01207	.01123	.01046	.00974	.00908	.00847	.00791	.00738	.00690	.00645	.00604	.00565	.00529	.00496	.00466	.00437	.00410	.00386
42	39	.01468	.01366	.01271	.01184	.01103	.01029	.00959	.00896	.00836	.00782	.00731	.00684	.00640	.00600	.00562	.00527	.00495	.00465	.00437	.00411
42	40	.01543	.01436	.01338	.01247	.01163	.01085	.01013	.00946	.00884	.00827	.00774	.00725	.00679	.00636	.00597	.00560	.00526	.00494	.00465	.00437
42	41	.01620	.01510	.01407	.01313	.01225	.01144	.01069	.00999	.00935	.00875	.00819	.00767	.00719	.00675	.00633	.00595	.00559	.00526	.00495	.00466
42	42	.01700	.01585	.01479	.01381	.01290	.01205	.01127	.01054	.00987	.00924	.00866	.00812	.00762	.00715	.00672	.00631	.00594	.00559	.00526	.00495
43	0	.00223	.00208	.00193	.00180	.00168	.00157	.00147	.00138	.00130	.00122	.00115	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00072
43	1	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00052	.00049	.00046	.00043
43	2	.00186	.00170	.00156	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00062	.00058	.00054	.00050	.00047	.00044
43	3	.00196	.00179	.00165	.00151	.00139	.00128	.00118	.00109	.00101	.00093	.00087	.00080	.00075	.00069	.00065	.00060	.00056	.00053	.00049	.00046

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
43	4	.00208	.00190	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085	.00079	.00073	.00068	.00064	.00059	.00056	.00052	.00049
43	5	.00220	.00202	.00185	.00170	.00157	.00144	.00133	.00123	.00114	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00063	.00059	.00055	.00052
43	6	.00234	.00215	.00197	.00181	.00167	.00154	.00142	.00131	.00121	.00112	.00104	.00096	.00090	.00083	.00078	.00072	.00068	.00063	.00059	.00055
43	7	.00249	.00229	.00210	.00193	.00178	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00068	.00063	.00059
43	8	.00266	.00244	.00224	.00206	.00190	.00175	.00161	.00149	.00138	.00128	.00119	.00110	.00102	.00095	.00089	.00083	.00077	.00072	.00068	.00063
43	9	.00283	.00260	.00239	.00220	.00202	.00187	.00172	.00159	.00148	.00137	.00127	.00118	.00110	.00102	.00095	.00089	.00083	.00078	.00073	.00068
43	10	.00302	.00277	.00255	.00235	.00216	.00200	.00184	.00171	.00158	.00147	.00136	.00126	.00118	.00110	.00102	.00095	.00089	.00084	.00078	.00073
43	11	.00322	.00296	.00272	.00251	.00231	.00213	.00197	.00183	.00169	.00157	.00146	.00136	.00126	.00118	.00110	.00103	.00096	.00090	.00084	.00079
43	12	.00343	.00316	.00290	.00268	.00247	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00118	.00110	.00103	.00097	.00091	.00085
43	13	.00366	.00336	.00310	.00286	.00264	.00244	.00225	.00209	.00194	.00180	.00167	.00156	.00145	.00135	.00126	.00118	.00110	.00104	.00097	.00091
43	14	.00389	.00358	.00329	.00304	.00281	.00259	.00240	.00222	.00206	.00192	.00178	.00166	.00155	.00144	.00135	.00126	.00118	.00111	.00104	.00097
43	15	.00412	.00380	.00350	.00323	.00298	.00276	.00255	.00236	.00219	.00204	.00189	.00176	.00164	.00153	.00143	.00134	.00126	.00118	.00110	.00104
43	16	.00437	.00402	.00371	.00342	.00316	.00292	.00270	.00251	.00233	.00216	.00201	.00187	.00174	.00163	.00152	.00142	.00133	.00125	.00117	.00110
43	17	.00462	.00425	.00392	.00362	.00334	.00309	.00286	.00265	.00246	.00229	.00213	.00198	.00184	.00172	.00161	.00150	.00141	.00132	.00124	.00116
43	18	.00488	.00449	.00414	.00382	.00353	.00327	.00302	.00280	.00260	.00241	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122
43	19	.00515	.00475	.00438	.00404	.00373	.00345	.00319	.00296	.00275	.00255	.00237	.00221	.00206	.00192	.00179	.00167	.00157	.00147	.00137	.00129
43	20	.00544	.00502	.00462	.00427	.00394	.00365	.00338	.00313	.00290	.00270	.00251	.00233	.00217	.00203	.00189	.00177	.00165	.00155	.00145	.00136
43	21	.00575	.00530	.00489	.00451	.00417	.00386	.00357	.00331	.00307	.00285	.00265	.00247	.00230	.00214	.00200	.00187	.00175	.00164	.00153	.00144
43	22	.00608	.00560	.00517	.00477	.00441	.00408	.00378	.00350	.00325	.00302	.00281	.00261	.00243	.00227	.00212	.00198	.00185	.00173	.00162	.00152
43	23	.00643	.00593	.00547	.00505	.00467	.00432	.00400	.00371	.00344	.00320	.00297	.00277	.00258	.00240	.00224	.00209	.00196	.00183	.00171	.00161
43	24	.00680	.00627	.00579	.00535	.00494	.00458	.00424	.00393	.00365	.00339	.00315	.00293	.00273	.00254	.00237	.00222	.00207	.00194	.00182	.00170
43	25	.00719	.00663	.00612	.00566	.00524	.00485	.00449	.00417	.00387	.00359	.00334	.00311	.00290	.00270	.00252	.00235	.00220	.00206	.00193	.00181
43	26	.00760	.00702	.00648	.00600	.00555	.00514	.00476	.00442	.00410	.00381	.00355	.00330	.00307	.00287	.00268	.00250	.00234	.00219	.00205	.00192
43	27	.00804	.00743	.00687	.00635	.00588	.00545	.00505	.00469	.00435	.00405	.00377	.00351	.00327	.00305	.00284	.00266	.00248	.00232	.00218	.00204
43	28	.00851	.00786	.00727	.00673	.00623	.00578	.00536	.00498	.00462	.00430	.00400	.00373	.00347	.00324	.00302	.00283	.00264	.00247	.00232	.00217
43	29	.00900	.00832	.00770	.00713	.00661	.00613	.00569	.00528	.00491	.00457	.00425	.00396	.00369	.00345	.00322	.00301	.00281	.00263	.00247	.00231
43	30	.00951	.00880	.00815	.00755	.00700	.00650	.00603	.00560	.00521	.00485	.00452	.00421	.00393	.00366	.00342	.00320	.00299	.00280	.00263	.00246
43	31	.01005	.00931	.00862	.00799	.00742	.00688	.00639	.00594	.00553	.00515	.00480	.00447	.00417	.00390	.00364	.00341	.00319	.00298	.00280	.00262
43	32	.01062	.00984	.00912	.00846	.00785	.00729	.00678	.00631	.00587	.00547	.00509	.00475	.00444	.00414	.00387	.00362	.00339	.00318	.00298	.00280
43	33	.01121	.01039	.00964	.00895	.00831	.00772	.00718	.00669	.00623	.00580	.00541	.00505	.00472	.00441	.00412	.00386	.00361	.00338	.00317	.00298
43	34	.01183	.01098	.01019	.00946	.00879	.00818	.00761	.00709	.00660	.00616	.00574	.00536	.00501	.00468	.00438	.00410	.00384	.00360	.00338	.00317
43	35	.01248	.01159	.01076	.01000	.00930	.00866	.00806	.00751	.00700	.00653	.00610	.00570	.00532	.00498	.00466	.00437	.00409	.00384	.00360	.00338
43	36	.01316	.01222	.01136	.01057	.00983	.00916	.00853	.00795	.00742	.00693	.00647	.00605	.00566	.00529	.00496	.00465	.00436	.00409	.00384	.00361
43	37	.01386	.01289	.01199	.01116	.01039	.00968	.00903	.00842	.00786	.00734	.00686	.00642	.00601	.00562	.00527	.00494	.00464	.00435	.00409	.00384
43	38	.01460	.01358	.01264	.01178	.01097	.01023	.00955	.00891	.00832	.00778	.00728	.00681	.00638	.00597	.00560	.00525	.00493	.00463	.00435	.00410
43	39	.01536	.01430	.01332	.01242	.01158	.01081	.01009	.00943	.00881	.00824	.00771	.00722	.00677	.00634	.00595	.00559	.00525	.00493	.00464	.00436
43	40	.01615	.01505	.01403	.01309	.01222	.01141	.01066	.00997	.00932	.00872	.00817	.00766	.00718	.00673	.00632	.00594	.00558	.00525	.00494	.00465
43	41	.01698	.01583	.01477	.01379	.01288	.01204	.01125	.01053	.00986	.00923	.00865	.00811	.00761	.00714	.00671	.00631	.00593	.00558	.00525	.00495
43	42	.01783	.01664	.01554	.01451	.01357	.01269	.01187	.01112	.01041	.00976	.00915	.00859	.00806	.00758	.00712	.00670	.00630	.00593	.00559	.00527
43	43	.01870	.01747	.01633	.01527	.01428	.01337	.01252	.01173	.01100	.01032	.00968	.00909	.00854	.00803	.00755	.00711	.00669	.00631	.00594	.00561
44	0	.00234	.00217	.00202	.00189	.00177	.00165	.00155	.00146	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00077
44	1	.00184	.00169	.00156	.00143	.00132	.00122	.00113	.00104	.00097	.00090	.00084	.00078	.00072	.00068	.00063	.00059	.00055	.00052	.00049	.00046
44	2	.00192	.00177	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047
44	3	.00203	.00186	.00171	.00157	.00145	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00078	.00073	.00068	.00064	.00059	.00055	.00052	.00049
44	4	.00215	.00197	.00181	.00166	.00153	.00141	.00130	.00121	.00112	.00103	.00096	.00089	.00083	.00077	.00072	.00067	.00063	.00059	.00055	.00051
44	5	.00228	.00209	.00192	.00177	.00163	.00150	.00139	.00128	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00071	.00067	.00062	.00058	.00055
44	6	.00243	.00223	.00205	.00188	.00173	.00160	.00148	.00137	.00127	.00117	.00109	.00101	.00094	.00088	.00082	.00076	.00071	.00067	.00062	.00058
44	7	.00258	.00237	.00218	.00201	.00185	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00101	.00094	.00087	.00082	.00076	.00071	.00067	.00063
44	8	.00275	.00253	.00232	.00214	.00197	.00182	.00168	.00156	.00144	.00134	.00124	.00116	.00108	.00100	.00094	.00087	.00082	.00076	.00072	.00067
44	9	.00293	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00124	.00115	.00107	.00100	.00094	.00088	.00082	.00077	.00072

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
44	10	.00313	.00288	.00265	.00244	.00225	.00208	.00192	.00178	.00165	.00153	.00143	.00133	.00124	.00115	.00108	.00101	.00094	.00088	.00083	.00078
44	11	.00334	.00307	.00283	.00261	.00241	.00222	.00206	.00191	.00177	.00164	.00153	.00142	.00133	.00124	.00116	.00108	.00101	.00095	.00089	.00084
44	12	.00356	.00327	.00302	.00278	.00257	.00238	.00220	.00204	.00190	.00176	.00164	.00153	.00142	.00133	.00124	.00116	.00109	.00102	.00096	.00090
44	13	.00379	.00349	.00322	.00297	.00274	.00254	.00235	.00218	.00203	.00188	.00175	.00163	.00152	.00142	.00133	.00125	.00117	.00109	.00103	.00097
44	14	.00403	.00371	.00342	.00316	.00292	.00270	.00251	.00233	.00216	.00201	.00187	.00174	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00103
44	15	.00428	.00394	.00363	.00336	.00310	.00287	.00266	.00247	.00230	.00214	.00199	.00185	.00173	.00162	.00151	.00141	.00133	.00124	.00117	.00110
44	16	.00453	.00417	.00385	.00356	.00329	.00305	.00282	.00262	.00243	.00226	.00211	.00196	.00183	.00171	.00160	.00150	.00141	.00132	.00124	.00116
44	17	.00479	.00441	.00407	.00376	.00348	.00322	.00299	.00277	.00257	.00239	.00223	.00208	.00194	.00181	.00169	.00158	.00148	.00139	.00131	.00123
44	18	.00506	.00466	.00430	.00398	.00368	.00341	.00316	.00293	.00272	.00253	.00235	.00219	.00205	.00191	.00179	.00167	.00157	.00147	.00138	.00130
44	19	.00534	.00493	.00455	.00420	.00389	.00360	.00334	.00309	.00287	.00267	.00249	.00232	.00216	.00202	.00189	.00176	.00165	.00155	.00145	.00137
44	20	.00565	.00521	.00481	.00444	.00411	.00380	.00353	.00327	.00304	.00282	.00263	.00245	.00228	.00213	.00199	.00186	.00174	.00164	.00153	.00144
44	21	.00597	.00550	.00508	.00470	.00435	.00402	.00373	.00346	.00321	.00299	.00278	.00259	.00242	.00225	.00211	.00197	.00184	.00173	.00162	.00152
44	22	.00631	.00582	.00537	.00497	.00460	.00426	.00395	.00366	.00340	.00316	.00294	.00274	.00256	.00238	.00223	.00208	.00195	.00183	.00171	.00161
44	23	.00667	.00615	.00569	.00526	.00487	.00451	.00418	.00388	.00360	.00335	.00312	.00290	.00271	.00253	.00236	.00221	.00206	.00193	.00181	.00170
44	24	.00705	.00651	.00602	.00556	.00515	.00477	.00443	.00411	.00382	.00355	.00330	.00308	.00287	.00268	.00250	.00234	.00219	.00205	.00192	.00180
44	25	.00746	.00689	.00637	.00589	.00546	.00506	.00469	.00436	.00405	.00376	.00350	.00326	.00304	.00284	.00265	.00248	.00232	.00217	.00204	.00191
44	26	.00789	.00729	.00675	.00624	.00578	.00536	.00498	.00462	.00429	.00399	.00372	.00346	.00323	.00302	.00282	.00263	.00246	.00231	.00216	.00203
44	27	.00835	.00772	.00715	.00662	.00613	.00569	.00528	.00490	.00456	.00424	.00395	.00368	.00343	.00321	.00300	.00280	.00262	.00246	.00230	.00216
44	28	.00884	.00818	.00757	.00701	.00650	.00603	.00560	.00521	.00484	.00451	.00420	.00391	.00365	.00341	.00319	.00298	.00279	.00261	.00245	.00230
44	29	.00935	.00866	.00802	.00743	.00689	.00640	.00595	.00553	.00514	.00479	.00446	.00416	.00388	.00363	.00339	.00317	.00297	.00278	.00261	.00245
44	30	.00989	.00916	.00849	.00787	.00731	.00679	.00631	.00587	.00546	.00509	.00474	.00442	.00413	.00386	.00361	.00338	.00316	.00296	.00278	.00261
44	31	.01046	.00969	.00899	.00834	.00774	.00720	.00669	.00623	.00580	.00540	.00504	.00470	.00439	.00410	.00384	.00359	.00337	.00315	.00296	.00278
44	32	.01106	.01025	.00951	.00883	.00820	.00763	.00710	.00661	.00616	.00574	.00535	.00500	.00467	.00437	.00408	.00382	.00358	.00336	.00315	.00296
44	33	.01168	.01084	.01006	.00935	.00869	.00808	.00752	.00701	.00653	.00609	.00569	.00531	.00496	.00464	.00435	.00407	.00382	.00358	.00336	.00316
44	34	.01233	.01145	.01064	.00989	.00920	.00856	.00797	.00743	.00693	.00647	.00604	.00564	.00528	.00494	.00462	.00433	.00406	.00381	.00358	.00336
44	35	.01302	.01209	.01124	.01046	.00974	.00907	.00845	.00788	.00735	.00687	.00642	.00600	.00561	.00525	.00492	.00461	.00433	.00406	.00382	.00359
44	36	.01373	.01277	.01188	.01106	.01030	.00960	.00895	.00835	.00780	.00728	.00681	.00637	.00596	.00559	.00524	.00491	.00461	.00433	.00407	.00382
44	37	.01448	.01347	.01254	.01168	.01089	.01015	.00947	.00885	.00827	.00773	.00723	.00676	.00634	.00594	.00557	.00522	.00491	.00461	.00433	.00408
44	38	.01525	.01420	.01323	.01233	.01150	.01074	.01003	.00937	.00876	.00819	.00767	.00718	.00673	.00631	.00592	.00556	.00522	.00491	.00462	.00435
44	39	.01606	.01497	.01395	.01302	.01215	.01135	.01060	.00991	.00927	.00868	.00813	.00762	.00714	.00670	.00629	.00591	.00556	.00523	.00492	.00463
44	40	.01690	.01576	.01471	.01373	.01282	.01199	.01121	.01049	.00982	.00920	.00862	.00808	.00758	.00712	.00669	.00629	.00591	.00556	.00524	.00494
44	41	.01777	.01659	.01549	.01447	.01353	.01265	.01184	.01109	.01039	.00974	.00913	.00857	.00804	.00756	.00710	.00668	.00629	.00592	.00558	.00526
44	42	.01867	.01744	.01630	.01524	.01426	.01335	.01250	.01171	.01098	.01030	.00967	.00908	.00853	.00802	.00754	.00710	.00668	.00630	.00594	.00560
44	43	.01961	.01833	.01715	.01604	.01502	.01407	.01319	.01237	.01160	.01089	.01023	.00961	.00904	.00850	.00800	.00754	.00710	.00670	.00632	.00596
44	44	.02057	.01925	.01802	.01687	.01581	.01482	.01390	.01305	.01225	.01151	.01082	.01017	.00957	.00901	.00849	.00800	.00754	.00712	.00672	.00635
45	0	.00244	.00227	.00212	.00198	.00186	.00174	.00163	.00154	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082
45	1	.00191	.00175	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00088	.00082	.00076	.00071	.00066	.00062	.00058	.00055	.00051	.00048
45	2	.00199	.00183	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00053	.00049
45	3	.00210	.00193	.00177	.00163	.00150	.00139	.00128	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00055	.00051
45	4	.00222	.00204	.00188	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00093	.00087	.00081	.00076	.00071	.00066	.00062	.00058	.00054
45	5	.00236	.00217	.00199	.00184	.00169	.00156	.00145	.00134	.00124	.00115	.00107	.00099	.00093	.00086	.00081	.00075	.00070	.00066	.00062	.00058
45	6	.00251	.00231	.00212	.00195	.00180	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070	.00066	.00062
45	7	.00267	.00246	.00226	.00208	.00192	.00178	.00164	.00152	.00141	.00131	.00122	.00113	.00106	.00098	.00092	.00086	.00080	.00075	.00071	.00066
45	8	.00285	.00262	.00241	.00222	.00205	.00190	.00175	.00163	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00092	.00086	.00081	.00076	.00071
45	9	.00304	.00279	.00257	.00237	.00219	.00203	.00188	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00106	.00099	.00092	.00087	.00081	.00076
45	10	.00324	.00298	.00275	.00254	.00234	.00217	.00201	.00186	.00173	.00161	.00149	.00139	.00130	.00121	.00113	.00106	.00099	.00093	.00087	.00082
45	11	.00345	.00318	.00293	.00271	.00250	.00232	.00215	.00199	.00185	.00172	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00100	.00094	.00088
45	12	.00369	.00340	.00313	.00289	.00268	.00248	.00230	.00213	.00198	.00184	.00172	.00160	.00150	.00140	.00131	.00122	.00115	.00108	.00101	.00095
45	13	.00393	.00362	.00334	.00309	.00286	.00265	.00245	.00228	.00212	.00197	.00184	.00171	.00160	.00150	.00140	.00131	.00123	.00116	.00109	.00102
45	14	.00418	.00385	.00356	.00329	.00304	.00282	.00262	.00243	.00226	.00210	.00196	.00183	.00171	.00160	.00150	.00140	.00132	.00124	.00116	.00109

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
45	15	.00443	.00409	.00378	.00349	.00323	.00300	.00278	.00258	.00240	.00224	.00208	.00195	.00182	.00170	.00159	.00149	.00140	.00131	.00124	.00116
45	16	.00469	.00433	.00400	.00370	.00343	.00317	.00295	.00274	.00255	.00237	.00221	.00206	.00193	.00180	.00169	.00158	.00148	.00139	.00131	.00123
45	17	.00496	.00458	.00423	.00391	.00362	.00336	.00312	.00290	.00269	.00251	.00234	.00218	.00204	.00190	.00178	.00167	.00157	.00147	.00138	.00130
45	18	.00524	.00484	.00447	.00413	.00383	.00355	.00329	.00306	.00285	.00265	.00247	.00230	.00215	.00201	.00188	.00176	.00165	.00155	.00146	.00137
45	19	.00554	.00511	.00472	.00437	.00405	.00375	.00348	.00323	.00301	.00280	.00261	.00243	.00227	.00212	.00199	.00186	.00174	.00164	.00154	.00145
45	20	.00585	.00540	.00499	.00462	.00428	.00396	.00368	.00342	.00318	.00296	.00276	.00257	.00240	.00224	.00210	.00196	.00184	.00173	.00162	.00152
45	21	.00618	.00571	.00528	.00488	.00452	.00419	.00389	.00361	.00336	.00313	.00291	.00272	.00254	.00237	.00222	.00207	.00194	.00182	.00171	.00161
45	22	.00654	.00604	.00558	.00517	.00479	.00444	.00412	.00382	.00356	.00331	.00308	.00287	.00268	.00251	.00234	.00219	.00206	.00193	.00181	.00170
45	23	.00691	.00639	.00591	.00547	.00507	.00470	.00436	.00405	.00377	.00350	.00327	.00304	.00284	.00265	.00248	.00232	.00218	.00204	.00191	.00180
45	24	.00731	.00676	.00625	.00579	.00536	.00498	.00462	.00429	.00399	.00371	.00346	.00323	.00301	.00281	.00263	.00246	.00231	.00216	.00203	.00190
45	25	.00774	.00715	.00662	.00613	.00568	.00527	.00490	.00455	.00423	.00394	.00367	.00342	.00320	.00299	.00279	.00261	.00245	.00229	.00215	.00202
45	26	.00819	.00758	.00701	.00650	.00603	.00559	.00519	.00483	.00449	.00418	.00390	.00364	.00339	.00317	.00296	.00277	.00260	.00244	.00229	.00215
45	27	.00867	.00802	.00743	.00689	.00639	.00593	.00551	.00513	.00477	.00444	.00414	.00386	.00361	.00337	.00315	.00295	.00276	.00259	.00243	.00228
45	28	.00918	.00850	.00788	.00730	.00678	.00630	.00585	.00544	.00507	.00472	.00440	.00411	.00384	.00358	.00335	.00314	.00294	.00276	.00259	.00243
45	29	.00972	.00900	.00835	.00774	.00719	.00668	.00621	.00578	.00538	.00502	.00468	.00437	.00408	.00381	.00357	.00334	.00313	.00294	.00276	.00259
45	30	.01028	.00953	.00884	.00821	.00762	.00709	.00659	.00614	.00572	.00533	.00497	.00464	.00434	.00406	.00380	.00356	.00333	.00313	.00294	.00276
45	31	.01087	.01009	.00936	.00870	.00808	.00752	.00700	.00652	.00607	.00567	.00529	.00494	.00462	.00432	.00404	.00379	.00355	.00333	.00313	.00294
45	32	.01150	.01067	.00991	.00921	.00857	.00797	.00742	.00692	.00645	.00602	.00562	.00525	.00491	.00460	.00430	.00403	.00378	.00355	.00333	.00313
45	33	.01215	.01129	.01049	.00975	.00908	.00845	.00787	.00734	.00685	.00639	.00597	.00558	.00522	.00489	.00458	.00429	.00403	.00378	.00355	.00334
45	34	.01284	.01193	.01110	.01033	.00961	.00896	.00835	.00779	.00727	.00679	.00635	.00594	.00556	.00520	.00488	.00457	.00429	.00403	.00379	.00356
45	35	.01356	.01261	.01174	.01093	.01018	.00949	.00885	.00826	.00772	.00721	.00674	.00631	.00591	.00554	.00519	.00487	.00457	.00429	.00404	.00380
45	36	.01431	.01332	.01240	.01156	.01077	.01005	.00938	.00876	.00819	.00765	.00716	.00671	.00628	.00589	.00552	.00518	.00487	.00458	.00430	.00405
45	37	.01510	.01406	.01310	.01222	.01140	.01064	.00993	.00928	.00868	.00812	.00760	.00712	.00668	.00626	.00588	.00552	.00519	.00488	.00459	.00432
45	38	.01592	.01484	.01383	.01291	.01205	.01126	.01052	.00984	.00920	.00862	.00807	.00757	.00710	.00666	.00625	.00587	.00552	.00520	.00489	.00461
45	39	.01677	.01564	.01460	.01363	.01273	.01190	.01113	.01042	.00975	.00914	.00856	.00803	.00754	.00708	.00665	.00625	.00588	.00553	.00521	.00491
45	40	.01766	.01649	.01540	.01439	.01345	.01258	.01177	.01102	.01033	.00968	.00908	.00852	.00800	.00752	.00707	.00665	.00626	.00589	.00555	.00524
45	41	.01859	.01736	.01623	.01517	.01420	.01329	.01245	.01166	.01093	.01026	.00963	.00904	.00850	.00799	.00751	.00707	.00666	.00628	.00592	.00558
45	42	.01954	.01827	.01709	.01599	.01497	.01403	.01315	.01233	.01157	.01086	.01020	.00959	.00901	.00848	.00798	.00752	.00708	.00668	.00630	.00595
45	43	.02054	.01921	.01799	.01685	.01578	.01480	.01388	.01303	.01223	.01149	.01080	.01016	.00956	.00900	.00848	.00799	.00753	.00711	.00671	.00634
45	44	.02156	.02019	.01891	.01773	.01662	.01560	.01464	.01375	.01292	.01215	.01143	.01075	.01013	.00954	.00899	.00848	.00800	.00756	.00714	.00675
45	45	.02261	.02119	.01987	.01864	.01749	.01642	.01543	.01450	.01364	.01283	.01208	.01138	.01072	.01011	.00953	.00900	.00850	.00803	.00759	.00718
46	0	.00255	.00238	.00222	.00208	.00195	.00183	.00172	.00162	.00153	.00145	.00137	.00129	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088
46	1	.00198	.00182	.00168	.00155	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070	.00066	.00062	.00058	.00054	.00051
46	2	.00206	.00189	.00174	.00161	.00149	.00137	.00127	.00118	.00109	.00102	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00055	.00052
46	3	.00217	.00199	.00184	.00169	.00156	.00145	.00134	.00124	.00115	.00107	.00099	.00093	.00086	.00081	.00075	.00070	.00066	.00062	.00058	.00054
46	4	.00230	.00211	.00195	.00179	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00091	.00085	.00080	.00074	.00070	.00065	.00061	.00057
46	5	.00244	.00224	.00207	.00191	.00176	.00163	.00151	.00140	.00130	.00120	.00112	.00104	.00097	.00091	.00085	.00079	.00074	.00069	.00065	.00061
46	6	.00260	.00239	.00220	.00203	.00187	.00173	.00160	.00149	.00138	.00128	.00119	.00111	.00104	.00097	.00090	.00084	.00079	.00074	.00070	.00065
46	7	.00276	.00254	.00234	.00216	.00200	.00185	.00171	.00159	.00147	.00137	.00127	.00119	.00111	.00103	.00097	.00090	.00085	.00079	.00074	.00070
46	8	.00294	.00271	.00250	.00231	.00213	.00197	.00183	.00170	.00158	.00146	.00136	.00127	.00119	.00111	.00103	.00097	.00091	.00085	.00080	.00075
46	9	.00314	.00289	.00267	.00246	.00228	.00211	.00195	.00181	.00169	.00157	.00146	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081
46	10	.00335	.00309	.00285	.00263	.00244	.00226	.00209	.00194	.00181	.00168	.00157	.00146	.00136	.00127	.00119	.00112	.00105	.00098	.00092	.00087
46	11	.00358	.00330	.00304	.00281	.00260	.00241	.00224	.00208	.00193	.00180	.00168	.00157	.00146	.00137	.00128	.00120	.00113	.00106	.00099	.00094
46	12	.00382	.00352	.00325	.00301	.00278	.00258	.00240	.00223	.00207	.00193	.00180	.00168	.00157	.00147	.00138	.00129	.00121	.00114	.00107	.00101
46	13	.00407	.00375	.00347	.00321	.00297	.00276	.00256	.00238	.00222	.00206	.00193	.00180	.00168	.00157	.00148	.00138	.00130	.00122	.00115	.00108
46	14	.00432	.00399	.00369	.00342	.00317	.00294	.00273	.00254	.00236	.00220	.00205	.00192	.00180	.00168	.00158	.00148	.00139	.00131	.00123	.00116
46	15	.00459	.00424	.00392	.00363	.00336	.00312	.00290	.00270	.00251	.00234	.00218	.00204	.00191	.00179	.00168	.00157	.00148	.00139	.00131	.00123
46	16	.00486	.00449	.00415	.00384	.00356	.00331	.00307	.00286	.00266	.00248	.00232	.00216	.00202	.00189	.00178	.00167	.00156	.00147	.00138	.00130
46	17	.00514	.00475	.00439	.00407	.00377	.00350	.00325	.00302	.00282	.00262	.00245	.00229	.00214	.00200	.00188	.00176	.00165	.00155	.00146	.00138
46	18	.00543	.00502	.00464	.00430	.00398	.00370	.00343	.00319	.00297	.00277	.00259	.00242	.00226	.00211	.00198	.00186	.00174	.00164	.00154	.00145

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
46	19	.00573	.00530	.00490	.00454	.00421	.00391	.00363	.00337	.00314	.00293	.00273	.00255	.00238	.00223	.00209	.00196	.00184	.00173	.00162	.00153
46	20	.00606	.00560	.00518	.00480	.00445	.00413	.00384	.00357	.00332	.00309	.00289	.00269	.00252	.00236	.00221	.00207	.00194	.00182	.00171	.00161
46	21	.00640	.00592	.00548	.00508	.00471	.00437	.00406	.00377	.00351	.00327	.00305	.00285	.00266	.00249	.00233	.00218	.00205	.00192	.00181	.00170
46	22	.00677	.00626	.00580	.00537	.00498	.00462	.00429	.00399	.00372	.00346	.00323	.00301	.00282	.00263	.00246	.00231	.00217	.00203	.00191	.00180
46	23	.00716	.00662	.00613	.00568	.00527	.00489	.00455	.00423	.00393	.00367	.00342	.00319	.00298	.00279	.00261	.00244	.00229	.00215	.00202	.00190
46	24	.00758	.00701	.00649	.00602	.00558	.00518	.00482	.00448	.00417	.00389	.00362	.00338	.00316	.00295	.00277	.00259	.00243	.00228	.00214	.00201
46	25	.00802	.00742	.00688	.00638	.00592	.00549	.00511	.00475	.00442	.00412	.00384	.00359	.00335	.00314	.00293	.00275	.00258	.00242	.00227	.00213
46	26	.00849	.00786	.00729	.00676	.00627	.00583	.00542	.00504	.00469	.00438	.00408	.00381	.00356	.00333	.00312	.00292	.00274	.00257	.00241	.00227
46	27	.00899	.00833	.00772	.00717	.00665	.00618	.00575	.00535	.00499	.00465	.00434	.00405	.00379	.00354	.00331	.00311	.00291	.00273	.00257	.00241
46	28	.00952	.00883	.00819	.00760	.00706	.00656	.00611	.00569	.00530	.00494	.00461	.00431	.00403	.00377	.00353	.00330	.00310	.00291	.00273	.00257
46	29	.01008	.00935	.00868	.00806	.00749	.00697	.00648	.00604	.00563	.00525	.00490	.00458	.00428	.00401	.00375	.00352	.00330	.00310	.00291	.00274
46	30	.01067	.00990	.00920	.00855	.00795	.00739	.00688	.00642	.00598	.00558	.00521	.00487	.00456	.00427	.00400	.00375	.00351	.00330	.00310	.00291
46	31	.01130	.01049	.00974	.00906	.00843	.00785	.00731	.00681	.00636	.00593	.00554	.00518	.00485	.00454	.00425	.00399	.00374	.00352	.00330	.00311
46	32	.01195	.01110	.01032	.00960	.00894	.00832	.00776	.00724	.00675	.00631	.00590	.00551	.00516	.00483	.00453	.00425	.00399	.00375	.00352	.00331
46	33	.01264	.01175	.01093	.01017	.00947	.00883	.00823	.00768	.00717	.00670	.00627	.00586	.00549	.00514	.00482	.00453	.00425	.00399	.00375	.00353
46	34	.01336	.01243	.01157	.01077	.01004	.00936	.00873	.00815	.00762	.00712	.00666	.00624	.00584	.00548	.00514	.00482	.00453	.00426	.00400	.00377
46	35	.01412	.01314	.01224	.01140	.01063	.00992	.00926	.00865	.00809	.00757	.00708	.00663	.00622	.00583	.00547	.00514	.00483	.00454	.00427	.00402
46	36	.01491	.01389	.01294	.01207	.01126	.01051	.00982	.00918	.00859	.00804	.00752	.00705	.00661	.00620	.00582	.00547	.00514	.00484	.00455	.00429
46	37	.01573	.01467	.01368	.01276	.01192	.01113	.01041	.00973	.00911	.00853	.00799	.00749	.00703	.00660	.00620	.00583	.00548	.00516	.00485	.00457
46	38	.01660	.01548	.01445	.01350	.01261	.01179	.01103	.01032	.00966	.00905	.00849	.00796	.00747	.00702	.00660	.00620	.00584	.00550	.00518	.00488
46	39	.01750	.01634	.01526	.01426	.01333	.01247	.01167	.01093	.01025	.00961	.00901	.00846	.00794	.00747	.00702	.00660	.00622	.00586	.00552	.00520
46	40	.01844	.01723	.01610	.01506	.01409	.01319	.01236	.01158	.01086	.01019	.00956	.00898	.00844	.00794	.00747	.00703	.00662	.00624	.00588	.00555
46	41	.01942	.01816	.01698	.01589	.01488	.01394	.01307	.01226	.01150	.01080	.01014	.00953	.00896	.00843	.00794	.00748	.00705	.00665	.00627	.00592
46	42	.02043	.01912	.01790	.01676	.01571	.01473	.01382	.01297	.01218	.01144	.01075	.01011	.00952	.00896	.00844	.00795	.00750	.00708	.00668	.00631
46	43	.02149	.02012	.01885	.01767	.01657	.01555	.01459	.01371	.01288	.01211	.01139	.01072	.01010	.00951	.00897	.00846	.00798	.00753	.00712	.00673
46	44	.02257	.02115	.01983	.01861	.01746	.01640	.01540	.01448	.01362	.01281	.01206	.01136	.01070	.01009	.00952	.00898	.00848	.00801	.00758	.00717
46	45	.02369	.02222	.02085	.01958	.01839	.01728	.01624	.01528	.01438	.01354	.01276	.01202	.01134	.01070	.01010	.00954	.00901	.00852	.00806	.00763
46	46	.02484	.02332	.02190	.02057	.01934	.01819	.01711	.01611	.01517	.01430	.01348	.01271	.01200	.01133	.01070	.01011	.00956	.00904	.00856	.00811
47	0	.00266	.00249	.00233	.00218	.00205	.00192	.00181	.00171	.00161	.00153	.00145	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00098	.00094
47	1	.00204	.00188	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096	.00090	.00084	.00079	.00074	.00069	.00065	.00061	.00057	.00054
47	2	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00081	.00075	.00071	.00066	.00062	.00059	.00055
47	3	.00224	.00206	.00190	.00176	.00162	.00150	.00139	.00129	.00120	.00112	.00104	.00097	.00090	.00085	.00079	.00074	.00069	.00065	.00061	.00057
47	4	.00237	.00219	.00202	.00186	.00172	.00159	.00147	.00137	.00127	.00118	.00110	.00103	.00096	.00089	.00084	.00078	.00073	.00069	.00065	.00061
47	5	.00252	.00232	.00214	.00198	.00183	.00169	.00157	.00145	.00135	.00126	.00117	.00109	.00102	.00095	.00089	.00083	.00078	.00073	.00069	.00065
47	6	.00268	.00247	.00228	.00210	.00195	.00180	.00167	.00155	.00144	.00134	.00125	.00116	.00109	.00101	.00095	.00089	.00083	.00078	.00073	.00069
47	7	.00286	.00263	.00243	.00224	.00208	.00192	.00178	.00165	.00154	.00143	.00133	.00124	.00116	.00109	.00102	.00095	.00089	.00084	.00079	.00074
47	8	.00304	.00281	.00259	.00239	.00222	.00205	.00190	.00177	.00164	.00153	.00143	.00133	.00124	.00116	.00109	.00102	.00096	.00090	.00084	.00079
47	9	.00325	.00299	.00277	.00256	.00237	.00219	.00204	.00189	.00176	.00164	.00153	.00143	.00133	.00125	.00117	.00109	.00103	.00096	.00091	.00085
47	10	.00347	.00320	.00295	.00273	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00153	.00143	.00134	.00125	.00118	.00110	.00104	.00098	.00092
47	11	.00370	.00342	.00316	.00292	.00271	.00251	.00233	.00217	.00202	.00188	.00176	.00164	.00154	.00144	.00135	.00126	.00119	.00112	.00105	.00099
47	12	.00395	.00365	.00337	.00312	.00290	.00269	.00250	.00232	.00216	.00202	.00188	.00176	.00165	.00154	.00145	.00136	.00128	.00120	.00113	.00107
47	13	.00421	.00389	.00360	.00333	.00309	.00287	.00267	.00248	.00232	.00216	.00202	.00189	.00177	.00165	.00155	.00146	.00137	.00129	.00121	.00114
47	14	.00448	.00414	.00383	.00355	.00329	.00306	.00284	.00265	.00247	.00230	.00215	.00201	.00188	.00177	.00166	.00156	.00146	.00138	.00130	.00122
47	15	.00475	.00439	.00407	.00377	.00350	.00325	.00302	.00282	.00262	.00245	.00229	.00214	.00200	.00188	.00176	.00166	.00156	.00147	.00138	.00130
47	16	.00503	.00465	.00431	.00399	.00371	.00344	.00320	.00298	.00278	.00260	.00242	.00227	.00212	.00199	.00187	.00175	.00165	.00155	.00146	.00138
47	17	.00532	.00492	.00456	.00422	.00392	.00364	.00339	.00316	.00294	.00274	.00256	.00240	.00224	.00210	.00197	.00185	.00174	.00164	.00154	.00146
47	18	.00562	.00520	.00481	.00446	.00414	.00385	.00358	.00333	.00311	.00290	.00271	.00253	.00237	.00222	.00208	.00195	.00184	.00173	.00163	.00153
47	19	.00593	.00549	.00509	.00472	.00438	.00407	.00378	.00352	.00328	.00306	.00286	.00267	.00250	.00234	.00220	.00206	.00194	.00182	.00171	.00161
47	20	.00627	.00580	.00537	.00498	.00463	.00430	.00400	.00372	.00347	.00323	.00302	.00282	.00264	.00247	.00232	.00217	.00204	.00192	.00181	.00170
47	21	.00663	.00614	.00568	.00527	.00489	.00455	.00423	.00394	.00367	.00342	.00319	.00298	.00279	.00261	.00245	.00230	.00216	.00203	.00191	.00180

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
47	22	.00701	.00649	.00601	.00558	.00518	.00481	.00447	.00416	.00388	.00362	.00338	.00316	.00295	.00276	.00259	.00243	.00228	.00214	.00202	.00190
47	23	.00741	.00686	.00636	.00590	.00548	.00509	.00474	.00441	.00411	.00383	.00358	.00334	.00313	.00293	.00274	.00257	.00241	.00227	.00213	.00201
47	24	.00784	.00727	.00674	.00625	.00580	.00539	.00502	.00467	.00435	.00406	.00379	.00354	.00331	.00310	.00291	.00272	.00256	.00240	.00226	.00212
47	25	.00830	.00769	.00714	.00662	.00615	.00572	.00532	.00496	.00462	.00431	.00402	.00376	.00352	.00329	.00308	.00289	.00271	.00255	.00240	.00225
47	26	.00879	.00815	.00756	.00702	.00652	.00607	.00565	.00526	.00490	.00457	.00427	.00399	.00373	.00349	.00327	.00307	.00288	.00271	.00254	.00239
47	27	.00932	.00864	.00802	.00745	.00692	.00644	.00600	.00559	.00521	.00486	.00454	.00424	.00397	.00372	.00348	.00327	.00306	.00288	.00271	.00255
47	28	.00987	.00916	.00850	.00790	.00735	.00684	.00637	.00593	.00554	.00517	.00483	.00451	.00422	.00395	.00371	.00348	.00326	.00306	.00288	.00271
47	29	.01045	.00970	.00902	.00838	.00780	.00726	.00676	.00631	.00588	.00549	.00513	.00480	.00449	.00421	.00395	.00370	.00347	.00326	.00307	.00289
47	30	.01107	.01028	.00956	.00889	.00827	.00771	.00718	.00670	.00625	.00584	.00546	.00511	.00478	.00448	.00420	.00394	.00370	.00348	.00327	.00308
47	31	.01172	.01089	.01013	.00943	.00878	.00818	.00763	.00712	.00665	.00621	.00581	.00544	.00509	.00477	.00447	.00420	.00394	.00371	.00349	.00328
47	32	.01241	.01154	.01073	.00999	.00931	.00868	.00810	.00756	.00706	.00660	.00618	.00578	.00542	.00508	.00476	.00447	.00420	.00395	.00372	.00350
47	33	.01313	.01221	.01137	.01059	.00988	.00921	.00860	.00803	.00751	.00702	.00657	.00615	.00577	.00541	.00507	.00477	.00448	.00421	.00396	.00373
47	34	.01388	.01293	.01204	.01122	.01047	.00977	.00913	.00853	.00797	.00746	.00699	.00655	.00614	.00576	.00541	.00508	.00477	.00449	.00423	.00398
47	35	.01468	.01367	.01275	.01189	.01110	.01036	.00968	.00905	.00847	.00793	.00743	.00696	.00653	.00613	.00576	.00541	.00509	.00479	.00451	.00425
47	36	.01551	.01446	.01349	.01259	.01176	.01099	.01027	.00961	.00900	.00843	.00790	.00741	.00695	.00653	.00613	.00577	.00542	.00511	.00481	.00453
47	37	.01638	.01528	.01427	.01332	.01245	.01164	.01089	.01020	.00955	.00895	.00839	.00788	.00739	.00695	.00653	.00614	.00578	.00544	.00513	.00484
47	38	.01729	.01614	.01508	.01409	.01318	.01233	.01155	.01081	.01014	.00950	.00892	.00837	.00787	.00739	.00695	.00654	.00616	.00581	.00547	.00516
47	39	.01824	.01704	.01593	.01490	.01394	.01306	.01223	.01146	.01075	.01009	.00947	.00890	.00836	.00787	.00740	.00697	.00657	.00619	.00584	.00551
47	40	.01923	.01798	.01682	.01575	.01475	.01382	.01295	.01215	.01140	.01070	.01006	.00945	.00889	.00837	.00788	.00742	.00700	.00660	.00623	.00588
47	41	.02027	.01896	.01775	.01663	.01559	.01461	.01371	.01287	.01208	.01135	.01067	.01004	.00945	.00890	.00838	.00790	.00745	.00703	.00664	.00627
47	42	.02134	.01999	.01872	.01755	.01646	.01545	.01450	.01362	.01280	.01203	.01132	.01066	.01004	.00946	.00891	.00841	.00793	.00749	.00708	.00669
47	43	.02245	.02105	.01973	.01851	.01737	.01632	.01533	.01441	.01355	.01275	.01200	.01130	.01065	.01004	.00947	.00894	.00844	.00798	.00754	.00713
47	44	.02361	.02214	.02078	.01951	.01832	.01722	.01619	.01523	.01433	.01350	.01271	.01198	.01130	.01066	.01006	.00951	.00898	.00849	.00803	.00760
47	45	.02479	.02327	.02186	.02054	.01931	.01816	.01708	.01608	.01515	.01427	.01346	.01269	.01198	.01131	.01068	.01009	.00955	.00903	.00855	.00809
47	46	.02601	.02444	.02297	.02160	.02032	.01913	.01801	.01697	.01599	.01508	.01423	.01343	.01268	.01198	.01133	.01071	.01013	.00959	.00909	.00861
47	47	.02727	.02564	.02411	.02269	.02137	.02013	.01897	.01788	.01687	.01592	.01503	.01419	.01341	.01268	.01200	.01135	.01075	.01018	.00965	.00915
48	0	.00278	.00260	.00244	.00229	.00215	.00202	.00191	.00180	.00170	.00161	.00153	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00100
48	1	.00211	.00195	.00180	.00167	.00155	.00143	.00133	.00124	.00115	.00108	.00101	.00094	.00088	.00082	.00077	.00073	.00068	.00064	.00061	.00057
48	2	.00220	.00203	.00187	.00173	.00160	.00149	.00138	.00128	.00119	.00111	.00104	.00097	.00090	.00085	.00079	.00074	.00070	.00066	.00062	.00058
48	3	.00232	.00214	.00197	.00182	.00169	.00156	.00145	.00135	.00125	.00117	.00109	.00101	.00095	.00089	.00083	.00078	.00073	.00069	.00064	.00061
48	4	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00115	.00107	.00100	.00094	.00088	.00082	.00077	.00072	.00068	.00064
48	5	.00261	.00240	.00222	.00205	.00190	.00176	.00163	.00152	.00141	.00131	.00122	.00114	.00107	.00100	.00093	.00087	.00082	.00077	.00072	.00068
48	6	.00277	.00256	.00236	.00218	.00202	.00187	.00174	.00161	.00150	.00140	.00130	.00122	.00114	.00106	.00100	.00093	.00088	.00082	.00077	.00073
48	7	.00295	.00272	.00252	.00233	.00215	.00200	.00186	.00172	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00100	.00094	.00088	.00083	.00078
48	8	.00315	.00290	.00268	.00248	.00230	.00213	.00198	.00184	.00172	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00094	.00089	.00084
48	9	.00336	.00310	.00287	.00265	.00246	.00228	.00212	.00197	.00184	.00171	.00160	.00149	.00140	.00131	.00123	.00115	.00108	.00102	.00096	.00090
48	10	.00358	.00331	.00306	.00284	.00263	.00244	.00227	.00211	.00197	.00184	.00171	.00160	.00150	.00140	.00132	.00124	.00116	.00109	.00103	.00097
48	11	.00383	.00354	.00327	.00303	.00281	.00261	.00243	.00226	.00211	.00197	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105
48	12	.00408	.00378	.00350	.00324	.00301	.00280	.00260	.00242	.00226	.00211	.00197	.00185	.00173	.00162	.00152	.00143	.00134	.00127	.00119	.00113
48	13	.00435	.00403	.00373	.00346	.00321	.00299	.00278	.00259	.00242	.00226	.00211	.00198	.00185	.00174	.00163	.00153	.00144	.00136	.00128	.00121
48	14	.00463	.00429	.00397	.00369	.00342	.00318	.00296	.00276	.00258	.00241	.00225	.00211	.00198	.00186	.00174	.00164	.00154	.00145	.00137	.00129
48	15	.00491	.00455	.00422	.00391	.00364	.00338	.00315	.00294	.00274	.00256	.00240	.00224	.00210	.00197	.00185	.00174	.00164	.00155	.00146	.00138
48	16	.00520	.00482	.00447	.00415	.00385	.00358	.00334	.00311	.00290	.00271	.00254	.00238	.00223	.00209	.00196	.00185	.00174	.00164	.00154	.00146
48	17	.00550	.00510	.00472	.00439	.00407	.00379	.00353	.00329	.00307	.00287	.00268	.00251	.00235	.00221	.00207	.00195	.00183	.00173	.00163	.00154
48	18	.00581	.00538	.00499	.00463	.00430	.00400	.00373	.00348	.00324	.00303	.00283	.00265	.00248	.00233	.00219	.00206	.00193	.00182	.00172	.00162
48	19	.00614	.00569	.00527	.00489	.00455	.00423	.00394	.00367	.00342	.00320	.00299	.00280	.00262	.00246	.00231	.00217	.00204	.00192	.00181	.00171
48	20	.00649	.00601	.00557	.00517	.00481	.00447	.00416	.00388	.00362	.00338	.00316	.00295	.00277	.00259	.00243	.00229	.00215	.00202	.00191	.00180
48	21	.00686	.00635	.00589	.00547	.00508	.00473	.00440	.00410	.00383	.00357	.00334	.00312	.00292	.00274	.00257	.00242	.00227	.00214	.00201	.00190
48	22	.00725	.00672	.00623	.00579	.00538	.00500	.00466	.00434	.00405	.00378	.00353	.00330	.00309	.00290	.00272	.00255	.00240	.00226	.00212	.00200
48	23	.00767	.00711	.00659	.00612	.00569	.00529	.00493	.00459	.00429	.00400	.00374	.00350	.00327	.00307	.00288	.00270	.00254	.00239	.00225	.00212

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
48	24	.00812	.00753	.00698	.00649	.00603	.00561	.00522	.00487	.00454	.00424	.00396	.00371	.00347	.00325	.00305	.00286	.00269	.00253	.00238	.00224
48	25	.00859	.00797	.00740	.00687	.00639	.00595	.00554	.00516	.00482	.00450	.00421	.00393	.00368	.00345	.00324	.00304	.00285	.00268	.00252	.00238
48	26	.00910	.00845	.00784	.00729	.00678	.00631	.00588	.00548	.00512	.00478	.00447	.00418	.00391	.00367	.00344	.00323	.00303	.00285	.00268	.00252
48	27	.00965	.00895	.00832	.00773	.00720	.00670	.00624	.00582	.00544	.00508	.00475	.00444	.00416	.00390	.00366	.00343	.00322	.00303	.00285	.00269
48	28	.01022	.00949	.00882	.00821	.00764	.00712	.00663	.00619	.00578	.00540	.00505	.00472	.00443	.00415	.00389	.00365	.00343	.00323	.00304	.00286
48	29	.01083	.01006	.00936	.00871	.00811	.00756	.00705	.00658	.00614	.00574	.00537	.00503	.00471	.00442	.00414	.00389	.00365	.00344	.00323	.00305
48	30	.01148	.01067	.00993	.00924	.00861	.00803	.00749	.00699	.00653	.00611	.00571	.00535	.00501	.00470	.00441	.00414	.00389	.00366	.00345	.00325
48	31	.01215	.01131	.01052	.00980	.00914	.00852	.00795	.00743	.00694	.00650	.00608	.00569	.00534	.00501	.00470	.00441	.00415	.00390	.00367	.00346
48	32	.01287	.01198	.01116	.01040	.00970	.00905	.00845	.00789	.00738	.00691	.00647	.00606	.00568	.00533	.00501	.00470	.00442	.00416	.00392	.00369
48	33	.01362	.01269	.01182	.01102	.01029	.00960	.00897	.00839	.00785	.00735	.00688	.00645	.00605	.00568	.00533	.00501	.00471	.00444	.00418	.00394
48	34	.01441	.01343	.01253	.01169	.01091	.01019	.00953	.00891	.00834	.00781	.00732	.00686	.00644	.00605	.00568	.00534	.00503	.00473	.00446	.00420
48	35	.01525	.01422	.01327	.01239	.01157	.01081	.01011	.00947	.00886	.00831	.00779	.00731	.00686	.00644	.00606	.00570	.00536	.00505	.00476	.00449
48	36	.01612	.01504	.01405	.01312	.01226	.01147	.01073	.01005	.00942	.00883	.00828	.00777	.00730	.00686	.00645	.00607	.00572	.00539	.00508	.00479
48	37	.01704	.01591	.01486	.01389	.01299	.01216	.01139	.01067	.01000	.00938	.00881	.00827	.00777	.00731	.00687	.00647	.00609	.00574	.00542	.00511
48	38	.01799	.01681	.01572	.01471	.01376	.01289	.01208	.01132	.01062	.00997	.00936	.00880	.00827	.00778	.00732	.00690	.00650	.00613	.00578	.00546
48	39	.01900	.01776	.01662	.01556	.01457	.01365	.01280	.01201	.01127	.01059	.00995	.00935	.00880	.00828	.00780	.00735	.00693	.00654	.00617	.00583
48	40	.02004	.01875	.01756	.01645	.01542	.01446	.01356	.01273	.01196	.01124	.01057	.00994	.00936	.00881	.00830	.00783	.00738	.00697	.00658	.00622
48	41	.02113	.01979	.01854	.01738	.01630	.01530	.01437	.01349	.01268	.01193	.01122	.01056	.00995	.00937	.00884	.00834	.00787	.00743	.00702	.00664
48	42	.02227	.02087	.01957	.01836	.01723	.01618	.01520	.01429	.01344	.01265	.01191	.01122	.01057	.00997	.00940	.00888	.00838	.00792	.00749	.00709
48	43	.02344	.02199	.02064	.01938	.01820	.01710	.01608	.01513	.01424	.01341	.01263	.01191	.01123	.01060	.01000	.00945	.00893	.00844	.00799	.00756
48	44	.02466	.02315	.02174	.02043	.01921	.01806	.01700	.01600	.01507	.01420	.01339	.01263	.01192	.01125	.01063	.01005	.00950	.00899	.00851	.00806
48	45	.02592	.02435	.02289	.02152	.02025	.01906	.01795	.01691	.01594	.01503	.01418	.01338	.01264	.01194	.01129	.01068	.01010	.00956	.00906	.00858
48	46	.02722	.02559	.02407	.02265	.02133	.02009	.01893	.01785	.01684	.01589	.01500	.01417	.01339	.01266	.01198	.01133	.01073	.01017	.00964	.00914
48	47	.02855	.02686	.02529	.02382	.02244	.02115	.01995	.01882	.01777	.01678	.01585	.01499	.01417	.01341	.01269	.01202	.01139	.01080	.01024	.00971
48	48	.02991	.02817	.02654	.02501	.02359	.02225	.02100	.01983	.01873	.01770	.01674	.01583	.01498	.01418	.01344	.01273	.01207	.01145	.01087	.01032
49	0	.00290	.00272	.00255	.00240	.00225	.00213	.00201	.00190	.00180	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106
49	1	.00218	.00202	.00187	.00173	.00161	.00149	.00139	.00129	.00120	.00113	.00105	.00098	.00092	.00087	.00081	.00076	.00072	.00068	.00064	.00060
49	2	.00227	.00210	.00194	.00179	.00166	.00154	.00143	.00133	.00124	.00116	.00108	.00101	.00095	.00089	.00083	.00078	.00073	.00069	.00065	.00061
49	3	.00239	.00221	.00204	.00189	.00175	.00162	.00151	.00140	.00130	.00122	.00114	.00106	.00099	.00093	.00087	.00082	.00077	.00072	.00068	.00064
49	4	.00253	.00234	.00216	.00200	.00185	.00172	.00159	.00148	.00138	.00129	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00072	.00067
49	5	.00269	.00248	.00229	.00212	.00197	.00183	.00170	.00158	.00147	.00137	.00128	.00119	.00112	.00104	.00098	.00092	.00086	.00081	.00076	.00072
49	6	.00286	.00264	.00244	.00226	.00210	.00194	.00181	.00168	.00157	.00146	.00136	.00127	.00119	.00111	.00104	.00098	.00092	.00087	.00081	.00077
49	7	.00305	.00282	.00260	.00241	.00224	.00208	.00193	.00180	.00167	.00156	.00146	.00136	.00127	.00119	.00112	.00105	.00099	.00093	.00087	.00082
49	8	.00325	.00300	.00278	.00257	.00239	.00222	.00206	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00113	.00106	.00099	.00094	.00088
49	9	.00347	.00321	.00297	.00275	.00255	.00237	.00221	.00205	.00191	.00179	.00167	.00156	.00146	.00137	.00129	.00121	.00114	.00107	.00101	.00095
49	10	.00370	.00342	.00317	.00294	.00273	.00254	.00236	.00220	.00205	.00192	.00179	.00168	.00157	.00147	.00138	.00130	.00122	.00115	.00108	.00102
49	11	.00395	.00366	.00339	.00314	.00292	.00272	.00253	.00236	.00220	.00206	.00192	.00180	.00169	.00158	.00149	.00140	.00132	.00124	.00117	.00110
49	12	.00422	.00391	.00362	.00336	.00313	.00291	.00271	.00253	.00236	.00220	.00206	.00193	.00181	.00170	.00160	.00150	.00142	.00133	.00126	.00119
49	13	.00450	.00417	.00387	.00359	.00334	.00311	.00290	.00270	.00252	.00236	.00221	.00207	.00194	.00182	.00171	.00161	.00152	.00143	.00135	.00128
49	14	.00479	.00444	.00412	.00382	.00356	.00331	.00309	.00288	.00269	.00252	.00236	.00221	.00207	.00195	.00183	.00172	.00162	.00153	.00145	.00137
49	15	.00508	.00471	.00437	.00406	.00378	.00352	.00328	.00306	.00286	.00268	.00251	.00235	.00220	.00207	.00195	.00183	.00173	.00163	.00154	.00145
49	16	.00538	.00499	.00463	.00430	.00400	.00373	.00348	.00324	.00303	.00284	.00265	.00249	.00234	.00219	.00206	.00194	.00183	.00173	.00163	.00154
49	17	.00569	.00527	.00490	.00455	.00423	.00394	.00367	.00343	.00320	.00300	.00281	.00263	.00247	.00232	.00218	.00205	.00193	.00182	.00172	.00162
49	18	.00601	.00557	.00517	.00481	.00447	.00416	.00388	.00362	.00338	.00316	.00296	.00278	.00260	.00244	.00230	.00216	.00204	.00192	.00181	.00171
49	19	.00635	.00588	.00546	.00508	.00472	.00440	.00410	.00382	.00357	.00334	.00313	.00293	.00275	.00258	.00242	.00228	.00214	.00202	.00191	.00180
49	20	.00670	.00622	.00577	.00536	.00499	.00465	.00433	.00404	.00377	.00353	.00330	.00309	.00290	.00272	.00256	.00240	.00226	.00213	.00201	.00190
49	21	.00709	.00657	.00610	.00567	.00528	.00491	.00458	.00427	.00399	.00373	.00349	.00327	.00306	.00287	.00270	.00254	.00239	.00225	.00212	.00200
49	22	.00749	.00695	.00646	.00600	.00558	.00520	.00484	.00452	.00422	.00394	.00369	.00346	.00324	.00304	.00285	.00268	.00252	.00237	.00224	.00211
49	23	.00793	.00736	.00683	.00635	.00591	.00550	.00513	.00479	.00447	.00418	.00391	.00366	.00343	.00322	.00302	.00284	.00267	.00251	.00237	.00223
49	24	.00839	.00779	.00723	.00673	.00626	.00583	.00544	.00507	.00474	.00443	.00414	.00388	.00363	.00341	.00320	.00301	.00283	.00266	.00251	.00236

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
49	25	.00889	.00825	.00767	.00713	.00664	.00618	.00576	.00538	.00502	.00470	.00439	.00411	.00385	.00362	.00339	.00319	.00300	.00282	.00266	.00250
49	26	.00941	.00874	.00813	.00756	.00704	.00656	.00612	.00571	.00533	.00499	.00467	.00437	.00409	.00384	.00361	.00339	.00318	.00300	.00282	.00266
49	27	.00998	.00927	.00862	.00802	.00747	.00697	.00650	.00607	.00567	.00530	.00496	.00465	.00435	.00408	.00383	.00360	.00339	.00319	.00300	.00283
49	28	.01058	.00983	.00915	.00852	.00794	.00740	.00690	.00645	.00603	.00564	.00528	.00494	.00463	.00435	.00408	.00383	.00361	.00339	.00320	.00301
49	29	.01121	.01043	.00971	.00904	.00843	.00786	.00734	.00686	.00641	.00600	.00561	.00526	.00493	.00463	.00435	.00408	.00384	.00362	.00341	.00321
49	30	.01188	.01106	.01030	.00960	.00895	.00835	.00780	.00729	.00682	.00638	.00597	.00560	.00525	.00493	.00463	.00435	.00409	.00385	.00363	.00342
49	31	.01259	.01172	.01092	.01018	.00950	.00887	.00829	.00775	.00725	.00679	.00636	.00596	.00559	.00525	.00493	.00464	.00436	.00411	.00387	.00365
49	32	.01334	.01243	.01158	.01080	.01009	.00942	.00880	.00824	.00771	.00722	.00677	.00634	.00595	.00559	.00525	.00494	.00465	.00438	.00413	.00389
49	33	.01412	.01317	.01228	.01146	.01070	.01000	.00935	.00875	.00820	.00768	.00720	.00676	.00634	.00596	.00560	.00527	.00496	.00467	.00440	.00415
49	34	.01495	.01395	.01302	.01216	.01136	.01062	.00994	.00930	.00871	.00817	.00766	.00719	.00675	.00635	.00597	.00562	.00529	.00498	.00470	.00443
49	35	.01583	.01477	.01379	.01289	.01205	.01127	.01055	.00989	.00927	.00869	.00815	.00766	.00719	.00676	.00636	.00599	.00564	.00532	.00501	.00473
49	36	.01674	.01563	.01461	.01366	.01278	.01196	.01121	.01050	.00985	.00924	.00868	.00815	.00766	.00721	.00678	.00639	.00602	.00567	.00535	.00505
49	37	.01770	.01654	.01547	.01447	.01355	.01269	.01189	.01115	.01046	.00982	.00923	.00867	.00816	.00768	.00723	.00681	.00642	.00605	.00571	.00540
49	38	.01871	.01750	.01637	.01533	.01436	.01346	.01262	.01184	.01112	.01044	.00981	.00923	.00868	.00818	.00770	.00726	.00685	.00646	.00610	.00576
49	39	.01976	.01849	.01732	.01622	.01521	.01426	.01338	.01257	.01181	.01110	.01043	.00982	.00924	.00871	.00821	.00774	.00730	.00689	.00651	.00616
49	40	.02086	.01954	.01831	.01717	.01610	.01511	.01419	.01333	.01253	.01179	.01109	.01044	.00984	.00927	.00874	.00825	.00779	.00736	.00695	.00657
49	41	.02201	.02063	.01935	.01815	.01704	.01600	.01504	.01414	.01330	.01251	.01178	.01110	.01046	.00987	.00931	.00879	.00830	.00785	.00742	.00702
49	42	.02321	.02177	.02043	.01918	.01802	.01694	.01593	.01498	.01410	.01328	.01251	.01180	.01113	.01050	.00991	.00936	.00885	.00837	.00792	.00750
49	43	.02445	.02295	.02156	.02026	.01904	.01791	.01686	.01587	.01495	.01409	.01328	.01253	.01182	.01116	.01055	.00997	.00943	.00892	.00845	.00800
49	44	.02574	.02418	.02273	.02138	.02011	.01893	.01783	.01679	.01583	.01493	.01409	.01330	.01256	.01187	.01122	.01061	.01004	.00951	.00900	.00853
49	45	.02707	.02546	.02395	.02254	.02122	.01999	.01883	.01776	.01675	.01581	.01493	.01410	.01332	.01260	.01192	.01128	.01068	.01012	.00959	.00909
49	46	.02845	.02677	.02520	.02373	.02236	.02108	.01988	.01876	.01771	.01672	.01580	.01494	.01412	.01336	.01265	.01198	.01135	.01076	.01021	.00968
49	47	.02986	.02812	.02649	.02497	.02354	.02221	.02096	.01979	.01870	.01767	.01671	.01580	.01496	.01416	.01341	.01271	.01205	.01143	.01085	.01030
49	48	.03130	.02950	.02782	.02624	.02476	.02338	.02208	.02086	.01972	.01865	.01765	.01671	.01582	.01499	.01421	.01348	.01278	.01213	.01152	.01095
49	49	.03279	.03092	.02918	.02755	.02602	.02458	.02323	.02197	.02078	.01967	.01862	.01764	.01672	.01585	.01504	.01427	.01355	.01287	.01223	.01162
50	0	.00302	.00284	.00267	.00251	.00237	.00223	.00211	.00200	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00114
50	1	.00226	.00209	.00193	.00179	.00167	.00155	.00144	.00135	.00126	.00117	.00110	.00103	.00097	.00091	.00085	.00080	.00076	.00071	.00067	.00064
50	2	.00235	.00217	.00201	.00186	.00173	.00160	.00149	.00139	.00130	.00121	.00113	.00106	.00099	.00093	.00087	.00082	.00077	.00073	.00068	.00065
50	3	.00247	.00228	.00211	.00195	.00181	.00168	.00157	.00146	.00136	.00127	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067
50	4	.00261	.00241	.00223	.00207	.00192	.00178	.00166	.00154	.00144	.00134	.00125	.00117	.00110	.00103	.00096	.00091	.00085	.00080	.00075	.00071
50	5	.00278	.00256	.00237	.00220	.00204	.00189	.00176	.00164	.00153	.00143	.00133	.00125	.00117	.00109	.00103	.00096	.00091	.00085	.00080	.00076
50	6	.00295	.00273	.00253	.00234	.00217	.00202	.00188	.00175	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081
50	7	.00315	.00291	.00269	.00250	.00232	.00215	.00201	.00187	.00174	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00097	.00092	.00087
50	8	.00335	.00310	.00287	.00267	.00248	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00093
50	9	.00358	.00331	.00307	.00285	.00265	.00246	.00229	.00214	.00200	.00186	.00174	.00163	.00153	.00144	.00135	.00127	.00119	.00112	.00106	.00100
50	10	.00382	.00354	.00328	.00305	.00283	.00264	.00246	.00229	.00214	.00200	.00187	.00175	.00164	.00154	.00145	.00137	.00129	.00121	.00114	.00108
50	11	.00408	.00378	.00351	.00326	.00303	.00282	.00263	.00246	.00229	.00215	.00201	.00188	.00177	.00166	.00156	.00147	.00138	.00131	.00123	.00116
50	12	.00436	.00404	.00375	.00349	.00324	.00302	.00282	.00263	.00246	.00230	.00216	.00202	.00190	.00178	.00168	.00158	.00149	.00141	.00133	.00125
50	13	.00465	.00431	.00401	.00372	.00347	.00323	.00301	.00281	.00263	.00246	.00231	.00217	.00203	.00191	.00180	.00170	.00160	.00151	.00143	.00135
50	14	.00495	.00459	.00426	.00397	.00369	.00344	.00321	.00300	.00281	.00263	.00246	.00231	.00217	.00204	.00192	.00181	.00171	.00161	.00152	.00144
50	15	.00525	.00487	.00453	.00421	.00392	.00366	.00341	.00319	.00298	.00279	.00262	.00246	.00231	.00217	.00205	.00193	.00182	.00172	.00162	.00153
50	16	.00556	.00516	.00480	.00446	.00416	.00387	.00362	.00338	.00316	.00296	.00278	.00260	.00245	.00230	.00217	.00204	.00193	.00182	.00172	.00162
50	17	.00588	.00546	.00507	.00472	.00439	.00410	.00382	.00357	.00334	.00313	.00293	.00275	.00258	.00243	.00229	.00215	.00203	.00192	.00181	.00171
50	18	.00621	.00576	.00536	.00498	.00464	.00433	.00404	.00377	.00353	.00330	.00309	.00290	.00273	.00256	.00241	.00227	.00214	.00202	.00191	.00180
50	19	.00656	.00609	.00566	.00526	.00490	.00457	.00426	.00398	.00372	.00348	.00326	.00306	.00287	.00270	.00254	.00239	.00225	.00213	.00201	.00190
50	20	.00693	.00643	.00598	.00556	.00518	.00483	.00450	.00421	.00393	.00368	.00345	.00323	.00303	.00285	.00268	.00252	.00238	.00224	.00212	.00200
50	21	.00732	.00680	.00632	.00588	.00547	.00510	.00476	.00445	.00416	.00389	.00364	.00342	.00321	.00301	.00283	.00266	.00251	.00236	.00223	.00211
50	22	.00774	.00719	.00668	.00622	.00579	.00540	.00504	.00470	.00440	.00411	.00385	.00361	.00339	.00318	.00299	.00281	.00265	.00250	.00236	.00222
50	23	.00819	.00761	.00707	.00658	.00613	.00571	.00533	.00498	.00466	.00436	.00408	.00382	.00359	.00337	.00316	.00298	.00280	.00264	.00249	.00235
50	24	.00867	.00805	.00749	.00697	.00649	.00606	.00565	.00528	.00493	.00462	.00432	.00405	.00380	.00357	.00335	.00315	.00297	.00280	.00264	.00249

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
50	25	.00918	.00853	.00794	.00739	.00689	.00642	.00599	.00560	.00523	.00490	.00459	.00430	.00403	.00379	.00356	.00334	.00315	.00297	.00280	.00264
50	26	.00973	.00905	.00842	.00784	.00731	.00681	.00636	.00594	.00556	.00520	.00487	.00457	.00428	.00402	.00378	.00355	.00334	.00315	.00297	.00280
50	27	.01032	.00959	.00893	.00832	.00776	.00724	.00676	.00632	.00591	.00553	.00518	.00485	.00455	.00428	.00402	.00378	.00356	.00335	.00316	.00298
50	28	.01094	.01018	.00948	.00883	.00824	.00769	.00718	.00671	.00628	.00588	.00551	.00517	.00485	.00455	.00428	.00402	.00379	.00357	.00336	.00317
50	29	.01160	.01080	.01006	.00938	.00875	.00817	.00763	.00714	.00668	.00626	.00586	.00550	.00516	.00485	.00456	.00429	.00403	.00380	.00358	.00338
50	30	.01230	.01145	.01068	.00996	.00929	.00868	.00812	.00759	.00711	.00666	.00624	.00585	.00550	.00516	.00485	.00457	.00430	.00405	.00382	.00360
50	31	.01303	.01215	.01133	.01057	.00987	.00922	.00863	.00807	.00756	.00708	.00664	.00623	.00585	.00550	.00517	.00487	.00458	.00432	.00407	.00384
50	32	.01381	.01288	.01202	.01122	.01048	.00980	.00917	.00858	.00804	.00754	.00707	.00664	.00623	.00586	.00551	.00519	.00489	.00461	.00434	.00410
50	33	.01463	.01365	.01275	.01191	.01113	.01041	.00974	.00913	.00855	.00802	.00753	.00707	.00664	.00624	.00588	.00553	.00521	.00491	.00463	.00438
50	34	.01550	.01447	.01352	.01263	.01182	.01106	.01035	.00970	.00910	.00854	.00801	.00753	.00708	.00666	.00626	.00590	.00556	.00524	.00495	.00467
50	35	.01641	.01533	.01433	.01340	.01254	.01174	.01100	.01031	.00968	.00908	.00853	.00802	.00754	.00709	.00668	.00629	.00593	.00560	.00528	.00499
50	36	.01737	.01624	.01518	.01421	.01331	.01247	.01169	.01096	.01029	.00966	.00908	.00854	.00803	.00756	.00712	.00671	.00633	.00597	.00564	.00533
50	37	.01837	.01719	.01609	.01506	.01411	.01323	.01241	.01165	.01094	.01028	.00966	.00909	.00856	.00806	.00759	.00716	.00675	.00638	.00602	.00569
50	38	.01943	.01819	.01703	.01596	.01496	.01404	.01318	.01237	.01163	.01093	.01028	.00968	.00911	.00859	.00809	.00764	.00721	.00681	.00643	.00608
50	39	.02053	.01924	.01803	.01690	.01586	.01489	.01398	.01314	.01235	.01162	.01094	.01030	.00970	.00915	.00863	.00814	.00769	.00727	.00687	.00650
50	40	.02169	.02033	.01907	.01790	.01680	.01578	.01483	.01394	.01312	.01235	.01163	.01096	.01033	.00974	.00920	.00868	.00820	.00776	.00733	.00694
50	41	.02290	.02148	.02016	.01893	.01779	.01672	.01572	.01480	.01393	.01312	.01236	.01166	.01099	.01038	.00980	.00926	.00875	.00828	.00783	.00742
50	42	.02416	.02269	.02131	.02002	.01882	.01771	.01666	.01569	.01478	.01393	.01314	.01239	.01170	.01105	.01044	.00987	.00933	.00883	.00836	.00792
50	43	.02548	.02394	.02250	.02116	.01991	.01874	.01765	.01663	.01567	.01478	.01395	.01317	.01244	.01175	.01111	.01051	.00995	.00942	.00892	.00846
50	44	.02684	.02524	.02374	.02234	.02104	.01982	.01868	.01761	.01661	.01568	.01480	.01398	.01322	.01250	.01182	.01119	.01060	.01004	.00952	.00903
50	45	.02825	.02658	.02502	.02357	.02221	.02094	.01975	.01863	.01759	.01661	.01569	.01484	.01403	.01328	.01257	.01190	.01128	.01069	.01014	.00963
50	46	.02970	.02797	.02635	.02484	.02342	.02210	.02086	.01969	.01860	.01758	.01663	.01573	.01488	.01409	.01335	.01265	.01200	.01138	.01080	.01026
50	47	.03119	.02940	.02772	.02615	.02468	.02330	.02201	.02079	.01966	.01859	.01759	.01665	.01577	.01494	.01416	.01343	.01274	.01210	.01149	.01091
50	48	.03273	.03087	.02913	.02750	.02597	.02454	.02319	.02193	.02075	.01964	.01859	.01761	.01669	.01583	.01501	.01425	.01353	.01285	.01221	.01161
50	49	.03430	.03238	.03058	.02889	.02730	.02582	.02442	.02311	.02188	.02072	.01963	.01861	.01765	.01675	.01589	.01509	.01434	.01363	.01296	.01233
50	50	.03591	.03393	.03207	.03032	.02867	.02713	.02568	.02432	.02304	.02184	.02071	.01965	.01864	.01770	.01681	.01597	.01519	.01444	.01374	.01308
51	0	.00315	.00296	.00279	.00263	.00248	.00234	.00222	.00210	.00200	.00190	.00180	.00172	.00164	.00156	.00150	.00143	.00137	.00131	.00126	.00121
51	1	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00123	.00115	.00108	.00101	.00095	.00089	.00084	.00079	.00075	.00071	.00067
51	2	.00242	.00224	.00207	.00192	.00179	.00166	.00155	.00144	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068
51	3	.00255	.00236	.00218	.00202	.00188	.00175	.00163	.00152	.00141	.00132	.00124	.00116	.00108	.00102	.00096	.00090	.00085	.00080	.00075	.00071
51	4	.00269	.00249	.00231	.00214	.00199	.00185	.00172	.00160	.00150	.00140	.00131	.00122	.00115	.00108	.00101	.00095	.00089	.00084	.00079	.00075
51	5	.00286	.00265	.00245	.00228	.00211	.00197	.00183	.00171	.00159	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00095	.00089	.00084	.00080
51	6	.00305	.00282	.00261	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00101	.00096	.00090	.00085
51	7	.00325	.00301	.00279	.00259	.00240	.00224	.00208	.00194	.00181	.00170	.00159	.00149	.00139	.00131	.00123	.00116	.00109	.00102	.00097	.00091
51	8	.00346	.00321	.00297	.00276	.00257	.00239	.00223	.00208	.00194	.00181	.00170	.00159	.00149	.00140	.00132	.00124	.00117	.00110	.00104	.00098
51	9	.00369	.00342	.00318	.00295	.00274	.00256	.00238	.00222	.00208	.00194	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00112	.00105
51	10	.00395	.00366	.00340	.00316	.00294	.00274	.00255	.00238	.00223	.00209	.00195	.00183	.00172	.00162	.00152	.00143	.00135	.00127	.00120	.00114
51	11	.00422	.00391	.00363	.00338	.00314	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00164	.00154	.00145	.00137	.00130	.00123
51	12	.00450	.00418	.00388	.00361	.00337	.00314	.00293	.00274	.00256	.00240	.00225	.00211	.00199	.00187	.00176	.00166	.00157	.00148	.00140	.00132
51	13	.00480	.00446	.00415	.00386	.00360	.00336	.00313	.00293	.00274	.00257	.00241	.00227	.00213	.00201	.00189	.00178	.00168	.00159	.00150	.00142
51	14	.00511	.00475	.00442	.00411	.00383	.00358	.00334	.00313	.00293	.00274	.00258	.00242	.00227	.00214	.00202	.00190	.00180	.00170	.00161	.00152
51	15	.00543	.00504	.00469	.00437	.00407	.00380	.00355	.00332	.00311	.00292	.00274	.00257	.00242	.00228	.00215	.00202	.00191	.00181	.00171	.00162
51	16	.00574	.00534	.00497	.00463	.00431	.00403	.00376	.00352	.00330	.00309	.00290	.00272	.00256	.00241	.00227	.00214	.00202	.00191	.00181	.00171
51	17	.00607	.00564	.00525	.00489	.00456	.00426	.00398	.00372	.00348	.00326	.00306	.00288	.00271	.00255	.00240	.00226	.00214	.00202	.00191	.00181
51	18	.00641	.00596	.00554	.00516	.00481	.00449	.00420	.00393	.00368	.00344	.00323	.00303	.00285	.00268	.00253	.00238	.00225	.00212	.00201	.00190
51	19	.00677	.00629	.00585	.00545	.00508	.00474	.00443	.00414	.00388	.00363	.00341	.00320	.00301	.00283	.00266	.00251	.00237	.00224	.00211	.00200
51	20	.00715	.00665	.00618	.00576	.00537	.00501	.00468	.00438	.00410	.00384	.00360	.00338	.00317	.00298	.00281	.00265	.00250	.00236	.00223	.00211
51	21	.00756	.00703	.00654	.00609	.00568	.00530	.00495	.00463	.00433	.00406	.00380	.00357	.00335	.00315	.00297	.00279	.00263	.00249	.00235	.00222
51	22	.00799	.00743	.00691	.00644	.00600	.00560	.00523	.00489	.00458	.00429	.00402	.00377	.00354	.00333	.00313	.00295	.00278	.00262	.00248	.00234
51	23	.00846	.00786	.00732	.00682	.00636	.00593	.00554	.00518	.00485	.00454	.00425	.00399	.00375	.00352	.00331	.00312	.00294	.00277	.00262	.00247

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
51	24	.00895	.00832	.00775	.00722	.00673	.00628	.00587	.00549	.00514	.00481	.00451	.00423	.00397	.00373	.00351	.00331	.00311	.00294	.00277	.00262
51	25	.00948	.00882	.00821	.00765	.00714	.00666	.00623	.00582	.00545	.00510	.00478	.00449	.00421	.00396	.00372	.00351	.00330	.00311	.00294	.00278
51	26	.01005	.00935	.00871	.00812	.00757	.00707	.00661	.00618	.00579	.00542	.00508	.00477	.00448	.00421	.00396	.00372	.00351	.00331	.00312	.00295
51	27	.01066	.00992	.00924	.00862	.00804	.00751	.00702	.00657	.00615	.00576	.00540	.00507	.00476	.00447	.00421	.00396	.00373	.00352	.00332	.00313
51	28	.01130	.01053	.00981	.00915	.00854	.00798	.00746	.00698	.00654	.00613	.00575	.00539	.00507	.00476	.00448	.00422	.00397	.00375	.00353	.00334
51	29	.01199	.01117	.01042	.00972	.00908	.00848	.00794	.00743	.00696	.00652	.00612	.00574	.00539	.00507	.00477	.00449	.00423	.00399	.00377	.00356
51	30	.01271	.01185	.01106	.01032	.00965	.00902	.00844	.00790	.00740	.00694	.00651	.00611	.00575	.00540	.00508	.00479	.00451	.00425	.00401	.00379
51	31	.01348	.01257	.01174	.01096	.01025	.00958	.00897	.00840	.00788	.00739	.00693	.00651	.00612	.00576	.00542	.00510	.00481	.00454	.00428	.00404
51	32	.01429	.01334	.01245	.01164	.01088	.01019	.00954	.00894	.00838	.00786	.00738	.00694	.00652	.00613	.00578	.00544	.00513	.00484	.00457	.00431
51	33	.01514	.01414	.01322	.01236	.01156	.01082	.01014	.00951	.00892	.00837	.00786	.00739	.00695	.00654	.00616	.00580	.00547	.00516	.00487	.00461
51	34	.01605	.01499	.01402	.01312	.01228	.01150	.01078	.01011	.00949	.00891	.00837	.00787	.00741	.00697	.00657	.00619	.00584	.00551	.00520	.00492
51	35	.01700	.01589	.01487	.01392	.01304	.01222	.01146	.01075	.01010	.00948	.00892	.00839	.00789	.00743	.00700	.00660	.00623	.00588	.00556	.00525
51	36	.01800	.01684	.01577	.01477	.01384	.01298	.01218	.01143	.01074	.01009	.00949	.00893	.00841	.00793	.00747	.00705	.00665	.00628	.00594	.00561
51	37	.01905	.01784	.01671	.01566	.01469	.01378	.01294	.01215	.01142	.01074	.01011	.00952	.00896	.00845	.00797	.00752	.00710	.00671	.00634	.00600
51	38	.02016	.01889	.01770	.01660	.01558	.01463	.01374	.01291	.01215	.01143	.01076	.01013	.00955	.00901	.00850	.00802	.00758	.00716	.00677	.00641
51	39	.02132	.01999	.01875	.01759	.01652	.01552	.01459	.01372	.01291	.01215	.01145	.01079	.01018	.00960	.00906	.00856	.00809	.00765	.00724	.00685
51	40	.02253	.02114	.01984	.01864	.01751	.01646	.01548	.01457	.01372	.01292	.01218	.01149	.01084	.01023	.00966	.00913	.00863	.00817	.00773	.00732
51	41	.02381	.02235	.02100	.01973	.01855	.01745	.01643	.01547	.01457	.01374	.01296	.01222	.01154	.01090	.01030	.00974	.00921	.00872	.00826	.00783
51	42	.02513	.02361	.02220	.02088	.01964	.01849	.01742	.01641	.01547	.01460	.01377	.01300	.01228	.01161	.01098	.01039	.00983	.00931	.00882	.00836
51	43	.02652	.02493	.02346	.02208	.02079	.01958	.01846	.01740	.01642	.01550	.01464	.01383	.01307	.01236	.01169	.01107	.01048	.00994	.00942	.00893
51	44	.02795	.02630	.02477	.02333	.02198	.02072	.01955	.01844	.01741	.01645	.01554	.01469	.01390	.01315	.01245	.01179	.01118	.01060	.01005	.00954
51	45	.02944	.02773	.02612	.02462	.02322	.02191	.02068	.01953	.01845	.01744	.01649	.01560	.01476	.01398	.01324	.01255	.01190	.01129	.01072	.01018
51	46	.03098	.02919	.02753	.02597	.02451	.02314	.02186	.02065	.01952	.01847	.01747	.01654	.01567	.01485	.01407	.01335	.01266	.01202	.01142	.01085
51	47	.03256	.03071	.02898	.02736	.02584	.02441	.02307	.02182	.02064	.01954	.01850	.01753	.01661	.01575	.01494	.01418	.01346	.01279	.01215	.01155
51	48	.03418	.03227	.03047	.02879	.02721	.02573	.02434	.02303	.02180	.02065	.01957	.01855	.01759	.01669	.01584	.01505	.01429	.01359	.01292	.01229
51	49	.03585	.03387	.03201	.03026	.02862	.02709	.02564	.02428	.02300	.02180	.02067	.01961	.01861	.01767	.01678	.01595	.01516	.01442	.01372	.01306
51	50	.03756	.03551	.03359	.03178	.03008	.02849	.02698	.02557	.02425	.02300	.02182	.02071	.01967	.01869	.01776	.01689	.01607	.01529	.01456	.01386
51	51	.03931	.03719	.03521	.03334	.03158	.02992	.02837	.02691	.02553	.02423	.02301	.02185	.02077	.01974	.01878	.01787	.01701	.01620	.01543	.01470
52	0	.00329	.00309	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00200	.00191	.00182	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129
52	1	.00240	.00223	.00207	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00113	.00106	.00100	.00094	.00088	.00083	.00079	.00075	.00071
52	2	.00250	.00231	.00214	.00199	.00185	.00173	.00161	.00150	.00140	.00131	.00123	.00115	.00108	.00102	.00096	.00090	.00085	.00080	.00076	.00072
52	3	.00262	.00243	.00225	.00209	.00195	.00181	.00169	.00157	.00147	.00138	.00129	.00121	.00113	.00106	.00100	.00094	.00089	.00084	.00079	.00074
52	4	.00278	.00257	.00238	.00221	.00206	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00112	.00106	.00099	.00094	.00088	.00083	.00079
52	5	.00295	.00273	.00253	.00235	.00219	.00204	.00190	.00177	.00166	.00155	.00145	.00136	.00127	.00120	.00112	.00106	.00100	.00094	.00089	.00084
52	6	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00189	.00177	.00165	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100	.00095	.00089
52	7	.00335	.00310	.00288	.00267	.00249	.00232	.00216	.00202	.00189	.00177	.00165	.00155	.00146	.00137	.00129	.00121	.00114	.00108	.00101	.00096
52	8	.00357	.00331	.00307	.00286	.00266	.00248	.00231	.00216	.00202	.00189	.00177	.00166	.00156	.00147	.00138	.00130	.00122	.00115	.00109	.00103
52	9	.00381	.00353	.00328	.00305	.00284	.00265	.00247	.00231	.00216	.00203	.00190	.00178	.00167	.00157	.00148	.00140	.00132	.00124	.00117	.00111
52	10	.00407	.00378	.00351	.00327	.00304	.00284	.00265	.00248	.00232	.00217	.00204	.00191	.00180	.00169	.00159	.00150	.00142	.00134	.00127	.00120
52	11	.00435	.00404	.00376	.00350	.00326	.00304	.00284	.00266	.00249	.00233	.00219	.00206	.00193	.00182	.00172	.00162	.00153	.00144	.00136	.00129
52	12	.00465	.00432	.00402	.00374	.00349	.00326	.00305	.00285	.00267	.00250	.00235	.00221	.00208	.00196	.00185	.00174	.00164	.00155	.00147	.00139
52	13	.00496	.00461	.00429	.00400	.00373	.00348	.00326	.00305	.00286	.00268	.00252	.00237	.00223	.00210	.00198	.00187	.00177	.00167	.00158	.00150
52	14	.00528	.00491	.00457	.00426	.00397	.00371	.00347	.00325	.00305	.00286	.00269	.00253	.00238	.00224	.00212	.00200	.00189	.00179	.00169	.00160
52	15	.00560	.00521	.00485	.00452	.00422	.00395	.00369	.00346	.00324	.00304	.00286	.00269	.00253	.00239	.00225	.00213	.00201	.00190	.00180	.00171
52	16	.00593	.00552	.00514	.00479	.00447	.00418	.00391	.00366	.00343	.00322	.00303	.00285	.00268	.00253	.00238	.00225	.00213	.00201	.00190	.00181
52	17	.00627	.00583	.00543	.00506	.00473	.00442	.00413	.00387	.00363	.00340	.00320	.00301	.00283	.00267	.00252	.00237	.00224	.00212	.00201	.00190
52	18	.00662	.00616	.00573	.00535	.00499	.00466	.00436	.00408	.00383	.00359	.00337	.00317	.00298	.00281	.00265	.00250	.00236	.00223	.00211	.00200
52	19	.00699	.00650	.00605	.00564	.00527	.00492	.00460	.00431	.00404	.00379	.00356	.00334	.00314	.00296	.00279	.00263	.00249	.00235	.00222	.00211
52	20	.00738	.00687	.00639	.00596	.00556	.00520	.00486	.00455	.00426	.00400	.00375	.00353	.00332	.00312	.00294	.00278	.00262	.00248	.00234	.00222
52	21	.00780	.00726	.00676	.00630	.00588	.00549	.00514	.00481	.00450	.00422	.00396	.00372	.00350	.00330	.00311	.00293	.00276	.00261	.00247	.00233

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
52	22	.00825	.00767	.00715	.00666	.00622	.00581	.00543	.00508	.00476	.00447	.00419	.00394	.00370	.00348	.00328	.00309	.00292	.00275	.00260	.00246
52	23	.00872	.00812	.00756	.00705	.00658	.00615	.00575	.00538	.00504	.00473	.00444	.00417	.00392	.00368	.00347	.00327	.00308	.00291	.00275	.00260
52	24	.00923	.00860	.00801	.00747	.00697	.00652	.00609	.00570	.00534	.00501	.00470	.00441	.00415	.00390	.00367	.00346	.00327	.00308	.00291	.00275
52	25	.00978	.00911	.00849	.00792	.00740	.00691	.00646	.00605	.00567	.00531	.00499	.00468	.00440	.00414	.00390	.00367	.00346	.00327	.00309	.00292
52	26	.01037	.00966	.00901	.00840	.00785	.00733	.00686	.00642	.00602	.00564	.00529	.00497	.00467	.00440	.00414	.00390	.00368	.00347	.00328	.00310
52	27	.01100	.01025	.00956	.00892	.00833	.00779	.00729	.00683	.00640	.00600	.00563	.00529	.00497	.00468	.00440	.00415	.00391	.00369	.00349	.00329
52	28	.01167	.01088	.01015	.00948	.00886	.00828	.00775	.00726	.00680	.00638	.00599	.00563	.00529	.00498	.00469	.00442	.00416	.00393	.00371	.00351
52	29	.01238	.01155	.01078	.01007	.00941	.00880	.00824	.00772	.00724	.00679	.00638	.00599	.00563	.00530	.00499	.00471	.00444	.00419	.00396	.00374
52	30	.01313	.01225	.01144	.01069	.01000	.00936	.00876	.00821	.00770	.00723	.00679	.00638	.00600	.00565	.00532	.00501	.00473	.00446	.00422	.00399
52	31	.01393	.01300	.01215	.01136	.01063	.00995	.00932	.00874	.00820	.00770	.00723	.00680	.00639	.00602	.00567	.00535	.00504	.00476	.00450	.00425
52	32	.01477	.01380	.01290	.01206	.01129	.01058	.00991	.00930	.00873	.00819	.00770	.00724	.00681	.00642	.00605	.00570	.00538	.00508	.00480	.00454
52	33	.01566	.01464	.01369	.01281	.01200	.01124	.01054	.00989	.00929	.00873	.00820	.00772	.00726	.00684	.00645	.00608	.00574	.00542	.00512	.00484
52	34	.01660	.01553	.01453	.01360	.01275	.01195	.01121	.01052	.00988	.00929	.00874	.00822	.00774	.00729	.00688	.00649	.00612	.00579	.00547	.00517
52	35	.01759	.01646	.01542	.01444	.01354	.01270	.01192	.01120	.01052	.00989	.00931	.00876	.00825	.00778	.00734	.00692	.00654	.00618	.00584	.00553
52	36	.01864	.01745	.01635	.01533	.01438	.01350	.01267	.01191	.01120	.01053	.00992	.00934	.00880	.00830	.00783	.00739	.00698	.00660	.00624	.00591
52	37	.01974	.01850	.01734	.01627	.01527	.01434	.01347	.01267	.01191	.01121	.01056	.00995	.00938	.00885	.00835	.00789	.00745	.00705	.00667	.00631
52	38	.02090	.01959	.01838	.01725	.01620	.01523	.01432	.01347	.01267	.01194	.01125	.01060	.01000	.00944	.00891	.00842	.00796	.00753	.00713	.00675
52	39	.02211	.02075	.01948	.01829	.01719	.01616	.01521	.01431	.01348	.01270	.01197	.01129	.01066	.01006	.00951	.00899	.00850	.00804	.00762	.00721
52	40	.02338	.02196	.02063	.01939	.01823	.01715	.01615	.01521	.01433	.01351	.01274	.01203	.01136	.01073	.01014	.00959	.00908	.00859	.00814	.00771
52	41	.02472	.02323	.02184	.02054	.01933	.01820	.01714	.01615	.01523	.01437	.01356	.01281	.01210	.01144	.01082	.01024	.00969	.00918	.00870	.00825
52	42	.02611	.02456	.02310	.02175	.02048	.01929	.01819	.01715	.01618	.01528	.01443	.01363	.01289	.01219	.01153	.01092	.01034	.00980	.00930	.00882
52	43	.02757	.02594	.02443	.02301	.02168	.02044	.01928	.01820	.01718	.01623	.01534	.01450	.01372	.01298	.01229	.01165	.01104	.01047	.00993	.00942
52	44	.02908	.02739	.02581	.02433	.02294	.02165	.02043	.01930	.01823	.01723	.01630	.01542	.01459	.01382	.01309	.01241	.01177	.01117	.01060	.01007
52	45	.03065	.02889	.02724	.02570	.02425	.02290	.02163	.02044	.01933	.01828	.01730	.01638	.01551	.01470	.01394	.01322	.01254	.01191	.01131	.01075
52	46	.03227	.03044	.02872	.02712	.02561	.02420	.02288	.02163	.02047	.01937	.01835	.01738	.01647	.01562	.01482	.01406	.01335	.01268	.01205	.01146
52	47	.03394	.03204	.03026	.02859	.02702	.02555	.02417	.02287	.02165	.02051	.01943	.01842	.01747	.01658	.01574	.01495	.01420	.01350	.01284	.01221
52	48	.03566	.03369	.03184	.03010	.02847	.02694	.02550	.02415	.02288	.02169	.02057	.01951	.01852	.01758	.01670	.01587	.01509	.01435	.01365	.01300
52	49	.03742	.03538	.03347	.03166	.02997	.02838	.02689	.02548	.02416	.02292	.02174	.02064	.01960	.01862	.01770	.01683	.01601	.01524	.01451	.01382
52	50	.03924	.03713	.03514	.03327	.03152	.02987	.02832	.02686	.02548	.02418	.02296	.02181	.02073	.01971	.01874	.01784	.01698	.01617	.01540	.01468
52	51	.04109	.03891	.03686	.03493	.03311	.03140	.02979	.02827	.02684	.02550	.02423	.02303	.02190	.02083	.01983	.01888	.01798	.01713	.01633	.01558
52	52	.04299	.04074	.03862	.03662	.03474	.03297	.03130	.02973	.02824	.02685	.02553	.02428	.02311	.02200	.02095	.01996	.01902	.01814	.01730	.01651
53	0	.00343	.00323	.00304	.00288	.00272	.00258	.00245	.00233	.00221	.00211	.00201	.00192	.00183	.00175	.00168	.00161	.00154	.00148	.00143	.00137
53	1	.00248	.00230	.00214	.00199	.00186	.00173	.00162	.00152	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074
53	2	.00257	.00238	.00221	.00206	.00192	.00179	.00167	.00156	.00146	.00137	.00128	.00120	.00113	.00106	.00100	.00094	.00089	.00084	.00079	.00075
53	3	.00270	.00251	.00233	.00216	.00201	.00188	.00175	.00164	.00153	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00078
53	4	.00286	.00265	.00246	.00229	.00213	.00198	.00185	.00173	.00162	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00083
53	5	.00304	.00282	.00262	.00243	.00226	.00211	.00197	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088
53	6	.00323	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00126	.00118	.00111	.00105	.00099	.00094
53	7	.00345	.00320	.00297	.00277	.00258	.00240	.00224	.00210	.00196	.00184	.00172	.00162	.00152	.00143	.00134	.00127	.00119	.00113	.00107	.00101
53	8	.00368	.00341	.00317	.00295	.00275	.00257	.00240	.00224	.00210	.00197	.00184	.00173	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00108
53	9	.00393	.00365	.00339	.00316	.00294	.00275	.00257	.00240	.00225	.00211	.00198	.00186	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00117
53	10	.00420	.00390	.00363	.00338	.00315	.00294	.00275	.00258	.00241	.00226	.00213	.00200	.00188	.00177	.00167	.00157	.00149	.00141	.00133	.00126
53	11	.00449	.00417	.00388	.00362	.00338	.00316	.00295	.00276	.00259	.00243	.00228	.00215	.00202	.00190	.00180	.00170	.00160	.00152	.00143	.00136
53	12	.00479	.00446	.00415	.00387	.00362	.00338	.00316	.00296	.00278	.00261	.00245	.00231	.00217	.00205	.00193	.00183	.00173	.00163	.00155	.00147
53	13	.00512	.00476	.00444	.00414	.00387	.00361	.00338	.00317	.00298	.00280	.00263	.00247	.00233	.00220	.00208	.00196	.00185	.00176	.00166	.00158
53	14	.00544	.00507	.00472	.00441	.00412	.00385	.00361	.00338	.00318	.00298	.00281	.00264	.00249	.00235	.00222	.00210	.00198	.00188	.00178	.00169
53	15	.00578	.00538	.00502	.00468	.00438	.00409	.00383	.00360	.00337	.00317	.00298	.00281	.00265	.00250	.00236	.00223	.00211	.00200	.00189	.00180
53	16	.00612	.00570	.00531	.00496	.00463	.00434	.00406	.00381	.00357	.00336	.00316	.00297	.00280	.00264	.00250	.00236	.00223	.00211	.00200	.00190
53	17	.00647	.00602	.00561	.00524	.00490	.00458	.00429	.00402	.00378	.00355	.00334	.00314	.00296	.00279	.00263	.00249	.00235	.00223	.00211	.00200
53	18	.00682	.00636	.00593	.00553	.00517	.00484	.00453	.00424	.00398	.00374	.00352	.00331	.00312	.00294	.00277	.00262	.00248	.00235	.00222	.00211

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
53	19	.00720	.00671	.00626	.00584	.00546	.00510	.00478	.00448	.00420	.00394	.00371	.00349	.00328	.00310	.00292	.00276	.00261	.00247	.00234	.00221
53	20	.00761	.00709	.00661	.00617	.00576	.00539	.00504	.00473	.00443	.00416	.00391	.00368	.00346	.00326	.00308	.00291	.00275	.00260	.00246	.00233
53	21	.00804	.00749	.00698	.00652	.00609	.00569	.00533	.00499	.00468	.00440	.00413	.00388	.00366	.00345	.00325	.00307	.00290	.00274	.00259	.00245
53	22	.00850	.00792	.00738	.00689	.00644	.00602	.00564	.00528	.00495	.00465	.00437	.00410	.00386	.00364	.00343	.00324	.00306	.00289	.00273	.00259
53	23	.00899	.00838	.00781	.00729	.00681	.00637	.00596	.00559	.00524	.00492	.00462	.00434	.00409	.00385	.00363	.00342	.00323	.00305	.00289	.00273
53	24	.00952	.00887	.00828	.00773	.00722	.00675	.00632	.00592	.00555	.00521	.00489	.00460	.00433	.00408	.00384	.00362	.00342	.00323	.00306	.00289
53	25	.01009	.00940	.00877	.00819	.00765	.00716	.00670	.00628	.00589	.00553	.00519	.00488	.00459	.00432	.00407	.00384	.00363	.00343	.00324	.00306
53	26	.01069	.00997	.00930	.00869	.00812	.00760	.00712	.00667	.00625	.00587	.00551	.00518	.00488	.00459	.00433	.00408	.00385	.00364	.00344	.00325
53	27	.01134	.01058	.00988	.00923	.00863	.00807	.00756	.00709	.00665	.00624	.00586	.00551	.00519	.00488	.00460	.00434	.00410	.00387	.00366	.00346
53	28	.01203	.01123	.01049	.00980	.00917	.00858	.00804	.00754	.00707	.00664	.00624	.00587	.00552	.00520	.00490	.00462	.00436	.00412	.00389	.00368
53	29	.01277	.01192	.01114	.01042	.00975	.00913	.00855	.00802	.00753	.00707	.00664	.00625	.00588	.00554	.00522	.00492	.00465	.00439	.00415	.00392
53	30	.01355	.01266	.01183	.01107	.01036	.00970	.00910	.00853	.00801	.00752	.00707	.00665	.00626	.00590	.00556	.00525	.00495	.00468	.00442	.00418
53	31	.01438	.01344	.01257	.01176	.01101	.01032	.00968	.00908	.00853	.00801	.00753	.00709	.00667	.00629	.00593	.00559	.00528	.00499	.00472	.00446
53	32	.01525	.01426	.01334	.01249	.01170	.01097	.01029	.00966	.00908	.00853	.00802	.00755	.00711	.00670	.00632	.00597	.00563	.00532	.00503	.00476
53	33	.01618	.01514	.01417	.01327	.01244	.01167	.01095	.01028	.00966	.00909	.00855	.00805	.00758	.00715	.00674	.00637	.00601	.00568	.00537	.00509
53	34	.01716	.01606	.01504	.01410	.01322	.01241	.01165	.01094	.01029	.00968	.00911	.00858	.00809	.00763	.00720	.00679	.00642	.00607	.00574	.00543
53	35	.01819	.01704	.01597	.01497	.01405	.01319	.01239	.01165	.01095	.01031	.00971	.00915	.00862	.00814	.00768	.00725	.00685	.00648	.00613	.00581
53	36	.01928	.01807	.01695	.01590	.01493	.01402	.01318	.01239	.01166	.01098	.01034	.00975	.00920	.00868	.00820	.00774	.00732	.00692	.00655	.00621
53	37	.02043	.01916	.01798	.01688	.01585	.01490	.01401	.01319	.01241	.01169	.01102	.01039	.00981	.00926	.00875	.00827	.00782	.00740	.00700	.00664
53	38	.02164	.02031	.01907	.01791	.01684	.01583	.01490	.01403	.01321	.01245	.01174	.01108	.01046	.00988	.00934	.00883	.00835	.00791	.00749	.00710
53	39	.02291	.02151	.02021	.01900	.01787	.01682	.01583	.01491	.01406	.01326	.01251	.01181	.01115	.01054	.00996	.00943	.00892	.00845	.00801	.00759
53	40	.02424	.02278	.02142	.02015	.01896	.01786	.01682	.01586	.01495	.01411	.01332	.01258	.01189	.01124	.01063	.01006	.00953	.00903	.00856	.00812
53	41	.02564	.02411	.02269	.02136	.02011	.01895	.01787	.01685	.01590	.01501	.01418	.01340	.01267	.01199	.01135	.01074	.01018	.00965	.00915	.00868
53	42	.02710	.02551	.02402	.02262	.02132	.02010	.01897	.01790	.01690	.01597	.01509	.01427	.01350	.01278	.01210	.01147	.01087	.01031	.00978	.00929
53	43	.02863	.02696	.02541	.02395	.02259	.02132	.02012	.01900	.01796	.01698	.01605	.01519	.01438	.01362	.01291	.01224	.01161	.01101	.01046	.00993
53	44	.03022	.02848	.02686	.02534	.02392	.02258	.02133	.02016	.01906	.01803	.01707	.01616	.01531	.01451	.01376	.01305	.01238	.01176	.01117	.01061
53	45	.03187	.03006	.02837	.02678	.02530	.02390	.02260	.02137	.02022	.01914	.01813	.01718	.01628	.01544	.01465	.01390	.01320	.01254	.01192	.01134
53	46	.03358	.03170	.02994	.02828	.02673	.02528	.02391	.02263	.02143	.02030	.01924	.01824	.01730	.01641	.01558	.01480	.01406	.01337	.01271	.01210
53	47	.03534	.03339	.03155	.02983	.02822	.02670	.02528	.02394	.02269	.02150	.02039	.01935	.01836	.01743	.01656	.01574	.01496	.01423	.01354	.01289
53	48	.03716	.03513	.03323	.03144	.02976	.02818	.02670	.02530	.02399	.02276	.02159	.02050	.01947	.01850	.01758	.01672	.01591	.01514	.01441	.01373
53	49	.03902	.03692	.03495	.03309	.03135	.02971	.02816	.02671	.02534	.02405	.02284	.02170	.02062	.01960	.01865	.01774	.01689	.01608	.01532	.01460
53	50	.04094	.03877	.03672	.03480	.03299	.03128	.02968	.02817	.02674	.02540	.02414	.02295	.02182	.02076	.01976	.01881	.01792	.01707	.01628	.01552
53	51	.04291	.04066	.03854	.03655	.03468	.03291	.03124	.02967	.02819	.02680	.02548	.02424	.02306	.02196	.02091	.01992	.01899	.01810	.01727	.01648
53	52	.04492	.04259	.04041	.03835	.03641	.03458	.03285	.03122	.02968	.02823	.02686	.02557	.02435	.02320	.02210	.02107	.02010	.01917	.01830	.01747
53	53	.04696	.04457	.04231	.04018	.03818	.03628	.03450	.03281	.03122	.02971	.02829	.02695	.02567	.02447	.02334	.02226	.02125	.02028	.01937	.01851
54	0	.00357	.00337	.00318	.00301	.00285	.00270	.00257	.00244	.00233	.00222	.00212	.00202	.00194	.00185	.00178	.00171	.00164	.00157	.00151	.00146
54	1	.00256	.00237	.00221	.00206	.00192	.00180	.00168	.00157	.00148	.00139	.00130	.00123	.00115	.00109	.00103	.00097	.00092	.00087	.00082	.00078
54	2	.00265	.00246	.00229	.00213	.00198	.00185	.00173	.00162	.00152	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00079
54	3	.00278	.00258	.00240	.00223	.00208	.00194	.00181	.00170	.00159	.00149	.00140	.00131	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00082
54	4	.00295	.00273	.00254	.00236	.00220	.00205	.00192	.00179	.00168	.00157	.00148	.00139	.00130	.00123	.00115	.00109	.00103	.00097	.00092	.00087
54	5	.00313	.00290	.00270	.00251	.00234	.00218	.00204	.00191	.00179	.00167	.00157	.00147	.00139	.00130	.00123	.00116	.00109	.00103	.00097	.00092
54	6	.00333	.00309	.00288	.00268	.00249	.00233	.00218	.00203	.00190	.00179	.00168	.00157	.00148	.00139	.00131	.00124	.00117	.00110	.00104	.00099
54	7	.00355	.00330	.00307	.00286	.00266	.00249	.00232	.00217	.00204	.00191	.00179	.00168	.00158	.00149	.00141	.00133	.00125	.00118	.00112	.00106
54	8	.00379	.00352	.00328	.00305	.00285	.00266	.00249	.00233	.00218	.00204	.00192	.00180	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114
54	9	.00405	.00376	.00350	.00326	.00305	.00285	.00266	.00249	.00234	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00145	.00137	.00129	.00122
54	10	.00432	.00402	.00375	.00349	.00326	.00305	.00285	.00267	.00251	.00236	.00221	.00208	.00196	.00185	.00175	.00165	.00156	.00147	.00140	.00132
54	11	.00462	.00430	.00401	.00374	.00350	.00327	.00306	.00287	.00269	.00253	.00238	.00224	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143
54	12	.00494	.00460	.00429	.00401	.00374	.00350	.00328	.00308	.00289	.00272	.00256	.00241	.00227	.00214	.00202	.00191	.00181	.00171	.00163	.00154
54	13	.00527	.00491	.00458	.00428	.00400	.00375	.00351	.00330	.00310	.00291	.00274	.00258	.00243	.00230	.00217	.00205	.00195	.00184	.00175	.00166
54	14	.00561	.00523	.00488	.00456	.00427	.00400	.00375	.00352	.00330	.00311	.00293	.00276	.00260	.00246	.00232	.00220	.00208	.00197	.00187	.00178

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
54	15	.00596	.00556	.00519	.00485	.00453	.00425	.00398	.00374	.00351	.00330	.00311	.00293	.00277	.00261	.00247	.00234	.00221	.00210	.00199	.00189
54	16	.00631	.00588	.00549	.00513	.00480	.00450	.00422	.00396	.00372	.00350	.00329	.00310	.00293	.00276	.00261	.00247	.00234	.00222	.00211	.00200
54	17	.00667	.00621	.00580	.00542	.00507	.00475	.00445	.00418	.00393	.00369	.00348	.00328	.00309	.00292	.00276	.00261	.00247	.00234	.00222	.00211
54	18	.00703	.00656	.00612	.00572	.00535	.00501	.00470	.00441	.00414	.00389	.00366	.00345	.00325	.00307	.00290	.00274	.00260	.00246	.00233	.00221
54	19	.00742	.00692	.00646	.00604	.00565	.00529	.00495	.00465	.00437	.00410	.00386	.00364	.00343	.00324	.00306	.00289	.00273	.00259	.00245	.00233
54	20	.00784	.00731	.00682	.00637	.00596	.00558	.00523	.00491	.00461	.00433	.00407	.00383	.00361	.00341	.00322	.00304	.00288	.00272	.00258	.00245
54	21	.00828	.00772	.00721	.00674	.00630	.00590	.00553	.00518	.00487	.00457	.00430	.00405	.00381	.00360	.00340	.00321	.00303	.00287	.00272	.00258
54	22	.00876	.00817	.00762	.00712	.00666	.00623	.00584	.00548	.00514	.00483	.00454	.00428	.00403	.00380	.00358	.00339	.00320	.00303	.00287	.00272
54	23	.00926	.00864	.00807	.00754	.00705	.00660	.00618	.00580	.00544	.00511	.00481	.00452	.00426	.00402	.00379	.00358	.00338	.00320	.00303	.00287
54	24	.00981	.00915	.00854	.00798	.00747	.00699	.00655	.00614	.00576	.00542	.00509	.00479	.00451	.00425	.00401	.00379	.00358	.00338	.00320	.00303
54	25	.01039	.00970	.00905	.00846	.00792	.00741	.00695	.00651	.00611	.00574	.00540	.00508	.00479	.00451	.00425	.00402	.00379	.00359	.00339	.00321
54	26	.01102	.01028	.00960	.00898	.00840	.00787	.00737	.00692	.00649	.00610	.00574	.00540	.00508	.00479	.00452	.00426	.00403	.00381	.00360	.00341
54	27	.01169	.01091	.01020	.00954	.00893	.00836	.00784	.00735	.00690	.00649	.00610	.00574	.00541	.00510	.00481	.00454	.00429	.00405	.00383	.00363
54	28	.01240	.01159	.01083	.01013	.00949	.00889	.00833	.00782	.00734	.00690	.00649	.00611	.00575	.00542	.00512	.00483	.00456	.00431	.00408	.00386
54	29	.01316	.01230	.01150	.01077	.01008	.00945	.00886	.00832	.00782	.00735	.00691	.00651	.00613	.00578	.00545	.00515	.00486	.00460	.00435	.00412
54	30	.01397	.01306	.01222	.01144	.01072	.01005	.00943	.00885	.00832	.00782	.00736	.00693	.00653	.00616	.00581	.00549	.00518	.00490	.00464	.00439
54	31	.01483	.01387	.01298	.01216	.01140	.01069	.01003	.00942	.00886	.00833	.00784	.00738	.00696	.00656	.00619	.00585	.00553	.00523	.00495	.00468
54	32	.01574	.01473	.01379	.01292	.01212	.01137	.01068	.01003	.00943	.00887	.00835	.00787	.00742	.00700	.00660	.00624	.00590	.00558	.00528	.00500
54	33	.01670	.01564	.01465	.01373	.01289	.01210	.01136	.01068	.01004	.00945	.00890	.00839	.00791	.00746	.00705	.00666	.00629	.00595	.00563	.00534
54	34	.01771	.01660	.01556	.01459	.01370	.01287	.01209	.01137	.01070	.01007	.00949	.00894	.00844	.00796	.00752	.00711	.00672	.00636	.00602	.00570
54	35	.01879	.01761	.01652	.01551	.01456	.01368	.01287	.01210	.01139	.01073	.01011	.00954	.00900	.00850	.00803	.00759	.00718	.00679	.00643	.00609
54	36	.01992	.01869	.01754	.01647	.01548	.01455	.01369	.01288	.01213	.01143	.01078	.01017	.00960	.00907	.00857	.00810	.00767	.00726	.00687	.00652
54	37	.02112	.01982	.01862	.01749	.01645	.01547	.01456	.01371	.01292	.01218	.01149	.01085	.01024	.00968	.00915	.00865	.00819	.00776	.00735	.00697
54	38	.02238	.02102	.01975	.01857	.01747	.01645	.01549	.01459	.01376	.01298	.01225	.01156	.01093	.01033	.00977	.00924	.00875	.00829	.00786	.00745
54	39	.02371	.02228	.02095	.01971	.01856	.01748	.01647	.01553	.01464	.01382	.01305	.01233	.01165	.01102	.01043	.00987	.00935	.00886	.00841	.00797
54	40	.02510	.02361	.02221	.02091	.01970	.01857	.01750	.01651	.01559	.01472	.01390	.01314	.01243	.01176	.01114	.01055	.01000	.00948	.00899	.00853
54	41	.02656	.02500	.02354	.02218	.02091	.01972	.01860	.01756	.01658	.01567	.01481	.01401	.01326	.01255	.01189	.01127	.01068	.01013	.00962	.00913
54	42	.02810	.02646	.02494	.02351	.02218	.02093	.01976	.01866	.01764	.01667	.01577	.01493	.01413	.01339	.01269	.01203	.01141	.01083	.01028	.00977
54	43	.02970	.02799	.02640	.02491	.02351	.02220	.02097	.01982	.01875	.01774	.01679	.01590	.01506	.01427	.01354	.01284	.01219	.01157	.01100	.01045
54	44	.03137	.02959	.02793	.02637	.02491	.02354	.02225	.02104	.01991	.01885	.01785	.01692	.01604	.01521	.01443	.01370	.01301	.01236	.01175	.01118
54	45	.03310	.03125	.02951	.02789	.02636	.02493	.02358	.02232	.02114	.02002	.01897	.01799	.01707	.01620	.01538	.01460	.01388	.01319	.01255	.01194
54	46	.03490	.03297	.03116	.02947	.02787	.02638	.02497	.02365	.02241	.02124	.02015	.01911	.01814	.01723	.01637	.01556	.01479	.01407	.01339	.01275
54	47	.03676	.03475	.03287	.03110	.02944	.02788	.02642	.02504	.02374	.02252	.02137	.02029	.01927	.01831	.01740	.01655	.01575	.01499	.01427	.01359
54	48	.03867	.03659	.03463	.03280	.03107	.02944	.02791	.02647	.02512	.02384	.02264	.02151	.02044	.01944	.01849	.01759	.01675	.01595	.01520	.01448
54	49	.04064	.03848	.03645	.03454	.03275	.03106	.02946	.02796	.02655	.02522	.02397	.02278	.02167	.02061	.01962	.01868	.01779	.01696	.01616	.01542
54	50	.04267	.04043	.03833	.03635	.03448	.03273	.03107	.02951	.02804	.02665	.02534	.02411	.02294	.02184	.02080	.01982	.01889	.01801	.01718	.01639
54	51	.04475	.04244	.04026	.03821	.03627	.03445	.03273	.03110	.02957	.02813	.02677	.02548	.02426	.02311	.02202	.02100	.02003	.01911	.01824	.01741
54	52	.04687	.04449	.04223	.04011	.03811	.03622	.03443	.03275	.03116	.02966	.02824	.02690	.02563	.02443	.02330	.02222	.02121	.02025	.01934	.01847
54	53	.04904	.04658	.04425	.04206	.03999	.03803	.03618	.03444	.03279	.03123	.02975	.02836	.02704	.02579	.02461	.02349	.02243	.02143	.02048	.01957
54	54	.05125	.04871	.04631	.04405	.04191	.03988	.03797	.03617	.03446	.03284	.03131	.02986	.02849	.02719	.02596	.02480	.02370	.02265	.02166	.02071
55	0	.00371	.00351	.00332	.00314	.00298	.00283	.00269	.00257	.00245	.00234	.00223	.00213	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155
55	1	.00263	.00245	.00228	.00213	.00199	.00186	.00174	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00107	.00102	.00096	.00091	.00086	.00082
55	2	.00273	.00253	.00236	.00220	.00205	.00192	.00179	.00168	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083
55	3	.00286	.00266	.00248	.00231	.00215	.00201	.00188	.00176	.00165	.00155	.00145	.00136	.00128	.00121	.00114	.00108	.00102	.00096	.00091	.00086
55	4	.00303	.00282	.00262	.00244	.00228	.00212	.00199	.00186	.00174	.00163	.00153	.00144	.00136	.00128	.00120	.00114	.00107	.00101	.00096	.00091
55	5	.00322	.00299	.00278	.00259	.00242	.00226	.00211	.00198	.00185	.00174	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00108	.00102	.00097
55	6	.00343	.00319	.00296	.00276	.00258	.00241	.00225	.00211	.00198	.00185	.00174	.00164	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103
55	7	.00365	.00340	.00316	.00295	.00275	.00257	.00241	.00225	.00211	.00198	.00186	.00175	.00165	.00156	.00147	.00138	.00131	.00124	.00117	.00111
55	8	.00390	.00363	.00338	.00315	.00294	.00275	.00257	.00241	.00226	.00212	.00200	.00188	.00177	.00167	.00157	.00149	.00140	.00133	.00126	.00119
55	9	.00417	.00388	.00361	.00337	.00315	.00295	.00276	.00259	.00243	.00228	.00214	.00202	.00190	.00179	.00169	.00160	.00151	.00143	.00136	.00129

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
55	10	.00445	.00415	.00387	.00361	.00337	.00316	.00296	.00278	.00261	.00245	.00230	.00217	.00205	.00193	.00182	.00172	.00163	.00154	.00146	.00139
55	11	.00476	.00444	.00414	.00387	.00362	.00339	.00317	.00298	.00280	.00263	.00248	.00233	.00220	.00208	.00196	.00186	.00176	.00167	.00158	.00150
55	12	.00509	.00475	.00443	.00414	.00388	.00363	.00340	.00320	.00300	.00283	.00266	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00162
55	13	.00544	.00507	.00473	.00443	.00414	.00388	.00364	.00342	.00322	.00303	.00285	.00269	.00254	.00240	.00227	.00215	.00204	.00193	.00184	.00174
55	14	.00579	.00540	.00504	.00472	.00442	.00414	.00389	.00365	.00343	.00323	.00305	.00288	.00272	.00257	.00243	.00230	.00218	.00207	.00196	.00187
55	15	.00614	.00573	.00536	.00501	.00469	.00440	.00413	.00388	.00365	.00344	.00324	.00306	.00289	.00273	.00258	.00245	.00232	.00220	.00209	.00199
55	16	.00650	.00607	.00567	.00530	.00497	.00466	.00437	.00411	.00386	.00364	.00343	.00324	.00306	.00289	.00273	.00259	.00245	.00233	.00221	.00210
55	17	.00687	.00641	.00599	.00560	.00525	.00492	.00462	.00434	.00408	.00384	.00362	.00342	.00322	.00305	.00288	.00273	.00259	.00245	.00233	.00221
55	18	.00725	.00676	.00632	.00591	.00554	.00519	.00487	.00457	.00430	.00405	.00381	.00360	.00340	.00321	.00303	.00287	.00272	.00258	.00245	.00233
55	19	.00765	.00714	.00667	.00624	.00584	.00547	.00514	.00482	.00453	.00427	.00402	.00379	.00358	.00338	.00319	.00302	.00286	.00271	.00257	.00244
55	20	.00807	.00753	.00704	.00658	.00616	.00578	.00542	.00509	.00478	.00450	.00424	.00399	.00377	.00356	.00336	.00318	.00301	.00285	.00271	.00257
55	21	.00853	.00796	.00744	.00696	.00651	.00610	.00572	.00537	.00505	.00475	.00447	.00422	.00398	.00375	.00355	.00335	.00317	.00301	.00285	.00271
55	22	.00902	.00842	.00786	.00735	.00688	.00645	.00605	.00568	.00534	.00502	.00473	.00445	.00420	.00396	.00374	.00354	.00335	.00317	.00301	.00285
55	23	.00954	.00890	.00832	.00778	.00728	.00683	.00640	.00601	.00565	.00531	.00500	.00471	.00444	.00419	.00396	.00374	.00354	.00335	.00317	.00301
55	24	.01010	.00943	.00881	.00824	.00772	.00723	.00678	.00637	.00598	.00562	.00529	.00499	.00470	.00443	.00419	.00396	.00374	.00354	.00336	.00318
55	25	.01070	.00999	.00934	.00874	.00818	.00767	.00719	.00675	.00634	.00597	.00561	.00529	.00498	.00470	.00444	.00419	.00397	.00375	.00356	.00337
55	26	.01134	.01060	.00991	.00927	.00868	.00814	.00764	.00717	.00674	.00633	.00596	.00562	.00529	.00499	.00471	.00445	.00421	.00399	.00377	.00358
55	27	.01203	.01125	.01052	.00985	.00922	.00865	.00812	.00762	.00716	.00674	.00634	.00597	.00563	.00531	.00501	.00474	.00448	.00424	.00401	.00380
55	28	.01277	.01194	.01117	.01046	.00980	.00919	.00863	.00811	.00762	.00717	.00675	.00636	.00599	.00565	.00534	.00504	.00477	.00451	.00427	.00405
55	29	.01356	.01268	.01187	.01112	.01042	.00978	.00918	.00863	.00811	.00763	.00718	.00677	.00638	.00602	.00569	.00537	.00508	.00481	.00455	.00431
55	30	.01440	.01347	.01262	.01182	.01109	.01040	.00977	.00918	.00863	.00813	.00765	.00721	.00680	.00642	.00606	.00573	.00542	.00513	.00485	.00460
55	31	.01528	.01431	.01340	.01257	.01179	.01107	.01040	.00977	.00919	.00865	.00815	.00768	.00725	.00684	.00646	.00611	.00578	.00547	.00518	.00491
55	32	.01622	.01519	.01424	.01336	.01254	.01177	.01106	.01041	.00979	.00922	.00869	.00819	.00773	.00730	.00689	.00652	.00616	.00583	.00553	.00524
55	33	.01722	.01614	.01513	.01420	.01333	.01253	.01178	.01108	.01043	.00982	.00926	.00873	.00824	.00778	.00736	.00695	.00658	.00623	.00590	.00559
55	34	.01827	.01713	.01608	.01509	.01418	.01333	.01254	.01180	.01111	.01047	.00987	.00931	.00879	.00831	.00785	.00742	.00703	.00665	.00630	.00598
55	35	.01939	.01819	.01708	.01604	.01508	.01418	.01335	.01257	.01184	.01116	.01053	.00994	.00938	.00887	.00838	.00793	.00751	.00711	.00674	.00639
55	36	.02057	.01931	.01814	.01705	.01603	.01509	.01420	.01338	.01261	.01189	.01122	.01060	.01001	.00946	.00895	.00847	.00802	.00760	.00720	.00683
55	37	.02181	.02049	.01926	.01811	.01704	.01605	.01512	.01425	.01343	.01268	.01197	.01130	.01068	.01010	.00956	.00905	.00857	.00812	.00770	.00731
55	38	.02313	.02174	.02045	.01924	.01812	.01706	.01608	.01517	.01431	.01351	.01276	.01206	.01140	.01079	.01021	.00967	.00916	.00869	.00824	.00782
55	39	.02451	.02306	.02170	.02043	.01925	.01814	.01711	.01614	.01524	.01439	.01360	.01286	.01217	.01152	.01091	.01033	.00979	.00929	.00882	.00837
55	40	.02596	.02444	.02302	.02169	.02044	.01928	.01820	.01718	.01623	.01533	.01450	.01372	.01298	.01229	.01165	.01104	.01047	.00994	.00943	.00896
55	41	.02749	.02590	.02441	.02301	.02171	.02049	.01935	.01828	.01727	.01633	.01545	.01463	.01385	.01312	.01244	.01180	.01119	.01063	.01009	.00959
55	42	.02910	.02743	.02587	.02441	.02304	.02176	.02056	.01943	.01838	.01739	.01646	.01559	.01477	.01401	.01328	.01260	.01197	.01137	.01080	.01027
55	43	.03078	.02903	.02740	.02587	.02444	.02310	.02184	.02066	.01955	.01851	.01753	.01661	.01575	.01494	.01418	.01346	.01279	.01215	.01155	.01099
55	44	.03253	.03071	.02900	.02740	.02591	.02450	.02318	.02194	.02078	.01968	.01866	.01769	.01678	.01593	.01513	.01437	.01366	.01298	.01235	.01175
55	45	.03435	.03245	.03067	.02900	.02744	.02596	.02458	.02328	.02206	.02092	.01984	.01882	.01787	.01697	.01612	.01532	.01457	.01386	.01320	.01256
55	46	.03624	.03426	.03241	.03066	.02903	.02749	.02605	.02469	.02341	.02221	.02108	.02001	.01901	.01806	.01717	.01633	.01554	.01479	.01409	.01342
55	47	.03819	.03613	.03420	.03239	.03068	.02908	.02757	.02615	.02481	.02355	.02237	.02125	.02020	.01920	.01827	.01739	.01655	.01576	.01502	.01432
55	48	.04020	.03807	.03606	.03417	.03240	.03072	.02915	.02767	.02627	.02495	.02371	.02254	.02144	.02040	.01942	.01849	.01761	.01678	.01600	.01526
55	49	.04228	.04006	.03798	.03602	.03417	.03243	.03079	.02924	.02779	.02641	.02511	.02389	.02274	.02165	.02062	.01964	.01872	.01785	.01703	.01625
55	50	.04442	.04212	.03996	.03792	.03600	.03419	.03249	.03088	.02936	.02792	.02657	.02529	.02409	.02295	.02187	.02085	.01988	.01897	.01811	.01729
55	51	.04661	.04424	.04200	.03989	.03789	.03602	.03424	.03257	.03099	.02949	.02808	.02675	.02549	.02430	.02317	.02210	.02109	.02014	.01923	.01838
55	52	.04886	.04641	.04409	.04190	.03984	.03789	.03605	.03431	.03267	.03111	.02964	.02825	.02694	.02570	.02452	.02341	.02235	.02135	.02040	.01951
55	53	.05116	.04862	.04623	.04397	.04183	.03981	.03790	.03610	.03439	.03278	.03125	.02981	.02844	.02715	.02592	.02476	.02365	.02261	.02162	.02068
55	54	.05350	.05088	.04841	.04608	.04387	.04178	.03981	.03794	.03617	.03449	.03291	.03141	.02999	.02864	.02736	.02615	.02500	.02391	.02288	.02190
55	55	.05588	.05319	.05064	.04823	.04595	.04379	.04175	.03982	.03799	.03626	.03461	.03305	.03158	.03018	.02885	.02759	.02639	.02526	.02418	.02316
56	0	.00386	.00365	.00346	.00328	.00312	.00297	.00282	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00184	.00177	.00171	.00164
56	1	.00271	.00252	.00235	.00220	.00206	.00193	.00181	.00169	.00159	.00150	.00141	.00133	.00126	.00119	.00112	.00106	.00101	.00095	.00091	.00086
56	2	.00280	.00261	.00243	.00227	.00212	.00198	.00185	.00174	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00108	.00102	.00097	.00091	.00087
56	3	.00294	.00274	.00255	.00238	.00222	.00208	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	4	.00312	.00290	.00270	.00252	.00235	.00220	.00205	.00193	.00181	.00170	.00159	.00150	.00141	.00133	.00126	.00119	.00112	.00106	.00100	.00095
56	5	.00331	.00308	.00287	.00267	.00250	.00233	.00219	.00205	.00192	.00180	.00170	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00107	.00101
56	6	.00352	.00328	.00306	.00285	.00266	.00249	.00233	.00218	.00205	.00192	.00181	.00170	.00160	.00151	.00143	.00135	.00127	.00121	.00114	.00108
56	7	.00376	.00350	.00326	.00304	.00284	.00266	.00249	.00234	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00145	.00137	.00129	.00123	.00116
56	8	.00401	.00374	.00348	.00325	.00304	.00284	.00267	.00250	.00235	.00221	.00208	.00196	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125
56	9	.00429	.00399	.00373	.00348	.00325	.00305	.00286	.00268	.00252	.00237	.00223	.00210	.00198	.00187	.00177	.00167	.00158	.00150	.00142	.00135
56	10	.00458	.00427	.00399	.00373	.00349	.00327	.00306	.00288	.00270	.00254	.00240	.00226	.00213	.00201	.00190	.00180	.00171	.00162	.00153	.00146
56	11	.00490	.00457	.00427	.00399	.00374	.00351	.00329	.00309	.00291	.00274	.00258	.00243	.00230	.00217	.00205	.00194	.00184	.00175	.00166	.00157
56	12	.00524	.00489	.00457	.00428	.00401	.00376	.00353	.00332	.00312	.00294	.00277	.00261	.00247	.00234	.00221	.00209	.00199	.00188	.00179	.00170
56	13	.00560	.00523	.00489	.00457	.00429	.00402	.00378	.00355	.00334	.00315	.00297	.00281	.00265	.00251	.00237	.00225	.00214	.00203	.00193	.00183
56	14	.00596	.00557	.00521	.00487	.00457	.00429	.00403	.00379	.00357	.00336	.00317	.00300	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196
56	15	.00633	.00591	.00553	.00518	.00485	.00456	.00428	.00403	.00379	.00357	.00337	.00319	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00209
56	16	.00670	.00626	.00585	.00548	.00514	.00482	.00453	.00426	.00401	.00378	.00357	.00337	.00319	.00302	.00286	.00271	.00257	.00244	.00232	.00221
56	17	.00707	.00661	.00618	.00579	.00543	.00509	.00479	.00450	.00424	.00399	.00377	.00356	.00336	.00318	.00301	.00286	.00271	.00257	.00244	.00232
56	18	.00746	.00697	.00652	.00611	.00572	.00537	.00505	.00474	.00447	.00421	.00397	.00375	.00354	.00335	.00317	.00300	.00285	.00270	.00257	.00244
56	19	.00787	.00735	.00688	.00644	.00604	.00566	.00532	.00500	.00471	.00443	.00418	.00394	.00373	.00352	.00333	.00316	.00299	.00284	.00270	.00256
56	20	.00831	.00776	.00726	.00680	.00637	.00598	.00561	.00527	.00496	.00467	.00441	.00416	.00393	.00371	.00351	.00332	.00315	.00299	.00284	.00270
56	21	.00878	.00820	.00767	.00718	.00673	.00631	.00593	.00557	.00524	.00493	.00465	.00439	.00414	.00391	.00370	.00350	.00332	.00315	.00299	.00284
56	22	.00928	.00867	.00811	.00759	.00711	.00667	.00626	.00589	.00554	.00521	.00491	.00463	.00437	.00413	.00390	.00370	.00350	.00332	.00315	.00299
56	23	.00981	.00917	.00858	.00803	.00752	.00706	.00663	.00623	.00585	.00551	.00519	.00490	.00462	.00436	.00413	.00390	.00370	.00350	.00332	.00315
56	24	.01039	.00971	.00908	.00850	.00797	.00747	.00702	.00659	.00620	.00584	.00550	.00518	.00489	.00462	.00437	.00413	.00391	.00370	.00351	.00333
56	25	.01100	.01029	.00963	.00901	.00845	.00793	.00744	.00699	.00658	.00619	.00583	.00550	.00519	.00490	.00463	.00438	.00414	.00392	.00372	.00353
56	26	.01167	.01091	.01021	.00956	.00897	.00841	.00790	.00742	.00698	.00657	.00619	.00584	.00551	.00520	.00491	.00465	.00440	.00417	.00395	.00374
56	27	.01238	.01158	.01084	.01016	.00953	.00894	.00840	.00789	.00742	.00699	.00658	.00621	.00586	.00553	.00523	.00494	.00468	.00443	.00420	.00398
56	28	.01314	.01230	.01152	.01080	.01013	.00951	.00893	.00839	.00790	.00744	.00701	.00661	.00623	.00589	.00556	.00526	.00498	.00472	.00447	.00424
56	29	.01396	.01307	.01224	.01148	.01077	.01011	.00950	.00893	.00841	.00792	.00746	.00704	.00664	.00627	.00593	.00561	.00531	.00502	.00476	.00452
56	30	.01482	.01388	.01301	.01220	.01145	.01076	.01011	.00951	.00895	.00843	.00795	.00750	.00708	.00668	.00632	.00598	.00566	.00536	.00508	.00482
56	31	.01574	.01475	.01383	.01297	.01218	.01145	.01076	.01013	.00953	.00898	.00847	.00799	.00754	.00713	.00674	.00637	.00603	.00571	.00542	.00514
56	32	.01671	.01566	.01469	.01379	.01296	.01218	.01146	.01078	.01016	.00957	.00903	.00852	.00804	.00760	.00719	.00680	.00644	.00610	.00578	.00548
56	33	.01774	.01664	.01562	.01467	.01378	.01296	.01220	.01148	.01082	.01020	.00962	.00908	.00858	.00811	.00767	.00726	.00687	.00651	.00617	.00586
56	34	.01883	.01767	.01660	.01560	.01466	.01380	.01299	.01223	.01153	.01087	.01026	.00969	.00915	.00865	.00819	.00775	.00734	.00696	.00660	.00626
56	35	.01999	.01877	.01764	.01658	.01560	.01468	.01383	.01303	.01229	.01159	.01094	.01034	.00977	.00924	.00874	.00828	.00784	.00743	.00705	.00669
56	36	.02122	.01994	.01874	.01763	.01659	.01563	.01472	.01388	.01310	.01236	.01167	.01103	.01043	.00987	.00934	.00885	.00838	.00795	.00754	.00716
56	37	.02251	.02116	.01991	.01874	.01765	.01663	.01567	.01479	.01395	.01318	.01245	.01177	.01113	.01054	.00998	.00945	.00896	.00850	.00807	.00766
56	38	.02388	.02246	.02114	.01991	.01876	.01769	.01669	.01575	.01487	.01405	.01328	.01256	.01189	.01125	.01066	.01010	.00958	.00909	.00863	.00820
56	39	.02532	.02383	.02245	.02115	.01994	.01881	.01776	.01677	.01584	.01498	.01416	.01340	.01269	.01202	.01139	.01080	.01025	.00973	.00924	.00878
56	40	.02683	.02528	.02382	.02247	.02120	.02001	.01889	.01785	.01688	.01596	.01510	.01430	.01354	.01284	.01217	.01154	.01096	.01040	.00989	.00940
56	41	.02843	.02680	.02528	.02385	.02252	.02127	.02010	.01900	.01797	.01701	.01610	.01525	.01446	.01371	.01300	.01234	.01172	.01113	.01058	.01006
56	42	.03010	.02840	.02680	.02531	.02391	.02260	.02137	.02022	.01913	.01812	.01717	.01627	.01543	.01464	.01389	.01319	.01253	.01191	.01133	.01078
56	43	.03186	.03008	.02841	.02684	.02538	.02400	.02271	.02150	.02036	.01929	.01829	.01734	.01646	.01562	.01483	.01409	.01340	.01274	.01212	.01154
56	44	.03369	.03183	.03009	.02845	.02692	.02547	.02412	.02285	.02165	.02053	.01947	.01848	.01754	.01666	.01583	.01505	.01432	.01362	.01297	.01235
56	45	.03560	.03366	.03184	.03013	.02852	.02701	.02560	.02426	.02301	.02183	.02072	.01967	.01869	.01776	.01689	.01606	.01528	.01455	.01386	.01321
56	46	.03758	.03556	.03366	.03188	.03020	.02862	.02714	.02574	.02443	.02319	.02202	.02093	.01989	.01891	.01799	.01713	.01631	.01553	.01480	.01411
56	47	.03963	.03753	.03555	.03369	.03194	.03029	.02874	.02728	.02590	.02461	.02339	.02223	.02115	.02012	.01915	.01824	.01738	.01656	.01579	.01506
56	48	.04175	.03956	.03750	.03557	.03374	.03202	.03041	.02888	.02744	.02609	.02481	.02360	.02246	.02138	.02037	.01941	.01850	.01764	.01683	.01606
56	49	.04393	.04166	.03952	.03751	.03561	.03382	.03213	.03054	.02904	.02763	.02629	.02502	.02383	.02270	.02164	.02063	.01968	.01878	.01792	.01712
56	50	.04619	.04383	.04161	.03952	.03755	.03569	.03393	.03227	.03070	.02923	.02783	.02651	.02526	.02408	.02296	.02191	.02091	.01996	.01907	.01822
56	51	.04850	.04606	.04376	.04159	.03954	.03761	.03578	.03406	.03243	.03089	.02943	.02805	.02675	.02551	.02435	.02324	.02219	.02120	.02026	.01937
56	52	.05088	.04835	.04597	.04372	.04160	.03959	.03769	.03590	.03421	.03260	.03108	.02965	.02829	.02700	.02578	.02462	.02353	.02249	.02151	.02057
56	53	.05330	.05070	.04823	.04591	.04371	.04163	.03966	.03780	.03604	.03437	.03279	.03130	.02988	.02854	.02726	.02606	.02491	.02383	.02280	.02182

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	54	.05578	.05309	.05055	.04814	.04587	.04371	.04168	.03975	.03792	.03619	.03455	.03300	.03152	.03012	.02880	.02754	.02635	.02521	.02414	.02312
56	55	.05830	.05553	.05291	.05042	.04808	.04585	.04374	.04175	.03985	.03806	.03636	.03474	.03321	.03176	.03038	.02907	.02783	.02665	.02553	.02446
56	56	.06086	.05801	.05531	.05275	.05033	.04803	.04586	.04379	.04183	.03998	.03822	.03654	.03495	.03345	.03201	.03065	.02936	.02813	.02696	.02585
57	0	.00402	.00381	.00361	.00343	.00326	.00310	.00296	.00282	.00270	.00258	.00247	.00237	.00227	.00218	.00210	.00202	.00194	.00187	.00181	.00174
57	1	.00279	.00260	.00243	.00227	.00212	.00199	.00187	.00176	.00165	.00156	.00147	.00138	.00131	.00124	.00117	.00111	.00105	.00100	.00095	.00090
57	2	.00288	.00268	.00250	.00234	.00219	.00205	.00192	.00180	.00169	.00159	.00150	.00141	.00133	.00126	.00119	.00112	.00107	.00101	.00096	.00091
57	3	.00303	.00282	.00263	.00245	.00229	.00214	.00201	.00188	.00177	.00166	.00157	.00147	.00139	.00131	.00124	.00117	.00111	.00105	.00099	.00094
57	4	.00320	.00298	.00278	.00259	.00242	.00227	.00212	.00199	.00187	.00176	.00165	.00156	.00147	.00138	.00131	.00124	.00117	.00111	.00105	.00099
57	5	.00340	.00317	.00295	.00276	.00258	.00241	.00226	.00212	.00199	.00187	.00176	.00166	.00156	.00147	.00139	.00132	.00124	.00118	.00112	.00106
57	6	.00362	.00337	.00315	.00294	.00275	.00257	.00241	.00226	.00212	.00200	.00188	.00177	.00167	.00157	.00149	.00141	.00133	.00126	.00119	.00113
57	7	.00386	.00360	.00336	.00314	.00293	.00275	.00258	.00242	.00227	.00214	.00201	.00190	.00179	.00169	.00159	.00151	.00143	.00135	.00128	.00122
57	8	.00412	.00384	.00359	.00335	.00314	.00294	.00276	.00259	.00243	.00229	.00216	.00203	.00192	.00181	.00171	.00162	.00153	.00145	.00138	.00131
57	9	.00441	.00411	.00384	.00359	.00336	.00315	.00296	.00278	.00261	.00246	.00232	.00218	.00206	.00195	.00184	.00174	.00165	.00157	.00149	.00141
57	10	.00471	.00440	.00411	.00385	.00360	.00338	.00317	.00298	.00281	.00264	.00249	.00235	.00222	.00210	.00199	.00188	.00178	.00169	.00161	.00153
57	11	.00504	.00471	.00440	.00412	.00386	.00363	.00341	.00320	.00301	.00284	.00268	.00253	.00239	.00226	.00214	.00203	.00193	.00183	.00174	.00165
57	12	.00540	.00504	.00472	.00442	.00414	.00389	.00365	.00344	.00324	.00305	.00288	.00272	.00257	.00244	.00231	.00219	.00208	.00197	.00188	.00178
57	13	.00576	.00539	.00504	.00472	.00443	.00416	.00391	.00368	.00347	.00327	.00309	.00292	.00276	.00262	.00248	.00235	.00223	.00212	.00202	.00192
57	14	.00613	.00574	.00537	.00503	.00472	.00444	.00417	.00393	.00370	.00350	.00330	.00312	.00295	.00280	.00265	.00252	.00239	.00227	.00216	.00206
57	15	.00651	.00609	.00570	.00535	.00502	.00472	.00444	.00418	.00394	.00372	.00351	.00332	.00314	.00297	.00282	.00268	.00254	.00242	.00230	.00219
57	16	.00689	.00645	.00604	.00566	.00531	.00499	.00469	.00442	.00417	.00393	.00371	.00351	.00332	.00315	.00298	.00283	.00269	.00256	.00243	.00232
57	17	.00728	.00681	.00637	.00598	.00561	.00527	.00496	.00467	.00440	.00415	.00392	.00370	.00350	.00332	.00315	.00298	.00283	.00269	.00256	.00244
57	18	.00768	.00718	.00672	.00630	.00591	.00556	.00522	.00492	.00463	.00437	.00413	.00390	.00369	.00349	.00331	.00314	.00298	.00283	.00269	.00256
57	19	.00810	.00757	.00709	.00664	.00623	.00586	.00551	.00518	.00488	.00460	.00434	.00410	.00388	.00367	.00348	.00330	.00313	.00297	.00283	.00269
57	20	.00854	.00799	.00748	.00701	.00658	.00618	.00581	.00546	.00515	.00485	.00458	.00432	.00409	.00387	.00366	.00347	.00329	.00313	.00297	.00282
57	21	.00902	.00844	.00790	.00741	.00695	.00652	.00613	.00577	.00543	.00512	.00483	.00456	.00431	.00408	.00386	.00366	.00347	.00329	.00313	.00297
57	22	.00954	.00892	.00835	.00783	.00734	.00689	.00648	.00609	.00574	.00541	.00510	.00481	.00455	.00430	.00407	.00386	.00366	.00347	.00329	.00313
57	23	.01009	.00943	.00883	.00828	.00776	.00729	.00685	.00644	.00607	.00572	.00539	.00509	.00481	.00454	.00430	.00407	.00386	.00366	.00347	.00330
57	24	.01068	.00999	.00935	.00877	.00822	.00772	.00725	.00682	.00642	.00605	.00571	.00539	.00509	.00481	.00455	.00431	.00408	.00387	.00367	.00349
57	25	.01131	.01058	.00991	.00929	.00872	.00819	.00769	.00724	.00681	.00642	.00605	.00571	.00539	.00510	.00482	.00456	.00432	.00410	.00389	.00369
57	26	.01199	.01123	.01052	.00986	.00925	.00869	.00817	.00768	.00723	.00681	.00642	.00606	.00573	.00541	.00512	.00484	.00459	.00435	.00413	.00392
57	27	.01273	.01192	.01117	.01047	.00983	.00923	.00868	.00817	.00769	.00724	.00683	.00645	.00609	.00575	.00544	.00515	.00488	.00463	.00439	.00417
57	28	.01351	.01266	.01187	.01113	.01045	.00982	.00923	.00869	.00818	.00771	.00727	.00686	.00648	.00613	.00579	.00548	.00519	.00492	.00467	.00443
57	29	.01435	.01345	.01261	.01183	.01111	.01044	.00982	.00925	.00871	.00821	.00774	.00731	.00690	.00653	.00617	.00584	.00553	.00525	.00498	.00472
57	30	.01524	.01429	.01340	.01258	.01182	.01111	.01046	.00984	.00927	.00874	.00825	.00779	.00736	.00695	.00658	.00623	.00590	.00559	.00531	.00504
57	31	.01619	.01518	.01425	.01338	.01258	.01183	.01113	.01048	.00988	.00931	.00879	.00830	.00784	.00742	.00702	.00664	.00629	.00597	.00566	.00537
57	32	.01719	.01613	.01515	.01423	.01338	.01259	.01185	.01116	.01052	.00993	.00937	.00885	.00836	.00791	.00748	.00709	.00672	.00637	.00604	.00573
57	33	.01826	.01714	.01610	.01514	.01424	.01340	.01262	.01189	.01121	.01058	.00999	.00944	.00892	.00844	.00799	.00757	.00717	.00680	.00645	.00613
57	34	.01939	.01821	.01712	.01610	.01515	.01426	.01344	.01267	.01195	.01128	.01066	.01007	.00952	.00901	.00853	.00808	.00766	.00726	.00689	.00655
57	35	.02059	.01935	.01820	.01712	.01612	.01519	.01432	.01350	.01274	.01203	.01137	.01075	.01017	.00962	.00911	.00863	.00819	.00777	.00737	.00700
57	36	.02186	.02056	.01934	.01821	.01715	.01617	.01525	.01439	.01358	.01283	.01213	.01147	.01085	.01028	.00974	.00923	.00875	.00830	.00788	.00749
57	37	.02321	.02183	.02056	.01936	.01825	.01721	.01624	.01533	.01448	.01368	.01294	.01224	.01159	.01098	.01040	.00986	.00936	.00888	.00844	.00802
57	38	.02462	.02318	.02184	.02059	.01941	.01832	.01729	.01633	.01544	.01459	.01381	.01307	.01238	.01173	.01112	.01055	.01001	.00950	.00903	.00858
57	39	.02612	.02461	.02320	.02188	.02065	.01949	.01841	.01740	.01645	.01556	.01473	.01395	.01322	.01253	.01188	.01128	.01071	.01017	.00966	.00919
57	40	.02770	.02612	.02463	.02325	.02195	.02074	.01960	.01853	.01753	.01659	.01572	.01489	.01411	.01339	.01270	.01206	.01145	.01088	.01035	.00984
57	41	.02936	.02770	.02615	.02469	.02333	.02205	.02086	.01973	.01868	.01769	.01676	.01589	.01507	.01430	.01358	.01290	.01225	.01165	.01108	.01055
57	42	.03111	.02937	.02775	.02622	.02479	.02345	.02219	.02101	.01990	.01886	.01788	.01696	.01609	.01528	.01451	.01379	.01311	.01247	.01187	.01130
57	43	.03294	.03113	.02942	.02782	.02632	.02492	.02359	.02235	.02119	.02009	.01906	.01809	.01717	.01631	.01550	.01474	.01402	.01334	.01270	.01210
57	44	.03486	.03296	.03118	.02951	.02794	.02646	.02507	.02377	.02254	.02139	.02030	.01928	.01832	.01741	.01656	.01575	.01499	.01427	.01360	.01296
57	45	.03686	.03487	.03301	.03126	.02962	.02807	.02662	.02525	.02397	.02275	.02161	.02054	.01952	.01857	.01767	.01681	.01601	.01525	.01454	.01386
57	46	.03893	.03687	.03492	.03310	.03138	.02976	.02824	.02681	.02546	.02418	.02299	.02186	.02079	.01978	.01883	.01794	.01709	.01629	.01554	.01482

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
57	47	.04108	.03893	.03690	.03500	.03321	.03152	.02992	.02843	.02701	.02568	.02442	.02323	.02211	.02106	.02006	.01911	.01822	.01738	.01658	.01583
57	48	.04330	.04107	.03896	.03697	.03510	.03334	.03168	.03011	.02863	.02724	.02592	.02468	.02350	.02239	.02134	.02035	.01941	.01852	.01768	.01689
57	49	.04560	.04328	.04108	.03902	.03707	.03523	.03350	.03186	.03032	.02886	.02748	.02618	.02495	.02379	.02268	.02164	.02066	.01972	.01884	.01800
57	50	.04797	.04556	.04328	.04114	.03911	.03720	.03539	.03369	.03207	.03055	.02911	.02775	.02646	.02524	.02409	.02300	.02196	.02098	.02005	.01917
57	51	.05041	.04791	.04555	.04332	.04122	.03923	.03735	.03557	.03390	.03231	.03080	.02938	.02803	.02676	.02555	.02441	.02332	.02229	.02132	.02039
57	52	.05291	.05032	.04788	.04557	.04339	.04132	.03937	.03752	.03578	.03412	.03255	.03107	.02967	.02833	.02707	.02587	.02474	.02366	.02264	.02167
57	53	.05547	.05280	.05027	.04788	.04562	.04347	.04145	.03953	.03771	.03599	.03436	.03282	.03135	.02996	.02865	.02740	.02621	.02508	.02401	.02300
57	54	.05808	.05532	.05271	.05024	.04790	.04568	.04358	.04159	.03971	.03792	.03623	.03462	.03309	.03165	.03027	.02897	.02773	.02655	.02544	.02437
57	55	.06075	.05790	.05521	.05266	.05024	.04795	.04577	.04371	.04176	.03990	.03815	.03648	.03489	.03339	.03196	.03060	.02931	.02808	.02691	.02580
57	56	.06346	.06053	.05776	.05512	.05263	.05026	.04801	.04588	.04386	.04194	.04012	.03839	.03674	.03518	.03369	.03228	.03093	.02966	.02844	.02728
57	57	.06622	.06321	.06035	.05764	.05507	.05262	.05031	.04810	.04601	.04403	.04214	.04035	.03864	.03702	.03548	.03401	.03261	.03128	.03002	.02881
58	0	.00418	.00396	.00376	.00357	.00340	.00324	.00310	.00296	.00283	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185
58	1	.00286	.00267	.00250	.00234	.00219	.00206	.00193	.00182	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094
58	2	.00296	.00276	.00258	.00241	.00225	.00211	.00198	.00186	.00175	.00165	.00155	.00147	.00138	.00131	.00124	.00117	.00111	.00105	.00100	.00095
58	3	.00311	.00290	.00270	.00252	.00236	.00221	.00208	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099
58	4	.00329	.00306	.00286	.00267	.00250	.00234	.00219	.00206	.00194	.00182	.00171	.00162	.00152	.00144	.00136	.00129	.00122	.00115	.00109	.00104
58	5	.00349	.00325	.00304	.00284	.00266	.00249	.00233	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00145	.00137	.00130	.00123	.00117	.00111
58	6	.00372	.00347	.00324	.00303	.00283	.00265	.00249	.00234	.00220	.00207	.00195	.00184	.00173	.00164	.00155	.00146	.00139	.00131	.00125	.00118
58	7	.00397	.00370	.00346	.00323	.00303	.00284	.00266	.00250	.00235	.00221	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127
58	8	.00424	.00395	.00369	.00346	.00324	.00304	.00285	.00268	.00252	.00237	.00224	.00211	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137
58	9	.00453	.00423	.00395	.00370	.00347	.00325	.00306	.00287	.00270	.00255	.00240	.00227	.00214	.00203	.00192	.00182	.00172	.00164	.00155	.00148
58	10	.00485	.00453	.00424	.00397	.00372	.00349	.00328	.00309	.00291	.00274	.00259	.00244	.00231	.00219	.00207	.00196	.00186	.00177	.00168	.00160
58	11	.00519	.00485	.00454	.00425	.00399	.00375	.00352	.00332	.00312	.00295	.00278	.00263	.00249	.00236	.00223	.00212	.00201	.00191	.00182	.00173
58	12	.00555	.00519	.00486	.00456	.00428	.00402	.00378	.00356	.00336	.00317	.00299	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196	.00187
58	13	.00593	.00555	.00520	.00487	.00458	.00430	.00405	.00382	.00360	.00340	.00321	.00304	.00288	.00273	.00259	.00246	.00234	.00222	.00211	.00201
58	14	.00631	.00591	.00554	.00520	.00488	.00459	.00432	.00407	.00384	.00363	.00343	.00325	.00308	.00292	.00277	.00263	.00250	.00238	.00226	.00216
58	15	.00670	.00627	.00588	.00552	.00518	.00488	.00459	.00433	.00408	.00386	.00365	.00345	.00327	.00310	.00294	.00280	.00266	.00253	.00241	.00230
58	16	.00709	.00664	.00622	.00584	.00549	.00516	.00486	.00458	.00432	.00408	.00386	.00365	.00346	.00328	.00311	.00296	.00281	.00267	.00255	.00243
58	17	.00748	.00701	.00657	.00617	.00579	.00545	.00513	.00483	.00456	.00431	.00407	.00385	.00365	.00346	.00328	.00312	.00296	.00282	.00268	.00256
58	18	.00789	.00739	.00693	.00650	.00611	.00574	.00540	.00509	.00480	.00453	.00429	.00405	.00384	.00364	.00345	.00328	.00311	.00296	.00282	.00268
58	19	.00832	.00779	.00730	.00685	.00644	.00605	.00569	.00536	.00506	.00477	.00451	.00427	.00404	.00382	.00363	.00344	.00327	.00311	.00296	.00281
58	20	.00878	.00822	.00770	.00723	.00679	.00638	.00600	.00565	.00533	.00503	.00475	.00449	.00425	.00403	.00382	.00362	.00344	.00327	.00311	.00296
58	21	.00927	.00868	.00814	.00763	.00717	.00674	.00634	.00597	.00563	.00531	.00501	.00474	.00448	.00424	.00402	.00381	.00362	.00344	.00327	.00311
58	22	.00980	.00917	.00860	.00806	.00757	.00712	.00669	.00630	.00594	.00560	.00529	.00500	.00473	.00447	.00424	.00402	.00381	.00362	.00344	.00327
58	23	.01036	.00970	.00909	.00853	.00801	.00753	.00708	.00666	.00628	.00592	.00559	.00528	.00499	.00473	.00448	.00424	.00402	.00382	.00363	.00345
58	24	.01097	.01027	.00963	.00903	.00848	.00797	.00749	.00706	.00665	.00627	.00592	.00559	.00528	.00500	.00473	.00449	.00426	.00404	.00384	.00365
58	25	.01162	.01088	.01020	.00957	.00899	.00845	.00795	.00748	.00705	.00665	.00627	.00593	.00560	.00530	.00502	.00475	.00451	.00428	.00406	.00386
58	26	.01232	.01154	.01082	.01016	.00954	.00897	.00843	.00794	.00748	.00706	.00666	.00629	.00595	.00562	.00533	.00504	.00478	.00454	.00431	.00409
58	27	.01308	.01225	.01149	.01079	.01013	.00953	.00897	.00844	.00796	.00750	.00708	.00669	.00632	.00598	.00566	.00536	.00509	.00483	.00458	.00435
58	28	.01388	.01302	.01221	.01147	.01077	.01013	.00954	.00898	.00846	.00798	.00754	.00712	.00673	.00637	.00603	.00571	.00541	.00514	.00488	.00463
58	29	.01475	.01383	.01298	.01219	.01146	.01078	.01015	.00956	.00901	.00850	.00803	.00758	.00717	.00678	.00642	.00608	.00577	.00547	.00519	.00493
58	30	.01567	.01470	.01380	.01297	.01219	.01147	.01080	.01018	.00960	.00906	.00855	.00808	.00764	.00723	.00684	.00649	.00615	.00583	.00554	.00526
58	31	.01664	.01562	.01467	.01379	.01297	.01221	.01150	.01084	.01022	.00965	.00911	.00861	.00815	.00771	.00730	.00692	.00656	.00622	.00591	.00561
58	32	.01768	.01660	.01560	.01467	.01380	.01300	.01225	.01155	.01089	.01028	.00972	.00918	.00869	.00822	.00779	.00738	.00700	.00664	.00631	.00599
58	33	.01878	.01765	.01659	.01561	.01469	.01384	.01304	.01230	.01161	.01097	.01036	.00980	.00927	.00878	.00831	.00788	.00747	.00709	.00674	.00640
58	34	.01995	.01875	.01764	.01660	.01564	.01474	.01390	.01311	.01238	.01169	.01105	.01045	.00989	.00937	.00888	.00842	.00798	.00758	.00720	.00684
58	35	.02119	.01993	.01876	.01767	.01665	.01569	.01481	.01397	.01320	.01247	.01180	.01116	.01056	.01001	.00949	.00900	.00854	.00810	.00770	.00732
58	36	.02251	.02118	.01995	.01879	.01772	.01671	.01577	.01490	.01407	.01331	.01259	.01191	.01128	.01069	.01014	.00962	.00913	.00867	.00823	.00783
58	37	.02390	.02250	.02120	.01999	.01886	.01780	.01680	.01588	.01501	.01420	.01343	.01272	.01205	.01142	.01083	.01028	.00976	.00927	.00881	.00838
58	38	.02537	.02391	.02254	.02126	.02007	.01895	.01790	.01692	.01600	.01514	.01434	.01358	.01287	.01221	.01158	.01099	.01044	.00992	.00943	.00897

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
58	39	.02692	.02539	.02395	.02261	.02135	.02017	.01907	.01803	.01706	.01616	.01530	.01450	.01375	.01305	.01238	.01176	.01117	.01062	.01010	.00961
58	40	.02857	.02695	.02544	.02403	.02271	.02147	.02031	.01922	.01819	.01723	.01633	.01549	.01469	.01394	.01324	.01258	.01196	.01137	.01082	.01030
58	41	.03030	.02861	.02702	.02554	.02415	.02284	.02162	.02047	.01939	.01838	.01743	.01654	.01570	.01490	.01416	.01346	.01280	.01218	.01159	.01104
58	42	.03212	.03035	.02869	.02713	.02567	.02430	.02301	.02180	.02067	.01960	.01860	.01765	.01676	.01593	.01514	.01440	.01370	.01304	.01242	.01183
58	43	.03403	.03218	.03044	.02881	.02727	.02583	.02448	.02321	.02202	.02089	.01983	.01884	.01790	.01702	.01618	.01540	.01466	.01396	.01330	.01268
58	44	.03603	.03409	.03227	.03057	.02896	.02745	.02603	.02470	.02344	.02226	.02114	.02009	.01910	.01817	.01729	.01646	.01568	.01494	.01424	.01358
58	45	.03812	.03609	.03419	.03241	.03072	.02914	.02765	.02625	.02493	.02369	.02252	.02141	.02037	.01939	.01846	.01758	.01675	.01597	.01523	.01453
58	46	.04029	.03818	.03619	.03432	.03257	.03091	.02935	.02788	.02650	.02519	.02396	.02280	.02170	.02067	.01969	.01876	.01789	.01706	.01628	.01555
58	47	.04253	.04034	.03827	.03632	.03448	.03275	.03112	.02958	.02813	.02676	.02547	.02425	.02310	.02201	.02098	.02001	.01909	.01821	.01739	.01661
58	48	.04486	.04258	.04042	.03839	.03648	.03467	.03297	.03136	.02984	.02840	.02705	.02577	.02456	.02342	.02233	.02131	.02034	.01942	.01855	.01773
58	49	.04727	.04490	.04266	.04054	.03855	.03666	.03488	.03320	.03162	.03011	.02870	.02736	.02609	.02489	.02375	.02267	.02166	.02069	.01978	.01891
58	50	.04976	.04730	.04497	.04277	.04069	.03873	.03687	.03512	.03346	.03190	.03041	.02901	.02768	.02642	.02523	.02410	.02303	.02202	.02106	.02015
58	51	.05233	.04977	.04735	.04507	.04291	.04087	.03894	.03711	.03538	.03375	.03220	.03073	.02935	.02803	.02678	.02560	.02448	.02341	.02240	.02144
58	52	.05496	.05231	.04981	.04744	.04520	.04308	.04107	.03917	.03737	.03567	.03405	.03252	.03107	.02969	.02839	.02715	.02598	.02486	.02380	.02280
58	53	.05766	.05492	.05232	.04987	.04755	.04535	.04326	.04129	.03942	.03765	.03596	.03437	.03286	.03142	.03006	.02876	.02753	.02637	.02526	.02420
58	54	.06041	.05758	.05490	.05236	.04996	.04768	.04552	.04347	.04153	.03969	.03794	.03628	.03470	.03320	.03178	.03043	.02915	.02793	.02677	.02567
58	55	.06323	.06031	.05754	.05492	.05243	.05007	.04784	.04571	.04370	.04179	.03997	.03824	.03661	.03505	.03357	.03216	.03082	.02955	.02834	.02718
58	56	.06609	.06309	.06023	.05753	.05496	.05252	.05021	.04801	.04593	.04394	.04206	.04027	.03857	.03695	.03541	.03395	.03255	.03122	.02996	.02876
58	57	.06901	.06591	.06298	.06019	.05754	.05503	.05264	.05037	.04821	.04616	.04421	.04235	.04059	.03891	.03731	.03578	.03434	.03295	.03164	.03039
58	58	.07196	.06878	.06576	.06289	.06017	.05758	.05511	.05277	.05054	.04842	.04640	.04448	.04265	.04091	.03925	.03767	.03617	.03473	.03337	.03206
59	0	.00434	.00412	.00391	.00373	.00355	.00339	.00324	.00310	.00297	.00284	.00273	.00262	.00252	.00242	.00233	.00225	.00217	.00209	.00202	.00196
59	1	.00294	.00275	.00257	.00241	.00226	.00212	.00200	.00188	.00177	.00167	.00158	.00150	.00142	.00134	.00127	.00121	.00115	.00109	.00104	.00099
59	2	.00304	.00283	.00265	.00248	.00232	.00218	.00205	.00192	.00181	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099
59	3	.00319	.00297	.00278	.00260	.00243	.00228	.00214	.00201	.00189	.00178	.00168	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00103
59	4	.00337	.00314	.00294	.00275	.00257	.00241	.00226	.00213	.00200	.00188	.00178	.00168	.00158	.00150	.00141	.00134	.00127	.00120	.00114	.00108
59	5	.00358	.00334	.00312	.00292	.00274	.00257	.00241	.00226	.00213	.00200	.00189	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00115
59	6	.00382	.00356	.00333	.00311	.00292	.00274	.00257	.00242	.00227	.00214	.00202	.00190	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00124
59	7	.00407	.00380	.00355	.00333	.00312	.00293	.00275	.00258	.00243	.00229	.00216	.00204	.00193	.00182	.00173	.00164	.00155	.00147	.00140	.00133
59	8	.00435	.00406	.00380	.00356	.00334	.00313	.00294	.00277	.00261	.00246	.00232	.00219	.00207	.00196	.00185	.00176	.00167	.00158	.00150	.00143
59	9	.00465	.00435	.00407	.00381	.00358	.00336	.00316	.00297	.00280	.00264	.00249	.00236	.00223	.00211	.00200	.00189	.00180	.00171	.00162	.00154
59	10	.00498	.00466	.00436	.00409	.00384	.00360	.00339	.00319	.00301	.00284	.00268	.00254	.00240	.00227	.00216	.00205	.00194	.00185	.00176	.00167
59	11	.00533	.00499	.00467	.00438	.00412	.00387	.00364	.00343	.00324	.00306	.00289	.00273	.00259	.00245	.00233	.00221	.00210	.00200	.00190	.00181
59	12	.00570	.00534	.00501	.00470	.00441	.00415	.00391	.00369	.00348	.00329	.00311	.00294	.00279	.00264	.00251	.00238	.00227	.00216	.00205	.00196
59	13	.00609	.00571	.00535	.00503	.00472	.00445	.00419	.00395	.00373	.00353	.00334	.00316	.00299	.00284	.00270	.00256	.00244	.00232	.00221	.00211
59	14	.00649	.00608	.00570	.00536	.00504	.00474	.00447	.00422	.00398	.00377	.00356	.00338	.00320	.00304	.00289	.00274	.00261	.00249	.00237	.00226
59	15	.00689	.00646	.00606	.00569	.00535	.00504	.00475	.00448	.00423	.00400	.00379	.00359	.00340	.00323	.00307	.00292	.00278	.00264	.00252	.00240
59	16	.00729	.00683	.00641	.00602	.00566	.00533	.00503	.00474	.00448	.00424	.00401	.00380	.00360	.00342	.00325	.00309	.00294	.00280	.00266	.00254
59	17	.00769	.00721	.00677	.00636	.00598	.00563	.00530	.00500	.00473	.00447	.00423	.00400	.00380	.00360	.00342	.00325	.00309	.00294	.00281	.00268
59	18	.00811	.00760	.00713	.00670	.00630	.00593	.00559	.00527	.00498	.00470	.00445	.00421	.00399	.00379	.00359	.00342	.00325	.00309	.00294	.00281
59	19	.00855	.00801	.00752	.00706	.00664	.00625	.00588	.00555	.00524	.00495	.00468	.00443	.00420	.00398	.00378	.00359	.00341	.00325	.00309	.00294
59	20	.00902	.00845	.00793	.00745	.00700	.00659	.00620	.00585	.00552	.00521	.00493	.00466	.00442	.00419	.00397	.00377	.00359	.00341	.00325	.00309
59	21	.00952	.00892	.00837	.00786	.00739	.00695	.00655	.00617	.00582	.00550	.00520	.00492	.00465	.00441	.00418	.00397	.00377	.00359	.00341	.00325
59	22	.01006	.00943	.00884	.00830	.00780	.00734	.00691	.00651	.00615	.00580	.00548	.00519	.00491	.00465	.00441	.00419	.00397	.00378	.00359	.00342
59	23	.01064	.00997	.00935	.00878	.00825	.00776	.00731	.00689	.00650	.00613	.00579	.00548	.00518	.00491	.00466	.00442	.00419	.00398	.00379	.00361
59	24	.01126	.01055	.00990	.00929	.00873	.00822	.00774	.00729	.00688	.00649	.00613	.00580	.00548	.00519	.00492	.00467	.00443	.00421	.00400	.00381
59	25	.01193	.01118	.01049	.00985	.00926	.00871	.00820	.00773	.00729	.00688	.00650	.00614	.00581	.00550	.00522	.00495	.00469	.00446	.00424	.00403
59	26	.01265	.01186	.01113	.01045	.00983	.00924	.00870	.00820	.00774	.00730	.00690	.00652	.00617	.00584	.00553	.00525	.00498	.00473	.00449	.00427
59	27	.01342	.01259	.01182	.01110	.01044	.00982	.00925	.00872	.00822	.00776	.00733	.00693	.00656	.00621	.00589	.00558	.00529	.00503	.00478	.00454
59	28	.01425	.01337	.01256	.01180	.01110	.01045	.00984	.00928	.00875	.00826	.00780	.00738	.00698	.00661	.00626	.00594	.00564	.00535	.00508	.00483
59	29	.01514	.01421	.01335	.01255	.01181	.01111	.01047	.00987	.00932	.00880	.00831	.00786	.00744	.00704	.00667	.00633	.00600	.00570	.00542	.00515

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
59	30	.01609	.01510	.01419	.01335	.01256	.01183	.01115	.01051	.00992	.00937	.00886	.00838	.00793	.00751	.00711	.00675	.00640	.00608	.00577	.00549
59	31	.01709	.01606	.01509	.01420	.01337	.01259	.01187	.01120	.01057	.00999	.00944	.00893	.00845	.00800	.00759	.00719	.00683	.00648	.00616	.00586
59	32	.01816	.01707	.01605	.01511	.01423	.01341	.01264	.01193	.01126	.01064	.01006	.00952	.00901	.00854	.00809	.00768	.00729	.00692	.00658	.00625
59	33	.01930	.01814	.01707	.01608	.01515	.01428	.01347	.01271	.01201	.01135	.01073	.01016	.00962	.00911	.00864	.00820	.00778	.00739	.00702	.00668
59	34	.02050	.01929	.01816	.01711	.01612	.01521	.01435	.01355	.01280	.01211	.01145	.01084	.01027	.00973	.00923	.00876	.00831	.00790	.00751	.00714
59	35	.02179	.02051	.01932	.01821	.01717	.01620	.01529	.01445	.01366	.01292	.01222	.01158	.01097	.01040	.00986	.00936	.00889	.00845	.00803	.00764
59	36	.02315	.02180	.02055	.01937	.01828	.01726	.01630	.01541	.01457	.01378	.01305	.01236	.01172	.01111	.01054	.01001	.00951	.00903	.00859	.00817
59	37	.02459	.02317	.02185	.02062	.01946	.01838	.01737	.01642	.01554	.01471	.01393	.01320	.01252	.01187	.01127	.01070	.01017	.00967	.00919	.00875
59	38	.02611	.02462	.02323	.02193	.02072	.01958	.01851	.01751	.01658	.01570	.01487	.01410	.01337	.01269	.01205	.01145	.01088	.01035	.00985	.00937
59	39	.02772	.02616	.02470	.02333	.02205	.02085	.01972	.01867	.01768	.01675	.01588	.01506	.01429	.01357	.01289	.01225	.01165	.01108	.01054	.01004
59	40	.02943	.02779	.02625	.02481	.02347	.02220	.02102	.01990	.01886	.01788	.01696	.01609	.01527	.01451	.01379	.01311	.01247	.01187	.01130	.01076
59	41	.03123	.02951	.02789	.02638	.02497	.02364	.02239	.02121	.02011	.01908	.01810	.01719	.01632	.01551	.01475	.01403	.01335	.01271	.01211	.01154
59	42	.03312	.03132	.02963	.02804	.02655	.02515	.02384	.02260	.02144	.02035	.01932	.01835	.01744	.01659	.01578	.01501	.01429	.01362	.01298	.01237
59	43	.03511	.03322	.03145	.02979	.02823	.02676	.02537	.02408	.02285	.02170	.02062	.01960	.01863	.01773	.01687	.01606	.01530	.01458	.01390	.01326
59	44	.03720	.03522	.03337	.03163	.02999	.02845	.02699	.02563	.02434	.02313	.02199	.02091	.01990	.01894	.01803	.01718	.01637	.01561	.01489	.01421
59	45	.03937	.03731	.03537	.03355	.03183	.03021	.02869	.02726	.02591	.02463	.02343	.02230	.02123	.02021	.01926	.01836	.01751	.01670	.01594	.01522
59	46	.04164	.03949	.03746	.03556	.03376	.03207	.03047	.02897	.02755	.02621	.02495	.02375	.02263	.02156	.02055	.01960	.01870	.01785	.01705	.01628
59	47	.04399	.04175	.03964	.03764	.03577	.03400	.03233	.03075	.02926	.02786	.02653	.02528	.02409	.02297	.02191	.02091	.01996	.01906	.01821	.01741
59	48	.04643	.04409	.04189	.03982	.03786	.03601	.03426	.03261	.03106	.02958	.02819	.02688	.02563	.02445	.02334	.02228	.02128	.02034	.01944	.01859
59	49	.04895	.04652	.04423	.04207	.04003	.03810	.03627	.03455	.03292	.03138	.02992	.02855	.02724	.02600	.02483	.02372	.02267	.02168	.02073	.01983
59	50	.05156	.04904	.04666	.04441	.04228	.04027	.03837	.03657	.03487	.03326	.03173	.03029	.02892	.02763	.02640	.02523	.02413	.02308	.02209	.02114
59	51	.05425	.05164	.04916	.04683	.04461	.04252	.04054	.03867	.03689	.03521	.03362	.03211	.03068	.02932	.02803	.02681	.02565	.02455	.02351	.02251
59	52	.05702	.05431	.05174	.04932	.04702	.04484	.04278	.04083	.03898	.03723	.03557	.03399	.03250	.03108	.02973	.02845	.02724	.02608	.02499	.02395
59	53	.05985	.05705	.05439	.05188	.04950	.04724	.04510	.04307	.04115	.03932	.03759	.03594	.03438	.03290	.03150	.03016	.02889	.02768	.02653	.02544
59	54	.06275	.05986	.05711	.05451	.05204	.04970	.04748	.04537	.04337	.04147	.03967	.03796	.03634	.03479	.03332	.03193	.03060	.02933	.02813	.02699
59	55	.06572	.06273	.05989	.05720	.05465	.05222	.04992	.04774	.04567	.04370	.04182	.04004	.03835	.03674	.03521	.03376	.03237	.03105	.02980	.02860
59	56	.06874	.06566	.06274	.05996	.05732	.05481	.05243	.05017	.04802	.04598	.04404	.04219	.04043	.03876	.03716	.03565	.03420	.03283	.03152	.03027
59	57	.07182	.06865	.06563	.06277	.06005	.05746	.05500	.05266	.05044	.04832	.04631	.04439	.04257	.04083	.03918	.03760	.03610	.03467	.03330	.03200
59	58	.07495	.07168	.06858	.06563	.06283	.06016	.05762	.05521	.05291	.05072	.04864	.04665	.04476	.04296	.04124	.03961	.03804	.03656	.03514	.03378
59	59	.07810	.07475	.07156	.06853	.06565	.06290	.06029	.05779	.05542	.05316	.05101	.04896	.04700	.04514	.04336	.04166	.04004	.03849	.03702	.03561
60	0	.00450	.00428	.00407	.00388	.00370	.00354	.00338	.00324	.00310	.00298	.00286	.00275	.00265	.00255	.00246	.00237	.00229	.00221	.00214	.00207
60	1	.00302	.00282	.00265	.00248	.00233	.00219	.00206	.00194	.00183	.00173	.00164	.00155	.00147	.00139	.00132	.00126	.00120	.00114	.00108	.00103
60	2	.00312	.00291	.00272	.00255	.00239	.00225	.00211	.00199	.00187	.00177	.00167	.00158	.00149	.00141	.00134	.00127	.00120	.00114	.00109	.00104
60	3	.00327	.00305	.00285	.00267	.00250	.00235	.00221	.00208	.00196	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00107
60	4	.00346	.00323	.00302	.00282	.00265	.00248	.00233	.00220	.00207	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113
60	5	.00367	.00343	.00321	.00300	.00282	.00264	.00248	.00234	.00220	.00207	.00196	.00185	.00175	.00165	.00156	.00148	.00141	.00133	.00127	.00120
60	6	.00391	.00366	.00342	.00320	.00300	.00282	.00265	.00249	.00235	.00221	.00209	.00197	.00187	.00177	.00167	.00158	.00150	.00143	.00136	.00129
60	7	.00418	.00390	.00365	.00342	.00321	.00302	.00284	.00267	.00251	.00237	.00224	.00212	.00200	.00189	.00179	.00170	.00161	.00153	.00146	.00138
60	8	.00446	.00417	.00391	.00366	.00344	.00323	.00304	.00286	.00270	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00174	.00165	.00157	.00149
60	9	.00477	.00446	.00418	.00392	.00368	.00346	.00326	.00307	.00289	.00273	.00258	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00169	.00161
60	10	.00511	.00478	.00448	.00421	.00395	.00372	.00350	.00330	.00311	.00294	.00278	.00263	.00249	.00236	.00224	.00213	.00202	.00192	.00183	.00174
60	11	.00547	.00513	.00481	.00451	.00424	.00399	.00376	.00355	.00335	.00317	.00299	.00284	.00269	.00255	.00242	.00230	.00219	.00208	.00198	.00189
60	12	.00586	.00549	.00515	.00484	.00455	.00429	.00404	.00381	.00360	.00341	.00322	.00305	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00205
60	13	.00626	.00587	.00551	.00518	.00487	.00459	.00433	.00409	.00386	.00365	.00346	.00328	.00311	.00296	.00281	.00267	.00254	.00242	.00231	.00221
60	14	.00667	.00625	.00587	.00552	.00520	.00490	.00462	.00436	.00413	.00390	.00370	.00351	.00333	.00316	.00300	.00286	.00272	.00260	.00248	.00236
60	15	.00708	.00664	.00624	.00586	.00552	.00520	.00491	.00464	.00438	.00415	.00393	.00373	.00354	.00336	.00320	.00304	.00290	.00276	.00263	.00251
60	16	.00749	.00702	.00660	.00620	.00584	.00551	.00519	.00491	.00464	.00439	.00416	.00394	.00374	.00356	.00338	.00322	.00306	.00292	.00278	.00266
60	17	.00790	.00741	.00696	.00655	.00616	.00581	.00548	.00518	.00489	.00463	.00438	.00416	.00394	.00375	.00356	.00339	.00323	.00307	.00293	.00280
60	18	.00833	.00781	.00734	.00690	.00649	.00612	.00577	.00545	.00515	.00487	.00461	.00437	.00415	.00394	.00374	.00356	.00339	.00323	.00308	.00293
60	19	.00878	.00823	.00773	.00727	.00684	.00644	.00608	.00574	.00542	.00512	.00485	.00460	.00436	.00414	.00393	.00374	.00356	.00339	.00323	.00308

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
60	20	.00926	.00868	.00815	.00766	.00721	.00679	.00640	.00604	.00571	.00540	.00511	.00484	.00459	.00435	.00413	.00393	.00374	.00356	.00339	.00323
60	21	.00977	.00917	.00861	.00809	.00761	.00717	.00676	.00637	.00602	.00569	.00538	.00510	.00483	.00458	.00435	.00413	.00393	.00374	.00356	.00339
60	22	.01032	.00968	.00909	.00854	.00804	.00757	.00713	.00673	.00635	.00600	.00568	.00538	.00509	.00483	.00458	.00435	.00414	.00394	.00375	.00357
60	23	.01091	.01023	.00961	.00903	.00850	.00800	.00754	.00711	.00671	.00634	.00600	.00568	.00538	.00510	.00484	.00459	.00437	.00415	.00395	.00376
60	24	.01154	.01083	.01017	.00956	.00899	.00847	.00798	.00752	.00710	.00671	.00635	.00601	.00569	.00539	.00511	.00485	.00461	.00439	.00417	.00397
60	25	.01223	.01148	.01078	.01013	.00953	.00897	.00846	.00798	.00753	.00711	.00673	.00636	.00603	.00571	.00542	.00514	.00488	.00464	.00442	.00420
60	26	.01297	.01217	.01143	.01075	.01011	.00952	.00897	.00847	.00799	.00755	.00714	.00675	.00640	.00606	.00575	.00545	.00518	.00492	.00468	.00446
60	27	.01377	.01292	.01214	.01142	.01074	.01012	.00954	.00900	.00849	.00803	.00759	.00718	.00680	.00644	.00611	.00580	.00551	.00523	.00498	.00474
60	28	.01462	.01373	.01290	.01214	.01142	.01076	.01015	.00957	.00904	.00854	.00807	.00764	.00724	.00686	.00650	.00617	.00586	.00557	.00530	.00504
60	29	.01553	.01459	.01372	.01291	.01215	.01145	.01080	.01019	.00962	.00909	.00860	.00814	.00771	.00730	.00693	.00657	.00624	.00593	.00564	.00537
60	30	.01650	.01551	.01459	.01373	.01293	.01219	.01150	.01085	.01025	.00969	.00916	.00867	.00821	.00779	.00738	.00701	.00666	.00632	.00601	.00572
60	31	.01754	.01649	.01551	.01461	.01376	.01297	.01224	.01156	.01092	.01032	.00977	.00925	.00876	.00830	.00787	.00747	.00710	.00675	.00642	.00610
60	32	.01864	.01753	.01650	.01554	.01465	.01382	.01304	.01231	.01164	.01101	.01041	.00986	.00934	.00886	.00840	.00798	.00758	.00720	.00685	.00652
60	33	.01981	.01864	.01755	.01654	.01560	.01472	.01389	.01313	.01241	.01174	.01111	.01052	.00997	.00946	.00897	.00852	.00809	.00769	.00732	.00696
60	34	.02105	.01982	.01868	.01761	.01661	.01568	.01481	.01399	.01323	.01252	.01185	.01123	.01065	.01010	.00958	.00910	.00865	.00822	.00782	.00744
60	35	.02238	.02108	.01987	.01874	.01769	.01671	.01578	.01492	.01412	.01336	.01266	.01199	.01137	.01079	.01024	.00973	.00924	.00879	.00836	.00796
60	36	.02378	.02242	.02114	.01995	.01884	.01780	.01683	.01592	.01506	.01426	.01351	.01281	.01215	.01153	.01095	.01040	.00989	.00941	.00895	.00852
60	37	.02527	.02383	.02249	.02124	.02006	.01897	.01794	.01697	.01607	.01522	.01443	.01368	.01298	.01233	.01171	.01113	.01058	.01007	.00958	.00912
60	38	.02685	.02534	.02393	.02260	.02137	.02021	.01912	.01810	.01715	.01625	.01541	.01462	.01388	.01318	.01252	.01191	.01133	.01078	.01026	.00978
60	39	.02852	.02693	.02545	.02405	.02275	.02153	.02038	.01931	.01830	.01735	.01646	.01562	.01484	.01410	.01340	.01274	.01213	.01154	.01099	.01048
60	40	.03028	.02862	.02706	.02559	.02422	.02293	.02173	.02059	.01952	.01852	.01758	.01669	.01586	.01508	.01434	.01364	.01299	.01237	.01178	.01123
60	41	.03215	.03040	.02876	.02723	.02578	.02443	.02315	.02196	.02083	.01977	.01878	.01784	.01696	.01613	.01534	.01461	.01391	.01325	.01263	.01205
60	42	.03412	.03229	.03057	.02895	.02743	.02601	.02467	.02341	.02222	.02110	.02005	.01906	.01813	.01725	.01642	.01564	.01490	.01420	.01354	.01292
60	43	.03619	.03427	.03247	.03077	.02918	.02768	.02627	.02494	.02369	.02252	.02141	.02036	.01937	.01844	.01757	.01674	.01595	.01521	.01452	.01385
60	44	.03836	.03635	.03446	.03269	.03101	.02944	.02796	.02656	.02525	.02401	.02284	.02174	.02070	.01971	.01878	.01791	.01708	.01630	.01555	.01485
60	45	.04062	.03853	.03655	.03469	.03294	.03129	.02973	.02827	.02689	.02558	.02435	.02319	.02209	.02105	.02007	.01915	.01827	.01744	.01666	.01591
60	46	.04299	.04080	.03873	.03679	.03495	.03323	.03160	.03006	.02860	.02723	.02594	.02472	.02356	.02247	.02143	.02045	.01953	.01865	.01782	.01703
60	47	.04544	.04316	.04100	.03897	.03705	.03525	.03354	.03193	.03040	.02896	.02760	.02632	.02510	.02395	.02286	.02183	.02085	.01993	.01905	.01822
60	48	.04799	.04561	.04336	.04124	.03924	.03735	.03556	.03388	.03228	.03077	.02935	.02799	.02672	.02551	.02436	.02327	.02224	.02127	.02034	.01946
60	49	.05063	.04815	.04581	.04360	.04152	.03954	.03768	.03591	.03424	.03266	.03117	.02975	.02841	.02714	.02593	.02479	.02371	.02268	.02170	.02078
60	50	.05336	.05078	.04835	.04605	.04388	.04182	.03987	.03803	.03629	.03463	.03307	.03158	.03018	.02884	.02758	.02638	.02524	.02416	.02313	.02216
60	51	.05618	.05351	.05098	.04859	.04633	.04418	.04216	.04023	.03841	.03669	.03505	.03350	.03203	.03063	.02930	.02804	.02685	.02571	.02463	.02361
60	52	.05908	.05631	.05369	.05121	.04885	.04663	.04451	.04251	.04061	.03881	.03711	.03548	.03394	.03248	.03110	.02978	.02852	.02733	.02620	.02512
60	53	.06206	.05919	.05647	.05390	.05146	.04914	.04695	.04487	.04289	.04102	.03923	.03754	.03594	.03441	.03296	.03158	.03027	.02902	.02783	.02670
60	54	.06510	.06214	.05933	.05667	.05414	.05174	.04946	.04729	.04524	.04329	.04143	.03967	.03800	.03640	.03489	.03345	.03207	.03077	.02952	.02834
60	55	.06822	.06516	.06226	.05950	.05688	.05440	.05204	.04979	.04766	.04563	.04370	.04187	.04013	.03847	.03689	.03538	.03395	.03259	.03129	.03005
60	56	.07141	.06825	.06526	.06241	.05970	.05713	.05469	.05236	.05015	.04804	.04604	.04414	.04232	.04060	.03895	.03738	.03589	.03447	.03311	.03182
60	57	.07466	.07141	.06832	.06538	.06258	.05993	.05740	.05499	.05270	.05052	.04845	.04647	.04459	.04279	.04108	.03945	.03790	.03642	.03500	.03365
60	58	.07795	.07461	.07143	.06840	.06552	.06278	.06017	.05768	.05532	.05306	.05091	.04886	.04691	.04505	.04327	.04158	.03996	.03842	.03695	.03554
60	59	.08129	.07785	.07458	.07147	.06850	.06568	.06299	.06042	.05798	.05565	.05343	.05131	.04928	.04736	.04552	.04376	.04208	.04048	.03895	.03749
60	60	.08465	.08113	.07777	.07457	.07152	.06862	.06585	.06320	.06068	.05828	.05599	.05380	.05171	.04971	.04781	.04599	.04425	.04259	.04100	.03948
61	0	.00467	.00444	.00423	.00404	.00386	.00369	.00353	.00338	.00325	.00312	.00300	.00288	.00278	.00268	.00258	.00249	.00241	.00233	.00225	.00218
61	1	.00310	.00290	.00272	.00255	.00240	.00226	.00213	.00201	.00190	.00179	.00170	.00161	.00152	.00145	.00138	.00131	.00124	.00119	.00113	.00108
61	2	.00319	.00299	.00280	.00262	.00246	.00231	.00218	.00205	.00193	.00183	.00173	.00163	.00155	.00146	.00139	.00132	.00125	.00119	.00113	.00108
61	3	.00335	.00313	.00293	.00274	.00258	.00242	.00228	.00214	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00124	.00117	.00112
61	4	.00354	.00331	.00310	.00290	.00272	.00256	.00240	.00226	.00213	.00201	.00190	.00180	.00170	.00161	.00152	.00145	.00137	.00130	.00124	.00118
61	5	.00376	.00352	.00329	.00309	.00290	.00272	.00256	.00241	.00227	.00214	.00202	.00191	.00181	.00171	.00162	.00154	.00146	.00139	.00132	.00125
61	6	.00401	.00375	.00351	.00329	.00309	.00290	.00273	.00257	.00242	.00229	.00216	.00204	.00193	.00183	.00173	.00165	.00156	.00148	.00141	.00134
61	7	.00428	.00400	.00375	.00352	.00330	.00311	.00292	.00275	.00260	.00245	.00232	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00152	.00144
61	8	.00457	.00428	.00401	.00376	.00354	.00333	.00313	.00295	.00278	.00263	.00249	.00235	.00223	.00211	.00200	.00190	.00181	.00172	.00163	.00155

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	9	.00489	.00458	.00430	.00403	.00379	.00357	.00336	.00317	.00299	.00283	.00267	.00253	.00240	.00227	.00216	.00205	.00195	.00185	.00176	.00168
61	10	.00524	.00491	.00461	.00433	.00407	.00383	.00361	.00341	.00322	.00304	.00288	.00273	.00259	.00245	.00233	.00221	.00211	.00201	.00191	.00182
61	11	.00561	.00526	.00494	.00464	.00437	.00412	.00388	.00367	.00346	.00328	.00310	.00294	.00279	.00265	.00252	.00239	.00228	.00217	.00207	.00197
61	12	.00601	.00564	.00530	.00498	.00469	.00442	.00417	.00394	.00373	.00353	.00334	.00317	.00301	.00286	.00272	.00258	.00246	.00235	.00224	.00214
61	13	.00643	.00603	.00567	.00533	.00502	.00474	.00447	.00423	.00400	.00379	.00359	.00340	.00323	.00307	.00292	.00278	.00265	.00253	.00241	.00230
61	14	.00684	.00643	.00604	.00569	.00536	.00505	.00477	.00451	.00427	.00404	.00383	.00364	.00346	.00329	.00313	.00298	.00284	.00271	.00258	.00247
61	15	.00727	.00682	.00642	.00604	.00569	.00537	.00507	.00479	.00454	.00430	.00408	.00387	.00368	.00349	.00333	.00317	.00302	.00288	.00275	.00263
61	16	.00769	.00722	.00679	.00639	.00602	.00568	.00536	.00507	.00480	.00455	.00431	.00409	.00389	.00370	.00352	.00335	.00319	.00305	.00291	.00278
61	17	.00811	.00762	.00716	.00674	.00635	.00599	.00566	.00535	.00506	.00479	.00454	.00431	.00410	.00389	.00370	.00353	.00336	.00321	.00306	.00292
61	18	.00855	.00803	.00754	.00710	.00669	.00631	.00596	.00563	.00533	.00504	.00478	.00453	.00430	.00409	.00389	.00370	.00353	.00336	.00321	.00307
61	19	.00900	.00846	.00795	.00748	.00704	.00664	.00627	.00592	.00560	.00530	.00502	.00477	.00452	.00430	.00409	.00389	.00370	.00353	.00337	.00321
61	20	.00949	.00891	.00838	.00788	.00742	.00700	.00661	.00624	.00590	.00558	.00529	.00501	.00476	.00452	.00429	.00408	.00389	.00371	.00353	.00337
61	21	.01002	.00941	.00884	.00832	.00783	.00738	.00697	.00658	.00622	.00588	.00557	.00528	.00501	.00476	.00452	.00430	.00409	.00390	.00371	.00354
61	22	.01058	.00993	.00934	.00878	.00827	.00779	.00735	.00694	.00656	.00621	.00588	.00557	.00528	.00501	.00476	.00453	.00431	.00410	.00391	.00372
61	23	.01118	.01050	.00987	.00928	.00874	.00824	.00777	.00734	.00693	.00656	.00620	.00588	.00557	.00529	.00502	.00477	.00454	.00432	.00412	.00392
61	24	.01183	.01111	.01044	.00982	.00925	.00872	.00822	.00776	.00733	.00693	.00656	.00622	.00589	.00559	.00531	.00504	.00480	.00456	.00435	.00414
61	25	.01253	.01177	.01107	.01041	.00980	.00924	.00871	.00823	.00777	.00735	.00695	.00659	.00624	.00592	.00562	.00534	.00508	.00483	.00460	.00438
61	26	.01329	.01248	.01174	.01104	.01040	.00980	.00925	.00873	.00825	.00780	.00738	.00699	.00662	.00628	.00596	.00566	.00538	.00512	.00487	.00464
61	27	.01411	.01326	.01247	.01173	.01105	.01042	.00983	.00928	.00877	.00829	.00784	.00743	.00704	.00668	.00634	.00602	.00572	.00544	.00518	.00493
61	28	.01498	.01408	.01325	.01247	.01175	.01108	.01045	.00987	.00933	.00882	.00835	.00791	.00749	.00711	.00674	.00641	.00609	.00579	.00551	.00525
61	29	.01592	.01497	.01408	.01326	.01250	.01179	.01112	.01051	.00993	.00939	.00889	.00842	.00798	.00757	.00718	.00682	.00649	.00617	.00587	.00559
61	30	.01692	.01591	.01498	.01411	.01330	.01255	.01184	.01119	.01058	.01001	.00947	.00897	.00851	.00807	.00766	.00727	.00691	.00658	.00626	.00596
61	31	.01798	.01692	.01593	.01501	.01416	.01336	.01261	.01192	.01127	.01066	.01010	.00957	.00907	.00860	.00817	.00776	.00737	.00701	.00667	.00636
61	32	.01911	.01799	.01695	.01598	.01507	.01422	.01344	.01270	.01201	.01137	.01077	.01020	.00967	.00918	.00871	.00828	.00787	.00749	.00712	.00678
61	33	.02032	.01913	.01803	.01701	.01605	.01515	.01432	.01354	.01281	.01213	.01149	.01089	.01033	.00980	.00931	.00884	.00841	.00800	.00761	.00725
61	34	.02160	.02035	.01919	.01811	.01709	.01615	.01526	.01444	.01366	.01294	.01226	.01162	.01103	.01047	.00994	.00945	.00898	.00855	.00814	.00775
61	35	.02296	.02165	.02042	.01928	.01821	.01721	.01627	.01540	.01458	.01381	.01309	.01241	.01178	.01118	.01063	.01010	.00961	.00914	.00870	.00829
61	36	.02441	.02303	.02174	.02053	.01940	.01834	.01735	.01643	.01556	.01474	.01398	.01326	.01259	.01196	.01136	.01080	.01028	.00978	.00931	.00888
61	37	.02595	.02449	.02313	.02186	.02067	.01955	.01850	.01752	.01660	.01574	.01493	.01417	.01346	.01278	.01215	.01156	.01100	.01047	.00997	.00950
61	38	.02758	.02605	.02462	.02327	.02202	.02084	.01973	.01870	.01772	.01681	.01595	.01515	.01439	.01367	.01300	.01237	.01177	.01121	.01068	.01019
61	39	.02931	.02770	.02619	.02478	.02345	.02221	.02104	.01995	.01892	.01795	.01704	.01619	.01538	.01463	.01391	.01324	.01261	.01201	.01145	.01092
61	40	.03114	.02944	.02786	.02637	.02498	.02367	.02244	.02128	.02019	.01917	.01821	.01730	.01645	.01565	.01489	.01418	.01351	.01287	.01227	.01171
61	41	.03307	.03129	.02963	.02807	.02660	.02522	.02392	.02270	.02155	.02047	.01946	.01850	.01760	.01675	.01594	.01519	.01447	.01380	.01316	.01256
61	42	.03511	.03325	.03150	.02986	.02831	.02686	.02550	.02421	.02300	.02186	.02079	.01977	.01882	.01792	.01707	.01627	.01551	.01479	.01412	.01348
61	43	.03726	.03531	.03348	.03175	.03013	.02860	.02717	.02581	.02454	.02333	.02220	.02113	.02012	.01917	.01827	.01742	.01662	.01586	.01514	.01446
61	44	.03952	.03747	.03555	.03375	.03204	.03044	.02893	.02750	.02616	.02489	.02370	.02257	.02150	.02050	.01954	.01865	.01779	.01699	.01623	.01551
61	45	.04187	.03974	.03773	.03583	.03405	.03237	.03078	.02928	.02787	.02654	.02528	.02409	.02296	.02190	.02089	.01994	.01904	.01819	.01738	.01662
61	46	.04433	.04210	.04000	.03802	.03615	.03439	.03272	.03115	.02967	.02827	.02694	.02569	.02450	.02338	.02232	.02132	.02036	.01946	.01861	.01780
61	47	.04689	.04456	.04237	.04030	.03834	.03650	.03475	.03311	.03155	.03008	.02868	.02736	.02612	.02494	.02382	.02276	.02175	.02080	.01990	.01904
61	48	.04955	.04712	.04483	.04267	.04063	.03870	.03687	.03515	.03352	.03197	.03051	.02912	.02781	.02657	.02539	.02428	.02322	.02221	.02126	.02036
61	49	.05230	.04978	.04739	.04514	.04301	.04099	.03909	.03728	.03557	.03395	.03242	.03097	.02959	.02828	.02705	.02587	.02476	.02370	.02269	.02174
61	50	.05516	.05253	.05005	.04770	.04548	.04338	.04139	.03950	.03772	.03602	.03442	.03289	.03145	.03008	.02878	.02754	.02637	.02526	.02420	.02319
61	51	.05811	.05538	.05280	.05036	.04805	.04586	.04378	.04181	.03995	.03818	.03650	.03491	.03339	.03196	.03059	.02930	.02807	.02689	.02578	.02472
61	52	.06114	.05832	.05564	.05311	.05070	.04842	.04626	.04421	.04226	.04041	.03866	.03700	.03541	.03391	.03248	.03112	.02983	.02860	.02743	.02632
61	53	.06426	.06134	.05856	.05593	.05344	.05107	.04882	.04668	.04466	.04273	.04090	.03916	.03751	.03594	.03444	.03302	.03167	.03038	.02915	.02799
61	54	.06746	.06444	.06156	.05884	.05625	.05379	.05146	.04924	.04713	.04512	.04322	.04141	.03968	.03804	.03648	.03499	.03358	.03223	.03095	.02972
61	55	.07074	.06761	.06464	.06182	.05914	.05659	.05417	.05187	.04968	.04759	.04561	.04373	.04193	.04022	.03859	.03704	.03556	.03415	.03281	.03153
61	56	.07409	.07086	.06780	.06488	.06211	.05947	.05696	.05457	.05230	.05014	.04808	.04612	.04425	.04247	.04077	.03916	.03761	.03614	.03474	.03340
61	57	.07751	.07418	.07102	.06801	.06515	.06242	.05982	.05735	.05500	.05276	.05062	.04858	.04664	.04479	.04303	.04134	.03974	.03820	.03674	.03534
61	58	.08098	.07756	.07430	.07120	.06824	.06543	.06275	.06019	.05776	.05544	.05322	.05111	.04910	.04718	.04535	.04360	.04192	.04033	.03880	.03735

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	59	.08450	.08098	.07763	.07443	.07139	.06849	.06573	.06309	.06057	.05817	.05588	.05370	.05161	.04962	.04772	.04590	.04417	.04251	.04092	.03941
61	60	.08805	.08444	.08100	.07772	.07459	.07160	.06875	.06603	.06344	.06096	.05860	.05634	.05418	.05212	.05015	.04827	.04647	.04474	.04310	.04152
61	61	.09164	.08794	.08441	.08104	.07783	.07476	.07183	.06903	.06635	.06380	.06136	.05903	.05680	.05467	.05263	.05068	.04882	.04704	.04533	.04370
62	0	.00484	.00461	.00440	.00420	.00401	.00384	.00368	.00353	.00339	.00326	.00314	.00302	.00291	.00281	.00271	.00262	.00254	.00245	.00238	.00230
62	1	.00318	.00298	.00279	.00262	.00247	.00233	.00219	.00207	.00196	.00185	.00176	.00167	.00158	.00150	.00143	.00136	.00129	.00123	.00118	.00112
62	2	.00327	.00306	.00287	.00269	.00253	.00238	.00224	.00211	.00199	.00189	.00178	.00169	.00160	.00152	.00144	.00137	.00130	.00124	.00118	.00112
62	3	.00343	.00321	.00300	.00282	.00265	.00249	.00234	.00221	.00208	.00197	.00186	.00176	.00167	.00158	.00150	.00142	.00135	.00128	.00122	.00116
62	4	.00362	.00339	.00318	.00298	.00280	.00263	.00248	.00233	.00220	.00208	.00196	.00186	.00176	.00167	.00158	.00150	.00142	.00135	.00129	.00123
62	5	.00385	.00361	.00338	.00317	.00298	.00280	.00263	.00248	.00234	.00221	.00209	.00198	.00187	.00177	.00168	.00160	.00152	.00144	.00137	.00130
62	6	.00411	.00384	.00360	.00338	.00317	.00299	.00281	.00265	.00250	.00236	.00223	.00211	.00200	.00190	.00180	.00171	.00162	.00154	.00147	.00140
62	7	.00438	.00411	.00385	.00361	.00340	.00320	.00301	.00284	.00268	.00253	.00239	.00227	.00215	.00203	.00193	.00183	.00174	.00166	.00158	.00150
62	8	.00469	.00439	.00412	.00387	.00364	.00342	.00323	.00304	.00287	.00272	.00257	.00243	.00231	.00219	.00208	.00197	.00188	.00179	.00170	.00162
62	9	.00502	.00470	.00441	.00415	.00390	.00367	.00346	.00327	.00309	.00292	.00276	.00262	.00248	.00236	.00224	.00213	.00203	.00193	.00184	.00175
62	10	.00537	.00504	.00473	.00445	.00419	.00395	.00372	.00352	.00332	.00315	.00298	.00282	.00268	.00255	.00242	.00230	.00219	.00209	.00199	.00190
62	11	.00576	.00540	.00508	.00478	.00450	.00424	.00400	.00378	.00358	.00339	.00321	.00305	.00289	.00275	.00261	.00249	.00237	.00226	.00216	.00206
62	12	.00617	.00579	.00545	.00513	.00483	.00456	.00430	.00407	.00385	.00365	.00346	.00328	.00312	.00297	.00282	.00269	.00256	.00244	.00233	.00223
62	13	.00659	.00619	.00583	.00549	.00517	.00488	.00461	.00437	.00413	.00392	.00372	.00353	.00335	.00319	.00304	.00290	.00276	.00264	.00252	.00241
62	14	.00702	.00660	.00621	.00585	.00552	.00521	.00493	.00466	.00442	.00419	.00397	.00377	.00359	.00341	.00325	.00310	.00296	.00282	.00270	.00258
62	15	.00746	.00701	.00660	.00622	.00586	.00554	.00523	.00495	.00469	.00445	.00422	.00401	.00382	.00363	.00346	.00330	.00315	.00300	.00287	.00274
62	16	.00789	.00741	.00698	.00657	.00620	.00586	.00554	.00524	.00496	.00471	.00447	.00424	.00403	.00384	.00366	.00349	.00333	.00318	.00303	.00290
62	17	.00832	.00782	.00736	.00694	.00654	.00618	.00584	.00552	.00523	.00496	.00471	.00447	.00425	.00404	.00385	.00367	.00350	.00334	.00319	.00305
62	18	.00877	.00824	.00775	.00730	.00689	.00650	.00614	.00581	.00550	.00522	.00495	.00470	.00447	.00425	.00404	.00385	.00367	.00351	.00335	.00320
62	19	.00923	.00868	.00816	.00769	.00725	.00684	.00647	.00611	.00579	.00548	.00520	.00494	.00469	.00446	.00424	.00404	.00385	.00368	.00351	.00335
62	20	.00973	.00915	.00861	.00810	.00764	.00721	.00681	.00644	.00609	.00577	.00547	.00519	.00493	.00469	.00446	.00425	.00405	.00386	.00368	.00352
62	21	.01027	.00965	.00908	.00855	.00806	.00760	.00718	.00679	.00642	.00608	.00576	.00547	.00519	.00493	.00469	.00447	.00425	.00405	.00387	.00369
62	22	.01084	.01019	.00958	.00902	.00850	.00802	.00758	.00716	.00677	.00641	.00608	.00576	.00547	.00520	.00494	.00470	.00448	.00427	.00407	.00388
62	23	.01146	.01077	.01013	.00954	.00899	.00848	.00800	.00756	.00715	.00677	.00641	.00608	.00577	.00548	.00521	.00496	.00472	.00449	.00428	.00409
62	24	.01212	.01139	.01072	.01009	.00951	.00897	.00847	.00800	.00757	.00716	.00678	.00643	.00610	.00579	.00550	.00523	.00498	.00474	.00452	.00431
62	25	.01284	.01207	.01135	.01069	.01007	.00950	.00897	.00848	.00802	.00759	.00719	.00681	.00646	.00613	.00583	.00554	.00527	.00502	.00478	.00456
62	26	.01361	.01280	.01204	.01134	.01069	.01008	.00952	.00899	.00851	.00805	.00762	.00723	.00685	.00651	.00618	.00588	.00559	.00532	.00507	.00483
62	27	.01445	.01359	.01279	.01205	.01136	.01071	.01012	.00956	.00904	.00856	.00810	.00768	.00729	.00692	.00657	.00624	.00594	.00565	.00539	.00513
62	28	.01534	.01443	.01359	.01280	.01207	.01139	.01076	.01017	.00962	.00910	.00862	.00817	.00775	.00736	.00699	.00664	.00632	.00602	.00573	.00546
62	29	.01630	.01534	.01445	.01362	.01284	.01212	.01145	.01082	.01024	.00969	.00918	.00870	.00826	.00784	.00745	.00708	.00673	.00641	.00610	.00582
62	30	.01733	.01631	.01537	.01449	.01367	.01290	.01219	.01153	.01091	.01032	.00978	.00927	.00880	.00835	.00794	.00754	.00718	.00683	.00650	.00620
62	31	.01842	.01735	.01635	.01542	.01455	.01374	.01298	.01228	.01162	.01100	.01043	.00989	.00938	.00891	.00846	.00805	.00765	.00728	.00694	.00661
62	32	.01958	.01845	.01739	.01641	.01549	.01463	.01383	.01309	.01239	.01173	.01112	.01055	.01001	.00950	.00903	.00859	.00817	.00777	.00741	.00706
62	33	.02082	.01963	.01851	.01747	.01650	.01559	.01474	.01395	.01321	.01252	.01187	.01126	.01068	.01015	.00964	.00917	.00872	.00831	.00791	.00754
62	34	.02214	.02088	.01970	.01860	.01758	.01662	.01572	.01488	.01409	.01336	.01266	.01202	.01141	.01084	.01030	.00980	.00932	.00888	.00846	.00806
62	35	.02355	.02222	.02097	.01981	.01873	.01771	.01676	.01587	.01504	.01426	.01353	.01284	.01219	.01158	.01101	.01048	.00997	.00950	.00905	.00863
62	36	.02504	.02364	.02233	.02110	.01996	.01888	.01788	.01694	.01605	.01523	.01445	.01372	.01303	.01238	.01178	.01121	.01067	.01016	.00968	.00923
62	37	.02662	.02515	.02377	.02248	.02127	.02013	.01907	.01807	.01714	.01626	.01543	.01466	.01393	.01325	.01260	.01199	.01142	.01088	.01037	.00989
62	38	.02831	.02675	.02530	.02394	.02266	.02147	.02034	.01929	.01830	.01737	.01649	.01567	.01490	.01417	.01348	.01284	.01223	.01165	.01111	.01060
62	39	.03009	.02846	.02693	.02549	.02415	.02289	.02170	.02059	.01954	.01855	.01763	.01676	.01594	.01516	.01443	.01375	.01310	.01249	.01191	.01137
62	40	.03198	.03027	.02866	.02715	.02573	.02440	.02315	.02197	.02086	.01982	.01884	.01792	.01705	.01623	.01546	.01473	.01404	.01339	.01277	.01219
62	41	.03398	.03218	.03049	.02890	.02741	.02601	.02469	.02345	.02228	.02118	.02014	.01916	.01824	.01737	.01655	.01578	.01505	.01436	.01370	.01308
62	42	.03610	.03421	.03243	.03076	.02919	.02772	.02633	.02502	.02378	.02262	.02153	.02049	.01952	.01860	.01773	.01690	.01613	.01539	.01470	.01404
62	43	.03833	.03635	.03448	.03273	.03108	.02953	.02806	.02668	.02538	.02416	.02300	.02191	.02087	.01990	.01898	.01811	.01729	.01651	.01577	.01507
62	44	.04067	.03859	.03664	.03480	.03307	.03144	.02990	.02845	.02708	.02578	.02456	.02341	.02232	.02129	.02031	.01939	.01852	.01769	.01691	.01617
62	45	.04312	.04095	.03890	.03698	.03516	.03345	.03183	.03030	.02886	.02750	.02621	.02500	.02384	.02276	.02173	.02075	.01983	.01895	.01812	.01734
62	46	.04567	.04341	.04127	.03925	.03735	.03555	.03386	.03225	.03074	.02931	.02795	.02667	.02546	.02431	.02322	.02219	.02121	.02029	.01941	.01858

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
62	47	.04834	.04597	.04374	.04163	.03964	.03776	.03598	.03429	.03270	.03120	.02977	.02842	.02715	.02594	.02479	.02370	.02267	.02169	.02077	.01988
62	48	.05110	.04864	.04631	.04411	.04202	.04005	.03819	.03643	.03476	.03318	.03169	.03027	.02892	.02765	.02644	.02530	.02421	.02318	.02220	.02126
62	49	.05398	.05141	.04898	.04668	.04451	.04245	.04050	.03866	.03691	.03526	.03369	.03220	.03079	.02945	.02818	.02697	.02582	.02474	.02370	.02272
62	50	.05695	.05428	.05176	.04936	.04710	.04495	.04291	.04099	.03916	.03742	.03578	.03422	.03274	.03133	.03000	.02873	.02752	.02638	.02529	.02425
62	51	.06004	.05726	.05463	.05214	.04978	.04754	.04542	.04341	.04150	.03969	.03797	.03633	.03478	.03331	.03190	.03057	.02930	.02810	.02695	.02586
62	52	.06321	.06033	.05760	.05502	.05256	.05023	.04802	.04592	.04393	.04203	.04024	.03853	.03690	.03536	.03389	.03249	.03116	.02990	.02869	.02755
62	53	.06648	.06350	.06067	.05798	.05543	.05301	.05070	.04852	.04644	.04447	.04259	.04081	.03911	.03749	.03596	.03449	.03310	.03177	.03051	.02930
62	54	.06983	.06674	.06381	.06103	.05838	.05587	.05347	.05120	.04904	.04699	.04503	.04317	.04140	.03971	.03810	.03657	.03511	.03372	.03240	.03114
62	55	.07327	.07008	.06704	.06416	.06142	.05881	.05633	.05397	.05172	.04959	.04755	.04561	.04376	.04200	.04033	.03873	.03721	.03575	.03437	.03304
62	56	.07679	.07349	.07036	.06738	.06454	.06184	.05927	.05682	.05449	.05227	.05015	.04813	.04621	.04438	.04263	.04096	.03937	.03786	.03641	.03502
62	57	.08038	.07698	.07375	.07067	.06773	.06494	.06228	.05975	.05733	.05503	.05283	.05074	.04874	.04683	.04501	.04328	.04162	.04004	.03852	.03708
62	58	.08403	.08053	.07720	.07402	.07100	.06811	.06536	.06274	.06024	.05786	.05558	.05341	.05133	.04935	.04746	.04566	.04393	.04228	.04071	.03920
62	59	.08774	.08414	.08071	.07744	.07432	.07134	.06851	.06580	.06321	.06074	.05839	.05614	.05399	.05194	.04997	.04810	.04631	.04459	.04295	.04138
62	60	.09148	.08779	.08426	.08090	.07769	.07463	.07170	.06891	.06624	.06369	.06126	.05893	.05671	.05458	.05255	.05060	.04874	.04696	.04526	.04363
62	61	.09527	.09148	.08787	.08441	.08111	.07796	.07495	.07207	.06932	.06670	.06418	.06178	.05948	.05728	.05518	.05316	.05124	.04939	.04762	.04593
62	62	.09911	.09523	.09152	.08798	.08459	.08135	.07826	.07530	.07247	.06976	.06717	.06469	.06232	.06005	.05788	.05579	.05380	.05189	.05006	.04830
63	0	.00501	.00478	.00456	.00436	.00418	.00400	.00384	.00369	.00354	.00341	.00328	.00317	.00306	.00295	.00285	.00276	.00267	.00258	.00250	.00243
63	1	.00325	.00305	.00287	.00270	.00254	.00239	.00226	.00214	.00202	.00191	.00182	.00172	.00164	.00156	.00148	.00141	.00134	.00128	.00122	.00117
63	2	.00335	.00313	.00294	.00276	.00260	.00245	.00231	.00218	.00206	.00194	.00184	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00123	.00117
63	3	.00351	.00328	.00308	.00289	.00272	.00256	.00241	.00227	.00215	.00203	.00192	.00182	.00172	.00163	.00155	.00147	.00140	.00133	.00127	.00121
63	4	.00371	.00347	.00325	.00306	.00287	.00270	.00255	.00240	.00227	.00214	.00203	.00192	.00182	.00172	.00164	.00155	.00148	.00140	.00134	.00127
63	5	.00394	.00369	.00346	.00325	.00306	.00288	.00271	.00255	.00241	.00228	.00216	.00204	.00193	.00183	.00174	.00165	.00157	.00150	.00142	.00136
63	6	.00420	.00394	.00369	.00347	.00326	.00307	.00289	.00273	.00258	.00244	.00230	.00218	.00207	.00196	.00186	.00177	.00168	.00160	.00152	.00145
63	7	.00449	.00421	.00395	.00371	.00349	.00329	.00310	.00292	.00276	.00261	.00247	.00234	.00222	.00211	.00200	.00190	.00181	.00172	.00164	.00156
63	8	.00480	.00450	.00422	.00397	.00374	.00352	.00332	.00314	.00296	.00280	.00265	.00252	.00239	.00227	.00215	.00205	.00195	.00185	.00177	.00169
63	9	.00514	.00482	.00453	.00426	.00401	.00378	.00357	.00337	.00319	.00302	.00286	.00271	.00257	.00244	.00232	.00221	.00210	.00200	.00191	.00182
63	10	.00551	.00517	.00486	.00457	.00431	.00406	.00384	.00363	.00343	.00325	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198
63	11	.00590	.00554	.00521	.00491	.00463	.00437	.00413	.00390	.00370	.00350	.00332	.00315	.00300	.00285	.00271	.00259	.00246	.00235	.00224	.00214
63	12	.00632	.00594	.00559	.00527	.00497	.00469	.00444	.00420	.00398	.00377	.00358	.00340	.00323	.00308	.00293	.00279	.00267	.00255	.00243	.00232
63	13	.00676	.00636	.00599	.00564	.00533	.00503	.00476	.00451	.00427	.00405	.00385	.00366	.00348	.00331	.00316	.00301	.00287	.00274	.00262	.00251
63	14	.00720	.00678	.00638	.00602	.00568	.00537	.00508	.00481	.00456	.00433	.00411	.00391	.00372	.00354	.00338	.00322	.00308	.00294	.00281	.00269
63	15	.00765	.00720	.00678	.00639	.00604	.00571	.00540	.00511	.00485	.00460	.00437	.00416	.00396	.00377	.00359	.00343	.00327	.00313	.00299	.00286
63	16	.00809	.00761	.00717	.00676	.00639	.00604	.00571	.00541	.00513	.00487	.00462	.00440	.00418	.00399	.00380	.00363	.00346	.00331	.00316	.00303
63	17	.00853	.00803	.00756	.00713	.00673	.00636	.00602	.00570	.00541	.00513	.00487	.00463	.00441	.00420	.00400	.00382	.00364	.00348	.00333	.00318
63	18	.00898	.00845	.00796	.00751	.00709	.00670	.00633	.00600	.00568	.00539	.00512	.00487	.00463	.00441	.00420	.00400	.00382	.00365	.00349	.00334
63	19	.00946	.00890	.00838	.00790	.00746	.00705	.00666	.00631	.00598	.00567	.00538	.00511	.00486	.00463	.00441	.00420	.00401	.00383	.00365	.00349
63	20	.00997	.00938	.00883	.00833	.00786	.00742	.00702	.00664	.00629	.00596	.00566	.00537	.00511	.00486	.00463	.00441	.00421	.00401	.00383	.00366
63	21	.01052	.00989	.00932	.00878	.00828	.00782	.00739	.00700	.00663	.00628	.00596	.00566	.00538	.00511	.00487	.00464	.00442	.00422	.00403	.00385
63	22	.01110	.01044	.00983	.00927	.00874	.00825	.00780	.00738	.00699	.00662	.00628	.00596	.00566	.00538	.00512	.00488	.00465	.00443	.00423	.00404
63	23	.01173	.01103	.01039	.00979	.00923	.00872	.00824	.00779	.00738	.00699	.00663	.00629	.00597	.00568	.00540	.00514	.00490	.00467	.00446	.00425
63	24	.01241	.01167	.01099	.01036	.00977	.00922	.00871	.00824	.00780	.00739	.00700	.00665	.00631	.00600	.00570	.00543	.00517	.00493	.00470	.00449
63	25	.01314	.01236	.01164	.01097	.01035	.00977	.00923	.00873	.00826	.00783	.00742	.00704	.00668	.00635	.00604	.00575	.00547	.00521	.00497	.00474
63	26	.01393	.01311	.01235	.01164	.01098	.01036	.00979	.00926	.00876	.00830	.00787	.00747	.00709	.00673	.00640	.00609	.00580	.00553	.00527	.00503
63	27	.01479	.01392	.01311	.01236	.01166	.01101	.01041	.00984	.00931	.00882	.00836	.00793	.00753	.00716	.00680	.00647	.00616	.00587	.00560	.00534
63	28	.01571	.01479	.01393	.01314	.01240	.01171	.01107	.01047	.00991	.00939	.00890	.00844	.00801	.00761	.00724	.00689	.00656	.00624	.00595	.00568
63	29	.01669	.01572	.01481	.01397	.01319	.01246	.01178	.01114	.01055	.00999	.00947	.00899	.00853	.00811	.00771	.00733	.00698	.00665	.00634	.00605
63	30	.01774	.01671	.01576	.01487	.01404	.01326	.01254	.01187	.01124	.01065	.01010	.00958	.00910	.00864	.00822	.00782	.00744	.00709	.00676	.00644
63	31	.01886	.01777	.01676	.01582	.01494	.01412	.01336	.01264	.01197	.01135	.01076	.01021	.00970	.00921	.00876	.00834	.00794	.00756	.00721	.00687
63	32	.02005	.01890	.01784	.01684	.01591	.01504	.01423	.01347	.01276	.01210	.01148	.01089	.01034	.00983	.00935	.00890	.00847	.00807	.00769	.00734
63	33	.02132	.02011	.01899	.01793	.01695	.01603	.01517	.01437	.01361	.01291	.01225	.01163	.01104	.01050	.00998	.00950	.00905	.00862	.00822	.00784

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
63	34	.02268	.02140	.02021	.01910	.01806	.01709	.01617	.01532	.01452	.01377	.01307	.01241	.01179	.01121	.01067	.01015	.00967	.00921	.00878	.00838
63	35	.02412	.02278	.02152	.02035	.01925	.01822	.01725	.01635	.01550	.01471	.01396	.01326	.01260	.01199	.01140	.01086	.01034	.00986	.00940	.00897
63	36	.02566	.02424	.02292	.02168	.02051	.01943	.01841	.01745	.01655	.01571	.01492	.01417	.01347	.01282	.01220	.01161	.01107	.01055	.01006	.00960
63	37	.02729	.02580	.02440	.02309	.02187	.02072	.01964	.01862	.01767	.01678	.01594	.01515	.01441	.01371	.01305	.01243	.01185	.01129	.01077	.01028
63	38	.02903	.02746	.02598	.02460	.02331	.02209	.02095	.01988	.01888	.01793	.01704	.01620	.01541	.01467	.01397	.01331	.01269	.01210	.01155	.01102
63	39	.03087	.02921	.02766	.02621	.02484	.02356	.02236	.02123	.02016	.01916	.01822	.01733	.01649	.01570	.01496	.01426	.01360	.01297	.01238	.01182
63	40	.03282	.03108	.02945	.02792	.02648	.02513	.02386	.02266	.02154	.02048	.01948	.01854	.01765	.01681	.01602	.01528	.01457	.01391	.01328	.01268
63	41	.03489	.03306	.03135	.02974	.02822	.02680	.02546	.02419	.02300	.02188	.02083	.01983	.01889	.01800	.01716	.01637	.01563	.01492	.01425	.01362
63	42	.03708	.03516	.03336	.03167	.03007	.02857	.02716	.02583	.02457	.02339	.02227	.02121	.02022	.01928	.01839	.01755	.01675	.01600	.01529	.01462
63	43	.03938	.03738	.03549	.03371	.03203	.03045	.02896	.02756	.02623	.02498	.02380	.02269	.02163	.02064	.01970	.01881	.01796	.01717	.01641	.01569
63	44	.04181	.03971	.03773	.03586	.03410	.03244	.03087	.02939	.02800	.02668	.02543	.02426	.02314	.02209	.02109	.02015	.01925	.01841	.01761	.01685
63	45	.04435	.04215	.04008	.03812	.03627	.03453	.03288	.03133	.02986	.02847	.02715	.02591	.02473	.02362	.02257	.02157	.02062	.01973	.01888	.01807
63	46	.04701	.04471	.04254	.04049	.03855	.03672	.03499	.03336	.03181	.03035	.02897	.02766	.02642	.02524	.02413	.02307	.02207	.02112	.02022	.01937
63	47	.04978	.04737	.04510	.04296	.04093	.03902	.03720	.03549	.03386	.03233	.03087	.02949	.02819	.02695	.02577	.02466	.02360	.02260	.02165	.02074
63	48	.05266	.05015	.04778	.04554	.04342	.04141	.03951	.03772	.03601	.03440	.03287	.03142	.03005	.02874	.02750	.02633	.02521	.02415	.02315	.02219
63	49	.05565	.05304	.05056	.04823	.04601	.04392	.04193	.04005	.03826	.03657	.03497	.03344	.03200	.03063	.02932	.02809	.02691	.02579	.02473	.02372
63	50	.05875	.05603	.05346	.05102	.04871	.04652	.04445	.04248	.04061	.03884	.03716	.03556	.03404	.03260	.03123	.02993	.02869	.02752	.02640	.02533
63	51	.06197	.05914	.05647	.05393	.05152	.04924	.04707	.04502	.04306	.04121	.03945	.03778	.03619	.03467	.03324	.03187	.03057	.02933	.02815	.02702
63	52	.06528	.06235	.05957	.05693	.05443	.05205	.04979	.04765	.04561	.04367	.04183	.04008	.03841	.03683	.03532	.03389	.03252	.03122	.02998	.02880
63	53	.06870	.06566	.06277	.06003	.05743	.05496	.05261	.05037	.04825	.04623	.04430	.04247	.04073	.03907	.03750	.03599	.03456	.03319	.03189	.03065
63	54	.07221	.06906	.06607	.06323	.06053	.05796	.05551	.05319	.05097	.04887	.04686	.04496	.04314	.04140	.03975	.03818	.03668	.03525	.03388	.03258
63	55	.07581	.07255	.06946	.06651	.06371	.06105	.05851	.05609	.05379	.05160	.04951	.04753	.04563	.04382	.04210	.04045	.03888	.03739	.03596	.03459
63	56	.07950	.07613	.07293	.06989	.06699	.06423	.06160	.05909	.05670	.05442	.05225	.05018	.04821	.04632	.04453	.04281	.04117	.03961	.03811	.03668
63	57	.08326	.07980	.07649	.07335	.07035	.06749	.06477	.06217	.05969	.05733	.05507	.05292	.05087	.04891	.04704	.04525	.04354	.04191	.04035	.03886
63	58	.08710	.08353	.08012	.07688	.07378	.07083	.06801	.06532	.06276	.06031	.05797	.05574	.05361	.05157	.04962	.04776	.04598	.04428	.04266	.04110
63	59	.09100	.08732	.08382	.08047	.07728	.07423	.07132	.06855	.06589	.06336	.06094	.05862	.05641	.05430	.05228	.05034	.04849	.04672	.04503	.04341
63	60	.09494	.09117	.08756	.08412	.08083	.07769	.07469	.07183	.06909	.06647	.06397	.06157	.05928	.05709	.05500	.05299	.05107	.04923	.04747	.04578
63	61	.09894	.09506	.09136	.08783	.08445	.08121	.07813	.07517	.07235	.06964	.06706	.06459	.06222	.05995	.05778	.05570	.05371	.05181	.04998	.04823
63	62	.10299	.09902	.09522	.09159	.08812	.08480	.08162	.07858	.07567	.07289	.07022	.06767	.06522	.06288	.06064	.05849	.05643	.05445	.05256	.05074
63	63	.10708	.10302	.09913	.09541	.09185	.08844	.08518	.08205	.07906	.07620	.07345	.07082	.06830	.06588	.06357	.06135	.05922	.05717	.05521	.05333
64	0	.00519	.00495	.00474	.00453	.00434	.00417	.00400	.00385	.00370	.00356	.00344	.00331	.00320	.00309	.00299	.00289	.00280	.00272	.00263	.00256
64	1	.00333	.00313	.00294	.00277	.00261	.00246	.00233	.00220	.00208	.00198	.00188	.00178	.00169	.00161	.00154	.00146	.00140	.00133	.00127	.00122
64	2	.00342	.00321	.00301	.00283	.00267	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00162	.00154	.00147	.00140	.00133	.00127	.00121
64	3	.00359	.00336	.00315	.00296	.00279	.00263	.00248	.00234	.00221	.00209	.00198	.00187	.00178	.00169	.00160	.00153	.00145	.00138	.00132	.00126
64	4	.00379	.00355	.00333	.00313	.00295	.00277	.00262	.00247	.00233	.00221	.00209	.00198	.00188	.00178	.00169	.00161	.00153	.00146	.00139	.00132
64	5	.00403	.00378	.00355	.00333	.00313	.00295	.00278	.00263	.00248	.00235	.00222	.00211	.00200	.00190	.00180	.00171	.00163	.00155	.00148	.00141
64	6	.00430	.00403	.00378	.00356	.00335	.00315	.00297	.00281	.00265	.00251	.00238	.00225	.00214	.00203	.00193	.00183	.00174	.00166	.00158	.00151
64	7	.00459	.00431	.00404	.00380	.00358	.00338	.00318	.00301	.00284	.00269	.00255	.00242	.00229	.00218	.00207	.00197	.00187	.00179	.00170	.00162
64	8	.00491	.00461	.00433	.00407	.00384	.00362	.00342	.00323	.00305	.00289	.00274	.00260	.00247	.00234	.00223	.00212	.00202	.00192	.00184	.00175
64	9	.00526	.00494	.00464	.00437	.00412	.00389	.00367	.00347	.00328	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00218	.00208	.00199	.00190
64	10	.00564	.00530	.00498	.00469	.00443	.00418	.00395	.00374	.00354	.00335	.00318	.00302	.00287	.00273	.00260	.00248	.00236	.00226	.00215	.00206
64	11	.00605	.00568	.00535	.00504	.00476	.00450	.00425	.00402	.00381	.00362	.00343	.00326	.00310	.00295	.00281	.00268	.00256	.00244	.00234	.00223
64	12	.00648	.00610	.00574	.00542	.00511	.00483	.00457	.00433	.00411	.00390	.00370	.00352	.00335	.00319	.00304	.00290	.00277	.00265	.00253	.00242
64	13	.00693	.00652	.00615	.00580	.00548	.00518	.00491	.00465	.00441	.00419	.00398	.00379	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00262
64	14	.00738	.00695	.00656	.00619	.00585	.00553	.00524	.00497	.00471	.00448	.00426	.00405	.00386	.00368	.00351	.00335	.00320	.00306	.00293	.00280
64	15	.00784	.00738	.00696	.00657	.00621	.00588	.00557	.00528	.00501	.00476	.00452	.00431	.00410	.00391	.00373	.00356	.00341	.00326	.00312	.00299
64	16	.00829	.00781	.00736	.00695	.00657	.00622	.00589	.00558	.00530	.00503	.00478	.00455	.00434	.00413	.00395	.00377	.00360	.00344	.00330	.00316
64	17	.00874	.00823	.00776	.00733	.00693	.00655	.00620	.00588	.00558	.00530	.00504	.00479	.00457	.00435	.00415	.00396	.00379	.00362	.00347	.00332
64	18	.00920	.00867	.00817	.00771	.00729	.00689	.00653	.00618	.00587	.00557	.00529	.00504	.00479	.00457	.00436	.00416	.00397	.00380	.00363	.00348
64	19	.00969	.00913	.00860	.00812	.00767	.00725	.00686	.00650	.00617	.00585	.00556	.00529	.00503	.00479	.00457	.00436	.00416	.00398	.00380	.00364

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
64	20	.01021	.00961	.00906	.00855	.00807	.00763	.00722	.00684	.00649	.00615	.00585	.00556	.00529	.00503	.00480	.00458	.00437	.00417	.00399	.00381
64	21	.01077	.01014	.00955	.00901	.00851	.00804	.00761	.00721	.00683	.00648	.00615	.00585	.00556	.00529	.00504	.00481	.00459	.00438	.00419	.00400
64	22	.01136	.01070	.01008	.00951	.00898	.00848	.00802	.00760	.00720	.00683	.00648	.00616	.00586	.00557	.00531	.00506	.00483	.00461	.00440	.00421
64	23	.01200	.01130	.01065	.01004	.00948	.00896	.00847	.00802	.00760	.00721	.00684	.00650	.00618	.00588	.00559	.00533	.00508	.00485	.00463	.00443
64	24	.01269	.01195	.01126	.01062	.01003	.00947	.00896	.00848	.00803	.00762	.00723	.00686	.00652	.00621	.00591	.00563	.00536	.00512	.00488	.00467
64	25	.01344	.01266	.01193	.01125	.01062	.01004	.00949	.00898	.00851	.00807	.00765	.00727	.00691	.00657	.00625	.00595	.00567	.00541	.00516	.00493
64	26	.01425	.01342	.01265	.01193	.01127	.01064	.01007	.00953	.00903	.00856	.00812	.00771	.00732	.00696	.00663	.00631	.00601	.00573	.00547	.00522
64	27	.01513	.01425	.01343	.01267	.01197	.01131	.01070	.01012	.00959	.00909	.00863	.00819	.00778	.00740	.00704	.00670	.00639	.00609	.00581	.00555
64	28	.01606	.01514	.01427	.01347	.01272	.01202	.01137	.01077	.01020	.00967	.00918	.00871	.00828	.00787	.00749	.00713	.00679	.00648	.00618	.00590
64	29	.01707	.01609	.01518	.01433	.01353	.01279	.01210	.01146	.01086	.01030	.00977	.00928	.00881	.00838	.00797	.00759	.00723	.00690	.00658	.00628
64	30	.01814	.01711	.01614	.01524	.01440	.01362	.01289	.01221	.01157	.01097	.01041	.00988	.00939	.00893	.00850	.00809	.00771	.00735	.00701	.00669
64	31	.01929	.01819	.01717	.01622	.01533	.01450	.01373	.01300	.01233	.01169	.01110	.01054	.01001	.00952	.00906	.00863	.00822	.00784	.00748	.00714
64	32	.02051	.01936	.01828	.01727	.01633	.01545	.01463	.01386	.01314	.01247	.01183	.01124	.01068	.01016	.00967	.00921	.00877	.00836	.00798	.00762
64	33	.02182	.02060	.01946	.01839	.01740	.01647	.01559	.01478	.01402	.01330	.01263	.01200	.01141	.01085	.01033	.00983	.00937	.00894	.00852	.00814
64	34	.02321	.02192	.02072	.01959	.01854	.01755	.01663	.01577	.01495	.01419	.01348	.01281	.01218	.01159	.01103	.01051	.01002	.00955	.00911	.00870
64	35	.02469	.02333	.02206	.02087	.01976	.01872	.01774	.01683	.01597	.01516	.01440	.01369	.01302	.01239	.01180	.01124	.01071	.01022	.00975	.00931
64	36	.02627	.02484	.02350	.02224	.02107	.01996	.01893	.01796	.01705	.01619	.01539	.01463	.01392	.01325	.01262	.01203	.01147	.01094	.01044	.00997
64	37	.02795	.02644	.02503	.02370	.02246	.02130	.02020	.01917	.01821	.01730	.01645	.01565	.01489	.01418	.01351	.01287	.01228	.01171	.01118	.01068
64	38	.02974	.02815	.02666	.02526	.02395	.02272	.02156	.02047	.01945	.01849	.01759	.01673	.01593	.01517	.01446	.01379	.01315	.01255	.01199	.01145
64	39	.03164	.02996	.02839	.02692	.02554	.02424	.02301	.02186	.02078	.01976	.01881	.01790	.01705	.01625	.01549	.01477	.01410	.01346	.01285	.01228
64	40	.03365	.03189	.03024	.02869	.02723	.02586	.02457	.02335	.02221	.02113	.02011	.01916	.01825	.01740	.01659	.01583	.01511	.01443	.01379	.01318
64	41	.03579	.03394	.03220	.03057	.02903	.02759	.02622	.02494	.02373	.02259	.02152	.02050	.01954	.01864	.01778	.01697	.01621	.01549	.01480	.01415
64	42	.03805	.03611	.03428	.03257	.03095	.02942	.02799	.02663	.02536	.02415	.02301	.02194	.02092	.01996	.01906	.01820	.01739	.01662	.01589	.01520
64	43	.04044	.03840	.03648	.03468	.03298	.03137	.02986	.02843	.02708	.02581	.02461	.02347	.02240	.02138	.02042	.01951	.01865	.01783	.01706	.01633
64	44	.04295	.04082	.03881	.03691	.03512	.03344	.03184	.03034	.02892	.02758	.02631	.02511	.02397	.02289	.02188	.02091	.02000	.01913	.01831	.01753
64	45	.04558	.04335	.04124	.03926	.03738	.03561	.03393	.03235	.03085	.02944	.02810	.02683	.02563	.02449	.02342	.02240	.02143	.02051	.01964	.01881
64	46	.04834	.04600	.04380	.04172	.03975	.03789	.03613	.03447	.03289	.03140	.02999	.02865	.02739	.02619	.02505	.02397	.02294	.02197	.02105	.02017
64	47	.05121	.04877	.04647	.04429	.04223	.04028	.03843	.03668	.03503	.03346	.03198	.03057	.02924	.02797	.02677	.02563	.02454	.02352	.02254	.02161
64	48	.05420	.05166	.04925	.04697	.04481	.04277	.04084	.03901	.03727	.03563	.03407	.03258	.03118	.02984	.02858	.02738	.02623	.02515	.02411	.02313
64	49	.05731	.05466	.05215	.04977	.04752	.04538	.04336	.04144	.03962	.03789	.03625	.03470	.03322	.03182	.03048	.02921	.02801	.02686	.02577	.02473
64	50	.06054	.05778	.05516	.05269	.05033	.04810	.04599	.04398	.04208	.04027	.03855	.03691	.03536	.03389	.03248	.03115	.02988	.02867	.02752	.02643
64	51	.06389	.06102	.05830	.05572	.05326	.05094	.04873	.04663	.04464	.04274	.04094	.03923	.03761	.03606	.03458	.03318	.03184	.03057	.02936	.02821
64	52	.06735	.06437	.06154	.05885	.05630	.05388	.05157	.04938	.04730	.04532	.04344	.04165	.03994	.03832	.03677	.03530	.03390	.03256	.03129	.03007
64	53	.07092	.06782	.06489	.06209	.05944	.05692	.05452	.05224	.05007	.04800	.04603	.04416	.04237	.04068	.03906	.03751	.03604	.03464	.03330	.03202
64	54	.07458	.07138	.06833	.06543	.06268	.06006	.05756	.05519	.05293	.05077	.04872	.04676	.04490	.04312	.04143	.03981	.03827	.03680	.03540	.03405
64	55	.07835	.07503	.07188	.06888	.06602	.06330	.06070	.05824	.05588	.05364	.05150	.04946	.04752	.04566	.04389	.04220	.04059	.03905	.03758	.03617
64	56	.08221	.07878	.07552	.07241	.06945	.06663	.06394	.06138	.05894	.05660	.05438	.05226	.05023	.04830	.04645	.04469	.04300	.04139	.03985	.03838
64	57	.08616	.08262	.07925	.07604	.07298	.07006	.06727	.06462	.06208	.05966	.05735	.05514	.05303	.05102	.04909	.04726	.04550	.04382	.04221	.04067
64	58	.09018	.08654	.08307	.07975	.07659	.07357	.07069	.06793	.06531	.06280	.06040	.05811	.05592	.05382	.05182	.04991	.04808	.04632	.04465	.04304
64	59	.09427	.09052	.08694	.08353	.08026	.07715	.07417	.07133	.06861	.06601	.06352	.06115	.05888	.05670	.05462	.05263	.05073	.04890	.04716	.04548
64	60	.09842	.09457	.09089	.08737	.08401	.08079	.07772	.07478	.07197	.06929	.06672	.06426	.06190	.05965	.05749	.05543	.05345	.05155	.04973	.04799
64	61	.10263	.09867	.09489	.09127	.08781	.08450	.08134	.07831	.07541	.07264	.06998	.06744	.06500	.06267	.06044	.05829	.05624	.05427	.05239	.05058
64	62	.10689	.10283	.09895	.09524	.09169	.08828	.08503	.08191	.07892	.07606	.07332	.07070	.06818	.06577	.06346	.06124	.05912	.05708	.05512	.05324
64	63	.11121	.10705	.10308	.09927	.09562	.09213	.08879	.08558	.08251	.07956	.07674	.07403	.07144	.06895	.06656	.06427	.06207	.05996	.05793	.05599
64	64	.11557	.11132	.10725	.10335	.09962	.09603	.09260	.08931	.08615	.08312	.08022	.07743	.07476	.07219	.06973	.06737	.06509	.06291	.06082	.05881
65	0	.00537	.00513	.00491	.00471	.00451	.00433	.00417	.00401	.00386	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00286	.00277	.00269
65	1	.00341	.00320	.00301	.00284	.00268	.00253	.00239	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159	.00152	.00145	.00138	.00132	.00127
65	2	.00350	.00328	.00308	.00290	.00273	.00258	.00244	.00230	.00218	.00206	.00196	.00186	.00177	.00168	.00160	.00152	.00145	.00138	.00132	.00126
65	3	.00366	.00344	.00323	.00303	.00286	.00269	.00254	.00240	.00227	.00215	.00204	.00193	.00183	.00174	.00166	.00158	.00150	.00143	.00137	.00130
65	4	.00387	.00363	.00341	.00321	.00302	.00285	.00269	.00254	.00240	.00227	.00215	.00204	.00194	.00184	.00175	.00166	.00158	.00151	.00144	.00137

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	5	.00412	.00386	.00363	.00341	.00321	.00303	.00286	.00270	.00255	.00242	.00229	.00217	.00206	.00196	.00186	.00177	.00169	.00161	.00153	.00146
65	6	.00439	.00412	.00387	.00364	.00343	.00324	.00305	.00289	.00273	.00258	.00245	.00232	.00221	.00210	.00199	.00190	.00181	.00172	.00164	.00156
65	7	.00469	.00441	.00414	.00390	.00367	.00346	.00327	.00309	.00293	.00277	.00263	.00249	.00237	.00225	.00214	.00204	.00194	.00185	.00177	.00169
65	8	.00502	.00472	.00443	.00418	.00394	.00372	.00351	.00332	.00314	.00298	.00283	.00268	.00255	.00242	.00231	.00220	.00209	.00200	.00190	.00182
65	9	.00538	.00505	.00476	.00448	.00423	.00399	.00377	.00357	.00338	.00321	.00304	.00289	.00275	.00262	.00249	.00237	.00226	.00216	.00206	.00197
65	10	.00577	.00543	.00511	.00482	.00455	.00430	.00406	.00385	.00365	.00346	.00329	.00312	.00297	.00283	.00269	.00257	.00245	.00234	.00224	.00214
65	11	.00619	.00582	.00549	.00518	.00489	.00462	.00438	.00415	.00393	.00373	.00355	.00337	.00321	.00306	.00292	.00278	.00266	.00254	.00243	.00232
65	12	.00663	.00625	.00589	.00556	.00525	.00497	.00471	.00446	.00424	.00402	.00383	.00364	.00347	.00331	.00315	.00301	.00288	.00275	.00263	.00252
65	13	.00710	.00669	.00631	.00596	.00563	.00533	.00505	.00479	.00455	.00433	.00411	.00392	.00373	.00356	.00340	.00325	.00310	.00297	.00284	.00272
65	14	.00757	.00713	.00673	.00636	.00601	.00569	.00540	.00512	.00486	.00462	.00440	.00419	.00400	.00381	.00364	.00348	.00333	.00318	.00305	.00292
65	15	.00803	.00757	.00715	.00675	.00639	.00605	.00573	.00544	.00517	.00492	.00468	.00446	.00425	.00405	.00387	.00370	.00354	.00339	.00325	.00311
65	16	.00849	.00801	.00756	.00714	.00675	.00640	.00606	.00575	.00547	.00520	.00495	.00471	.00449	.00429	.00409	.00391	.00374	.00358	.00343	.00329
65	17	.00895	.00844	.00797	.00753	.00712	.00674	.00639	.00606	.00576	.00547	.00521	.00496	.00473	.00451	.00431	.00411	.00393	.00377	.00361	.00346
65	18	.00943	.00888	.00838	.00792	.00749	.00709	.00672	.00637	.00605	.00575	.00547	.00521	.00496	.00473	.00452	.00432	.00413	.00395	.00378	.00362
65	19	.00992	.00935	.00882	.00833	.00788	.00746	.00706	.00670	.00636	.00604	.00574	.00547	.00521	.00496	.00474	.00452	.00432	.00413	.00396	.00379
65	20	.01045	.00985	.00929	.00877	.00829	.00785	.00743	.00704	.00669	.00635	.00604	.00574	.00547	.00521	.00497	.00475	.00453	.00433	.00415	.00397
65	21	.01102	.01038	.00979	.00924	.00874	.00827	.00783	.00742	.00704	.00668	.00635	.00604	.00575	.00548	.00522	.00499	.00476	.00455	.00435	.00416
65	22	.01162	.01095	.01033	.00975	.00921	.00872	.00825	.00782	.00742	.00704	.00669	.00636	.00605	.00577	.00550	.00524	.00500	.00478	.00457	.00437
65	23	.01227	.01157	.01091	.01030	.00973	.00920	.00871	.00825	.00783	.00743	.00705	.00671	.00638	.00608	.00579	.00552	.00527	.00503	.00481	.00460
65	24	.01298	.01223	.01153	.01089	.01029	.00973	.00921	.00872	.00827	.00785	.00745	.00708	.00674	.00642	.00611	.00583	.00556	.00531	.00507	.00485
65	25	.01374	.01295	.01221	.01153	.01089	.01030	.00975	.00924	.00876	.00831	.00789	.00750	.00713	.00679	.00647	.00616	.00588	.00561	.00536	.00512
65	26	.01457	.01373	.01295	.01223	.01155	.01093	.01034	.00980	.00929	.00881	.00837	.00795	.00756	.00720	.00685	.00653	.00623	.00594	.00568	.00542
65	27	.01546	.01457	.01375	.01298	.01227	.01161	.01099	.01041	.00987	.00936	.00889	.00845	.00803	.00764	.00728	.00694	.00661	.00631	.00603	.00576
65	28	.01642	.01548	.01461	.01380	.01304	.01234	.01168	.01107	.01049	.00996	.00946	.00898	.00854	.00813	.00774	.00738	.00703	.00671	.00641	.00612
65	29	.01745	.01646	.01554	.01468	.01388	.01313	.01243	.01178	.01117	.01060	.01007	.00957	.00910	.00866	.00824	.00785	.00749	.00715	.00682	.00652
65	30	.01855	.01750	.01653	.01562	.01477	.01398	.01324	.01255	.01190	.01129	.01072	.01019	.00969	.00922	.00878	.00837	.00798	.00761	.00727	.00694
65	31	.01972	.01861	.01758	.01662	.01572	.01488	.01410	.01337	.01268	.01203	.01143	.01087	.01033	.00984	.00937	.00893	.00851	.00812	.00775	.00740
65	32	.02097	.01980	.01871	.01770	.01674	.01586	.01502	.01425	.01352	.01283	.01219	.01159	.01102	.01049	.00999	.00952	.00908	.00866	.00827	.00790
65	33	.02231	.02108	.01992	.01885	.01784	.01690	.01602	.01519	.01442	.01369	.01301	.01237	.01177	.01120	.01067	.01017	.00970	.00926	.00884	.00844
65	34	.02373	.02243	.02122	.02008	.01901	.01802	.01708	.01621	.01539	.01461	.01389	.01321	.01257	.01197	.01140	.01087	.01037	.00989	.00945	.00902
65	35	.02526	.02389	.02260	.02140	.02027	.01922	.01823	.01730	.01643	.01561	.01484	.01412	.01344	.01280	.01219	.01163	.01109	.01058	.01011	.00966
65	36	.02688	.02543	.02408	.02281	.02162	.02050	.01945	.01847	.01755	.01668	.01586	.01509	.01437	.01369	.01305	.01244	.01187	.01133	.01082	.01034
65	37	.02861	.02708	.02565	.02431	.02305	.02187	.02076	.01972	.01874	.01782	.01696	.01614	.01537	.01465	.01396	.01332	.01271	.01214	.01159	.01108
65	38	.03044	.02884	.02733	.02592	.02459	.02334	.02217	.02107	.02003	.01905	.01813	.01727	.01645	.01568	.01495	.01427	.01362	.01301	.01243	.01188
65	39	.03240	.03071	.02912	.02763	.02623	.02491	.02367	.02250	.02140	.02037	.01940	.01848	.01761	.01679	.01602	.01529	.01460	.01395	.01333	.01275
65	40	.03447	.03269	.03102	.02945	.02797	.02658	.02527	.02404	.02288	.02178	.02075	.01978	.01886	.01799	.01717	.01639	.01566	.01496	.01431	.01368
65	41	.03668	.03481	.03305	.03139	.02984	.02837	.02699	.02568	.02446	.02330	.02220	.02117	.02020	.01927	.01840	.01758	.01680	.01606	.01536	.01470
65	42	.03901	.03705	.03520	.03346	.03182	.03027	.02881	.02744	.02614	.02492	.02376	.02267	.02163	.02065	.01973	.01885	.01803	.01724	.01650	.01579
65	43	.04147	.03941	.03747	.03564	.03392	.03229	.03076	.02931	.02794	.02664	.02542	.02426	.02317	.02213	.02115	.02022	.01934	.01851	.01772	.01696
65	44	.04407	.04191	.03988	.03796	.03614	.03443	.03281	.03128	.02984	.02847	.02718	.02596	.02480	.02370	.02267	.02168	.02075	.01986	.01902	.01822
65	45	.04680	.04454	.04240	.04039	.03848	.03668	.03498	.03337	.03185	.03041	.02905	.02776	.02653	.02537	.02427	.02323	.02224	.02130	.02041	.01956
65	46	.04965	.04729	.04505	.04294	.04094	.03905	.03727	.03557	.03397	.03245	.03102	.02965	.02836	.02714	.02598	.02487	.02382	.02283	.02188	.02099
65	47	.05263	.05016	.04782	.04561	.04351	.04153	.03966	.03788	.03620	.03460	.03309	.03165	.03029	.02900	.02777	.02660	.02550	.02444	.02344	.02249
65	48	.05573	.05315	.05071	.04840	.04621	.04413	.04217	.04030	.03853	.03686	.03526	.03375	.03232	.03096	.02966	.02843	.02726	.02615	.02509	.02408
65	49	.05896	.05627	.05372	.05131	.04902	.04685	.04479	.04283	.04098	.03922	.03755	.03596	.03445	.03302	.03165	.03036	.02912	.02795	.02683	.02576
65	50	.06232	.05952	.05686	.05434	.05195	.04968	.04753	.04549	.04354	.04170	.03994	.03828	.03669	.03518	.03375	.03238	.03108	.02984	.02866	.02754
65	51	.06581	.06289	.06013	.05750	.05501	.05264	.05039	.04825	.04622	.04429	.04245	.04070	.03904	.03745	.03595	.03451	.03314	.03184	.03059	.02941
65	52	.06941	.06638	.06350	.06077	.05817	.05571	.05336	.05113	.04900	.04698	.04506	.04323	.04149	.03982	.03824	.03673	.03529	.03392	.03261	.03137
65	53	.07312	.06998	.06699	.06415	.06145	.05888	.05644	.05411	.05189	.04978	.04777	.04586	.04403	.04229	.04063	.03905	.03754	.03610	.03473	.03342
65	54	.07695	.07369	.07059	.06764	.06484	.06217	.05962	.05720	.05489	.05269	.05059	.04859	.04668	.04486	.04313	.04147	.03989	.03838	.03693	.03555

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	55	.08088	.07751	.07430	.07124	.06833	.06556	.06291	.06039	.05799	.05569	.05351	.05142	.04943	.04753	.04571	.04398	.04233	.04074	.03923	.03779
65	56	.08492	.08143	.07811	.07495	.07193	.06905	.06631	.06369	.06119	.05880	.05653	.05435	.05228	.05030	.04840	.04659	.04486	.04321	.04162	.04011
65	57	.08905	.08545	.08202	.07875	.07562	.07264	.06980	.06708	.06449	.06201	.05965	.05739	.05522	.05316	.05118	.04930	.04749	.04576	.04411	.04252
65	58	.09327	.08956	.08602	.08264	.07941	.07633	.07338	.07057	.06788	.06531	.06285	.06051	.05826	.05611	.05406	.05209	.05020	.04840	.04668	.04502
65	59	.09756	.09374	.09009	.08660	.08327	.08009	.07704	.07413	.07135	.06869	.06614	.06371	.06137	.05914	.05701	.05496	.05300	.05112	.04932	.04760
65	60	.10191	.09798	.09423	.09064	.08720	.08392	.08078	.07777	.07489	.07214	.06951	.06698	.06457	.06225	.06003	.05791	.05587	.05392	.05205	.05025
65	61	.10633	.10229	.09843	.09474	.09121	.08782	.08459	.08148	.07852	.07567	.07295	.07034	.06784	.06544	.06314	.06094	.05882	.05680	.05485	.05298
65	62	.11082	.10668	.10271	.09892	.09529	.09181	.08847	.08528	.08222	.07929	.07647	.07378	.07119	.06871	.06633	.06405	.06186	.05976	.05774	.05580
65	63	.11536	.11112	.10706	.10317	.09944	.09586	.09244	.08915	.08600	.08298	.08008	.07730	.07463	.07207	.06961	.06725	.06499	.06281	.06072	.05871
65	64	.11996	.11562	.11146	.10748	.10365	.09999	.09647	.09309	.08985	.08674	.08376	.08090	.07815	.07550	.07297	.07053	.06819	.06594	.06377	.06169
65	65	.12460	.12017	.11591	.11183	.10792	.10416	.10056	.09709	.09377	.09058	.08751	.08456	.08173	.07901	.07640	.07388	.07147	.06914	.06691	.06476
66	0	.00556	.00532	.00509	.00488	.00469	.00451	.00434	.00418	.00403	.00388	.00375	.00363	.00351	.00339	.00329	.00319	.00309	.00300	.00291	.00283
66	1	.00348	.00327	.00308	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00200	.00190	.00181	.00172	.00165	.00157	.00150	.00144	.00137	.00132
66	2	.00357	.00335	.00316	.00297	.00280	.00265	.00250	.00237	.00224	.00212	.00202	.00192	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131
66	3	.00374	.00351	.00330	.00311	.00293	.00276	.00261	.00247	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135
66	4	.00395	.00371	.00349	.00328	.00309	.00292	.00276	.00260	.00246	.00233	.00221	.00210	.00200	.00190	.00180	.00172	.00164	.00156	.00149	.00142
66	5	.00420	.00395	.00371	.00349	.00329	.00311	.00293	.00277	.00262	.00249	.00236	.00224	.00212	.00202	.00192	.00183	.00174	.00166	.00159	.00151
66	6	.00448	.00421	.00396	.00373	.00351	.00332	.00313	.00296	.00281	.00266	.00252	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00162
66	7	.00479	.00450	.00424	.00399	.00376	.00355	.00336	.00318	.00301	.00285	.00271	.00257	.00244	.00232	.00221	.00211	.00201	.00192	.00183	.00175
66	8	.00513	.00482	.00454	.00428	.00404	.00381	.00361	.00341	.00323	.00307	.00291	.00277	.00263	.00250	.00238	.00227	.00217	.00207	.00197	.00189
66	9	.00550	.00517	.00487	.00459	.00434	.00410	.00388	.00367	.00348	.00330	.00314	.00298	.00284	.00270	.00258	.00246	.00234	.00224	.00214	.00205
66	10	.00590	.00555	.00523	.00494	.00467	.00441	.00418	.00396	.00376	.00357	.00339	.00322	.00307	.00292	.00279	.00266	.00254	.00243	.00232	.00222
66	11	.00633	.00596	.00562	.00531	.00502	.00475	.00450	.00427	.00405	.00385	.00366	.00348	.00332	.00316	.00302	.00288	.00276	.00264	.00252	.00241
66	12	.00679	.00640	.00604	.00571	.00540	.00511	.00484	.00460	.00437	.00415	.00395	.00376	.00359	.00342	.00327	.00312	.00299	.00286	.00274	.00262
66	13	.00727	.00685	.00647	.00612	.00579	.00548	.00520	.00494	.00469	.00446	.00425	.00405	.00386	.00369	.00352	.00337	.00322	.00309	.00296	.00283
66	14	.00775	.00731	.00690	.00653	.00618	.00586	.00556	.00528	.00502	.00477	.00455	.00433	.00413	.00395	.00377	.00361	.00345	.00331	.00317	.00304
66	15	.00822	.00776	.00733	.00693	.00656	.00622	.00590	.00561	.00533	.00507	.00483	.00461	.00440	.00420	.00401	.00384	.00368	.00352	.00338	.00324
66	16	.00869	.00820	.00775	.00733	.00694	.00658	.00624	.00593	.00564	.00536	.00511	.00487	.00465	.00444	.00424	.00406	.00389	.00372	.00357	.00342
66	17	.00917	.00865	.00817	.00773	.00731	.00693	.00658	.00625	.00594	.00565	.00538	.00513	.00489	.00467	.00446	.00427	.00409	.00391	.00375	.00360
66	18	.00965	.00910	.00859	.00813	.00769	.00729	.00691	.00656	.00624	.00593	.00565	.00538	.00513	.00490	.00468	.00448	.00428	.00410	.00393	.00377
66	19	.01015	.00957	.00904	.00855	.00809	.00766	.00726	.00690	.00655	.00623	.00593	.00565	.00538	.00514	.00491	.00469	.00448	.00429	.00411	.00394
66	20	.01069	.01008	.00952	.00900	.00851	.00806	.00764	.00725	.00689	.00655	.00623	.00593	.00565	.00539	.00515	.00492	.00470	.00450	.00431	.00413
66	21	.01127	.01062	.01003	.00948	.00897	.00849	.00805	.00763	.00725	.00689	.00655	.00624	.00594	.00567	.00541	.00516	.00494	.00472	.00452	.00433
66	22	.01188	.01120	.01058	.00999	.00945	.00895	.00848	.00804	.00763	.00725	.00690	.00656	.00625	.00596	.00569	.00543	.00519	.00496	.00474	.00454
66	23	.01255	.01183	.01117	.01055	.00998	.00944	.00895	.00848	.00805	.00765	.00727	.00692	.00659	.00628	.00599	.00572	.00546	.00522	.00499	.00478
66	24	.01326	.01251	.01181	.01115	.01055	.00998	.00946	.00897	.00851	.00808	.00768	.00731	.00696	.00663	.00632	.00603	.00576	.00550	.00526	.00503
66	25	.01404	.01324	.01250	.01181	.01117	.01057	.01001	.00949	.00901	.00855	.00813	.00773	.00736	.00701	.00668	.00638	.00609	.00581	.00556	.00532
66	26	.01488	.01404	.01325	.01252	.01184	.01121	.01062	.01007	.00955	.00907	.00862	.00820	.00780	.00743	.00708	.00675	.00645	.00616	.00588	.00563
66	27	.01579	.01490	.01407	.01330	.01258	.01190	.01128	.01069	.01015	.00963	.00915	.00871	.00829	.00789	.00752	.00717	.00684	.00654	.00625	.00597
66	28	.01677	.01583	.01495	.01413	.01337	.01265	.01199	.01137	.01079	.01024	.00974	.00926	.00881	.00839	.00800	.00763	.00728	.00695	.00664	.00635
66	29	.01782	.01682	.01589	.01503	.01422	.01346	.01276	.01210	.01148	.01091	.01036	.00986	.00938	.00893	.00851	.00812	.00775	.00740	.00707	.00676
66	30	.01895	.01789	.01691	.01599	.01513	.01433	.01358	.01288	.01223	.01162	.01104	.01050	.01000	.00952	.00907	.00865	.00826	.00788	.00753	.00720
66	31	.02014	.01903	.01799	.01702	.01611	.01526	.01447	.01373	.01303	.01238	.01177	.01119	.01066	.01015	.00967	.00922	.00880	.00840	.00803	.00768
66	32	.02142	.02025	.01915	.01812	.01716	.01626	.01542	.01463	.01389	.01320	.01255	.01194	.01137	.01083	.01032	.00984	.00939	.00897	.00857	.00819
66	33	.02279	.02155	.02039	.01930	.01828	.01733	.01644	.01560	.01482	.01408	.01339	.01274	.01213	.01156	.01102	.01051	.01003	.00958	.00915	.00875
66	34	.02425	.02294	.02171	.02056	.01949	.01848	.01753	.01665	.01582	.01504	.01430	.01361	.01296	.01235	.01177	.01123	.01072	.01024	.00978	.00935
66	35	.02582	.02443	.02313	.02192	.02078	.01971	.01871	.01777	.01689	.01606	.01528	.01455	.01386	.01321	.01259	.01201	.01147	.01095	.01047	.01001
66	36	.02748	.02602	.02465	.02337	.02216	.02103	.01997	.01898	.01804	.01716	.01633	.01555	.01482	.01413	.01347	.01286	.01228	.01173	.01121	.01072
66	37	.02925	.02771	.02627	.02491	.02364	.02245	.02132	.02027	.01928	.01834	.01746	.01663	.01585	.01512	.01442	.01377	.01315	.01256	.01201	.01149
66	38	.03114	.02952	.02799	.02656	.02522	.02396	.02277	.02165	.02060	.01961	.01868	.01780	.01697	.01619	.01545	.01475	.01409	.01347	.01288	.01232

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
66	39	.03315	.03144	.02983	.02833	.02691	.02557	.02432	.02314	.02202	.02097	.01998	.01905	.01817	.01734	.01655	.01581	.01511	.01444	.01381	.01322
66	40	.03528	.03349	.03180	.03021	.02871	.02730	.02598	.02473	.02355	.02244	.02139	.02040	.01946	.01858	.01774	.01695	.01621	.01550	.01483	.01419
66	41	.03755	.03566	.03388	.03221	.03063	.02915	.02775	.02643	.02518	.02400	.02289	.02184	.02085	.01991	.01903	.01819	.01739	.01664	.01593	.01525
66	42	.03996	.03797	.03610	.03434	.03268	.03112	.02964	.02824	.02693	.02568	.02451	.02339	.02234	.02135	.02041	.01951	.01867	.01787	.01711	.01639
66	43	.04250	.04042	.03846	.03660	.03486	.03321	.03165	.03018	.02878	.02747	.02623	.02505	.02394	.02288	.02188	.02094	.02004	.01919	.01838	.01761
66	44	.04519	.04300	.04094	.03899	.03716	.03542	.03378	.03223	.03076	.02937	.02806	.02681	.02564	.02452	.02346	.02246	.02150	.02060	.01974	.01892
66	45	.04800	.04571	.04355	.04151	.03958	.03776	.03603	.03439	.03285	.03138	.03000	.02868	.02744	.02625	.02513	.02407	.02306	.02210	.02119	.02032
66	46	.05096	.04856	.04630	.04416	.04213	.04021	.03840	.03668	.03505	.03351	.03205	.03066	.02934	.02809	.02691	.02578	.02471	.02370	.02273	.02181
66	47	.05404	.05153	.04917	.04692	.04480	.04279	.04088	.03908	.03737	.03574	.03420	.03274	.03135	.03003	.02878	.02759	.02646	.02538	.02436	.02338
66	48	.05725	.05464	.05216	.04982	.04760	.04549	.04349	.04159	.03980	.03809	.03647	.03493	.03347	.03208	.03075	.02950	.02830	.02716	.02608	.02505
66	49	.06060	.05788	.05529	.05284	.05052	.04831	.04622	.04423	.04234	.04055	.03885	.03723	.03569	.03423	.03283	.03151	.03025	.02904	.02790	.02681
66	50	.06409	.06125	.05855	.05600	.05357	.05126	.04907	.04699	.04501	.04314	.04135	.03965	.03803	.03649	.03502	.03363	.03230	.03103	.02982	.02867
66	51	.06771	.06476	.06195	.05928	.05675	.05434	.05205	.04988	.04781	.04584	.04396	.04218	.04048	.03886	.03732	.03585	.03445	.03312	.03184	.03063
66	52	.07146	.06839	.06546	.06269	.06005	.05754	.05515	.05288	.05071	.04865	.04669	.04482	.04304	.04134	.03973	.03818	.03671	.03530	.03396	.03268
66	53	.07533	.07214	.06910	.06621	.06347	.06085	.05836	.05599	.05373	.05158	.04953	.04757	.04571	.04393	.04223	.04061	.03907	.03759	.03618	.03483
66	54	.07931	.07600	.07285	.06986	.06700	.06428	.06169	.05922	.05686	.05462	.05248	.05043	.04848	.04662	.04484	.04315	.04152	.03998	.03850	.03708
66	55	.08341	.07999	.07672	.07361	.07065	.06782	.06513	.06256	.06011	.05777	.05553	.05340	.05136	.04942	.04756	.04578	.04409	.04246	.04091	.03943
66	56	.08762	.08408	.08070	.07748	.07441	.07148	.06868	.06601	.06346	.06102	.05870	.05647	.05435	.05232	.05038	.04852	.04675	.04505	.04343	.04187
66	57	.09194	.08828	.08479	.08146	.07828	.07524	.07234	.06957	.06692	.06439	.06197	.05966	.05744	.05533	.05330	.05137	.04951	.04774	.04604	.04441
66	58	.09636	.09258	.08898	.08553	.08224	.07910	.07610	.07322	.07048	.06785	.06534	.06293	.06063	.05843	.05632	.05430	.05237	.05052	.04875	.04704
66	59	.10085	.09696	.09324	.08969	.08629	.08304	.07994	.07696	.07412	.07140	.06879	.06630	.06391	.06162	.05943	.05733	.05531	.05338	.05153	.04976
66	60	.10541	.10141	.09758	.09392	.09042	.08707	.08386	.08079	.07785	.07503	.07233	.06975	.06727	.06489	.06262	.06043	.05834	.05633	.05441	.05256
66	61	.11005	.10594	.10200	.09824	.09463	.09117	.08786	.08469	.08166	.07875	.07595	.07328	.07071	.06825	.06589	.06363	.06145	.05937	.05737	.05544
66	62	.11476	.11054	.10650	.10263	.09892	.09537	.09196	.08869	.08556	.08255	.07967	.07691	.07425	.07171	.06926	.06691	.06466	.06250	.06042	.05842
66	63	.11954	.11522	.11108	.10710	.10329	.09964	.09613	.09277	.08954	.08645	.08348	.08062	.07788	.07525	.07272	.07030	.06796	.06572	.06357	.06150
66	64	.12438	.11996	.11571	.11164	.10773	.10398	.10038	.09693	.09361	.09042	.08736	.08442	.08160	.07888	.07627	.07376	.07135	.06903	.06680	.06466
66	65	.12927	.12475	.12041	.11624	.11224	.10839	.10470	.10115	.09774	.09447	.09132	.08830	.08539	.08259	.07990	.07731	.07482	.07243	.07012	.06790
66	66	.13420	.12959	.12515	.12089	.11680	.11286	.10908	.10545	.10195	.09859	.09536	.09225	.08926	.08638	.08361	.08094	.07838	.07590	.07353	.07123
67	0	.00575	.00550	.00528	.00507	.00487	.00468	.00451	.00435	.00420	.00405	.00392	.00379	.00367	.00355	.00345	.00334	.00324	.00315	.00306	.00298
67	1	.00356	.00335	.00316	.00298	.00282	.00267	.00253	.00240	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00155	.00149	.00143	.00137
67	2	.00365	.00343	.00323	.00304	.00287	.00271	.00256	.00243	.00230	.00219	.00208	.00197	.00188	.00179	.00170	.00163	.00155	.00148	.00142	.00136
67	3	.00381	.00358	.00337	.00318	.00300	.00283	.00267	.00253	.00240	.00227	.00216	.00205	.00195	.00185	.00177	.00168	.00161	.00153	.00146	.00140
67	4	.00403	.00379	.00356	.00336	.00317	.00299	.00282	.00267	.00253	.00240	.00228	.00216	.00205	.00195	.00186	.00177	.00169	.00161	.00154	.00147
67	5	.00429	.00403	.00379	.00357	.00337	.00318	.00301	.00285	.00269	.00255	.00242	.00230	.00219	.00208	.00198	.00189	.00180	.00172	.00164	.00157
67	6	.00458	.00430	.00405	.00381	.00360	.00340	.00321	.00304	.00288	.00273	.00259	.00246	.00234	.00223	.00212	.00202	.00193	.00184	.00176	.00168
67	7	.00489	.00460	.00433	.00408	.00386	.00364	.00345	.00326	.00309	.00293	.00279	.00265	.00252	.00240	.00228	.00218	.00208	.00198	.00189	.00181
67	8	.00524	.00493	.00464	.00438	.00414	.00391	.00370	.00350	.00332	.00315	.00300	.00285	.00271	.00258	.00246	.00235	.00224	.00214	.00205	.00196
67	9	.00562	.00529	.00498	.00470	.00444	.00420	.00398	.00377	.00358	.00340	.00323	.00308	.00293	.00279	.00266	.00254	.00243	.00232	.00222	.00212
67	10	.00603	.00568	.00536	.00506	.00478	.00453	.00429	.00407	.00386	.00367	.00349	.00333	.00317	.00302	.00288	.00275	.00263	.00252	.00241	.00231
67	11	.00647	.00610	.00576	.00544	.00515	.00488	.00462	.00439	.00417	.00397	.00377	.00360	.00343	.00327	.00312	.00299	.00286	.00273	.00262	.00251
67	12	.00695	.00655	.00619	.00585	.00554	.00525	.00498	.00473	.00450	.00428	.00408	.00389	.00371	.00354	.00338	.00323	.00310	.00296	.00284	.00272
67	13	.00743	.00702	.00663	.00627	.00594	.00564	.00535	.00508	.00484	.00460	.00439	.00418	.00399	.00382	.00365	.00349	.00334	.00320	.00307	.00295
67	14	.00793	.00749	.00708	.00670	.00635	.00602	.00572	.00543	.00517	.00492	.00469	.00448	.00428	.00409	.00391	.00374	.00358	.00344	.00330	.00316
67	15	.00842	.00795	.00752	.00711	.00674	.00640	.00608	.00578	.00550	.00524	.00499	.00476	.00455	.00435	.00416	.00398	.00382	.00366	.00351	.00337
67	16	.00890	.00840	.00795	.00752	.00713	.00676	.00642	.00611	.00581	.00553	.00528	.00503	.00481	.00460	.00440	.00421	.00403	.00387	.00371	.00356
67	17	.00938	.00886	.00837	.00793	.00751	.00712	.00677	.00643	.00612	.00583	.00555	.00530	.00506	.00483	.00462	.00443	.00424	.00406	.00390	.00374
67	18	.00987	.00932	.00881	.00833	.00790	.00749	.00711	.00676	.00643	.00612	.00583	.00556	.00531	.00507	.00485	.00464	.00444	.00426	.00408	.00392
67	19	.01038	.00980	.00926	.00876	.00830	.00787	.00747	.00709	.00675	.00642	.00612	.00583	.00556	.00531	.00508	.00486	.00465	.00445	.00427	.00410
67	20	.01093	.01031	.00975	.00922	.00873	.00828	.00785	.00746	.00709	.00674	.00642	.00612	.00584	.00558	.00533	.00509	.00487	.00467	.00447	.00429
67	21	.01151	.01087	.01027	.00971	.00919	.00871	.00827	.00785	.00746	.00709	.00675	.00644	.00614	.00586	.00559	.00535	.00511	.00490	.00469	.00450

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
67	22	.01214	.01146	.01082	.01024	.00969	.00918	.00871	.00827	.00785	.00747	.00711	.00677	.00645	.00616	.00588	.00562	.00537	.00514	.00492	.00472
67	23	.01281	.01209	.01143	.01080	.01023	.00969	.00919	.00872	.00828	.00787	.00749	.00713	.00680	.00648	.00619	.00591	.00565	.00541	.00517	.00496
67	24	.01354	.01278	.01208	.01142	.01081	.01024	.00971	.00921	.00875	.00832	.00791	.00753	.00718	.00684	.00653	.00623	.00596	.00570	.00545	.00522
67	25	.01434	.01353	.01278	.01209	.01144	.01084	.01027	.00975	.00926	.00880	.00837	.00797	.00759	.00724	.00690	.00659	.00630	.00602	.00576	.00551
67	26	.01519	.01434	.01355	.01281	.01213	.01149	.01089	.01033	.00981	.00933	.00887	.00844	.00804	.00767	.00731	.00698	.00667	.00637	.00610	.00583
67	27	.01612	.01522	.01439	.01361	.01288	.01220	.01157	.01098	.01042	.00991	.00942	.00897	.00854	.00814	.00776	.00741	.00708	.00677	.00647	.00619
67	28	.01712	.01617	.01528	.01446	.01369	.01297	.01230	.01167	.01108	.01053	.01002	.00954	.00908	.00866	.00826	.00788	.00752	.00719	.00688	.00658
67	29	.01819	.01719	.01625	.01538	.01456	.01380	.01309	.01242	.01180	.01121	.01066	.01015	.00967	.00921	.00879	.00839	.00801	.00765	.00732	.00700
67	30	.01934	.01828	.01729	.01636	.01550	.01469	.01393	.01322	.01256	.01194	.01136	.01081	.01030	.00982	.00936	.00894	.00853	.00815	.00780	.00746
67	31	.02057	.01944	.01839	.01741	.01650	.01564	.01484	.01409	.01338	.01273	.01211	.01152	.01098	.01046	.00998	.00953	.00910	.00869	.00831	.00795
67	32	.02187	.02069	.01958	.01854	.01757	.01666	.01581	.01502	.01427	.01357	.01291	.01229	.01171	.01116	.01065	.01016	.00971	.00927	.00887	.00848
67	33	.02327	.02202	.02085	.01975	.01872	.01776	.01686	.01602	.01522	.01448	.01378	.01312	.01250	.01192	.01137	.01085	.01037	.00991	.00947	.00906
67	34	.02477	.02344	.02220	.02104	.01996	.01894	.01798	.01709	.01625	.01546	.01471	.01401	.01335	.01273	.01215	.01160	.01108	.01059	.01012	.00969
67	35	.02637	.02497	.02366	.02243	.02129	.02021	.01919	.01824	.01735	.01651	.01572	.01498	.01428	.01362	.01299	.01241	.01185	.01133	.01083	.01037
67	36	.02807	.02660	.02522	.02392	.02270	.02156	.02049	.01948	.01854	.01764	.01680	.01601	.01527	.01457	.01390	.01328	.01269	.01213	.01160	.01110
67	37	.02989	.02833	.02688	.02551	.02422	.02302	.02188	.02081	.01981	.01886	.01797	.01713	.01634	.01559	.01489	.01422	.01359	.01299	.01243	.01190
67	38	.03183	.03019	.02865	.02721	.02585	.02457	.02337	.02224	.02118	.02017	.01923	.01833	.01749	.01670	.01595	.01524	.01457	.01393	.01333	.01276
67	39	.03389	.03216	.03054	.02902	.02759	.02624	.02497	.02377	.02264	.02158	.02057	.01963	.01873	.01789	.01709	.01633	.01562	.01494	.01430	.01369
67	40	.03608	.03427	.03256	.03095	.02944	.02802	.02668	.02541	.02422	.02309	.02202	.02102	.02007	.01917	.01832	.01752	.01676	.01604	.01535	.01471
67	41	.03842	.03651	.03471	.03302	.03143	.02992	.02850	.02717	.02590	.02471	.02358	.02252	.02151	.02056	.01965	.01880	.01799	.01722	.01649	.01580
67	42	.04090	.03889	.03700	.03522	.03354	.03195	.03046	.02904	.02771	.02645	.02525	.02412	.02305	.02204	.02108	.02018	.01932	.01850	.01772	.01699
67	43	.04352	.04141	.03943	.03755	.03579	.03411	.03254	.03104	.02963	.02830	.02704	.02584	.02471	.02364	.02262	.02165	.02074	.01987	.01905	.01826
67	44	.04629	.04408	.04199	.04003	.03816	.03641	.03474	.03317	.03168	.03027	.02894	.02767	.02647	.02534	.02426	.02324	.02226	.02134	.02047	.01963
67	45	.04920	.04688	.04470	.04263	.04067	.03882	.03707	.03542	.03385	.03236	.03095	.02961	.02834	.02714	.02600	.02492	.02389	.02291	.02198	.02109
67	46	.05225	.04982	.04753	.04537	.04331	.04137	.03953	.03779	.03613	.03456	.03308	.03167	.03033	.02906	.02785	.02670	.02561	.02457	.02358	.02264
67	47	.05543	.05290	.05050	.04823	.04608	.04404	.04211	.04027	.03853	.03688	.03532	.03383	.03242	.03107	.02980	.02858	.02743	.02633	.02528	.02429
67	48	.05876	.05612	.05361	.05123	.04898	.04684	.04481	.04289	.04106	.03933	.03768	.03611	.03462	.03320	.03186	.03057	.02935	.02819	.02708	.02603
67	49	.06223	.05947	.05685	.05437	.05201	.04977	.04765	.04563	.04371	.04189	.04015	.03851	.03694	.03545	.03402	.03267	.03138	.03016	.02898	.02787
67	50	.06585	.06297	.06024	.05764	.05518	.05284	.05062	.04850	.04649	.04458	.04276	.04103	.03938	.03781	.03631	.03488	.03353	.03223	.03099	.02982
67	51	.06961	.06661	.06376	.06106	.05849	.05604	.05372	.05151	.04940	.04740	.04549	.04367	.04194	.04029	.03871	.03721	.03578	.03442	.03311	.03187
67	52	.07350	.07038	.06742	.06460	.06192	.05937	.05694	.05463	.05243	.05033	.04833	.04643	.04461	.04288	.04123	.03965	.03814	.03671	.03533	.03402
67	53	.07752	.07428	.07120	.06827	.06548	.06282	.06029	.05788	.05558	.05339	.05130	.04930	.04740	.04558	.04385	.04219	.04061	.03910	.03766	.03628
67	54	.08166	.07831	.07511	.07207	.06917	.06640	.06376	.06125	.05885	.05656	.05438	.05229	.05030	.04840	.04658	.04485	.04319	.04160	.04008	.03863
67	55	.08593	.08246	.07914	.07599	.07297	.07010	.06735	.06474	.06224	.05985	.05757	.05540	.05332	.05133	.04943	.04761	.04587	.04421	.04262	.04110
67	56	.09033	.08673	.08330	.08002	.07690	.07392	.07107	.06835	.06575	.06326	.06089	.05862	.05645	.05437	.05239	.05049	.04867	.04693	.04526	.04366
67	57	.09483	.09112	.08757	.08418	.08094	.07785	.07490	.07207	.06937	.06679	.06432	.06195	.05969	.05753	.05546	.05347	.05157	.04975	.04801	.04634
67	58	.09944	.09561	.09194	.08844	.08509	.08189	.07883	.07590	.07310	.07042	.06785	.06539	.06304	.06078	.05863	.05656	.05458	.05268	.05085	.04911
67	59	.10414	.10019	.09641	.09279	.08933	.08602	.08285	.07982	.07692	.07414	.07147	.06892	.06648	.06414	.06189	.05974	.05767	.05569	.05379	.05197
67	60	.10892	.10485	.10096	.09723	.09366	.09024	.08697	.08383	.08083	.07795	.07519	.07255	.07001	.06758	.06524	.06301	.06086	.05880	.05682	.05492
67	61	.11378	.10959	.10559	.10175	.09807	.09455	.09117	.08794	.08483	.08186	.07900	.07626	.07364	.07111	.06869	.06637	.06414	.06200	.05994	.05796
67	62	.11872	.11443	.11031	.10637	.10258	.09896	.09548	.09214	.08894	.08586	.08291	.08008	.07736	.07475	.07224	.06984	.06752	.06530	.06316	.06110
67	63	.12374	.11934	.11512	.11107	.10718	.10345	.09987	.09643	.09314	.08997	.08692	.08400	.08119	.07849	.07590	.07340	.07101	.06870	.06648	.06435
67	64	.12883	.12433	.12000	.11585	.11186	.10803	.10435	.10082	.09742	.09416	.09102	.08801	.08511	.08232	.07964	.07706	.07458	.07220	.06990	.06769
67	65	.13398	.12937	.12494	.12069	.11660	.11268	.10890	.10527	.10178	.09843	.09520	.09210	.08911	.08624	.08348	.08082	.07825	.07579	.07341	.07113
67	66	.13918	.13447	.12995	.12560	.12142	.11740	.11353	.10981	.10623	.10278	.09947	.09628	.09320	.09025	.08740	.08466	.08202	.07947	.07702	.07466
67	67	.14443	.13963	.13501	.13057	.12630	.12218	.11823	.11442	.11075	.10722	.10382	.10054	.09739	.09435	.09142	.08859	.08587	.08325	.08072	.07829
68	0	.00594	.00570	.00547	.00525	.00505	.00487	.00469	.00453	.00437	.00423	.00409	.00396	.00384	.00372	.00361	.00350	.00340	.00331	.00322	.00313
68	1	.00363	.00342	.00323	.00305	.00289	.00273	.00259	.00246	.00234	.00222	.00212	.00202	.00193	.00184	.00176	.00168	.00161	.00154	.00148	.00142
68	2	.00372	.00350	.00330	.00311	.00294	.00278	.00263	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00160	.00153	.00147	.00140
68	3	.00389	.00366	.00344	.00325	.00306	.00290	.00274	.00259	.00246	.00233	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158	.00151	.00145

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	4	.00411	.00386	.00364	.00343	.00324	.00306	.00289	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00192	.00183	.00174	.00167	.00159	.00152
68	5	.00437	.00411	.00387	.00365	.00345	.00326	.00308	.00292	.00276	.00262	.00249	.00237	.00225	.00214	.00204	.00195	.00186	.00177	.00170	.00162
68	6	.00467	.00439	.00413	.00390	.00368	.00348	.00329	.00312	.00296	.00281	.00267	.00253	.00241	.00230	.00219	.00209	.00199	.00190	.00182	.00174
68	7	.00499	.00470	.00443	.00418	.00395	.00373	.00353	.00335	.00317	.00301	.00286	.00272	.00259	.00247	.00235	.00225	.00214	.00205	.00196	.00187
68	8	.00534	.00503	.00475	.00448	.00423	.00401	.00379	.00360	.00341	.00324	.00308	.00293	.00279	.00266	.00254	.00242	.00232	.00221	.00212	.00203
68	9	.00573	.00540	.00510	.00481	.00455	.00431	.00408	.00387	.00368	.00350	.00333	.00317	.00302	.00288	.00275	.00262	.00251	.00240	.00229	.00220
68	10	.00616	.00581	.00548	.00518	.00490	.00464	.00440	.00418	.00397	.00378	.00360	.00343	.00327	.00312	.00298	.00285	.00272	.00261	.00250	.00239
68	11	.00661	.00624	.00590	.00558	.00528	.00501	.00475	.00451	.00429	.00408	.00389	.00371	.00354	.00338	.00323	.00309	.00296	.00283	.00271	.00260
68	12	.00710	.00670	.00634	.00600	.00568	.00539	.00512	.00487	.00463	.00441	.00420	.00401	.00383	.00366	.00350	.00335	.00321	.00307	.00295	.00283
68	13	.00760	.00718	.00679	.00643	.00610	.00579	.00550	.00523	.00498	.00474	.00452	.00432	.00413	.00395	.00378	.00362	.00346	.00332	.00319	.00306
68	14	.00811	.00766	.00725	.00687	.00651	.00618	.00588	.00559	.00533	.00508	.00484	.00462	.00442	.00423	.00405	.00388	.00372	.00357	.00342	.00329
68	15	.00861	.00814	.00770	.00730	.00692	.00657	.00625	.00594	.00566	.00540	.00515	.00492	.00470	.00450	.00431	.00413	.00396	.00380	.00364	.00350
68	16	.00910	.00860	.00814	.00771	.00732	.00695	.00660	.00628	.00599	.00571	.00544	.00520	.00497	.00475	.00455	.00436	.00418	.00401	.00385	.00370
68	17	.00959	.00906	.00858	.00813	.00771	.00732	.00696	.00662	.00630	.00601	.00573	.00547	.00523	.00500	.00479	.00458	.00439	.00422	.00405	.00389
68	18	.01009	.00953	.00902	.00854	.00810	.00769	.00731	.00695	.00662	.00630	.00601	.00574	.00548	.00524	.00502	.00480	.00460	.00441	.00424	.00407
68	19	.01061	.01002	.00948	.00898	.00851	.00808	.00767	.00730	.00694	.00661	.00631	.00602	.00575	.00549	.00525	.00503	.00482	.00462	.00443	.00425
68	20	.01116	.01055	.00998	.00944	.00895	.00849	.00806	.00767	.00729	.00695	.00662	.00631	.00603	.00576	.00551	.00527	.00505	.00484	.00464	.00445
68	21	.01176	.01111	.01051	.00995	.00942	.00894	.00849	.00806	.00767	.00730	.00696	.00664	.00633	.00605	.00578	.00553	.00530	.00507	.00486	.00467
68	22	.01240	.01171	.01107	.01048	.00993	.00942	.00894	.00849	.00807	.00768	.00732	.00698	.00666	.00636	.00607	.00581	.00556	.00532	.00510	.00489
68	23	.01308	.01236	.01168	.01106	.01047	.00993	.00943	.00895	.00851	.00810	.00771	.00735	.00701	.00669	.00639	.00611	.00585	.00560	.00536	.00514
68	24	.01383	.01306	.01235	.01168	.01107	.01049	.00996	.00946	.00899	.00855	.00814	.00776	.00740	.00706	.00674	.00644	.00616	.00590	.00565	.00541
68	25	.01463	.01382	.01307	.01237	.01171	.01110	.01054	.01001	.00951	.00905	.00861	.00820	.00782	.00746	.00713	.00681	.00651	.00623	.00596	.00571
68	26	.01550	.01465	.01385	.01311	.01241	.01177	.01117	.01060	.01008	.00959	.00912	.00869	.00829	.00790	.00755	.00721	.00689	.00659	.00631	.00604
68	27	.01645	.01554	.01470	.01391	.01318	.01250	.01186	.01126	.01070	.01018	.00969	.00923	.00880	.00839	.00801	.00765	.00731	.00700	.00670	.00641
68	28	.01747	.01651	.01562	.01478	.01401	.01328	.01261	.01197	.01138	.01082	.01030	.00981	.00935	.00892	.00852	.00813	.00777	.00743	.00712	.00681
68	29	.01856	.01755	.01660	.01572	.01490	.01413	.01341	.01274	.01211	.01152	.01096	.01044	.00996	.00950	.00906	.00866	.00827	.00791	.00757	.00725
68	30	.01973	.01866	.01766	.01673	.01586	.01504	.01428	.01356	.01289	.01227	.01168	.01112	.01060	.01011	.00965	.00922	.00881	.00843	.00806	.00772
68	31	.02098	.01985	.01879	.01780	.01688	.01602	.01521	.01445	.01374	.01307	.01244	.01186	.01130	.01078	.01029	.00983	.00939	.00898	.00859	.00823
68	32	.02232	.02112	.02000	.01896	.01798	.01706	.01620	.01540	.01464	.01394	.01327	.01264	.01205	.01150	.01098	.01049	.01002	.00958	.00917	.00878
68	33	.02375	.02248	.02130	.02020	.01916	.01819	.01728	.01642	.01562	.01487	.01416	.01350	.01287	.01228	.01172	.01120	.01070	.01023	.00979	.00938
68	34	.02527	.02394	.02269	.02152	.02042	.01940	.01843	.01753	.01667	.01587	.01512	.01441	.01375	.01312	.01252	.01197	.01144	.01094	.01047	.01002
68	35	.02691	.02550	.02418	.02295	.02179	.02070	.01967	.01871	.01781	.01696	.01616	.01541	.01470	.01403	.01340	.01280	.01224	.01170	.01120	.01073
68	36	.02866	.02717	.02578	.02447	.02324	.02209	.02101	.01999	.01903	.01813	.01728	.01648	.01572	.01501	.01433	.01370	.01310	.01253	.01199	.01149
68	37	.03052	.02895	.02748	.02610	.02480	.02358	.02243	.02135	.02034	.01938	.01848	.01763	.01682	.01606	.01535	.01467	.01403	.01343	.01285	.01231
68	38	.03250	.03085	.02930	.02784	.02647	.02518	.02397	.02282	.02175	.02073	.01977	.01887	.01801	.01721	.01644	.01572	.01504	.01440	.01378	.01321
68	39	.03462	.03288	.03124	.02970	.02826	.02689	.02561	.02440	.02326	.02218	.02116	.02020	.01930	.01844	.01763	.01686	.01613	.01544	.01479	.01417
68	40	.03687	.03504	.03332	.03170	.03017	.02873	.02737	.02609	.02488	.02374	.02266	.02164	.02068	.01977	.01890	.01809	.01731	.01658	.01588	.01523
68	41	.03927	.03735	.03553	.03382	.03221	.03069	.02926	.02790	.02662	.02541	.02427	.02319	.02217	.02120	.02028	.01941	.01859	.01781	.01707	.01636
68	42	.04182	.03980	.03789	.03609	.03439	.03279	.03127	.02984	.02849	.02721	.02600	.02485	.02377	.02274	.02177	.02084	.01997	.01914	.01835	.01760
68	43	.04452	.04240	.04039	.03850	.03671	.03502	.03342	.03191	.03048	.02913	.02784	.02663	.02548	.02439	.02336	.02238	.02145	.02056	.01972	.01892
68	44	.04737	.04514	.04304	.04105	.03916	.03738	.03570	.03411	.03260	.03117	.02981	.02853	.02731	.02616	.02506	.02402	.02303	.02209	.02120	.02035
68	45	.05037	.04804	.04582	.04373	.04176	.03988	.03811	.03643	.03484	.03333	.03190	.03054	.02925	.02803	.02687	.02577	.02472	.02372	.02277	.02187
68	46	.05352	.05107	.04876	.04656	.04449	.04252	.04065	.03889	.03721	.03562	.03411	.03268	.03131	.03002	.02879	.02762	.02651	.02545	.02445	.02349
68	47	.05681	.05425	.05183	.04953	.04735	.04528	.04332	.04147	.03970	.03803	.03643	.03492	.03349	.03212	.03082	.02958	.02841	.02729	.02622	.02520
68	48	.06025	.05758	.05504	.05264	.05035	.04819	.04613	.04418	.04232	.04056	.03889	.03729	.03578	.03434	.03296	.03166	.03041	.02923	.02810	.02702
68	49	.06384	.06105	.05840	.05588	.05350	.05123	.04907	.04702	.04508	.04322	.04146	.03979	.03819	.03667	.03522	.03384	.03253	.03128	.03008	.02894
68	50	.06759	.06468	.06191	.05928	.05679	.05441	.05216	.05001	.04797	.04602	.04417	.04241	.04073	.03913	.03761	.03615	.03477	.03344	.03218	.03098
68	51	.07148	.06845	.06557	.06283	.06022	.05774	.05538	.05313	.05099	.04896	.04701	.04516	.04340	.04172	.04011	.03858	.03712	.03573	.03439	.03312
68	52	.07552	.07236	.06936	.06651	.06379	.06120	.05873	.05639	.05415	.05201	.04998	.04804	.04619	.04442	.04274	.04113	.03959	.03812	.03672	.03538
68	53	.07969	.07641	.07329	.07032	.06749	.06479	.06222	.05977	.05743	.05520	.05307	.05104	.04910	.04725	.04548	.04379	.04217	.04063	.03915	.03774

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	54	.08400	.08060	.07736	.07427	.07133	.06852	.06584	.06328	.06084	.05851	.05629	.05416	.05213	.05019	.04834	.04656	.04487	.04325	.04169	.04021
68	55	.08844	.08492	.08156	.07835	.07529	.07237	.06958	.06692	.06438	.06195	.05963	.05741	.05528	.05326	.05131	.04946	.04768	.04598	.04435	.04279
68	56	.09301	.08937	.08589	.08256	.07939	.07636	.07346	.07069	.06804	.06551	.06309	.06078	.05856	.05644	.05441	.05247	.05061	.04883	.04712	.04549
68	57	.09771	.09394	.09034	.08690	.08361	.08046	.07746	.07458	.07183	.06920	.06668	.06427	.06196	.05975	.05763	.05560	.05366	.05179	.05001	.04829
68	58	.10252	.09863	.09491	.09135	.08794	.08469	.08157	.07859	.07573	.07300	.07038	.06787	.06547	.06316	.06096	.05884	.05681	.05486	.05300	.05121
68	59	.10742	.10341	.09957	.09590	.09238	.08901	.08578	.08269	.07973	.07690	.07418	.07157	.06908	.06668	.06438	.06218	.06006	.05803	.05609	.05421
68	60	.11242	.10829	.10433	.10054	.09691	.09343	.09009	.08690	.08383	.08090	.07808	.07538	.07278	.07029	.06791	.06561	.06341	.06130	.05927	.05732
68	61	.11750	.11325	.10918	.10528	.10153	.09795	.09450	.09120	.08804	.08500	.08208	.07928	.07659	.07401	.07153	.06915	.06686	.06467	.06255	.06052
68	62	.12268	.11832	.11413	.11012	.10626	.10257	.09902	.09561	.09235	.08921	.08619	.08330	.08051	.07784	.07527	.07280	.07043	.06814	.06595	.06384
68	63	.12795	.12347	.11918	.11505	.11109	.10729	.10364	.10013	.09676	.09352	.09041	.08742	.08454	.08178	.07912	.07656	.07410	.07173	.06946	.06726
68	64	.13329	.12871	.12430	.12007	.11601	.11210	.10835	.10474	.10127	.09793	.09473	.09164	.08867	.08582	.08307	.08042	.07788	.07543	.07307	.07079
68	65	.13870	.13401	.12951	.12517	.12100	.11700	.11314	.10944	.10587	.10244	.09914	.09596	.09290	.08995	.08712	.08438	.08175	.07922	.07678	.07442
68	66	.14418	.13939	.13478	.13034	.12608	.12197	.11802	.11422	.11056	.10703	.10364	.10037	.09722	.09419	.09126	.08845	.08573	.08311	.08059	.07816
68	67	.14971	.14482	.14012	.13559	.13123	.12703	.12298	.11909	.11533	.11172	.10823	.10488	.10164	.09852	.09551	.09261	.08981	.08712	.08452	.08200
68	68	.15529	.15031	.14551	.14089	.13643	.13214	.12801	.12402	.12018	.11648	.11291	.10946	.10614	.10294	.09985	.09687	.09399	.09121	.08853	.08595
69	0	.00614	.00589	.00566	.00545	.00524	.00506	.00488	.00471	.00455	.00441	.00427	.00413	.00401	.00389	.00378	.00367	.00357	.00347	.00338	.00329
69	1	.00371	.00349	.00330	.00312	.00295	.00280	.00266	.00253	.00240	.00229	.00218	.00208	.00199	.00190	.00181	.00174	.00166	.00159	.00153	.00147
69	2	.00379	.00357	.00336	.00318	.00300	.00284	.00269	.00255	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00165	.00158	.00152	.00145
69	3	.00396	.00373	.00351	.00331	.00313	.00296	.00280	.00266	.00252	.00239	.00228	.00217	.00206	.00197	.00187	.00179	.00171	.00163	.00156	.00150
69	4	.00419	.00394	.00371	.00350	.00331	.00313	.00296	.00280	.00266	.00253	.00240	.00228	.00217	.00207	.00197	.00188	.00180	.00172	.00164	.00157
69	5	.00445	.00419	.00395	.00373	.00352	.00333	.00315	.00299	.00283	.00269	.00256	.00243	.00232	.00221	.00210	.00201	.00192	.00183	.00175	.00167
69	6	.00475	.00448	.00422	.00398	.00376	.00356	.00337	.00319	.00303	.00288	.00274	.00260	.00248	.00236	.00225	.00215	.00205	.00196	.00188	.00180
69	7	.00509	.00479	.00452	.00427	.00403	.00382	.00362	.00343	.00326	.00309	.00294	.00280	.00267	.00254	.00243	.00232	.00221	.00212	.00202	.00194
69	8	.00545	.00514	.00485	.00458	.00433	.00410	.00389	.00369	.00350	.00333	.00317	.00302	.00287	.00274	.00262	.00250	.00239	.00229	.00219	.00209
69	9	.00585	.00551	.00521	.00492	.00466	.00441	.00419	.00397	.00378	.00359	.00342	.00326	.00311	.00297	.00283	.00271	.00259	.00248	.00237	.00227
69	10	.00628	.00593	.00560	.00530	.00502	.00476	.00452	.00429	.00408	.00388	.00370	.00353	.00337	.00322	.00307	.00294	.00281	.00269	.00258	.00248
69	11	.00675	.00638	.00603	.00571	.00541	.00513	.00487	.00463	.00441	.00420	.00400	.00382	.00365	.00349	.00334	.00319	.00306	.00293	.00281	.00270
69	12	.00725	.00685	.00648	.00614	.00582	.00553	.00526	.00500	.00476	.00454	.00433	.00413	.00395	.00378	.00362	.00346	.00332	.00318	.00306	.00293
69	13	.00777	.00735	.00695	.00659	.00625	.00594	.00565	.00538	.00512	.00489	.00466	.00446	.00426	.00408	.00390	.00374	.00359	.00344	.00331	.00318
69	14	.00829	.00784	.00742	.00704	.00668	.00635	.00604	.00575	.00548	.00523	.00499	.00477	.00456	.00437	.00419	.00401	.00385	.00370	.00355	.00341
69	15	.00880	.00832	.00789	.00748	.00710	.00675	.00642	.00611	.00583	.00556	.00531	.00508	.00486	.00465	.00446	.00427	.00410	.00394	.00378	.00364
69	16	.00930	.00880	.00834	.00791	.00751	.00713	.00679	.00646	.00616	.00588	.00561	.00537	.00513	.00491	.00471	.00451	.00433	.00416	.00400	.00384
69	17	.00980	.00927	.00878	.00833	.00790	.00751	.00715	.00680	.00648	.00619	.00591	.00564	.00540	.00517	.00495	.00475	.00455	.00437	.00420	.00404
69	18	.01031	.00975	.00923	.00875	.00831	.00789	.00750	.00714	.00681	.00649	.00620	.00592	.00566	.00542	.00519	.00497	.00477	.00458	.00439	.00422
69	19	.01083	.01025	.00970	.00919	.00872	.00829	.00788	.00750	.00714	.00681	.00650	.00620	.00593	.00567	.00543	.00520	.00499	.00479	.00460	.00441
69	20	.01140	.01078	.01020	.00967	.00917	.00871	.00828	.00787	.00750	.00715	.00682	.00651	.00622	.00595	.00569	.00545	.00522	.00501	.00481	.00462
69	21	.01201	.01135	.01074	.01018	.00965	.00916	.00871	.00828	.00788	.00751	.00716	.00684	.00653	.00624	.00597	.00572	.00548	.00525	.00504	.00484
69	22	.01265	.01196	.01132	.01072	.01017	.00965	.00917	.00872	.00830	.00790	.00753	.00719	.00686	.00656	.00627	.00600	.00575	.00551	.00528	.00507
69	23	.01335	.01262	.01194	.01131	.01072	.01017	.00966	.00919	.00874	.00832	.00793	.00757	.00722	.00690	.00660	.00631	.00604	.00579	.00555	.00533
69	24	.01410	.01333	.01261	.01195	.01133	.01075	.01021	.00970	.00923	.00879	.00837	.00798	.00762	.00728	.00696	.00665	.00637	.00610	.00585	.00561
69	25	.01492	.01411	.01335	.01264	.01198	.01137	.01080	.01026	.00976	.00929	.00885	.00844	.00805	.00769	.00735	.00703	.00672	.00644	.00617	.00592
69	26	.01581	.01495	.01414	.01340	.01270	.01205	.01144	.01087	.01034	.00984	.00938	.00894	.00853	.00814	.00778	.00744	.00712	.00681	.00653	.00626
69	27	.01677	.01586	.01501	.01422	.01348	.01279	.01215	.01155	.01098	.01045	.00996	.00949	.00906	.00864	.00826	.00789	.00755	.00723	.00692	.00664
69	28	.01781	.01685	.01595	.01511	.01433	.01359	.01291	.01227	.01167	.01111	.01058	.01009	.00962	.00919	.00878	.00839	.00802	.00768	.00736	.00705
69	29	.01892	.01790	.01695	.01607	.01524	.01446	.01374	.01306	.01242	.01182	.01126	.01074	.01024	.00978	.00934	.00893	.00854	.00817	.00783	.00750
69	30	.02012	.01904	.01803	.01709	.01621	.01539	.01462	.01390	.01322	.01259	.01199	.01144	.01091	.01041	.00995	.00951	.00909	.00870	.00833	.00798
69	31	.02139	.02025	.01919	.01819	.01726	.01639	.01557	.01481	.01409	.01341	.01278	.01219	.01163	.01110	.01060	.01013	.00969	.00928	.00888	.00851
69	32	.02275	.02155	.02042	.01937	.01838	.01746	.01659	.01578	.01502	.01430	.01363	.01300	.01240	.01184	.01131	.01081	.01034	.00989	.00947	.00908
69	33	.02421	.02294	.02175	.02063	.01959	.01861	.01769	.01683	.01602	.01526	.01454	.01387	.01324	.01264	.01207	.01154	.01104	.01057	.01012	.00969
69	34	.02577	.02443	.02317	.02199	.02089	.01985	.01887	.01796	.01710	.01629	.01553	.01481	.01414	.01350	.01290	.01233	.01180	.01129	.01081	.01036

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
69	35	.02744	.02603	.02470	.02345	.02228	.02118	.02015	.01918	.01826	.01741	.01660	.01583	.01512	.01444	.01380	.01319	.01262	.01208	.01157	.01109
69	36	.02923	.02773	.02633	.02501	.02377	.02261	.02151	.02048	.01952	.01860	.01774	.01693	.01617	.01545	.01477	.01412	.01351	.01294	.01239	.01187
69	37	.03113	.02955	.02807	.02668	.02537	.02414	.02298	.02189	.02086	.01989	.01898	.01812	.01731	.01654	.01581	.01512	.01447	.01386	.01328	.01273
69	38	.03317	.03150	.02994	.02847	.02708	.02578	.02456	.02340	.02231	.02128	.02031	.01940	.01853	.01772	.01694	.01621	.01552	.01486	.01424	.01365
69	39	.03533	.03358	.03193	.03038	.02892	.02754	.02624	.02502	.02387	.02278	.02175	.02077	.01986	.01899	.01816	.01738	.01665	.01595	.01528	.01466
69	40	.03765	.03580	.03406	.03242	.03088	.02943	.02806	.02676	.02554	.02438	.02329	.02226	.02128	.02036	.01948	.01865	.01787	.01712	.01642	.01574
69	41	.04011	.03817	.03634	.03461	.03298	.03145	.03000	.02863	.02733	.02611	.02495	.02386	.02282	.02184	.02091	.02003	.01919	.01840	.01764	.01693
69	42	.04273	.04069	.03876	.03694	.03523	.03361	.03208	.03063	.02926	.02796	.02674	.02558	.02448	.02343	.02245	.02151	.02062	.01977	.01897	.01821
69	43	.04551	.04336	.04134	.03942	.03762	.03591	.03429	.03276	.03132	.02995	.02865	.02742	.02625	.02514	.02409	.02310	.02215	.02125	.02040	.01959
69	44	.04844	.04619	.04406	.04205	.04015	.03835	.03665	.03503	.03351	.03206	.03069	.02938	.02815	.02697	.02586	.02480	.02380	.02284	.02193	.02107
69	45	.05153	.04917	.04694	.04483	.04283	.04093	.03914	.03744	.03583	.03430	.03285	.03147	.03016	.02892	.02774	.02662	.02555	.02453	.02357	.02265
69	46	.05478	.05230	.04996	.04775	.04565	.04366	.04177	.03998	.03828	.03667	.03513	.03368	.03230	.03098	.02973	.02855	.02741	.02634	.02531	.02433
69	47	.05817	.05559	.05313	.05081	.04861	.04652	.04453	.04265	.04086	.03916	.03755	.03601	.03455	.03316	.03184	.03058	.02939	.02824	.02716	.02612
69	48	.06172	.05902	.05646	.05402	.05171	.04952	.04744	.04546	.04358	.04179	.04009	.03847	.03693	.03547	.03407	.03274	.03147	.03027	.02911	.02801
69	49	.06543	.06261	.05993	.05739	.05497	.05267	.05049	.04841	.04643	.04456	.04277	.04106	.03944	.03790	.03642	.03502	.03368	.03240	.03118	.03002
69	50	.06930	.06636	.06356	.06090	.05838	.05597	.05368	.05151	.04944	.04746	.04558	.04379	.04208	.04046	.03891	.03742	.03601	.03466	.03337	.03214
69	51	.07334	.07027	.06735	.06458	.06194	.05942	.05703	.05475	.05258	.05051	.04854	.04666	.04486	.04315	.04152	.03996	.03847	.03705	.03569	.03439
69	52	.07752	.07432	.07129	.06840	.06564	.06302	.06052	.05813	.05586	.05369	.05163	.04965	.04777	.04597	.04425	.04261	.04104	.03955	.03811	.03674
69	53	.08184	.07853	.07537	.07236	.06949	.06675	.06414	.06165	.05928	.05701	.05485	.05278	.05080	.04892	.04711	.04539	.04374	.04217	.04066	.03921
69	54	.08631	.08287	.07959	.07646	.07347	.07062	.06790	.06531	.06283	.06046	.05820	.05603	.05397	.05199	.05010	.04829	.04656	.04490	.04332	.04180
69	55	.09093	.08736	.08395	.08070	.07760	.07464	.07180	.06910	.06651	.06404	.06168	.05942	.05726	.05519	.05321	.05132	.04950	.04776	.04610	.04450
69	56	.09568	.09198	.08846	.08509	.08186	.07879	.07584	.07303	.07034	.06776	.06530	.06294	.06068	.05852	.05645	.05447	.05257	.05075	.04900	.04733
69	57	.10057	.09675	.09310	.08960	.08626	.08307	.08002	.07709	.07429	.07161	.06905	.06659	.06424	.06198	.05982	.05775	.05576	.05386	.05203	.05027
69	58	.10557	.10163	.09786	.09424	.09079	.08748	.08431	.08128	.07837	.07559	.07292	.07036	.06791	.06556	.06330	.06114	.05907	.05708	.05517	.05333
69	59	.11069	.10662	.10272	.09899	.09542	.09199	.08871	.08557	.08256	.07967	.07690	.07424	.07169	.06924	.06690	.06464	.06248	.06040	.05841	.05649
69	60	.11590	.11171	.10769	.10384	.10015	.09661	.09322	.08997	.08685	.08385	.08098	.07822	.07558	.07303	.07059	.06825	.06600	.06383	.06175	.05975
69	61	.12121	.11690	.11276	.10880	.10499	.10134	.09784	.09448	.09125	.08815	.08518	.08232	.07957	.07694	.07440	.07196	.06962	.06737	.06521	.06312
69	62	.12663	.12220	.11794	.11386	.10995	.10618	.10257	.09910	.09577	.09257	.08949	.08653	.08369	.08096	.07833	.07580	.07337	.07103	.06878	.06661
69	63	.13214	.12760	.12323	.11904	.11501	.11114	.10742	.10384	.10041	.09710	.09392	.09087	.08793	.08510	.08238	.07976	.07724	.07481	.07247	.07022
69	64	.13775	.13309	.12861	.12431	.12017	.11619	.11237	.10869	.10515	.10174	.09846	.09531	.09227	.08935	.08654	.08383	.08122	.07870	.07628	.07395
69	65	.14343	.13866	.13407	.12966	.12542	.12134	.11741	.11363	.10999	.10648	.10311	.09986	.09672	.09371	.09080	.08800	.08530	.08270	.08020	.07778
69	66	.14918	.14431	.13962	.13510	.13076	.12657	.12254	.11866	.11492	.11132	.10785	.10451	.10128	.09818	.09518	.09229	.08951	.08682	.08423	.08173
69	67	.15500	.15003	.14524	.14063	.13618	.13190	.12777	.12380	.11996	.11626	.11270	.10926	.10595	.10275	.09967	.09669	.09382	.09105	.08838	.08579
69	68	.16088	.15581	.15092	.14622	.14168	.13730	.13308	.12901	.12508	.12129	.11764	.11411	.11071	.10742	.10425	.10119	.09824	.09538	.09263	.08997
69	69	.16678	.16162	.15664	.15184	.14721	.14275	.13843	.13427	.13026	.12638	.12264	.11903	.11554	.11217	.10892	.10578	.10274	.09980	.09697	.09423
70	0	.00634	.00609	.00586	.00564	.00544	.00525	.00507	.00490	.00474	.00459	.00445	.00431	.00419	.00407	.00395	.00384	.00374	.00364	.00355	.00346
70	1	.00378	.00357	.00337	.00319	.00302	.00287	.00272	.00259	.00247	.00235	.00224	.00214	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152
70	2	.00386	.00364	.00343	.00324	.00307	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00205	.00195	.00187	.00178	.00171	.00163	.00157	.00150
70	3	.00403	.00380	.00358	.00338	.00320	.00303	.00287	.00272	.00258	.00245	.00233	.00222	.00212	.00202	.00193	.00184	.00176	.00168	.00161	.00154
70	4	.00426	.00401	.00378	.00357	.00338	.00319	.00303	.00287	.00272	.00259	.00246	.00234	.00223	.00213	.00203	.00194	.00185	.00177	.00169	.00162
70	5	.00453	.00427	.00403	.00380	.00359	.00340	.00322	.00306	.00290	.00276	.00262	.00250	.00238	.00227	.00216	.00206	.00197	.00189	.00180	.00173
70	6	.00484	.00456	.00430	.00406	.00384	.00364	.00345	.00327	.00310	.00295	.00281	.00267	.00255	.00243	.00232	.00221	.00212	.00202	.00194	.00185
70	7	.00518	.00488	.00461	.00436	.00412	.00390	.00370	.00351	.00334	.00317	.00302	.00288	.00274	.00261	.00250	.00238	.00228	.00218	.00209	.00200
70	8	.00555	.00524	.00494	.00468	.00443	.00419	.00398	.00378	.00359	.00342	.00325	.00310	.00296	.00282	.00269	.00258	.00246	.00236	.00226	.00216
70	9	.00596	.00563	.00532	.00503	.00476	.00452	.00429	.00407	.00387	.00369	.00351	.00335	.00320	.00305	.00292	.00279	.00267	.00256	.00245	.00235
70	10	.00641	.00605	.00572	.00542	.00514	.00487	.00463	.00440	.00419	.00399	.00380	.00363	.00347	.00331	.00317	.00303	.00290	.00278	.00267	.00256
70	11	.00689	.00651	.00616	.00584	.00554	.00526	.00500	.00475	.00453	.00432	.00412	.00393	.00376	.00359	.00344	.00330	.00316	.00303	.00291	.00279
70	12	.00740	.00700	.00663	.00629	.00597	.00567	.00539	.00513	.00489	.00467	.00446	.00426	.00407	.00390	.00373	.00358	.00343	.00329	.00316	.00304
70	13	.00793	.00751	.00711	.00675	.00641	.00609	.00580	.00552	.00527	.00503	.00480	.00459	.00439	.00421	.00403	.00387	.00371	.00356	.00343	.00329
70	14	.00846	.00801	.00760	.00721	.00685	.00651	.00620	.00591	.00564	.00538	.00514	.00492	.00471	.00451	.00433	.00415	.00398	.00383	.00368	.00354

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	15	.00899	.00851	.00807	.00766	.00728	.00692	.00659	.00628	.00599	.00572	.00547	.00523	.00501	.00480	.00460	.00442	.00424	.00408	.00392	.00377
70	16	.00950	.00900	.00853	.00810	.00769	.00732	.00697	.00664	.00634	.00605	.00578	.00553	.00530	.00507	.00487	.00467	.00448	.00431	.00414	.00399
70	17	.01001	.00948	.00898	.00853	.00810	.00770	.00733	.00699	.00667	.00637	.00608	.00582	.00557	.00534	.00512	.00491	.00471	.00453	.00435	.00419
70	18	.01052	.00996	.00944	.00896	.00851	.00809	.00770	.00734	.00700	.00668	.00638	.00610	.00584	.00559	.00536	.00514	.00493	.00474	.00455	.00438
70	19	.01106	.01047	.00992	.00941	.00894	.00849	.00808	.00770	.00734	.00700	.00669	.00639	.00611	.00585	.00561	.00538	.00516	.00495	.00476	.00458
70	20	.01163	.01101	.01043	.00989	.00939	.00892	.00849	.00808	.00770	.00735	.00701	.00670	.00641	.00613	.00587	.00563	.00540	.00518	.00498	.00479
70	21	.01225	.01159	.01098	.01041	.00988	.00939	.00893	.00850	.00810	.00772	.00737	.00704	.00673	.00644	.00616	.00591	.00566	.00543	.00522	.00501
70	22	.01290	.01221	.01156	.01096	.01040	.00988	.00939	.00894	.00852	.00812	.00775	.00740	.00707	.00676	.00647	.00620	.00594	.00570	.00547	.00525
70	23	.01361	.01288	.01219	.01156	.01097	.01042	.00990	.00942	.00897	.00855	.00815	.00778	.00744	.00711	.00680	.00651	.00624	.00599	.00574	.00551
70	24	.01438	.01360	.01288	.01221	.01158	.01100	.01045	.00994	.00947	.00902	.00860	.00821	.00784	.00750	.00717	.00686	.00657	.00630	.00604	.00580
70	25	.01521	.01439	.01363	.01292	.01225	.01163	.01106	.01052	.01001	.00954	.00909	.00868	.00829	.00792	.00757	.00725	.00694	.00665	.00638	.00612
70	26	.01611	.01524	.01444	.01368	.01298	.01233	.01171	.01114	.01060	.01010	.00963	.00919	.00877	.00838	.00802	.00767	.00734	.00704	.00675	.00647
70	27	.01709	.01617	.01532	.01452	.01378	.01308	.01244	.01183	.01126	.01072	.01022	.00975	.00931	.00890	.00851	.00814	.00779	.00746	.00715	.00686
70	28	.01815	.01718	.01627	.01543	.01464	.01390	.01321	.01257	.01196	.01140	.01087	.01037	.00990	.00945	.00904	.00865	.00828	.00793	.00760	.00729
70	29	.01928	.01825	.01730	.01640	.01557	.01479	.01406	.01337	.01273	.01213	.01156	.01103	.01053	.01006	.00962	.00920	.00880	.00843	.00808	.00775
70	30	.02049	.01941	.01840	.01745	.01657	.01574	.01496	.01423	.01355	.01291	.01231	.01174	.01121	.01071	.01024	.00979	.00938	.00898	.00860	.00825
70	31	.02179	.02065	.01957	.01857	.01763	.01676	.01593	.01516	.01444	.01376	.01312	.01251	.01195	.01141	.01091	.01044	.00999	.00957	.00917	.00879
70	32	.02318	.02197	.02083	.01977	.01878	.01785	.01698	.01616	.01539	.01466	.01398	.01334	.01274	.01217	.01164	.01113	.01065	.01020	.00978	.00937
70	33	.02467	.02339	.02219	.02107	.02001	.01903	.01810	.01723	.01642	.01565	.01492	.01424	.01360	.01300	.01242	.01189	.01138	.01090	.01044	.01001
70	34	.02626	.02491	.02364	.02245	.02134	.02029	.01931	.01839	.01752	.01670	.01593	.01521	.01453	.01388	.01327	.01270	.01216	.01164	.01116	.01070
70	35	.02797	.02654	.02520	.02394	.02276	.02166	.02062	.01964	.01871	.01785	.01703	.01626	.01553	.01485	.01420	.01358	.01301	.01246	.01194	.01145
70	36	.02979	.02828	.02687	.02554	.02429	.02312	.02202	.02098	.02000	.01908	.01821	.01739	.01661	.01588	.01519	.01454	.01392	.01334	.01278	.01226
70	37	.03173	.03014	.02865	.02725	.02593	.02469	.02352	.02242	.02138	.02040	.01948	.01861	.01778	.01701	.01627	.01557	.01492	.01429	.01370	.01314
70	38	.03382	.03214	.03056	.02908	.02769	.02637	.02513	.02397	.02287	.02183	.02085	.01992	.01905	.01822	.01744	.01670	.01599	.01533	.01470	.01410
70	39	.03603	.03427	.03261	.03104	.02957	.02818	.02687	.02563	.02447	.02337	.02232	.02134	.02041	.01953	.01870	.01791	.01716	.01645	.01577	.01514
70	40	.03840	.03654	.03479	.03314	.03158	.03012	.02873	.02742	.02619	.02502	.02392	.02287	.02188	.02095	.02006	.01922	.01842	.01766	.01695	.01626
70	41	.04093	.03897	.03713	.03539	.03374	.03219	.03073	.02935	.02804	.02680	.02563	.02452	.02347	.02248	.02153	.02064	.01979	.01898	.01822	.01749
70	42	.04362	.04156	.03962	.03778	.03605	.03442	.03287	.03141	.03002	.02871	.02747	.02629	.02518	.02412	.02312	.02217	.02127	.02041	.01959	.01882
70	43	.04647	.04431	.04226	.04033	.03851	.03678	.03515	.03361	.03214	.03076	.02944	.02820	.02701	.02589	.02483	.02382	.02286	.02194	.02107	.02025
70	44	.04949	.04722	.04507	.04304	.04112	.03930	.03758	.03595	.03440	.03294	.03155	.03023	.02898	.02779	.02666	.02558	.02456	.02359	.02267	.02179
70	45	.05266	.05028	.04803	.04590	.04388	.04196	.04015	.03843	.03680	.03525	.03378	.03239	.03106	.02980	.02860	.02746	.02638	.02535	.02436	.02343
70	46	.05601	.05351	.05115	.04891	.04679	.04478	.04287	.04106	.03934	.03770	.03615	.03468	.03328	.03194	.03067	.02947	.02832	.02722	.02618	.02518
70	47	.05950	.05689	.05442	.05207	.04984	.04773	.04572	.04382	.04201	.04029	.03865	.03709	.03561	.03420	.03286	.03158	.03036	.02920	.02810	.02704
70	48	.06317	.06044	.05785	.05539	.05305	.05084	.04873	.04673	.04482	.04301	.04129	.03964	.03808	.03659	.03518	.03382	.03253	.03131	.03013	.02901
70	49	.06699	.06414	.06143	.05886	.05642	.05409	.05188	.04978	.04778	.04587	.04406	.04233	.04069	.03912	.03762	.03619	.03483	.03353	.03229	.03110
70	50	.07099	.06802	.06519	.06250	.05995	.05751	.05520	.05299	.05089	.04889	.04698	.04517	.04343	.04178	.04020	.03869	.03726	.03588	.03457	.03332
70	51	.07516	.07206	.06911	.06630	.06363	.06109	.05867	.05636	.05415	.05206	.05005	.04814	.04632	.04458	.04292	.04133	.03982	.03837	.03698	.03566
70	52	.07948	.07626	.07318	.07026	.06747	.06481	.06228	.05987	.05756	.05536	.05326	.05126	.04934	.04752	.04577	.04410	.04250	.04097	.03951	.03811
70	53	.08396	.08061	.07741	.07437	.07146	.06869	.06604	.06352	.06111	.05881	.05661	.05451	.05250	.05058	.04875	.04699	.04531	.04371	.04217	.04069
70	54	.08859	.08511	.08179	.07862	.07560	.07271	.06995	.06732	.06480	.06240	.06010	.05790	.05580	.05379	.05186	.05002	.04826	.04657	.04495	.04340
70	55	.09337	.08976	.08632	.08303	.07988	.07688	.07401	.07126	.06864	.06613	.06373	.06143	.05923	.05713	.05511	.05318	.05133	.04955	.04786	.04623
70	56	.09831	.09457	.09100	.08758	.08432	.08120	.07821	.07536	.07262	.07001	.06750	.06510	.06280	.06060	.05849	.05647	.05453	.05268	.05089	.04918
70	57	.10339	.09952	.09582	.09228	.08890	.08566	.08256	.07959	.07675	.07402	.07141	.06891	.06651	.06422	.06201	.05990	.05787	.05593	.05406	.05227
70	58	.10859	.10460	.10078	.09711	.09361	.09025	.08703	.08395	.08100	.07817	.07545	.07285	.07035	.06796	.06566	.06345	.06133	.05930	.05735	.05547
70	59	.11392	.10979	.10585	.10206	.09844	.09496	.09163	.08843	.08537	.08243	.07961	.07690	.07431	.07181	.06942	.06712	.06491	.06278	.06074	.05878
70	60	.11934	.11510	.11103	.10712	.10338	.09978	.09634	.09303	.08986	.08681	.08388	.08107	.07837	.07578	.07329	.07090	.06859	.06638	.06425	.06221
70	61	.12488	.12051	.11632	.11230	.10843	.10472	.10116	.09774	.09446	.09131	.08827	.08536	.08256	.07987	.07728	.07479	.07240	.07010	.06788	.06575
70	62	.13054	.12605	.12173	.11759	.11361	.10979	.10612	.10259	.09919	.09593	.09280	.08978	.08688	.08409	.08140	.07882	.07633	.07394	.07164	.06942
70	63	.13631	.13170	.12727	.12301	.11891	.11498	.11119	.10755	.10405	.10069	.09745	.09433	.09133	.08844	.08566	.08298	.08040	.07791	.07552	.07321
70	64	.14217	.13744	.13290	.12853	.12432	.12028	.11638	.11263	.10903	.10556	.10221	.09899	.09589	.09291	.09003	.08726	.08458	.08201	.07953	.07713

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	65	.14812	.14328	.13863	.13414	.12983	.12568	.12167	.11782	.11411	.11054	.10709	.10377	.10057	.09749	.09452	.09165	.08889	.08622	.08365	.08117
70	66	.15416	.14921	.14445	.13986	.13544	.13118	.12707	.12312	.11930	.11563	.11209	.10867	.10537	.10220	.09913	.09617	.09332	.09056	.08791	.08534
70	67	.16028	.15523	.15036	.14567	.14114	.13678	.13258	.12852	.12461	.12084	.11720	.11368	.11029	.10702	.10386	.10082	.09787	.09503	.09229	.08963
70	68	.16646	.16131	.15634	.15155	.14693	.14247	.13816	.13401	.13001	.12614	.12240	.11880	.11532	.11195	.10871	.10557	.10254	.09961	.09678	.09405
70	69	.17267	.16743	.16237	.15748	.15277	.14821	.14382	.13957	.13547	.13151	.12769	.12399	.12042	.11697	.11364	.11041	.10730	.10429	.10137	.09856
70	70	.17889	.17356	.16841	.16343	.15863	.15399	.14950	.14517	.14098	.13693	.13302	.12924	.12558	.12205	.11863	.11532	.11213	.10903	.10604	.10314
71	0	.00654	.00629	.00606	.00584	.00563	.00544	.00526	.00509	.00493	.00478	.00463	.00450	.00437	.00425	.00413	.00402	.00391	.00381	.00372	.00362
71	1	.00385	.00364	.00344	.00326	.00309	.00293	.00279	.00265	.00253	.00241	.00230	.00220	.00210	.00201	.00193	.00185	.00177	.00170	.00164	.00157
71	2	.00393	.00370	.00350	.00331	.00313	.00297	.00282	.00267	.00254	.00242	.00231	.00220	.00210	.00201	.00192	.00183	.00176	.00168	.00161	.00155
71	3	.00410	.00386	.00365	.00345	.00326	.00309	.00293	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00166	.00159
71	4	.00433	.00408	.00385	.00364	.00344	.00326	.00309	.00293	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00199	.00190	.00182	.00174	.00167
71	5	.00461	.00435	.00410	.00387	.00367	.00347	.00329	.00312	.00297	.00282	.00269	.00256	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178
71	6	.00492	.00464	.00438	.00414	.00392	.00371	.00352	.00334	.00318	.00302	.00288	.00274	.00261	.00249	.00238	.00228	.00218	.00208	.00199	.00191
71	7	.00527	.00497	.00470	.00444	.00421	.00399	.00378	.00359	.00341	.00325	.00309	.00295	.00281	.00269	.00257	.00245	.00235	.00225	.00215	.00206
71	8	.00565	.00533	.00504	.00477	.00452	.00428	.00407	.00386	.00368	.00350	.00333	.00318	.00304	.00290	.00277	.00265	.00254	.00243	.00233	.00223
71	9	.00607	.00573	.00542	.00513	.00487	.00462	.00439	.00417	.00397	.00378	.00360	.00344	.00329	.00314	.00300	.00287	.00275	.00264	.00253	.00243
71	10	.00653	.00617	.00584	.00553	.00525	.00498	.00474	.00451	.00429	.00409	.00391	.00373	.00356	.00341	.00326	.00313	.00300	.00287	.00276	.00265
71	11	.00702	.00664	.00629	.00597	.00566	.00538	.00512	.00487	.00465	.00443	.00423	.00404	.00387	.00370	.00355	.00340	.00326	.00313	.00300	.00289
71	12	.00755	.00715	.00677	.00643	.00610	.00580	.00553	.00527	.00502	.00479	.00458	.00438	.00419	.00402	.00385	.00369	.00354	.00340	.00327	.00315
71	13	.00810	.00767	.00727	.00690	.00656	.00624	.00595	.00567	.00541	.00517	.00494	.00473	.00453	.00434	.00416	.00399	.00384	.00369	.00355	.00341
71	14	.00864	.00819	.00777	.00738	.00701	.00667	.00636	.00607	.00579	.00553	.00529	.00507	.00485	.00465	.00446	.00429	.00412	.00396	.00381	.00367
71	15	.00918	.00870	.00825	.00784	.00745	.00710	.00676	.00645	.00616	.00589	.00563	.00539	.00517	.00495	.00475	.00457	.00439	.00422	.00406	.00391
71	16	.00970	.00919	.00872	.00828	.00788	.00750	.00715	.00682	.00651	.00622	.00595	.00570	.00546	.00524	.00502	.00483	.00464	.00446	.00429	.00413
71	17	.01021	.00968	.00918	.00872	.00829	.00790	.00752	.00718	.00685	.00655	.00626	.00599	.00574	.00550	.00528	.00507	.00487	.00468	.00451	.00434
71	18	.01074	.01017	.00965	.00916	.00871	.00829	.00790	.00753	.00719	.00686	.00656	.00628	.00601	.00576	.00553	.00531	.00510	.00490	.00471	.00454
71	19	.01128	.01069	.01013	.00962	.00914	.00870	.00828	.00790	.00753	.00719	.00688	.00658	.00630	.00603	.00579	.00555	.00533	.00512	.00493	.00474
71	20	.01186	.01124	.01065	.01011	.00961	.00914	.00870	.00829	.00791	.00755	.00721	.00690	.00660	.00632	.00606	.00581	.00558	.00536	.00515	.00495
71	21	.01249	.01182	.01121	.01064	.01010	.00961	.00914	.00871	.00831	.00793	.00757	.00724	.00693	.00663	.00635	.00609	.00585	.00561	.00539	.00519
71	22	.01315	.01245	.01180	.01120	.01064	.01011	.00962	.00916	.00873	.00833	.00796	.00760	.00727	.00696	.00667	.00639	.00613	.00589	.00565	.00543
71	23	.01387	.01313	.01244	.01181	.01121	.01065	.01014	.00965	.00920	.00877	.00837	.00800	.00765	.00732	.00701	.00672	.00644	.00618	.00593	.00570
71	24	.01465	.01387	.01314	.01246	.01183	.01125	.01070	.01018	.00970	.00925	.00883	.00844	.00806	.00771	.00738	.00707	.00678	.00650	.00624	.00600
71	25	.01549	.01467	.01390	.01318	.01252	.01189	.01131	.01077	.01026	.00978	.00933	.00891	.00852	.00815	.00780	.00747	.00716	.00686	.00659	.00632
71	26	.01641	.01553	.01472	.01397	.01326	.01260	.01198	.01141	.01086	.01036	.00988	.00944	.00902	.00862	.00825	.00790	.00757	.00726	.00696	.00668
71	27	.01740	.01648	.01562	.01482	.01407	.01337	.01272	.01211	.01153	.01099	.01049	.01001	.00957	.00915	.00875	.00838	.00803	.00770	.00738	.00709
71	28	.01848	.01750	.01659	.01574	.01495	.01421	.01351	.01286	.01225	.01168	.01114	.01064	.01017	.00972	.00930	.00890	.00853	.00817	.00784	.00752
71	29	.01963	.01860	.01764	.01674	.01590	.01511	.01437	.01368	.01303	.01243	.01186	.01132	.01081	.01034	.00989	.00947	.00907	.00869	.00834	.00800
71	30	.02086	.01977	.01876	.01780	.01691	.01608	.01530	.01456	.01388	.01323	.01262	.01205	.01151	.01101	.01053	.01008	.00966	.00925	.00887	.00852
71	31	.02218	.02103	.01995	.01895	.01800	.01712	.01629	.01551	.01478	.01409	.01345	.01284	.01227	.01173	.01122	.01074	.01029	.00986	.00945	.00907
71	32	.02360	.02238	.02124	.02017	.01917	.01823	.01735	.01653	.01575	.01502	.01434	.01369	.01308	.01251	.01196	.01145	.01097	.01051	.01008	.00967
71	33	.02511	.02383	.02262	.02149	.02043	.01944	.01850	.01763	.01680	.01603	.01530	.01461	.01396	.01335	.01277	.01223	.01171	.01122	.01076	.01033
71	34	.02674	.02537	.02410	.02290	.02178	.02073	.01974	.01881	.01793	.01711	.01633	.01560	.01491	.01426	.01364	.01306	.01251	.01199	.01150	.01103
71	35	.02848	.02704	.02569	.02443	.02324	.02212	.02107	.02009	.01916	.01828	.01746	.01668	.01594	.01525	.01459	.01397	.01339	.01283	.01231	.01181
71	36	.03033	.02882	.02739	.02606	.02480	.02362	.02251	.02146	.02047	.01954	.01867	.01784	.01706	.01632	.01562	.01496	.01433	.01374	.01318	.01265
71	37	.03232	.03072	.02922	.02781	.02648	.02522	.02405	.02294	.02189	.02090	.01997	.01909	.01826	.01747	.01673	.01602	.01535	.01472	.01412	.01355
71	38	.03445	.03276	.03117	.02968	.02828	.02695	.02570	.02453	.02342	.02237	.02138	.02044	.01956	.01872	.01793	.01718	.01646	.01579	.01515	.01454
71	39	.03672	.03494	.03326	.03169	.03020	.02880	.02748	.02624	.02506	.02395	.02289	.02190	.02096	.02007	.01922	.01842	.01766	.01695	.01626	.01561
71	40	.03914	.03727	.03550	.03384	.03227	.03079	.02939	.02807	.02683	.02565	.02453	.02347	.02247	.02153	.02063	.01978	.01897	.01820	.01747	.01678
71	41	.04173	.03976	.03790	.03614	.03449	.03292	.03145	.03005	.02873	.02748	.02630	.02517	.02411	.02310	.02215	.02124	.02038	.01956	.01879	.01805
71	42	.04448	.04241	.04045	.03860	.03686	.03521	.03365	.03217	.03077	.02945	.02819	.02700	.02588	.02481	.02379	.02282	.02191	.02104	.02021	.01942
71	43	.04741	.04523	.04317	.04122	.03938	.03764	.03600	.03444	.03296	.03155	.03023	.02897	.02777	.02663	.02555	.02453	.02355	.02263	.02174	.02090

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
71	44	.05051	.04822	.04606	.04401	.04207	.04024	.03850	.03685	.03529	.03381	.03240	.03106	.02980	.02859	.02745	.02636	.02532	.02433	.02340	.02250
71	45	.05377	.05137	.04910	.04695	.04491	.04298	.04115	.03941	.03776	.03619	.03471	.03329	.03195	.03067	.02946	.02830	.02720	.02616	.02516	.02421
71	46	.05721	.05469	.05231	.05005	.04791	.04588	.04395	.04212	.04038	.03873	.03716	.03566	.03424	.03289	.03160	.03038	.02921	.02810	.02704	.02603
71	47	.06080	.05817	.05568	.05331	.05106	.04892	.04690	.04497	.04314	.04140	.03974	.03816	.03666	.03523	.03387	.03257	.03134	.03016	.02903	.02796
71	48	.06457	.06182	.05921	.05673	.05437	.05213	.05000	.04797	.04605	.04421	.04247	.04080	.03922	.03771	.03627	.03490	.03359	.03234	.03115	.03001
71	49	.06852	.06564	.06291	.06031	.05784	.05549	.05326	.05113	.04911	.04718	.04534	.04359	.04192	.04033	.03881	.03736	.03597	.03465	.03339	.03218
71	50	.07264	.06964	.06679	.06407	.06149	.05903	.05669	.05445	.05233	.05030	.04837	.04653	.04477	.04309	.04149	.03996	.03849	.03710	.03576	.03448
71	51	.07694	.07381	.07084	.06800	.06530	.06273	.06028	.05794	.05571	.05358	.05155	.04962	.04777	.04600	.04431	.04270	.04116	.03968	.03827	.03692
71	52	.08140	.07815	.07505	.07209	.06927	.06658	.06402	.06158	.05924	.05701	.05488	.05285	.05091	.04905	.04727	.04558	.04395	.04240	.04091	.03948
71	53	.08603	.08265	.07942	.07634	.07340	.07060	.06792	.06537	.06292	.06059	.05836	.05623	.05419	.05224	.05038	.04859	.04688	.04524	.04368	.04218
71	54	.09083	.08731	.08395	.08075	.07769	.07477	.07198	.06931	.06676	.06432	.06199	.05975	.05762	.05557	.05362	.05174	.04995	.04823	.04658	.04500
71	55	.09578	.09213	.08865	.08532	.08214	.07910	.07619	.07341	.07074	.06820	.06576	.06343	.06119	.05905	.05700	.05503	.05315	.05134	.04961	.04795
71	56	.10089	.09711	.09350	.09005	.08674	.08358	.08055	.07766	.07489	.07223	.06969	.06725	.06491	.06267	.06053	.05847	.05650	.05460	.05278	.05104
71	57	.10616	.10225	.09851	.09493	.09150	.08822	.08507	.08206	.07918	.07641	.07376	.07122	.06878	.06644	.06420	.06205	.05998	.05800	.05609	.05426
71	58	.11156	.10752	.10365	.09995	.09640	.09299	.08973	.08661	.08361	.08073	.07797	.07533	.07279	.07035	.06801	.06576	.06360	.06152	.05953	.05762
71	59	.11709	.11292	.10893	.10510	.10142	.09790	.09452	.09128	.08816	.08518	.08231	.07956	.07691	.07437	.07193	.06959	.06734	.06517	.06309	.06108
71	60	.12274	.11844	.11432	.11036	.10657	.10292	.09943	.09607	.09284	.08975	.08677	.08391	.08116	.07852	.07598	.07354	.07119	.06894	.06676	.06467
71	61	.12851	.12408	.11984	.11576	.11184	.10808	.10446	.10099	.09765	.09444	.09136	.08840	.08554	.08280	.08016	.07762	.07518	.07283	.07056	.06838
71	62	.13440	.12985	.12548	.12128	.11725	.11337	.10964	.10605	.10260	.09928	.09609	.09302	.09006	.08722	.08448	.08184	.07930	.07686	.07450	.07223
71	63	.14042	.13575	.13126	.12694	.12279	.11879	.11494	.11125	.10768	.10426	.10096	.09778	.09472	.09178	.08894	.08620	.08357	.08103	.07858	.07622
71	64	.14655	.14176	.13715	.13271	.12844	.12433	.12038	.11657	.11290	.10936	.10596	.10267	.09951	.09647	.09353	.09070	.08797	.08533	.08279	.08034
71	65	.15277	.14787	.14314	.13859	.13421	.12999	.12592	.12200	.11823	.11459	.11108	.10769	.10443	.10128	.09825	.09532	.09249	.08977	.08713	.08459
71	66	.15910	.15408	.14924	.14458	.14009	.13576	.13159	.12756	.12368	.11993	.11632	.11284	.10947	.10623	.10310	.10007	.09715	.09433	.09161	.08898
71	67	.16551	.16039	.15545	.15068	.14608	.14165	.13737	.13324	.12925	.12541	.12170	.11811	.11465	.11131	.10808	.10496	.10195	.09904	.09623	.09351
71	68	.17200	.16677	.16173	.15686	.15216	.14763	.14325	.13902	.13493	.13099	.12718	.12350	.11994	.11651	.11318	.10997	.10687	.10387	.10097	.09817
71	69	.17854	.17321	.16807	.16310	.15831	.15367	.14920	.14487	.14069	.13665	.13275	.12898	.12533	.12180	.11839	.11509	.11190	.10881	.10582	.10293
71	70	.18508	.17966	.17443	.16937	.16449	.15976	.15519	.15078	.14650	.14237	.13838	.13452	.13078	.12716	.12366	.12028	.11700	.11383	.11076	.10778
71	71	.19161	.18610	.18079	.17564	.17067	.16585	.16120	.15670	.15234	.14812	.14404	.14009	.13627	.13257	.12898	.12551	.12215	.11890	.11575	.11269
72	0	.00675	.00650	.00626	.00604	.00583	.00564	.00546	.00528	.00512	.00497	.00482	.00468	.00455	.00443	.00431	.00420	.00409	.00399	.00389	.00380
72	1	.00392	.00370	.00351	.00332	.00315	.00300	.00285	.00272	.00259	.00247	.00236	.00226	.00216	.00207	.00198	.00190	.00183	.00176	.00169	.00162
72	2	.00399	.00377	.00356	.00337	.00319	.00303	.00288	.00273	.00260	.00248	.00236	.00226	.00215	.00206	.00197	.00189	.00181	.00173	.00166	.00160
72	3	.00417	.00393	.00371	.00351	.00332	.00315	.00299	.00284	.00270	.00257	.00245	.00233	.00223	.00213	.00203	.00194	.00186	.00178	.00171	.00164
72	4	.00440	.00415	.00392	.00371	.00351	.00332	.00315	.00299	.00285	.00271	.00258	.00246	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172
72	5	.00469	.00442	.00417	.00395	.00374	.00354	.00336	.00319	.00303	.00288	.00275	.00262	.00250	.00238	.00228	.00218	.00208	.00200	.00191	.00183
72	6	.00500	.00472	.00446	.00422	.00399	.00379	.00359	.00341	.00325	.00309	.00294	.00281	.00268	.00256	.00244	.00234	.00224	.00214	.00205	.00197
72	7	.00536	.00506	.00478	.00453	.00429	.00407	.00386	.00367	.00349	.00332	.00317	.00302	.00288	.00275	.00263	.00252	.00241	.00231	.00221	.00212
72	8	.00575	.00543	.00514	.00486	.00461	.00437	.00415	.00395	.00376	.00358	.00342	.00326	.00311	.00298	.00285	.00272	.00261	.00250	.00240	.00230
72	9	.00618	.00584	.00553	.00524	.00497	.00472	.00448	.00427	.00406	.00387	.00369	.00353	.00337	.00322	.00309	.00296	.00283	.00272	.00261	.00250
72	10	.00665	.00629	.00596	.00565	.00536	.00509	.00485	.00461	.00440	.00420	.00401	.00383	.00366	.00350	.00336	.00322	.00309	.00296	.00284	.00273
72	11	.00716	.00677	.00642	.00609	.00579	.00550	.00524	.00499	.00476	.00455	.00434	.00415	.00398	.00381	.00365	.00350	.00336	.00323	.00310	.00298
72	12	.00770	.00729	.00691	.00657	.00624	.00594	.00566	.00540	.00515	.00492	.00470	.00450	.00431	.00413	.00396	.00381	.00366	.00351	.00338	.00325
72	13	.00825	.00782	.00743	.00706	.00671	.00639	.00609	.00581	.00555	.00531	.00508	.00486	.00466	.00447	.00429	.00412	.00396	.00381	.00366	.00353
72	14	.00881	.00836	.00793	.00754	.00718	.00684	.00652	.00622	.00594	.00568	.00544	.00521	.00500	.00479	.00460	.00442	.00425	.00409	.00394	.00380
72	15	.00936	.00888	.00843	.00801	.00763	.00727	.00693	.00662	.00632	.00605	.00579	.00555	.00532	.00511	.00490	.00471	.00453	.00436	.00420	.00405
72	16	.00989	.00938	.00891	.00847	.00806	.00768	.00733	.00699	.00668	.00639	.00612	.00586	.00562	.00540	.00518	.00498	.00479	.00461	.00444	.00428
72	17	.01042	.00988	.00938	.00892	.00849	.00808	.00771	.00736	.00703	.00672	.00644	.00617	.00591	.00567	.00545	.00523	.00503	.00484	.00466	.00449
72	18	.01095	.01038	.00985	.00937	.00891	.00849	.00809	.00772	.00737	.00705	.00675	.00646	.00619	.00594	.00570	.00548	.00526	.00506	.00488	.00470
72	19	.01150	.01090	.01035	.00983	.00935	.00890	.00849	.00809	.00773	.00739	.00707	.00676	.00648	.00621	.00596	.00573	.00550	.00529	.00509	.00490
72	20	.01209	.01146	.01087	.01033	.00982	.00935	.00891	.00849	.00811	.00775	.00741	.00709	.00679	.00651	.00624	.00599	.00576	.00553	.00532	.00512
72	21	.01272	.01206	.01144	.01086	.01033	.00983	.00936	.00892	.00852	.00813	.00777	.00744	.00712	.00682	.00654	.00628	.00603	.00580	.00557	.00536

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	22	.01340	.01269	.01204	.01143	.01087	.01034	.00984	.00938	.00895	.00855	.00817	.00781	.00748	.00716	.00686	.00659	.00632	.00607	.00584	.00561
72	23	.01412	.01338	.01269	.01205	.01145	.01089	.01037	.00988	.00942	.00899	.00859	.00822	.00786	.00753	.00721	.00692	.00664	.00637	.00613	.00589
72	24	.01491	.01413	.01340	.01272	.01208	.01149	.01094	.01042	.00994	.00948	.00906	.00866	.00828	.00793	.00760	.00728	.00699	.00671	.00644	.00619
72	25	.01577	.01494	.01417	.01345	.01278	.01215	.01157	.01102	.01050	.01002	.00957	.00915	.00875	.00837	.00802	.00769	.00737	.00707	.00679	.00653
72	26	.01670	.01582	.01500	.01424	.01353	.01287	.01225	.01167	.01112	.01061	.01013	.00968	.00926	.00886	.00848	.00813	.00779	.00748	.00718	.00690
72	27	.01771	.01678	.01592	.01511	.01436	.01366	.01300	.01238	.01180	.01126	.01075	.01027	.00982	.00940	.00900	.00862	.00826	.00793	.00761	.00731
72	28	.01880	.01782	.01690	.01605	.01525	.01451	.01381	.01315	.01254	.01196	.01142	.01091	.01043	.00998	.00956	.00915	.00878	.00842	.00808	.00776
72	29	.01997	.01893	.01797	.01706	.01622	.01543	.01468	.01399	.01334	.01272	.01215	.01161	.01110	.01062	.01016	.00974	.00933	.00895	.00859	.00825
72	30	.02123	.02013	.01911	.01815	.01725	.01641	.01563	.01489	.01419	.01354	.01293	.01236	.01181	.01130	.01082	.01036	.00993	.00953	.00914	.00878
72	31	.02257	.02141	.02033	.01931	.01836	.01747	.01664	.01585	.01512	.01443	.01377	.01316	.01258	.01204	.01153	.01104	.01058	.01015	.00974	.00935
72	32	.02401	.02278	.02163	.02056	.01955	.01861	.01773	.01689	.01611	.01538	.01468	.01403	.01342	.01284	.01229	.01177	.01128	.01082	.01038	.00997
72	33	.02555	.02425	.02304	.02190	.02084	.01984	.01890	.01802	.01719	.01640	.01567	.01497	.01432	.01370	.01312	.01257	.01204	.01155	.01108	.01064
72	34	.02720	.02583	.02455	.02335	.02222	.02116	.02016	.01922	.01834	.01751	.01673	.01599	.01529	.01463	.01401	.01342	.01287	.01234	.01184	.01137
72	35	.02897	.02753	.02617	.02490	.02370	.02258	.02152	.02053	.01959	.01871	.01788	.01709	.01635	.01565	.01499	.01436	.01376	.01320	.01267	.01217
72	36	.03087	.02934	.02791	.02656	.02530	.02411	.02299	.02193	.02094	.02000	.01912	.01828	.01749	.01674	.01604	.01537	.01474	.01414	.01357	.01303
72	37	.03289	.03128	.02977	.02835	.02701	.02575	.02456	.02344	.02239	.02139	.02045	.01956	.01872	.01793	.01717	.01646	.01579	.01515	.01454	.01396
72	38	.03506	.03336	.03177	.03027	.02885	.02752	.02626	.02507	.02395	.02290	.02190	.02095	.02006	.01921	.01841	.01765	.01693	.01625	.01560	.01498
72	39	.03738	.03559	.03391	.03232	.03082	.02941	.02808	.02682	.02564	.02451	.02345	.02245	.02150	.02060	.01974	.01893	.01817	.01744	.01675	.01609
72	40	.03985	.03797	.03620	.03452	.03294	.03145	.03004	.02871	.02745	.02626	.02513	.02407	.02306	.02210	.02119	.02033	.01951	.01873	.01799	.01729
72	41	.04250	.04052	.03865	.03688	.03521	.03364	.03215	.03074	.02941	.02814	.02695	.02582	.02474	.02372	.02276	.02184	.02097	.02014	.01935	.01860
72	42	.04532	.04324	.04127	.03940	.03765	.03598	.03441	.03292	.03151	.03017	.02890	.02770	.02656	.02548	.02445	.02347	.02254	.02166	.02082	.02002
72	43	.04832	.04613	.04405	.04209	.04024	.03848	.03682	.03525	.03375	.03234	.03100	.02972	.02851	.02736	.02627	.02523	.02424	.02330	.02241	.02156
72	44	.05150	.04919	.04701	.04495	.04300	.04115	.03940	.03773	.03616	.03466	.03324	.03189	.03060	.02938	.02822	.02712	.02607	.02507	.02412	.02321
72	45	.05485	.05243	.05014	.04797	.04592	.04397	.04212	.04037	.03870	.03712	.03562	.03419	.03283	.03154	.03031	.02914	.02802	.02696	.02594	.02498
72	46	.05837	.05584	.05344	.05116	.04900	.04695	.04501	.04316	.04140	.03973	.03814	.03663	.03520	.03383	.03252	.03128	.03010	.02897	.02789	.02686
72	47	.06207	.05942	.05690	.05451	.05225	.05009	.04804	.04610	.04425	.04249	.04081	.03922	.03770	.03625	.03487	.03355	.03230	.03110	.02996	.02887
72	48	.06595	.06317	.06054	.05804	.05566	.05340	.05125	.04920	.04725	.04540	.04363	.04195	.04034	.03881	.03735	.03596	.03463	.03337	.03215	.03100
72	49	.07000	.06711	.06435	.06173	.05924	.05687	.05461	.05246	.05041	.04846	.04660	.04483	.04314	.04152	.03998	.03851	.03711	.03576	.03448	.03325
72	50	.07425	.07122	.06835	.06561	.06300	.06051	.05815	.05589	.05374	.05169	.04974	.04787	.04609	.04439	.04276	.04121	.03972	.03830	.03695	.03565
72	51	.07868	.07553	.07252	.06966	.06694	.06434	.06186	.05950	.05724	.05509	.05303	.05107	.04920	.04740	.04569	.04405	.04249	.04099	.03956	.03818
72	52	.08329	.08000	.07687	.07389	.07104	.06832	.06573	.06326	.06090	.05864	.05648	.05442	.05245	.05057	.04877	.04704	.04539	.04381	.04230	.04085
72	53	.08806	.08465	.08139	.07828	.07531	.07248	.06977	.06718	.06471	.06235	.06009	.05793	.05586	.05388	.05199	.05018	.04844	.04677	.04518	.04365
72	54	.09301	.08946	.08608	.08284	.07975	.07679	.07397	.07127	.06869	.06621	.06385	.06159	.05942	.05735	.05536	.05345	.05163	.04988	.04820	.04659
72	55	.09813	.09445	.09093	.08757	.08435	.08128	.07833	.07552	.07282	.07024	.06777	.06540	.06313	.06096	.05888	.05688	.05496	.05313	.05136	.04967
72	56	.10342	.09961	.09596	.09247	.08912	.08593	.08286	.07993	.07712	.07443	.07185	.06938	.06701	.06473	.06255	.06046	.05845	.05652	.05467	.05289
72	57	.10888	.10493	.10115	.09753	.09406	.09074	.08756	.08450	.08158	.07878	.07609	.07351	.07103	.06866	.06638	.06419	.06208	.06006	.05812	.05626
72	58	.11448	.11040	.10649	.10274	.09914	.09570	.09240	.08923	.08619	.08327	.08047	.07778	.07520	.07272	.07034	.06806	.06586	.06374	.06171	.05976
72	59	.12022	.11600	.11196	.10808	.10436	.10080	.09737	.09409	.09093	.08790	.08499	.08219	.07951	.07692	.07444	.07205	.06976	.06755	.06543	.06339
72	60	.12608	.12173	.11756	.11356	.10972	.10603	.10248	.09908	.09580	.09266	.08964	.08673	.08394	.08125	.07867	.07618	.07379	.07149	.06927	.06714
72	61	.13207	.12760	.12330	.11917	.11520	.11139	.10773	.10420	.10082	.09756	.09443	.09141	.08851	.08572	.08303	.08045	.07796	.07556	.07325	.07102
72	62	.13821	.13360	.12918	.12493	.12084	.11690	.11312	.10948	.10598	.10261	.09936	.09624	.09323	.09034	.08755	.08486	.08227	.07978	.07737	.07505
72	63	.14448	.13975	.13520	.13083	.12662	.12256	.11866	.11491	.11129	.10781	.10445	.10122	.09811	.09511	.09222	.08943	.08674	.08415	.08165	.07924
72	64	.15086	.14602	.14135	.13685	.13252	.12835	.12434	.12047	.11674	.11315	.10968	.10634	.10312	.10002	.09702	.09414	.09135	.08866	.08607	.08356
72	65	.15736	.15240	.14761	.14300	.13855	.13427	.13014	.12616	.12232	.11862	.11505	.11160	.10828	.10507	.10197	.09898	.09610	.09331	.09062	.08803
72	66	.16397	.15889	.15399	.14926	.14471	.14031	.13607	.13198	.12803	.12422	.12055	.11700	.11357	.11026	.10706	.10398	.10099	.09811	.09533	.09264
72	67	.17069	.16550	.16049	.15565	.15099	.14648	.14213	.13794	.13388	.12997	.12619	.12253	.11901	.11560	.11230	.10912	.10604	.10306	.10019	.09741
72	68	.17749	.17219	.16708	.16214	.15737	.15276	.14831	.14401	.13985	.13583	.13195	.12820	.12457	.12106	.11767	.11439	.11122	.10815	.10518	.10231
72	69	.18435	.17895	.17373	.16869	.16382	.15911	.15456	.15016	.14591	.14179	.13781	.13396	.13024	.12664	.12315	.11978	.11652	.11336	.11030	.10734
72	70	.19123	.18573	.18042	.17529	.17032	.16552	.16087	.15637	.15203	.14782	.14374	.13980	.13599	.13229	.12872	.12525	.12190	.11865	.11551	.11246
72	71	.19809	.19251	.18711	.18189	.17683	.17194	.16720	.16261	.15817	.15388	.14971	.14568	.14178	.13800	.13433	.13078	.12734	.12401	.12078	.11765

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	72	.20492	.19926	.19378	.18847	.18333	.17835	.17353	.16886	.16433	.15995	.15570	.15159	.14760	.14373	.13999	.13635	.13283	.12942	.12610	.12289
73	0	.00695	.00670	.00646	.00624	.00603	.00584	.00565	.00548	.00531	.00516	.00501	.00487	.00474	.00462	.00450	.00438	.00427	.00417	.00407	.00397
73	1	.00399	.00377	.00357	.00339	.00322	.00306	.00291	.00278	.00265	.00253	.00242	.00232	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00168
73	2	.00406	.00383	.00362	.00343	.00325	.00309	.00293	.00279	.00266	.00253	.00242	.00231	.00221	.00211	.00202	.00194	.00186	.00178	.00171	.00164
73	3	.00423	.00399	.00377	.00357	.00338	.00321	.00305	.00290	.00276	.00262	.00250	.00239	.00228	.00218	.00208	.00199	.00191	.00183	.00176	.00168
73	4	.00447	.00422	.00398	.00377	.00357	.00339	.00321	.00305	.00290	.00277	.00264	.00251	.00240	.00229	.00219	.00210	.00201	.00192	.00184	.00177
73	5	.00476	.00449	.00424	.00401	.00380	.00361	.00342	.00325	.00309	.00295	.00281	.00268	.00256	.00244	.00233	.00223	.00214	.00205	.00196	.00188
73	6	.00508	.00480	.00454	.00429	.00407	.00386	.00366	.00348	.00331	.00316	.00301	.00287	.00274	.00262	.00250	.00240	.00229	.00220	.00211	.00202
73	7	.00545	.00514	.00487	.00461	.00437	.00415	.00394	.00375	.00357	.00340	.00324	.00309	.00295	.00282	.00270	.00258	.00248	.00237	.00228	.00218
73	8	.00584	.00552	.00523	.00495	.00470	.00446	.00424	.00403	.00384	.00366	.00350	.00334	.00319	.00305	.00292	.00280	.00268	.00257	.00247	.00237
73	9	.00628	.00594	.00563	.00534	.00506	.00481	.00458	.00436	.00415	.00396	.00378	.00362	.00346	.00331	.00317	.00304	.00291	.00279	.00268	.00258
73	10	.00676	.00640	.00607	.00576	.00547	.00520	.00495	.00472	.00450	.00430	.00410	.00392	.00376	.00360	.00345	.00331	.00317	.00305	.00293	.00282
73	11	.00728	.00690	.00654	.00621	.00591	.00562	.00536	.00511	.00487	.00466	.00445	.00426	.00408	.00391	.00375	.00360	.00346	.00333	.00320	.00308
73	12	.00784	.00743	.00705	.00670	.00638	.00607	.00579	.00552	.00528	.00504	.00483	.00462	.00443	.00425	.00408	.00392	.00377	.00362	.00349	.00336
73	13	.00841	.00798	.00758	.00721	.00686	.00654	.00623	.00595	.00569	.00544	.00521	.00499	.00479	.00460	.00442	.00424	.00408	.00393	.00378	.00365
73	14	.00898	.00852	.00810	.00770	.00734	.00699	.00667	.00638	.00610	.00583	.00559	.00536	.00514	.00494	.00474	.00456	.00439	.00423	.00407	.00392
73	15	.00954	.00906	.00861	.00819	.00780	.00744	.00710	.00678	.00649	.00621	.00595	.00570	.00547	.00526	.00505	.00486	.00468	.00450	.00434	.00419
73	16	.01008	.00957	.00910	.00865	.00824	.00786	.00750	.00717	.00686	.00656	.00629	.00603	.00578	.00556	.00534	.00514	.00494	.00476	.00459	.00442
73	17	.01062	.01008	.00958	.00911	.00868	.00827	.00789	.00754	.00721	.00690	.00661	.00634	.00608	.00584	.00561	.00540	.00519	.00500	.00482	.00464
73	18	.01115	.01059	.01006	.00957	.00911	.00868	.00828	.00791	.00756	.00723	.00693	.00664	.00637	.00611	.00587	.00564	.00543	.00523	.00504	.00485
73	19	.01171	.01111	.01056	.01004	.00955	.00910	.00868	.00829	.00792	.00758	.00725	.00695	.00666	.00639	.00614	.00590	.00567	.00546	.00526	.00507
73	20	.01231	.01168	.01109	.01054	.01003	.00956	.00911	.00870	.00831	.00794	.00760	.00728	.00698	.00669	.00643	.00617	.00593	.00571	.00550	.00529
73	21	.01295	.01228	.01166	.01108	.01055	.01004	.00957	.00913	.00872	.00834	.00798	.00764	.00732	.00702	.00673	.00647	.00621	.00598	.00575	.00554
73	22	.01364	.01293	.01227	.01166	.01109	.01056	.01006	.00960	.00917	.00876	.00838	.00802	.00768	.00736	.00706	.00678	.00651	.00626	.00602	.00580
73	23	.01437	.01363	.01293	.01229	.01168	.01112	.01060	.01011	.00965	.00921	.00881	.00843	.00807	.00773	.00742	.00712	.00684	.00657	.00632	.00608
73	24	.01517	.01438	.01365	.01297	.01233	.01173	.01118	.01066	.01017	.00971	.00928	.00888	.00850	.00814	.00781	.00749	.00719	.00691	.00664	.00639
73	25	.01604	.01521	.01443	.01371	.01303	.01240	.01181	.01126	.01075	.01026	.00981	.00938	.00897	.00860	.00824	.00790	.00758	.00728	.00700	.00673
73	26	.01698	.01610	.01528	.01452	.01380	.01313	.01251	.01192	.01137	.01086	.01038	.00992	.00950	.00909	.00871	.00836	.00802	.00770	.00740	.00711
73	27	.01801	.01708	.01621	.01540	.01464	.01393	.01327	.01265	.01207	.01152	.01101	.01053	.01007	.00964	.00924	.00886	.00850	.00816	.00784	.00753
73	28	.01911	.01813	.01721	.01635	.01555	.01480	.01410	.01344	.01282	.01224	.01169	.01118	.01070	.01024	.00981	.00941	.00902	.00866	.00832	.00800
73	29	.02030	.01926	.01829	.01738	.01653	.01574	.01499	.01429	.01363	.01302	.01244	.01189	.01137	.01089	.01043	.01000	.00959	.00921	.00884	.00850
73	30	.02158	.02048	.01945	.01849	.01759	.01674	.01595	.01521	.01451	.01385	.01324	.01265	.01211	.01159	.01110	.01064	.01021	.00980	.00941	.00904
73	31	.02294	.02178	.02069	.01967	.01872	.01782	.01698	.01619	.01545	.01475	.01410	.01348	.01290	.01235	.01183	.01134	.01087	.01044	.01002	.00963
73	32	.02440	.02317	.02202	.02094	.01993	.01898	.01809	.01725	.01646	.01572	.01502	.01437	.01375	.01316	.01261	.01209	.01159	.01112	.01068	.01026
73	33	.02597	.02467	.02345	.02231	.02124	.02023	.01929	.01840	.01756	.01677	.01603	.01533	.01467	.01405	.01346	.01290	.01237	.01187	.01140	.01095
73	34	.02765	.02627	.02499	.02378	.02264	.02158	.02057	.01963	.01874	.01790	.01711	.01637	.01567	.01500	.01437	.01378	.01322	.01269	.01218	.01170
73	35	.02945	.02800	.02664	.02536	.02416	.02303	.02196	.02096	.02002	.01913	.01829	.01750	.01675	.01604	.01537	.01474	.01414	.01357	.01303	.01252
73	36	.03138	.02985	.02841	.02706	.02578	.02459	.02346	.02240	.02139	.02045	.01956	.01871	.01792	.01716	.01645	.01577	.01513	.01453	.01395	.01341
73	37	.03344	.03183	.03031	.02888	.02753	.02626	.02507	.02394	.02288	.02187	.02092	.02003	.01918	.01838	.01762	.01690	.01621	.01557	.01495	.01437
73	38	.03566	.03395	.03235	.03084	.02941	.02807	.02680	.02561	.02448	.02341	.02241	.02145	.02055	.01969	.01888	.01812	.01739	.01670	.01604	.01542
73	39	.03802	.03622	.03453	.03293	.03143	.03001	.02867	.02740	.02620	.02507	.02400	.02299	.02203	.02112	.02026	.01944	.01866	.01792	.01722	.01656
73	40	.04055	.03865	.03687	.03518	.03359	.03209	.03067	.02933	.02806	.02686	.02573	.02465	.02363	.02266	.02174	.02087	.02004	.01926	.01851	.01780
73	41	.04325	.04126	.03938	.03760	.03592	.03433	.03283	.03141	.03007	.02880	.02759	.02645	.02536	.02433	.02336	.02243	.02155	.02071	.01991	.01915
73	42	.04614	.04404	.04206	.04018	.03841	.03674	.03515	.03365	.03223	.03088	.02960	.02838	.02723	.02614	.02510	.02411	.02317	.02228	.02143	.02062
73	43	.04920	.04700	.04491	.04294	.04107	.03930	.03763	.03604	.03453	.03311	.03175	.03046	.02924	.02808	.02698	.02592	.02492	.02397	.02307	.02220
73	44	.05246	.05014	.04795	.04587	.04390	.04204	.04027	.03859	.03700	.03549	.03406	.03269	.03140	.03016	.02899	.02787	.02681	.02580	.02483	.02391
73	45	.05589	.05346	.05115	.04897	.04690	.04494	.04307	.04130	.03962	.03803	.03651	.03507	.03369	.03238	.03114	.02995	.02882	.02775	.02672	.02574
73	46	.05951	.05696	.05454	.05225	.05007	.04800	.04604	.04418	.04240	.04072	.03911	.03759	.03613	.03475	.03343	.03217	.03097	.02983	.02874	.02769
73	47	.06330	.06063	.05810	.05569	.05341	.05123	.04917	.04720	.04534	.04356	.04186	.04025	.03871	.03725	.03585	.03452	.03325	.03204	.03088	.02977
73	48	.06728	.06449	.06184	.05931	.05692	.05463	.05246	.05040	.04843	.04656	.04477	.04307	.04145	.03990	.03842	.03701	.03567	.03438	.03315	.03198

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
73	49	.07145	.06853	.06576	.06312	.06060	.05821	.05593	.05376	.05169	.04972	.04784	.04605	.04434	.04270	.04114	.03965	.03823	.03686	.03556	.03432
73	50	.07582	.07277	.06987	.06711	.06448	.06197	.05958	.05730	.05513	.05306	.05108	.04919	.04739	.04567	.04402	.04244	.04094	.03950	.03812	.03680
73	51	.08038	.07720	.07417	.07129	.06854	.06591	.06341	.06102	.05874	.05657	.05449	.05250	.05060	.04879	.04705	.04539	.04381	.04229	.04083	.03943
73	52	.08512	.08181	.07865	.07564	.07277	.07003	.06741	.06491	.06252	.06024	.05806	.05597	.05398	.05207	.05024	.04849	.04682	.04522	.04368	.04221
73	53	.09004	.08660	.08331	.08018	.07718	.07432	.07158	.06897	.06647	.06408	.06179	.05960	.05751	.05551	.05358	.05175	.04998	.04829	.04667	.04512
73	54	.09515	.09157	.08815	.08489	.08176	.07878	.07593	.07320	.07058	.06808	.06569	.06340	.06120	.05910	.05708	.05515	.05330	.05152	.04981	.04818
73	55	.10043	.09672	.09317	.08977	.08652	.08342	.08044	.07759	.07487	.07226	.06975	.06735	.06506	.06285	.06074	.05871	.05676	.05490	.05310	.05138
73	56	.10589	.10205	.09836	.09484	.09146	.08823	.08513	.08217	.07932	.07660	.07399	.07148	.06908	.06677	.06455	.06243	.06039	.05843	.05655	.05474
73	57	.11153	.10755	.10373	.10008	.09657	.09322	.09000	.08691	.08395	.08111	.07839	.07577	.07326	.07085	.06853	.06631	.06417	.06212	.06014	.05825
73	58	.11733	.11321	.10926	.10548	.10184	.09836	.09502	.09181	.08873	.08578	.08294	.08021	.07760	.07508	.07266	.07034	.06810	.06595	.06389	.06190
73	59	.12327	.11902	.11494	.11102	.10726	.10365	.10018	.09686	.09366	.09059	.08764	.08480	.08207	.07945	.07693	.07450	.07217	.06992	.06776	.06568
73	60	.12935	.12496	.12075	.11670	.11281	.10908	.10549	.10204	.09873	.09554	.09248	.08953	.08669	.08396	.08134	.07881	.07637	.07403	.07177	.06960
73	61	.13557	.13105	.12670	.12253	.11852	.11466	.11095	.10738	.10394	.10064	.09746	.09440	.09146	.08862	.08589	.08326	.08072	.07828	.07593	.07366
73	62	.14194	.13729	.13282	.12851	.12438	.12039	.11656	.11287	.10932	.10590	.10261	.09944	.09638	.09344	.09060	.08787	.08523	.08269	.08024	.07787
73	63	.14846	.14368	.13908	.13465	.13039	.12629	.12234	.11853	.11486	.11133	.10792	.10464	.10147	.09842	.09548	.09264	.08990	.08726	.08471	.08225
73	64	.15511	.15020	.14548	.14093	.13655	.13233	.12826	.12433	.12055	.11690	.11338	.10999	.10671	.10355	.10051	.09756	.09473	.09198	.08934	.08678
73	65	.16188	.15686	.15201	.14735	.14284	.13850	.13431	.13027	.12638	.12262	.11899	.11548	.11210	.10884	.10569	.10264	.09970	.09686	.09412	.09146
73	66	.16878	.16363	.15868	.15389	.14927	.14482	.14052	.13636	.13235	.12848	.12475	.12113	.11765	.11428	.11102	.10787	.10483	.10189	.09905	.09630
73	67	.17579	.17054	.16547	.16057	.15584	.15127	.14686	.14260	.13848	.13450	.13066	.12694	.12335	.11988	.11652	.11327	.11013	.10709	.10416	.10131
73	68	.18291	.17755	.17237	.16736	.16252	.15785	.15333	.14896	.14474	.14065	.13670	.13289	.12919	.12562	.12216	.11881	.11558	.11244	.10941	.10647
73	69	.19009	.18463	.17934	.17423	.16929	.16451	.15989	.15542	.15110	.14691	.14286	.13894	.13515	.13148	.12792	.12448	.12115	.11792	.11479	.11177
73	70	.19731	.19174	.18636	.18115	.17612	.17124	.16652	.16195	.15753	.15324	.14910	.14508	.14119	.13743	.13378	.13024	.12682	.12350	.12028	.11716
73	71	.20452	.19886	.19339	.18809	.18296	.17799	.17318	.16851	.16400	.15962	.15538	.15128	.14729	.14344	.13970	.13607	.13256	.12915	.12584	.12264
73	72	.21170	.20596	.20040	.19502	.18980	.18474	.17984	.17509	.17049	.16602	.16170	.15750	.15343	.14949	.14566	.14195	.13835	.13485	.13146	.12817
73	73	.21884	.21302	.20738	.20191	.19662	.19148	.18649	.18166	.17697	.17243	.16802	.16374	.15959	.15556	.15165	.14786	.14417	.14060	.13713	.13376
74	0	.00716	.00691	.00667	.00644	.00623	.00604	.00585	.00568	.00551	.00536	.00521	.00507	.00493	.00481	.00468	.00457	.00446	.00435	.00425	.00415
74	1	.00405	.00384	.00364	.00345	.00328	.00312	.00298	.00284	.00271	.00259	.00248	.00237	.00227	.00218	.00209	.00201	.00193	.00186	.00179	.00173
74	2	.00412	.00389	.00368	.00349	.00331	.00314	.00299	.00285	.00271	.00259	.00247	.00236	.00226	.00216	.00207	.00199	.00191	.00183	.00176	.00169
74	3	.00429	.00405	.00383	.00363	.00344	.00327	.00310	.00295	.00281	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00196	.00188	.00180	.00173
74	4	.00453	.00428	.00405	.00383	.00363	.00345	.00327	.00311	.00296	.00282	.00269	.00257	.00245	.00234	.00224	.00215	.00206	.00197	.00189	.00181
74	5	.00483	.00456	.00431	.00408	.00387	.00367	.00349	.00331	.00316	.00301	.00287	.00274	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193
74	6	.00516	.00487	.00461	.00436	.00414	.00393	.00373	.00355	.00338	.00322	.00307	.00293	.00280	.00268	.00256	.00245	.00235	.00225	.00216	.00208
74	7	.00553	.00523	.00495	.00469	.00445	.00422	.00401	.00382	.00364	.00347	.00331	.00316	.00302	.00289	.00277	.00265	.00254	.00243	.00234	.00224
74	8	.00593	.00561	.00531	.00504	.00478	.00454	.00432	.00412	.00392	.00374	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00253	.00243
74	9	.00638	.00604	.00573	.00543	.00516	.00491	.00467	.00445	.00424	.00405	.00387	.00370	.00354	.00339	.00325	.00312	.00299	.00287	.00276	.00265
74	10	.00688	.00651	.00618	.00587	.00558	.00531	.00505	.00482	.00460	.00439	.00420	.00402	.00385	.00369	.00354	.00340	.00326	.00313	.00301	.00290
74	11	.00741	.00702	.00667	.00633	.00603	.00574	.00547	.00522	.00499	.00477	.00456	.00437	.00419	.00402	.00385	.00370	.00356	.00342	.00329	.00317
74	12	.00798	.00757	.00719	.00684	.00651	.00620	.00592	.00565	.00540	.00517	.00495	.00474	.00455	.00437	.00419	.00403	.00388	.00373	.00359	.00346
74	13	.00856	.00813	.00773	.00735	.00700	.00668	.00638	.00609	.00583	.00558	.00535	.00513	.00492	.00473	.00454	.00437	.00421	.00405	.00390	.00376
74	14	.00915	.00869	.00826	.00786	.00749	.00715	.00683	.00653	.00625	.00598	.00573	.00550	.00528	.00508	.00488	.00470	.00452	.00436	.00420	.00405
74	15	.00972	.00923	.00878	.00836	.00797	.00760	.00726	.00695	.00665	.00637	.00611	.00586	.00563	.00541	.00520	.00501	.00482	.00465	.00448	.00432
74	16	.01027	.00976	.00928	.00884	.00842	.00804	.00768	.00734	.00703	.00673	.00645	.00619	.00595	.00571	.00550	.00529	.00510	.00491	.00474	.00457
74	17	.01081	.01027	.00977	.00930	.00886	.00846	.00808	.00772	.00739	.00708	.00678	.00651	.00625	.00601	.00577	.00556	.00535	.00516	.00497	.00480
74	18	.01136	.01079	.01026	.00976	.00930	.00887	.00847	.00810	.00775	.00742	.00711	.00682	.00654	.00629	.00604	.00581	.00560	.00539	.00520	.00501
74	19	.01193	.01132	.01076	.01024	.00976	.00930	.00888	.00848	.00811	.00777	.00744	.00713	.00684	.00657	.00632	.00607	.00585	.00563	.00543	.00523
74	20	.01253	.01189	.01130	.01075	.01024	.00976	.00931	.00890	.00851	.00814	.00779	.00747	.00716	.00688	.00661	.00635	.00611	.00588	.00567	.00546
74	21	.01318	.01251	.01188	.01130	.01076	.01026	.00978	.00934	.00893	.00854	.00818	.00783	.00751	.00721	.00692	.00665	.00640	.00616	.00593	.00571
74	22	.01387	.01316	.01250	.01189	.01132	.01078	.01028	.00982	.00938	.00897	.00858	.00822	.00788	.00756	.00726	.00697	.00670	.00645	.00621	.00598
74	23	.01461	.01387	.01317	.01252	.01192	.01135	.01082	.01033	.00987	.00943	.00902	.00864	.00828	.00794	.00762	.00732	.00703	.00676	.00651	.00627
74	24	.01542	.01463	.01390	.01321	.01257	.01197	.01141	.01089	.01040	.00994	.00951	.00910	.00872	.00836	.00802	.00770	.00739	.00711	.00684	.00658

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
74	25	.01630	.01547	.01469	.01396	.01329	.01265	.01206	.01150	.01098	.01050	.01004	.00961	.00920	.00882	.00846	.00812	.00780	.00749	.00721	.00694
74	26	.01726	.01637	.01555	.01478	.01406	.01339	.01277	.01218	.01162	.01111	.01062	.01016	.00973	.00933	.00894	.00858	.00824	.00792	.00761	.00732
74	27	.01830	.01737	.01649	.01568	.01492	.01421	.01354	.01292	.01233	.01178	.01126	.01078	.01032	.00989	.00948	.00910	.00873	.00839	.00807	.00776
74	28	.01942	.01843	.01751	.01665	.01584	.01509	.01438	.01372	.01310	.01251	.01196	.01144	.01096	.01050	.01007	.00966	.00927	.00890	.00856	.00823
74	29	.02063	.01958	.01861	.01769	.01684	.01604	.01529	.01459	.01392	.01330	.01272	.01217	.01165	.01116	.01070	.01027	.00985	.00946	.00910	.00875
74	30	.02192	.02082	.01978	.01882	.01791	.01706	.01627	.01552	.01482	.01416	.01354	.01295	.01240	.01188	.01139	.01092	.01048	.01007	.00968	.00930
74	31	.02331	.02214	.02104	.02002	.01906	.01816	.01732	.01652	.01578	.01507	.01441	.01379	.01320	.01265	.01213	.01163	.01116	.01072	.01030	.00991
74	32	.02479	.02355	.02240	.02131	.02030	.01934	.01844	.01760	.01681	.01606	.01536	.01470	.01407	.01348	.01293	.01240	.01190	.01143	.01098	.01056
74	33	.02638	.02508	.02385	.02270	.02163	.02062	.01966	.01877	.01793	.01713	.01639	.01568	.01502	.01439	.01379	.01323	.01270	.01220	.01172	.01126
74	34	.02809	.02671	.02541	.02420	.02306	.02198	.02098	.02003	.01913	.01829	.01749	.01674	.01603	.01536	.01473	.01413	.01356	.01303	.01252	.01203
74	35	.02992	.02846	.02709	.02581	.02460	.02346	.02239	.02139	.02044	.01954	.01870	.01790	.01714	.01643	.01575	.01511	.01451	.01393	.01339	.01287
74	36	.03188	.03034	.02890	.02754	.02626	.02505	.02392	.02285	.02184	.02089	.01999	.01914	.01834	.01758	.01686	.01618	.01553	.01492	.01434	.01378
74	37	.03398	.03236	.03083	.02939	.02804	.02676	.02556	.02443	.02336	.02235	.02139	.02049	.01963	.01882	.01805	.01733	.01664	.01598	.01536	.01477
74	38	.03623	.03452	.03291	.03139	.02996	.02861	.02733	.02613	.02499	.02392	.02290	.02194	.02103	.02017	.01935	.01858	.01784	.01714	.01648	.01585
74	39	.03864	.03684	.03513	.03353	.03202	.03059	.02924	.02796	.02676	.02562	.02454	.02352	.02255	.02163	.02076	.01993	.01915	.01840	.01770	.01702
74	40	.04122	.03932	.03752	.03583	.03423	.03272	.03129	.02994	.02866	.02745	.02631	.02522	.02419	.02322	.02229	.02141	.02057	.01978	.01902	.01830
74	41	.04398	.04198	.04008	.03830	.03661	.03501	.03350	.03207	.03072	.02944	.02822	.02707	.02597	.02493	.02395	.02301	.02212	.02127	.02046	.01969
74	42	.04693	.04482	.04282	.04094	.03916	.03747	.03588	.03436	.03293	.03157	.03028	.02905	.02789	.02679	.02574	.02474	.02379	.02289	.02203	.02121
74	43	.05006	.04784	.04575	.04376	.04188	.04010	.03842	.03682	.03530	.03386	.03249	.03119	.02996	.02879	.02767	.02661	.02560	.02463	.02372	.02284
74	44	.05339	.05106	.04885	.04677	.04479	.04291	.04113	.03944	.03783	.03631	.03486	.03349	.03218	.03093	.02975	.02862	.02754	.02652	.02554	.02461
74	45	.05690	.05446	.05214	.04994	.04786	.04588	.04400	.04222	.04053	.03892	.03738	.03593	.03454	.03322	.03196	.03076	.02962	.02853	.02749	.02650
74	46	.06061	.05804	.05561	.05330	.05111	.04903	.04705	.04517	.04339	.04168	.04007	.03852	.03706	.03566	.03432	.03305	.03184	.03068	.02957	.02852
74	47	.06450	.06181	.05926	.05684	.05454	.05235	.05027	.04829	.04640	.04461	.04290	.04127	.03972	.03824	.03683	.03548	.03419	.03296	.03179	.03067
74	48	.06858	.06577	.06310	.06056	.05814	.05585	.05366	.05157	.04959	.04770	.04590	.04418	.04254	.04097	.03948	.03805	.03669	.03539	.03414	.03295
74	49	.07286	.06992	.06713	.06447	.06193	.05952	.05723	.05504	.05295	.05096	.04906	.04725	.04552	.04387	.04229	.04078	.03934	.03796	.03664	.03537
74	50	.07734	.07427	.07135	.06857	.06592	.06339	.06099	.05869	.05649	.05440	.05240	.05049	.04867	.04693	.04526	.04367	.04214	.04068	.03929	.03795
74	51	.08203	.07883	.07578	.07287	.07010	.06746	.06493	.06252	.06022	.05802	.05592	.05392	.05200	.05016	.04840	.04672	.04511	.04357	.04209	.04068
74	52	.08690	.08357	.08039	.07736	.07446	.07170	.06906	.06653	.06412	.06182	.05961	.05750	.05549	.05355	.05170	.04993	.04823	.04661	.04505	.04355
74	53	.09197	.08851	.08519	.08203	.07901	.07612	.07336	.07072	.06820	.06578	.06347	.06126	.05914	.05711	.05517	.05330	.05151	.04980	.04816	.04658
74	54	.09723	.09363	.09018	.08689	.08374	.08073	.07785	.07509	.07245	.06992	.06750	.06518	.06296	.06083	.05879	.05683	.05495	.05315	.05142	.04975
74	55	.10268	.09893	.09536	.09193	.08866	.08552	.08252	.07964	.07688	.07424	.07171	.06928	.06696	.06472	.06258	.06052	.05855	.05666	.05483	.05309
74	56	.10831	.10443	.10072	.09716	.09376	.09050	.08737	.08437	.08150	.07874	.07610	.07356	.07112	.06879	.06654	.06439	.06232	.06033	.05841	.05658
74	57	.11413	.11012	.10627	.10258	.09904	.09565	.09240	.08928	.08629	.08342	.08066	.07801	.07547	.07302	.07067	.06842	.06625	.06416	.06216	.06023
74	58	.12012	.11597	.11199	.10817	.10450	.10098	.09760	.09436	.09125	.08826	.08538	.08262	.07997	.07742	.07496	.07261	.07034	.06815	.06605	.06403
74	59	.12627	.12198	.11786	.11390	.11011	.10646	.10296	.09959	.09636	.09325	.09026	.08739	.08462	.08196	.07940	.07694	.07457	.07229	.07009	.06797
74	60	.13256	.12813	.12388	.11979	.11587	.11209	.10846	.10497	.10162	.09839	.09529	.09230	.08942	.08665	.08399	.08142	.07895	.07656	.07427	.07206
74	61	.13900	.13444	.13005	.12584	.12178	.11788	.11413	.11051	.10704	.10369	.10047	.09737	.09438	.09150	.08873	.08606	.08348	.08100	.07860	.07629
74	62	.14560	.14091	.13639	.13205	.12787	.12384	.11996	.11623	.11263	.10917	.10583	.10261	.09951	.09652	.09364	.09086	.08818	.08560	.08310	.08069
74	63	.15237	.14755	.14290	.13843	.13412	.12997	.12597	.12211	.11840	.11481	.11136	.10803	.10482	.10172	.09873	.09584	.09306	.09037	.08777	.08527
74	64	.15928	.15433	.14956	.14496	.14053	.13625	.13213	.12816	.12432	.12062	.11705	.11361	.11029	.10708	.10398	.10099	.09810	.09531	.09261	.09001
74	65	.16633	.16125	.15636	.15164	.14708	.14269	.13845	.13436	.13040	.12659	.12291	.11935	.11592	.11260	.10939	.10630	.10330	.10041	.09761	.09491
74	66	.17351	.16832	.16330	.15846	.15379	.14928	.14492	.14071	.13665	.13272	.12892	.12526	.12171	.11829	.11497	.11177	.10868	.10568	.10278	.09998
74	67	.18083	.17552	.17039	.16543	.16065	.15602	.15155	.14723	.14305	.13901	.13511	.13133	.12768	.12415	.12073	.11743	.11423	.11113	.10814	.10524
74	68	.18826	.18284	.17760	.17253	.16763	.16290	.15832	.15389	.14960	.14545	.14144	.13756	.13380	.13017	.12665	.12324	.11994	.11675	.11365	.11065
74	69	.19577	.19025	.18490	.17973	.17472	.16988	.16519	.16066	.15627	.15202	.14790	.14392	.14006	.13632	.13270	.12919	.12579	.12250	.11931	.11622
74	70	.20333	.19770	.19225	.18698	.18187	.17693	.17214	.16751	.16301	.15866	.15445	.15036	.14641	.14257	.13885	.13525	.13175	.12837	.12508	.12190
74	71	.21089	.20517	.19962	.19426	.18906	.18402	.17913	.17440	.16981	.16536	.16105	.15687	.15282	.14889	.14508	.14138	.13780	.13432	.13094	.12766
74	72	.21843	.21262	.20699	.20153	.19624	.19111	.18614	.18131	.17664	.17210	.16770	.16343	.15928	.15526	.15136	.14757	.14390	.14033	.13687	.13350
74	73	.22593	.22004	.21433	.20879	.20341	.19820	.19314	.18823	.18347	.17884	.17436	.17000	.16577	.16166	.15768	.15380	.15004	.14639	.14284	.13940
74	74	.23339	.22743	.22164	.21603	.21058	.20529	.20015	.19516	.19031	.18561	.18104	.17660	.17229	.16811	.16404	.16008	.15624	.15251	.14888	.14535

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	0	.00737	.00711	.00688	.00665	.00644	.00624	.00606	.00588	.00571	.00555	.00541	.00526	.00513	.00500	.00488	.00476	.00465	.00454	.00444	.00434
75	1	.00412	.00390	.00370	.00351	.00334	.00318	.00304	.00290	.00277	.00265	.00254	.00243	.00233	.00224	.00215	.00207	.00199	.00191	.00184	.00178
75	2	.00418	.00395	.00374	.00355	.00337	.00320	.00305	.00290	.00277	.00264	.00252	.00241	.00231	.00221	.00212	.00204	.00195	.00188	.00181	.00174
75	3	.00435	.00411	.00389	.00369	.00350	.00332	.00316	.00301	.00286	.00273	.00261	.00249	.00238	.00228	.00218	.00209	.00201	.00192	.00185	.00178
75	4	.00460	.00434	.00411	.00389	.00369	.00350	.00333	.00317	.00302	.00288	.00274	.00262	.00250	.00240	.00229	.00220	.00211	.00202	.00194	.00186
75	5	.00489	.00462	.00437	.00414	.00393	.00373	.00355	.00337	.00321	.00306	.00292	.00279	.00267	.00255	.00244	.00234	.00224	.00215	.00206	.00198
75	6	.00523	.00494	.00468	.00443	.00421	.00399	.00380	.00362	.00344	.00328	.00313	.00299	.00286	.00274	.00262	.00251	.00241	.00231	.00222	.00213
75	7	.00561	.00530	.00502	.00476	.00452	.00429	.00409	.00389	.00371	.00354	.00338	.00323	.00309	.00295	.00283	.00271	.00260	.00250	.00240	.00230
75	8	.00602	.00570	.00540	.00512	.00487	.00463	.00440	.00420	.00400	.00382	.00365	.00349	.00334	.00320	.00306	.00294	.00282	.00271	.00260	.00250
75	9	.00648	.00614	.00582	.00553	.00525	.00500	.00476	.00454	.00433	.00414	.00395	.00378	.00362	.00347	.00333	.00319	.00307	.00295	.00283	.00272
75	10	.00699	.00662	.00628	.00597	.00568	.00541	.00515	.00492	.00470	.00449	.00430	.00411	.00394	.00378	.00363	.00348	.00335	.00322	.00310	.00298
75	11	.00753	.00714	.00679	.00645	.00614	.00585	.00558	.00533	.00510	.00488	.00467	.00447	.00429	.00412	.00396	.00380	.00366	.00352	.00339	.00326
75	12	.00811	.00770	.00732	.00697	.00664	.00633	.00604	.00578	.00552	.00529	.00507	.00486	.00467	.00448	.00431	.00414	.00399	.00384	.00370	.00357
75	13	.00871	.00828	.00787	.00750	.00715	.00682	.00652	.00623	.00596	.00571	.00548	.00526	.00505	.00485	.00467	.00449	.00433	.00417	.00402	.00388
75	14	.00931	.00885	.00842	.00802	.00765	.00730	.00698	.00668	.00640	.00613	.00588	.00564	.00542	.00522	.00502	.00483	.00466	.00449	.00433	.00418
75	15	.00989	.00941	.00895	.00853	.00814	.00777	.00743	.00711	.00681	.00653	.00626	.00601	.00578	.00556	.00535	.00515	.00497	.00479	.00462	.00446
75	16	.01046	.00994	.00946	.00902	.00860	.00821	.00785	.00751	.00720	.00690	.00662	.00635	.00611	.00587	.00565	.00545	.00525	.00506	.00488	.00472
75	17	.01101	.01046	.00996	.00949	.00905	.00864	.00826	.00790	.00757	.00725	.00696	.00668	.00642	.00617	.00594	.00572	.00551	.00531	.00513	.00495
75	18	.01156	.01099	.01045	.00996	.00949	.00906	.00866	.00828	.00793	.00760	.00729	.00699	.00672	.00646	.00621	.00598	.00576	.00556	.00536	.00517
75	19	.01213	.01153	.01097	.01044	.00995	.00950	.00907	.00868	.00830	.00795	.00762	.00732	.00702	.00675	.00649	.00625	.00602	.00580	.00559	.00540
75	20	.01274	.01211	.01151	.01096	.01045	.00997	.00952	.00910	.00870	.00833	.00798	.00766	.00735	.00706	.00679	.00653	.00629	.00606	.00584	.00563
75	21	.01340	.01273	.01210	.01152	.01097	.01047	.00999	.00955	.00913	.00874	.00837	.00803	.00770	.00740	.00711	.00684	.00658	.00634	.00611	.00589
75	22	.01410	.01339	.01273	.01211	.01154	.01100	.01050	.01003	.00959	.00917	.00879	.00842	.00808	.00776	.00745	.00716	.00689	.00663	.00639	.00616
75	23	.01485	.01410	.01340	.01275	.01215	.01158	.01105	.01055	.01008	.00965	.00924	.00885	.00849	.00814	.00782	.00752	.00723	.00696	.00670	.00645
75	24	.01567	.01488	.01414	.01345	.01281	.01221	.01164	.01112	.01062	.01016	.00973	.00932	.00893	.00857	.00823	.00790	.00760	.00731	.00704	.00678
75	25	.01656	.01572	.01494	.01421	.01353	.01290	.01230	.01174	.01122	.01073	.01027	.00983	.00942	.00904	.00868	.00833	.00801	.00770	.00741	.00714
75	26	.01753	.01664	.01582	.01505	.01432	.01365	.01302	.01243	.01187	.01135	.01086	.01040	.00997	.00956	.00917	.00881	.00846	.00814	.00783	.00754
75	27	.01858	.01765	.01677	.01596	.01519	.01448	.01381	.01318	.01259	.01204	.01152	.01103	.01057	.01013	.00972	.00933	.00897	.00862	.00829	.00798
75	28	.01972	.01873	.01780	.01694	.01613	.01537	.01466	.01399	.01337	.01278	.01223	.01171	.01122	.01075	.01032	.00990	.00952	.00915	.00880	.00847
75	29	.02095	.01990	.01892	.01800	.01714	.01634	.01559	.01488	.01421	.01359	.01300	.01245	.01192	.01143	.01097	.01053	.01011	.00972	.00935	.00899
75	30	.02226	.02115	.02011	.01914	.01823	.01738	.01658	.01583	.01512	.01446	.01383	.01324	.01269	.01216	.01167	.01120	.01076	.01034	.00994	.00957
75	31	.02366	.02249	.02139	.02036	.01940	.01850	.01765	.01685	.01610	.01539	.01473	.01410	.01351	.01295	.01242	.01192	.01145	.01101	.01058	.01018
75	32	.02516	.02392	.02276	.02168	.02065	.01970	.01879	.01795	.01715	.01640	.01569	.01503	.01440	.01380	.01324	.01271	.01220	.01173	.01128	.01085
75	33	.02678	.02547	.02424	.02309	.02201	.02099	.02004	.01914	.01829	.01749	.01674	.01603	.01536	.01473	.01413	.01356	.01302	.01251	.01203	.01157
75	34	.02851	.02713	.02583	.02461	.02346	.02238	.02137	.02042	.01952	.01867	.01787	.01711	.01640	.01572	.01509	.01448	.01391	.01337	.01285	.01236
75	35	.03037	.02891	.02754	.02625	.02503	.02389	.02282	.02180	.02085	.01995	.01909	.01829	.01753	.01681	.01613	.01549	.01487	.01429	.01374	.01322
75	36	.03237	.03082	.02937	.02801	.02672	.02551	.02437	.02330	.02228	.02132	.02042	.01956	.01875	.01799	.01726	.01657	.01592	.01530	.01471	.01416
75	37	.03450	.03287	.03134	.02990	.02854	.02725	.02605	.02490	.02383	.02281	.02185	.02094	.02007	.01926	.01848	.01775	.01706	.01640	.01577	.01517
75	38	.03679	.03507	.03345	.03193	.03049	.02913	.02785	.02664	.02550	.02442	.02340	.02243	.02151	.02064	.01982	.01903	.01829	.01759	.01692	.01628
75	39	.03925	.03743	.03572	.03411	.03259	.03115	.02980	.02852	.02730	.02615	.02507	.02404	.02306	.02214	.02126	.02043	.01963	.01888	.01816	.01748
75	40	.04187	.03996	.03816	.03646	.03485	.03333	.03189	.03054	.02925	.02803	.02688	.02578	.02475	.02376	.02283	.02194	.02109	.02029	.01953	.01880
75	41	.04469	.04267	.04077	.03898	.03728	.03567	.03415	.03272	.03135	.03006	.02884	.02767	.02657	.02552	.02453	.02358	.02268	.02182	.02101	.02023
75	42	.04769	.04557	.04357	.04168	.03989	.03819	.03658	.03506	.03362	.03225	.03095	.02971	.02854	.02743	.02637	.02536	.02440	.02349	.02262	.02179
75	43	.05089	.04867	.04656	.04456	.04267	.04088	.03919	.03758	.03605	.03460	.03322	.03191	.03067	.02948	.02836	.02728	.02626	.02529	.02436	.02348
75	44	.05429	.05195	.04974	.04764	.04565	.04376	.04196	.04026	.03865	.03711	.03565	.03427	.03295	.03169	.03049	.02935	.02827	.02723	.02624	.02530
75	45	.05789	.05543	.05310	.05089	.04879	.04680	.04491	.04312	.04141	.03979	.03825	.03678	.03538	.03404	.03277	.03156	.03041	.02931	.02825	.02725
75	46	.06168	.05910	.05666	.05433	.05213	.05003	.04804	.04615	.04435	.04263	.04100	.03945	.03797	.03655	.03521	.03392	.03269	.03152	.03040	.02934
75	47	.06566	.06296	.06039	.05796	.05564	.05344	.05134	.04935	.04745	.04564	.04392	.04227	.04071	.03921	.03778	.03642	.03512	.03388	.03269	.03155
75	48	.06984	.06701	.06433	.06177	.05934	.05703	.05483	.05273	.05073	.04882	.04700	.04527	.04361	.04203	.04052	.03908	.03770	.03638	.03512	.03392
75	49	.07423	.07127	.06846	.06579	.06324	.06081	.05849	.05629	.05418	.05218	.05026	.04843	.04668	.04501	.04342	.04189	.04043	.03904	.03770	.03642

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	50	.07882	.07574	.07280	.07000	.06733	.06479	.06236	.06004	.05783	.05572	.05371	.05178	.04994	.04818	.04649	.04488	.04334	.04186	.04045	.03909
75	51	.08364	.08042	.07735	.07442	.07163	.06897	.06642	.06400	.06167	.05946	.05734	.05531	.05337	.05151	.04974	.04804	.04641	.04485	.04335	.04192
75	52	.08865	.08529	.08209	.07904	.07612	.07334	.07067	.06813	.06570	.06337	.06114	.05901	.05697	.05502	.05315	.05136	.04964	.04799	.04641	.04490
75	53	.09386	.09037	.08703	.08385	.08080	.07790	.07511	.07245	.06990	.06746	.06513	.06289	.06075	.05870	.05673	.05484	.05303	.05130	.04963	.04803
75	54	.09926	.09564	.09217	.08885	.08568	.08264	.07974	.07696	.07429	.07174	.06929	.06695	.06470	.06255	.06048	.05850	.05660	.05477	.05301	.05133
75	55	.10487	.10110	.09750	.09405	.09075	.08759	.08456	.08165	.07887	.07620	.07364	.07119	.06884	.06658	.06441	.06233	.06033	.05841	.05656	.05479
75	56	.11068	.10677	.10303	.09945	.09601	.09272	.08957	.08654	.08364	.08085	.07818	.07562	.07315	.07079	.06852	.06633	.06423	.06222	.06028	.05841
75	57	.11668	.11263	.10876	.10504	.10147	.09805	.09477	.09162	.08860	.08569	.08290	.08023	.07765	.07518	.07280	.07051	.06832	.06620	.06417	.06221
75	58	.12286	.11867	.11466	.11081	.10711	.10356	.10015	.09687	.09373	.09071	.08780	.08501	.08232	.07974	.07725	.07486	.07256	.07035	.06821	.06616
75	59	.12920	.12488	.12073	.11674	.11291	.10923	.10569	.10229	.09902	.09588	.09286	.08995	.08715	.08445	.08186	.07936	.07696	.07464	.07241	.07026
75	60	.13570	.13124	.12695	.12283	.11887	.11506	.11139	.10787	.10448	.10121	.09807	.09505	.09213	.08933	.08663	.08402	.08151	.07909	.07676	.07451
75	61	.14236	.13776	.13334	.12909	.12500	.12106	.11726	.11361	.11010	.10671	.10345	.10031	.09729	.09437	.09156	.08884	.08623	.08371	.08127	.07893
75	62	.14920	.14447	.13991	.13553	.13131	.12724	.12332	.11954	.11591	.11240	.10902	.10576	.10262	.09959	.09667	.09385	.09113	.08850	.08596	.08352
75	63	.15621	.15135	.14666	.14215	.13780	.13360	.12956	.12566	.12190	.11827	.11478	.11140	.10814	.10500	.10197	.09904	.09621	.09348	.09084	.08829
75	64	.16338	.15839	.15358	.14893	.14445	.14013	.13597	.13195	.12807	.12432	.12070	.11721	.11384	.11059	.10744	.10440	.10147	.09863	.09589	.09324
75	65	.17070	.16558	.16064	.15588	.15127	.14683	.14254	.13840	.13440	.13054	.12681	.12320	.11972	.11635	.11309	.10995	.10690	.10396	.10112	.09836
75	66	.17817	.17293	.16787	.16298	.15826	.15369	.14929	.14503	.14091	.13693	.13308	.12936	.12577	.12229	.11892	.11567	.11252	.10948	.10653	.10367
75	67	.18580	.18044	.17526	.17025	.16541	.16073	.15620	.15183	.14760	.14350	.13954	.13571	.13201	.12842	.12495	.12159	.11833	.11518	.11213	.10918
75	68	.19355	.18807	.18278	.17766	.17270	.16791	.16327	.15879	.15444	.15024	.14617	.14223	.13841	.13472	.13114	.12768	.12432	.12107	.11791	.11486
75	69	.20139	.19581	.19040	.18517	.18011	.17521	.17047	.16587	.16142	.15711	.15293	.14889	.14497	.14117	.13748	.13392	.13046	.12710	.12385	.12070
75	70	.20929	.20360	.19810	.19276	.18760	.18259	.17774	.17304	.16849	.16407	.15979	.15565	.15162	.14772	.14394	.14027	.13672	.13327	.12992	.12667
75	71	.21720	.21142	.20582	.20039	.19512	.19002	.18507	.18027	.17562	.17111	.16673	.16248	.15836	.15436	.15048	.14672	.14307	.13952	.13608	.13274
75	72	.22510	.21923	.21354	.20802	.20266	.19747	.19242	.18753	.18279	.17818	.17371	.16937	.16515	.16106	.15709	.15323	.14949	.14585	.14232	.13888
75	73	.23297	.22702	.22125	.21564	.21020	.20491	.19979	.19481	.18997	.18527	.18071	.17628	.17198	.16780	.16374	.15980	.15596	.15224	.14861	.14509
75	74	.24082	.23479	.22894	.22325	.21773	.21237	.20716	.20210	.19718	.19240	.18776	.18324	.17886	.17459	.17045	.16642	.16250	.15869	.15498	.15138
75	75	.24864	.24254	.23662	.23086	.22527	.21983	.21455	.20941	.20441	.19956	.19484	.19024	.18578	.18144	.17721	.17310	.16911	.16522	.16143	.15775
76	0	.00759	.00733	.00709	.00686	.00665	.00645	.00626	.00609	.00592	.00576	.00561	.00547	.00533	.00520	.00508	.00496	.00484	.00474	.00463	.00453
76	1	.00418	.00396	.00376	.00358	.00340	.00324	.00310	.00296	.00283	.00271	.00259	.00249	.00239	.00229	.00220	.00212	.00204	.00197	.00190	.00183
76	2	.00424	.00401	.00380	.00360	.00342	.00326	.00310	.00296	.00282	.00269	.00258	.00247	.00236	.00226	.00217	.00208	.00200	.00193	.00185	.00178
76	3	.00441	.00417	.00395	.00374	.00355	.00338	.00321	.00306	.00292	.00278	.00266	.00254	.00243	.00233	.00223	.00214	.00205	.00197	.00189	.00182
76	4	.00466	.00440	.00417	.00395	.00375	.00356	.00338	.00322	.00307	.00293	.00280	.00267	.00256	.00245	.00234	.00224	.00215	.00207	.00198	.00191
76	5	.00496	.00469	.00444	.00420	.00399	.00379	.00361	.00343	.00327	.00312	.00298	.00285	.00272	.00261	.00249	.00239	.00229	.00220	.00211	.00203
76	6	.00530	.00501	.00475	.00450	.00427	.00406	.00386	.00368	.00351	.00334	.00319	.00305	.00292	.00280	.00268	.00257	.00246	.00236	.00227	.00218
76	7	.00568	.00538	.00510	.00483	.00459	.00437	.00416	.00396	.00378	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266	.00255	.00245	.00236
76	8	.00611	.00578	.00548	.00520	.00495	.00471	.00448	.00427	.00408	.00389	.00372	.00356	.00341	.00327	.00313	.00300	.00288	.00277	.00266	.00256
76	9	.00658	.00623	.00591	.00562	.00534	.00509	.00485	.00462	.00441	.00422	.00404	.00386	.00370	.00355	.00341	.00327	.00314	.00302	.00291	.00280
76	10	.00709	.00673	.00639	.00607	.00578	.00551	.00525	.00502	.00479	.00458	.00439	.00421	.00403	.00387	.00372	.00357	.00343	.00330	.00318	.00306
76	11	.00765	.00726	.00690	.00657	.00626	.00597	.00569	.00544	.00520	.00498	.00477	.00458	.00439	.00422	.00405	.00390	.00375	.00361	.00348	.00336
76	12	.00825	.00783	.00745	.00710	.00676	.00646	.00617	.00590	.00565	.00541	.00519	.00498	.00478	.00459	.00442	.00425	.00410	.00395	.00381	.00367
76	13	.00886	.00842	.00802	.00764	.00729	.00696	.00665	.00637	.00610	.00585	.00561	.00539	.00518	.00498	.00479	.00462	.00445	.00429	.00414	.00400
76	14	.00947	.00901	.00858	.00818	.00780	.00746	.00713	.00683	.00654	.00628	.00602	.00579	.00556	.00535	.00516	.00497	.00479	.00462	.00446	.00431
76	15	.01007	.00958	.00912	.00870	.00830	.00793	.00759	.00727	.00697	.00668	.00642	.00617	.00593	.00571	.00550	.00530	.00511	.00493	.00476	.00460
76	16	.01064	.01012	.00964	.00919	.00878	.00839	.00802	.00768	.00736	.00706	.00678	.00652	.00627	.00603	.00581	.00560	.00540	.00521	.00503	.00486
76	17	.01120	.01065	.01015	.00967	.00923	.00882	.00844	.00808	.00774	.00743	.00713	.00685	.00659	.00634	.00610	.00588	.00567	.00547	.00528	.00511
76	18	.01176	.01118	.01065	.01015	.00968	.00925	.00885	.00847	.00811	.00778	.00746	.00717	.00689	.00663	.00638	.00615	.00593	.00572	.00552	.00533
76	19	.01234	.01173	.01117	.01064	.01015	.00969	.00927	.00887	.00849	.00814	.00781	.00750	.00721	.00693	.00667	.00642	.00619	.00597	.00576	.00556
76	20	.01296	.01232	.01172	.01117	.01065	.01017	.00971	.00929	.00890	.00852	.00818	.00785	.00754	.00725	.00697	.00671	.00647	.00623	.00601	.00580
76	21	.01362	.01294	.01232	.01173	.01118	.01067	.01020	.00975	.00933	.00894	.00857	.00822	.00790	.00759	.00730	.00702	.00676	.00652	.00629	.00606
76	22	.01433	.01361	.01295	.01233	.01175	.01122	.01071	.01024	.00980	.00938	.00899	.00862	.00828	.00795	.00764	.00735	.00708	.00682	.00657	.00634
76	23	.01509	.01434	.01363	.01298	.01237	.01180	.01127	.01077	.01030	.00986	.00945	.00906	.00869	.00835	.00802	.00771	.00742	.00715	.00689	.00664

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	24	.01592	.01512	.01438	.01369	.01304	.01244	.01187	.01134	.01085	.01038	.00995	.00953	.00915	.00878	.00844	.00811	.00780	.00751	.00723	.00697
76	25	.01682	.01598	.01519	.01446	.01378	.01314	.01254	.01198	.01145	.01096	.01050	.01006	.00965	.00926	.00889	.00855	.00822	.00791	.00762	.00734
76	26	.01779	.01691	.01608	.01530	.01458	.01390	.01327	.01267	.01212	.01159	.01110	.01064	.01020	.00979	.00940	.00903	.00868	.00836	.00804	.00775
76	27	.01886	.01792	.01705	.01623	.01546	.01474	.01407	.01344	.01285	.01229	.01177	.01127	.01081	.01037	.00996	.00957	.00920	.00885	.00852	.00820
76	28	.02002	.01902	.01809	.01722	.01641	.01565	.01494	.01427	.01364	.01305	.01249	.01197	.01147	.01101	.01057	.01015	.00976	.00939	.00903	.00870
76	29	.02126	.02020	.01922	.01830	.01744	.01663	.01588	.01517	.01450	.01387	.01328	.01272	.01219	.01170	.01123	.01079	.01037	.00997	.00960	.00924
76	30	.02258	.02147	.02043	.01946	.01855	.01769	.01689	.01613	.01542	.01475	.01413	.01353	.01297	.01245	.01195	.01148	.01103	.01061	.01021	.00983
76	31	.02401	.02283	.02173	.02070	.01973	.01882	.01797	.01717	.01642	.01571	.01504	.01441	.01381	.01325	.01272	.01222	.01174	.01129	.01086	.01046
76	32	.02553	.02429	.02312	.02203	.02101	.02004	.01914	.01829	.01749	.01673	.01602	.01535	.01472	.01412	.01355	.01302	.01251	.01203	.01157	.01114
76	33	.02717	.02586	.02462	.02347	.02238	.02136	.02040	.01950	.01865	.01784	.01709	.01637	.01570	.01506	.01446	.01389	.01334	.01283	.01234	.01188
76	34	.02893	.02754	.02623	.02501	.02386	.02278	.02176	.02080	.01990	.01904	.01824	.01748	.01676	.01608	.01544	.01483	.01425	.01370	.01318	.01269
76	35	.03082	.02935	.02797	.02668	.02546	.02431	.02323	.02221	.02125	.02034	.01949	.01868	.01791	.01719	.01650	.01585	.01524	.01465	.01410	.01357
76	36	.03284	.03129	.02983	.02846	.02717	.02596	.02481	.02373	.02271	.02175	.02084	.01998	.01916	.01839	.01766	.01697	.01631	.01568	.01509	.01453
76	37	.03501	.03337	.03183	.03039	.02902	.02773	.02652	.02537	.02429	.02326	.02230	.02138	.02051	.01969	.01891	.01817	.01747	.01680	.01617	.01557
76	38	.03734	.03561	.03399	.03245	.03101	.02965	.02836	.02714	.02599	.02491	.02388	.02290	.02198	.02110	.02027	.01948	.01874	.01802	.01735	.01671
76	39	.03983	.03801	.03630	.03468	.03315	.03171	.03034	.02905	.02783	.02668	.02559	.02455	.02357	.02263	.02175	.02091	.02011	.01935	.01863	.01794
76	40	.04250	.04059	.03878	.03707	.03545	.03393	.03248	.03112	.02982	.02860	.02744	.02634	.02529	.02430	.02336	.02246	.02161	.02080	.02003	.01929
76	41	.04537	.04335	.04144	.03964	.03793	.03632	.03479	.03335	.03197	.03067	.02944	.02827	.02716	.02610	.02510	.02415	.02324	.02237	.02155	.02077
76	42	.04843	.04631	.04430	.04240	.04059	.03889	.03727	.03574	.03429	.03291	.03161	.03036	.02918	.02806	.02699	.02597	.02501	.02408	.02321	.02237
76	43	.05170	.04946	.04735	.04534	.04344	.04164	.03994	.03832	.03678	.03532	.03393	.03261	.03136	.03017	.02903	.02795	.02692	.02594	.02500	.02411
76	44	.05517	.05282	.05059	.04848	.04648	.04458	.04278	.04107	.03945	.03790	.03643	.03503	.03370	.03243	.03123	.03008	.02898	.02793	.02694	.02598
76	45	.05884	.05637	.05403	.05181	.04971	.04770	.04580	.04400	.04228	.04065	.03909	.03761	.03620	.03485	.03357	.03235	.03118	.03007	.02901	.02799
76	46	.06271	.06013	.05767	.05534	.05312	.05101	.04901	.04711	.04529	.04357	.04192	.04035	.03886	.03744	.03608	.03478	.03354	.03236	.03123	.03015
76	47	.06679	.06407	.06150	.05905	.05672	.05450	.05239	.05039	.04847	.04665	.04492	.04326	.04168	.04017	.03873	.03736	.03604	.03479	.03358	.03244
76	48	.07107	.06823	.06553	.06296	.06051	.05819	.05597	.05386	.05184	.04992	.04809	.04634	.04467	.04307	.04155	.04009	.03870	.03737	.03609	.03487
76	49	.07556	.07259	.06976	.06707	.06451	.06207	.05974	.05751	.05540	.05337	.05144	.04960	.04783	.04615	.04454	.04300	.04152	.04011	.03876	.03747
76	50	.08027	.07717	.07421	.07140	.06871	.06615	.06371	.06138	.05915	.05702	.05499	.05304	.05119	.04941	.04771	.04608	.04452	.04303	.04159	.04022
76	51	.08520	.08197	.07888	.07594	.07313	.07045	.06789	.06544	.06310	.06087	.05873	.05668	.05473	.05285	.05106	.04934	.04769	.04611	.04460	.04315
76	52	.09034	.08697	.08375	.08068	.07775	.07494	.07226	.06970	.06724	.06490	.06265	.06050	.05844	.05647	.05458	.05277	.05103	.04937	.04777	.04623
76	53	.09569	.09218	.08883	.08563	.08256	.07963	.07683	.07415	.07158	.06912	.06676	.06451	.06234	.06027	.05828	.05637	.05454	.05279	.05110	.04948
76	54	.10125	.09760	.09411	.09077	.08758	.08452	.08159	.07879	.07610	.07353	.07106	.06870	.06643	.06425	.06216	.06015	.05823	.05638	.05460	.05289
76	55	.10701	.10322	.09960	.09612	.09280	.08961	.08656	.08363	.08083	.07814	.07555	.07308	.07070	.06842	.06622	.06412	.06209	.06015	.05828	.05648
76	56	.11298	.10906	.10529	.10168	.09823	.09491	.09173	.08868	.08575	.08294	.08024	.07765	.07516	.07277	.07047	.06826	.06614	.06410	.06213	.06024
76	57	.11916	.11509	.11119	.10745	.10386	.10041	.09710	.09392	.09087	.08794	.08513	.08242	.07982	.07732	.07491	.07260	.07037	.06823	.06617	.06418
76	58	.12553	.12132	.11728	.11340	.10967	.10609	.10266	.09935	.09618	.09313	.09019	.08737	.08465	.08204	.07953	.07711	.07478	.07253	.07037	.06829
76	59	.13207	.12772	.12354	.11952	.11566	.11195	.10839	.10495	.10166	.09848	.09543	.09249	.08966	.08693	.08431	.08178	.07934	.07699	.07473	.07255
76	60	.13878	.13429	.12997	.12582	.12182	.11798	.11428	.11073	.10730	.10400	.10083	.09777	.09482	.09199	.08925	.08661	.08407	.08162	.07925	.07697
76	61	.14566	.14103	.13658	.13229	.12816	.12419	.12036	.11668	.11313	.10971	.10641	.10323	.10017	.09722	.09437	.09162	.08897	.08641	.08394	.08156
76	62	.15273	.14796	.14337	.13895	.13469	.13059	.12664	.12282	.11915	.11561	.11219	.10889	.10571	.10264	.09968	.09682	.09406	.09140	.08883	.08634
76	63	.15999	.15509	.15036	.14581	.14142	.13719	.13311	.12917	.12537	.12170	.11816	.11475	.11145	.10827	.10519	.10222	.09936	.09658	.09391	.09132
76	64	.16742	.16239	.15753	.15285	.14833	.14397	.13976	.13570	.13178	.12799	.12433	.12080	.11738	.11408	.11090	.10781	.10484	.10196	.09917	.09648
76	65	.17501	.16985	.16487	.16006	.15541	.15093	.14659	.14241	.13836	.13446	.13068	.12703	.12350	.12009	.11678	.11359	.11050	.10752	.10463	.10183
76	66	.18277	.17748	.17238	.16744	.16267	.15807	.15361	.14931	.14514	.14111	.13722	.13345	.12981	.12628	.12287	.11957	.11637	.11328	.11028	.10738
76	67	.19069	.18529	.18006	.17501	.17012	.16539	.16082	.15639	.15211	.14797	.14396	.14008	.13632	.13268	.12916	.12575	.12244	.11924	.11614	.11314
76	68	.19876	.19324	.18790	.18273	.17772	.17288	.16819	.16365	.15926	.15500	.15088	.14689	.14302	.13927	.13564	.13212	.12871	.12540	.12220	.11909
76	69	.20694	.20131	.19585	.19057	.18546	.18050	.17570	.17105	.16655	.16218	.15795	.15385	.14987	.14602	.14228	.13865	.13514	.13173	.12842	.12521
76	70	.21518	.20944	.20389	.19850	.19328	.18822	.18331	.17856	.17395	.16947	.16514	.16093	.15685	.15289	.14905	.14532	.14170	.13819	.13478	.13147
76	71	.22345	.21762	.21196	.20647	.20115	.19599	.19099	.18613	.18141	.17684	.17240	.16809	.16391	.15985	.15591	.15208	.14837	.14476	.14125	.13785
76	72	.23172	.22580	.22005	.21447	.20905	.20380	.19869	.19374	.18893	.18426	.17973	.17532	.17104	.16689	.16285	.15893	.15512	.15141	.14781	.14431
76	73	.23997	.23396	.22813	.22246	.21696	.21161	.20642	.20138	.19647	.19171	.18709	.18259	.17822	.17397	.16984	.16583	.16193	.15813	.15444	.15085

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	74	.24820	.24212	.23620	.23046	.22487	.21944	.21417	.20904	.20405	.19921	.19449	.18991	.18545	.18112	.17690	.17280	.16881	.16493	.16116	.15748
76	75	.25642	.25027	.24428	.23846	.23280	.22730	.22194	.21674	.21167	.20675	.20195	.19729	.19275	.18833	.18404	.17985	.17578	.17182	.16796	.16420
76	76	.26462	.25840	.25235	.24646	.24074	.23516	.22974	.22446	.21933	.21433	.20946	.20472	.20011	.19562	.19124	.18698	.18283	.17879	.17486	.17102
77	0	.00780	.00755	.00730	.00708	.00687	.00667	.00648	.00630	.00613	.00597	.00582	.00568	.00554	.00541	.00528	.00516	.00505	.00494	.00483	.00473
77	1	.00424	.00402	.00382	.00364	.00347	.00330	.00316	.00302	.00289	.00276	.00265	.00254	.00244	.00235	.00226	.00218	.00210	.00202	.00195	.00188
77	2	.00429	.00406	.00385	.00366	.00348	.00331	.00315	.00301	.00287	.00275	.00263	.00252	.00241	.00231	.00222	.00213	.00205	.00197	.00190	.00183
77	3	.00447	.00423	.00400	.00380	.00361	.00343	.00326	.00311	.00297	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00210	.00202	.00194	.00187
77	4	.00471	.00446	.00422	.00400	.00380	.00361	.00344	.00327	.00312	.00298	.00285	.00272	.00260	.00249	.00239	.00229	.00220	.00211	.00203	.00195
77	5	.00502	.00475	.00450	.00426	.00405	.00385	.00366	.00349	.00333	.00317	.00303	.00290	.00277	.00266	.00255	.00244	.00234	.00225	.00216	.00208
77	6	.00536	.00508	.00481	.00456	.00433	.00412	.00392	.00374	.00357	.00340	.00325	.00311	.00298	.00285	.00273	.00262	.00251	.00242	.00232	.00223
77	7	.00576	.00545	.00517	.00490	.00466	.00443	.00422	.00403	.00384	.00367	.00351	.00336	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00242
77	8	.00619	.00586	.00556	.00528	.00502	.00478	.00456	.00435	.00415	.00397	.00379	.00363	.00348	.00333	.00320	.00307	.00295	.00284	.00273	.00262
77	9	.00667	.00632	.00600	.00570	.00543	.00517	.00493	.00471	.00450	.00430	.00412	.00394	.00378	.00363	.00348	.00334	.00322	.00309	.00298	.00287
77	10	.00719	.00683	.00649	.00617	.00588	.00560	.00535	.00511	.00489	.00468	.00448	.00429	.00412	.00396	.00380	.00366	.00352	.00339	.00326	.00314
77	11	.00777	.00738	.00701	.00668	.00637	.00607	.00580	.00555	.00531	.00509	.00488	.00468	.00449	.00432	.00415	.00400	.00385	.00371	.00357	.00345
77	12	.00838	.00796	.00758	.00722	.00689	.00658	.00629	.00602	.00576	.00553	.00530	.00509	.00489	.00471	.00453	.00436	.00420	.00405	.00391	.00378
77	13	.00901	.00857	.00816	.00778	.00743	.00710	.00679	.00650	.00623	.00598	.00574	.00552	.00530	.00511	.00492	.00474	.00457	.00441	.00426	.00411
77	14	.00963	.00916	.00873	.00833	.00796	.00761	.00728	.00697	.00669	.00642	.00617	.00593	.00570	.00549	.00529	.00510	.00492	.00475	.00459	.00444
77	15	.01023	.00974	.00929	.00886	.00847	.00810	.00775	.00743	.00712	.00684	.00657	.00632	.00608	.00586	.00564	.00544	.00525	.00507	.00490	.00474
77	16	.01082	.01030	.00982	.00937	.00895	.00856	.00819	.00785	.00753	.00723	.00695	.00668	.00643	.00619	.00597	.00575	.00555	.00536	.00518	.00501
77	17	.01138	.01084	.01033	.00986	.00941	.00900	.00862	.00825	.00792	.00760	.00730	.00702	.00675	.00650	.00627	.00604	.00583	.00563	.00544	.00526
77	18	.01195	.01137	.01084	.01034	.00987	.00944	.00903	.00865	.00829	.00796	.00764	.00734	.00707	.00680	.00655	.00632	.00609	.00588	.00568	.00549
77	19	.01254	.01193	.01136	.01084	.01035	.00989	.00946	.00905	.00868	.00832	.00799	.00768	.00738	.00711	.00684	.00660	.00636	.00614	.00593	.00573
77	20	.01316	.01252	.01192	.01137	.01085	.01036	.00991	.00949	.00909	.00872	.00836	.00803	.00772	.00743	.00715	.00689	.00664	.00641	.00619	.00597
77	21	.01383	.01316	.01253	.01194	.01139	.01088	.01040	.00995	.00953	.00914	.00877	.00842	.00809	.00778	.00748	.00721	.00695	.00670	.00646	.00624
77	22	.01455	.01383	.01317	.01255	.01197	.01143	.01092	.01045	.01000	.00958	.00919	.00882	.00848	.00815	.00784	.00755	.00727	.00701	.00676	.00652
77	23	.01532	.01456	.01386	.01320	.01259	.01202	.01148	.01098	.01051	.01007	.00965	.00926	.00890	.00855	.00822	.00791	.00762	.00734	.00708	.00683
77	24	.01615	.01536	.01461	.01392	.01327	.01267	.01210	.01157	.01107	.01060	.01016	.00975	.00936	.00899	.00864	.00831	.00800	.00771	.00743	.00717
77	25	.01706	.01622	.01544	.01470	.01402	.01338	.01278	.01221	.01168	.01119	.01072	.01028	.00987	.00948	.00911	.00876	.00843	.00812	.00783	.00755
77	26	.01805	.01716	.01633	.01556	.01483	.01415	.01351	.01292	.01236	.01183	.01133	.01087	.01043	.01001	.00962	.00925	.00890	.00857	.00826	.00796
77	27	.01914	.01819	.01731	.01649	.01572	.01500	.01433	.01369	.01310	.01254	.01201	.01152	.01105	.01061	.01019	.00980	.00943	.00908	.00874	.00843
77	28	.02030	.01931	.01837	.01750	.01669	.01592	.01521	.01454	.01390	.01331	.01275	.01222	.01173	.01126	.01082	.01040	.01000	.00963	.00927	.00893
77	29	.02156	.02050	.01952	.01860	.01773	.01692	.01616	.01545	.01478	.01415	.01355	.01299	.01246	.01196	.01149	.01105	.01063	.01023	.00985	.00949
77	30	.02290	.02179	.02075	.01977	.01885	.01799	.01719	.01643	.01572	.01505	.01441	.01382	.01326	.01272	.01222	.01175	.01130	.01087	.01047	.01009
77	31	.02434	.02317	.02206	.02103	.02006	.01915	.01829	.01748	.01673	.01601	.01534	.01471	.01411	.01354	.01301	.01250	.01202	.01157	.01114	.01073
77	32	.02589	.02464	.02347	.02238	.02135	.02038	.01948	.01862	.01782	.01706	.01634	.01567	.01503	.01443	.01386	.01332	.01281	.01232	.01186	.01143
77	33	.02755	.02623	.02500	.02384	.02275	.02172	.02076	.01985	.01900	.01819	.01743	.01671	.01603	.01539	.01478	.01421	.01366	.01315	.01265	.01219
77	34	.02933	.02794	.02663	.02540	.02425	.02316	.02214	.02117	.02027	.01941	.01860	.01784	.01711	.01643	.01578	.01517	.01459	.01403	.01351	.01301
77	35	.03125	.02977	.02839	.02709	.02587	.02472	.02363	.02261	.02165	.02073	.01987	.01906	.01829	.01756	.01687	.01622	.01560	.01501	.01445	.01392
77	36	.03330	.03174	.03028	.02891	.02761	.02639	.02524	.02416	.02313	.02216	.02125	.02038	.01956	.01879	.01805	.01735	.01669	.01606	.01546	.01490
77	37	.03550	.03386	.03232	.03086	.02949	.02820	.02698	.02583	.02474	.02371	.02274	.02181	.02094	.02011	.01933	.01859	.01788	.01721	.01657	.01596
77	38	.03786	.03613	.03450	.03297	.03152	.03015	.02885	.02763	.02648	.02538	.02435	.02337	.02244	.02156	.02072	.01993	.01917	.01846	.01778	.01713
77	39	.04040	.03857	.03685	.03523	.03369	.03224	.03087	.02958	.02835	.02719	.02609	.02505	.02406	.02312	.02223	.02139	.02058	.01982	.01909	.01839
77	40	.04312	.04119	.03938	.03766	.03604	.03451	.03306	.03168	.03038	.02915	.02798	.02688	.02582	.02483	.02388	.02297	.02211	.02130	.02052	.01978
77	41	.04603	.04401	.04209	.04028	.03857	.03695	.03541	.03396	.03258	.03127	.03003	.02886	.02774	.02667	.02566	.02470	.02379	.02291	.02208	.02129
77	42	.04915	.04702	.04500	.04309	.04128	.03957	.03795	.03641	.03495	.03356	.03225	.03100	.02981	.02868	.02760	.02658	.02560	.02467	.02379	.02294
77	43	.05248	.05023	.04811	.04610	.04419	.04238	.04067	.03904	.03749	.03603	.03463	.03330	.03204	.03084	.02969	.02860	.02757	.02657	.02563	.02473
77	44	.05602	.05366	.05143	.04931	.04730	.04539	.04358	.04186	.04022	.03867	.03719	.03578	.03444	.03317	.03195	.03079	.02968	.02863	.02762	.02666
77	45	.05976	.05729	.05494	.05271	.05059	.04858	.04667	.04485	.04313	.04148	.03992	.03843	.03700	.03565	.03436	.03313	.03195	.03083	.02975	.02873
77	46	.06372	.06112	.05865	.05631	.05408	.05197	.04995	.04804	.04621	.04448	.04282	.04124	.03974	.03830	.03693	.03562	.03437	.03318	.03204	.03095

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
77	47	.06788	.06516	.06257	.06011	.05777	.05554	.05342	.05140	.04948	.04764	.04589	.04423	.04263	.04111	.03966	.03828	.03695	.03568	.03447	.03331
77	48	.07225	.06940	.06669	.06411	.06165	.05931	.05708	.05496	.05293	.05100	.04915	.04739	.04571	.04410	.04256	.04109	.03969	.03834	.03706	.03582
77	49	.07685	.07387	.07103	.06832	.06575	.06329	.06095	.05871	.05658	.05454	.05260	.05074	.04896	.04726	.04564	.04408	.04260	.04117	.03981	.03850
77	50	.08167	.07856	.07559	.07276	.07006	.06748	.06503	.06268	.06044	.05829	.05625	.05429	.05241	.05062	.04890	.04726	.04569	.04418	.04273	.04135
77	51	.08672	.08347	.08037	.07742	.07459	.07189	.06932	.06685	.06450	.06225	.06009	.05803	.05606	.05417	.05236	.05062	.04896	.04737	.04584	.04437
77	52	.09199	.08860	.08537	.08228	.07933	.07651	.07381	.07123	.06876	.06640	.06413	.06197	.05989	.05790	.05599	.05416	.05241	.05072	.04911	.04756
77	53	.09747	.09395	.09058	.08736	.08428	.08133	.07851	.07581	.07322	.07074	.06837	.06609	.06391	.06182	.05981	.05789	.05604	.05426	.05255	.05092
77	54	.10317	.09951	.09600	.09265	.08943	.08636	.08341	.08059	.07788	.07529	.07280	.07041	.06812	.06593	.06382	.06179	.05984	.05797	.05618	.05445
77	55	.10909	.10529	.10164	.09815	.09480	.09160	.08852	.08558	.08275	.08004	.07743	.07493	.07253	.07023	.06801	.06589	.06384	.06187	.05998	.05816
77	56	.11523	.11128	.10750	.10387	.10039	.09705	.09385	.09078	.08782	.08499	.08227	.07966	.07714	.07473	.07241	.07018	.06803	.06596	.06397	.06206
77	57	.12159	.11750	.11357	.10980	.10619	.10272	.09939	.09618	.09311	.09015	.08731	.08458	.08196	.07943	.07700	.07466	.07241	.07024	.06816	.06614
77	58	.12814	.12391	.11984	.11594	.11219	.10858	.10512	.10179	.09859	.09551	.09255	.08970	.08696	.08432	.08178	.07933	.07697	.07470	.07251	.07040
77	59	.13488	.13050	.12629	.12225	.11836	.11463	.11103	.10757	.10425	.10104	.09796	.09499	.09213	.08938	.08673	.08417	.08171	.07933	.07704	.07483
77	60	.14179	.13727	.13292	.12874	.12472	.12085	.11713	.11354	.11008	.10676	.10355	.10046	.09749	.09462	.09185	.08918	.08661	.08413	.08173	.07942
77	61	.14888	.14423	.13974	.13543	.13127	.12727	.12341	.11969	.11611	.11266	.10933	.10612	.10303	.10004	.09716	.09438	.09170	.08911	.08661	.08419
77	62	.15618	.15139	.14677	.14231	.13802	.13389	.12990	.12606	.12235	.11877	.11532	.11199	.10877	.10567	.10267	.09978	.09699	.09429	.09168	.08916
77	63	.16368	.15875	.15400	.14941	.14499	.14072	.13660	.13263	.12879	.12509	.12152	.11807	.11473	.11151	.10840	.10539	.10249	.09968	.09696	.09434
77	64	.17137	.16630	.16141	.15670	.15214	.14775	.14350	.13940	.13544	.13161	.12792	.12435	.12089	.11756	.11433	.11121	.10819	.10527	.10245	.09971
77	65	.17923	.17404	.16902	.16417	.15949	.15496	.15059	.14637	.14228	.13833	.13452	.13082	.12725	.12380	.12046	.11722	.11409	.11106	.10813	.10529
77	66	.18727	.18195	.17681	.17184	.16703	.16238	.15788	.15354	.14933	.14526	.14132	.13751	.13382	.13025	.12680	.12345	.12021	.11707	.11403	.11108
77	67	.19550	.19006	.18479	.17970	.17477	.17000	.16538	.16091	.15659	.15240	.14834	.14442	.14061	.13693	.13336	.12990	.12655	.12330	.12015	.11710
77	68	.20389	.19833	.19294	.18773	.18268	.17779	.17306	.16848	.16403	.15973	.15556	.15152	.14760	.14380	.14012	.13655	.13309	.12974	.12648	.12332
77	69	.21240	.20673	.20123	.19590	.19074	.18574	.18089	.17620	.17164	.16722	.16294	.15879	.15476	.15085	.14706	.14339	.13982	.13636	.13300	.12974
77	70	.22099	.21521	.20961	.20417	.19890	.19379	.18884	.18403	.17937	.17484	.17045	.16619	.16206	.15804	.15415	.15037	.14669	.14313	.13966	.13630
77	71	.22962	.22374	.21804	.21250	.20713	.20192	.19686	.19195	.18718	.18255	.17806	.17369	.16945	.16534	.16134	.15745	.15368	.15001	.14645	.14299
77	72	.23826	.23229	.22649	.22086	.21539	.21008	.20493	.19992	.19505	.19032	.18573	.18127	.17693	.17271	.16862	.16463	.16076	.15700	.15334	.14978
77	73	.24690	.24084	.23495	.22923	.22367	.21827	.21302	.20792	.20296	.19814	.19345	.18890	.18446	.18015	.17596	.17189	.16792	.16406	.16031	.15666
77	74	.25552	.24939	.24342	.23762	.23198	.22649	.22116	.21597	.21092	.20601	.20123	.19659	.19207	.18767	.18339	.17922	.17516	.17122	.16737	.16363
77	75	.26415	.25794	.25190	.24602	.24030	.23474	.22933	.22406	.21893	.21394	.20908	.20435	.19975	.19526	.19090	.18665	.18251	.17847	.17455	.17072
77	76	.27276	.26649	.26038	.25444	.24865	.24302	.23753	.23219	.22699	.22192	.21699	.21218	.20750	.20294	.19849	.19416	.18994	.18583	.18182	.17792
77	77	.28134	.27501	.26885	.26284	.25700	.25130	.24575	.24034	.23507	.22994	.22493	.22006	.21530	.21067	.20615	.20175	.19746	.19327	.18919	.18521
78	0	.00802	.00777	.00752	.00730	.00709	.00688	.00670	.00652	.00635	.00619	.00604	.00589	.00575	.00562	.00549	.00537	.00526	.00515	.00504	.00494
78	1	.00430	.00409	.00388	.00370	.00352	.00336	.00321	.00307	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00223	.00215	.00207	.00200	.00194
78	2	.00435	.00412	.00391	.00371	.00353	.00336	.00321	.00306	.00292	.00280	.00268	.00257	.00246	.00236	.00227	.00218	.00210	.00202	.00195	.00187
78	3	.00452	.00428	.00406	.00385	.00366	.00348	.00331	.00316	.00302	.00288	.00276	.00264	.00253	.00242	.00232	.00223	.00214	.00206	.00198	.00191
78	4	.00477	.00451	.00428	.00406	.00385	.00366	.00349	.00333	.00317	.00303	.00290	.00277	.00265	.00254	.00244	.00234	.00225	.00216	.00207	.00200
78	5	.00508	.00480	.00455	.00432	.00410	.00390	.00372	.00354	.00338	.00323	.00308	.00295	.00282	.00271	.00259	.00249	.00239	.00230	.00221	.00212
78	6	.00543	.00514	.00487	.00462	.00439	.00418	.00398	.00380	.00362	.00346	.00331	.00317	.00303	.00290	.00279	.00267	.00257	.00247	.00237	.00228
78	7	.00583	.00552	.00524	.00497	.00473	.00450	.00429	.00409	.00390	.00373	.00357	.00342	.00327	.00314	.00301	.00289	.00278	.00267	.00257	.00247
78	8	.00626	.00594	.00564	.00536	.00510	.00485	.00463	.00442	.00422	.00403	.00386	.00370	.00354	.00340	.00326	.00313	.00301	.00290	.00279	.00268
78	9	.00675	.00641	.00609	.00579	.00551	.00525	.00501	.00479	.00458	.00438	.00419	.00402	.00386	.00370	.00356	.00342	.00329	.00316	.00305	.00294
78	10	.00729	.00692	.00658	.00627	.00597	.00570	.00544	.00520	.00498	.00477	.00457	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00334	.00322
78	11	.00788	.00749	.00712	.00679	.00647	.00618	.00591	.00565	.00541	.00519	.00498	.00478	.00459	.00441	.00425	.00409	.00394	.00380	.00366	.00354
78	12	.00850	.00809	.00770	.00734	.00701	.00670	.00641	.00614	.00588	.00564	.00542	.00520	.00501	.00482	.00464	.00447	.00431	.00416	.00402	.00388
78	13	.00914	.00870	.00830	.00792	.00756	.00723	.00692	.00663	.00636	.00611	.00587	.00564	.00543	.00523	.00504	.00486	.00469	.00453	.00438	.00423
78	14	.00978	.00932	.00888	.00848	.00810	.00775	.00743	.00712	.00683	.00656	.00631	.00607	.00584	.00563	.00543	.00524	.00506	.00488	.00472	.00457
78	15	.01040	.00991	.00945	.00902	.00863	.00825	.00791	.00758	.00728	.00699	.00672	.00647	.00623	.00600	.00579	.00559	.00540	.00522	.00504	.00488
78	16	.01099	.01047	.00999	.00954	.00912	.00873	.00836	.00802	.00769	.00739	.00711	.00684	.00659	.00635	.00612	.00591	.00571	.00551	.00533	.00516
78	17	.01157	.01102	.01051	.01003	.00959	.00918	.00879	.00843	.00809	.00777	.00747	.00719	.00692	.00667	.00643	.00620	.00599	.00579	.00560	.00541
78	18	.01214	.01156	.01102	.01052	.01006	.00962	.00921	.00883	.00847	.00813	.00782	.00752	.00724	.00697	.00672	.00648	.00626	.00605	.00584	.00565

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	19	.01273	.01212	.01156	.01103	.01054	.01008	.00964	.00924	.00886	.00851	.00817	.00786	.00756	.00728	.00702	.00677	.00653	.00631	.00609	.00589
78	20	.01337	.01272	.01212	.01157	.01105	.01056	.01010	.00968	.00928	.00890	.00855	.00822	.00791	.00761	.00733	.00707	.00682	.00658	.00636	.00615
78	21	.01404	.01336	.01273	.01214	.01159	.01108	.01060	.01015	.00973	.00933	.00896	.00861	.00828	.00796	.00767	.00739	.00713	.00688	.00664	.00642
78	22	.01476	.01405	.01338	.01276	.01218	.01164	.01113	.01065	.01020	.00979	.00939	.00902	.00867	.00834	.00803	.00773	.00746	.00719	.00694	.00671
78	23	.01554	.01479	.01408	.01342	.01281	.01224	.01170	.01119	.01072	.01028	.00986	.00947	.00910	.00875	.00842	.00811	.00781	.00753	.00727	.00702
78	24	.01639	.01559	.01484	.01415	.01350	.01289	.01232	.01179	.01129	.01082	.01037	.00996	.00957	.00920	.00885	.00852	.00820	.00791	.00763	.00736
78	25	.01731	.01646	.01567	.01494	.01425	.01361	.01301	.01244	.01191	.01141	.01094	.01050	.01009	.00969	.00932	.00897	.00864	.00833	.00803	.00775
78	26	.01831	.01741	.01658	.01580	.01507	.01439	.01375	.01316	.01259	.01206	.01157	.01110	.01066	.01024	.00985	.00947	.00912	.00879	.00847	.00817
78	27	.01940	.01846	.01758	.01675	.01598	.01526	.01458	.01394	.01335	.01279	.01226	.01176	.01129	.01085	.01043	.01003	.00966	.00930	.00897	.00865
78	28	.02058	.01958	.01865	.01778	.01696	.01619	.01547	.01480	.01417	.01357	.01301	.01248	.01198	.01151	.01106	.01064	.01024	.00986	.00951	.00917
78	29	.02185	.02080	.01981	.01888	.01802	.01720	.01644	.01573	.01505	.01442	.01382	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01009	.00973
78	30	.02321	.02210	.02105	.02007	.01915	.01829	.01748	.01672	.01601	.01533	.01470	.01410	.01353	.01300	.01249	.01202	.01156	.01114	.01073	.01034
78	31	.02467	.02349	.02238	.02135	.02037	.01946	.01860	.01779	.01703	.01632	.01564	.01500	.01440	.01383	.01330	.01279	.01230	.01185	.01141	.01100
78	32	.02623	.02499	.02381	.02272	.02168	.02072	.01980	.01895	.01814	.01738	.01666	.01598	.01534	.01473	.01416	.01362	.01310	.01262	.01215	.01172
78	33	.02792	.02660	.02536	.02419	.02310	.02207	.02111	.02020	.01934	.01853	.01776	.01704	.01636	.01571	.01510	.01452	.01398	.01346	.01296	.01249
78	34	.02972	.02832	.02701	.02578	.02462	.02353	.02251	.02154	.02063	.01977	.01895	.01819	.01746	.01677	.01612	.01550	.01492	.01436	.01384	.01334
78	35	.03166	.03019	.02880	.02750	.02627	.02511	.02403	.02300	.02203	.02112	.02025	.01943	.01866	.01793	.01723	.01657	.01595	.01536	.01479	.01426
78	36	.03374	.03218	.03072	.02934	.02804	.02682	.02566	.02457	.02354	.02257	.02165	.02078	.01996	.01918	.01844	.01773	.01707	.01643	.01583	.01526
78	37	.03597	.03433	.03278	.03132	.02995	.02865	.02743	.02627	.02518	.02414	.02317	.02224	.02136	.02053	.01974	.01899	.01828	.01760	.01696	.01635
78	38	.03837	.03664	.03500	.03346	.03201	.03063	.02933	.02811	.02695	.02585	.02481	.02382	.02289	.02200	.02116	.02036	.01960	.01888	.01820	.01754
78	39	.04094	.03911	.03739	.03576	.03422	.03277	.03139	.03009	.02886	.02769	.02659	.02554	.02455	.02360	.02271	.02185	.02104	.02027	.01954	.01884
78	40	.04370	.04178	.03995	.03823	.03661	.03507	.03361	.03224	.03093	.02969	.02852	.02740	.02635	.02534	.02439	.02348	.02261	.02179	.02101	.02026
78	41	.04667	.04464	.04272	.04090	.03918	.03756	.03602	.03456	.03317	.03186	.03061	.02943	.02830	.02723	.02622	.02525	.02433	.02345	.02261	.02181
78	42	.04984	.04770	.04568	.04376	.04195	.04023	.03860	.03706	.03559	.03420	.03287	.03162	.03042	.02928	.02820	.02717	.02619	.02525	.02436	.02350
78	43	.05323	.05098	.04885	.04683	.04492	.04310	.04138	.03974	.03819	.03671	.03531	.03398	.03271	.03150	.03034	.02925	.02820	.02720	.02625	.02534
78	44	.05684	.05447	.05223	.05010	.04809	.04617	.04435	.04262	.04098	.03942	.03793	.03651	.03517	.03388	.03266	.03149	.03037	.02931	.02830	.02732
78	45	.06065	.05817	.05581	.05357	.05145	.04943	.04751	.04569	.04395	.04230	.04072	.03922	.03779	.03643	.03513	.03389	.03270	.03157	.03049	.02945
78	46	.06469	.06208	.05961	.05725	.05502	.05289	.05087	.04894	.04711	.04536	.04370	.04211	.04060	.03915	.03777	.03645	.03519	.03399	.03284	.03174
78	47	.06893	.06620	.06360	.06113	.05878	.05655	.05442	.05239	.05045	.04861	.04685	.04517	.04357	.04204	.04057	.03918	.03784	.03656	.03534	.03417
78	48	.07340	.07054	.06782	.06523	.06276	.06041	.05817	.05603	.05399	.05205	.05019	.04842	.04672	.04510	.04356	.04208	.04066	.03930	.03800	.03676
78	49	.07809	.07510	.07225	.06954	.06695	.06448	.06213	.05988	.05773	.05569	.05373	.05186	.05007	.04836	.04672	.04515	.04365	.04221	.04084	.03952
78	50	.08302	.07990	.07692	.07408	.07137	.06878	.06631	.06395	.06169	.05954	.05747	.05550	.05361	.05181	.05008	.04842	.04683	.04531	.04385	.04245
78	51	.08819	.08493	.08182	.07885	.07601	.07330	.07071	.06823	.06586	.06360	.06143	.05935	.05736	.05546	.05364	.05189	.05021	.04860	.04705	.04557
78	52	.09358	.09018	.08694	.08383	.08087	.07803	.07532	.07272	.07024	.06786	.06558	.06340	.06131	.05930	.05738	.05553	.05376	.05206	.05043	.04886
78	53	.09920	.09566	.09228	.08904	.08595	.08298	.08014	.07743	.07482	.07233	.06994	.06765	.06545	.06334	.06132	.05937	.05751	.05571	.05399	.05234
78	54	.10504	.10136	.09784	.09447	.09124	.08815	.08518	.08234	.07962	.07701	.07450	.07210	.06979	.06757	.06545	.06340	.06144	.05955	.05773	.05599
78	55	.11111	.10729	.10363	.10012	.09676	.09353	.09044	.08747	.08463	.08190	.07927	.07676	.07434	.07201	.06978	.06763	.06556	.06358	.06167	.05983
78	56	.11741	.11345	.10964	.10600	.10250	.09914	.09592	.09283	.08986	.08700	.08426	.08163	.07909	.07666	.07432	.07206	.06989	.06781	.06580	.06386
78	57	.12394	.11983	.11589	.11210	.10846	.10497	.10162	.09840	.09530	.09232	.08946	.08671	.08406	.08151	.07906	.07670	.07442	.07223	.07012	.06809
78	58	.13068	.12642	.12233	.11841	.11464	.11101	.10753	.10417	.10095	.09785	.09486	.09199	.08923	.08656	.08400	.08153	.07914	.07685	.07464	.07250
78	59	.13760	.13320	.12898	.12491	.12100	.11724	.11362	.11014	.10679	.10356	.10045	.09746	.09458	.09180	.08912	.08653	.08404	.08164	.07932	.07709
78	60	.14471	.14017	.13580	.13160	.12755	.12366	.11991	.11629	.11281	.10946	.10623	.10311	.10011	.09721	.09442	.09172	.08912	.08661	.08419	.08185
78	61	.15202	.14734	.14283	.13849	.13431	.13028	.12639	.12265	.11904	.11556	.11220	.10897	.10584	.10283	.09992	.09711	.09439	.09177	.08924	.08680
78	62	.15955	.15472	.15008	.14560	.14128	.13712	.13310	.12923	.12549	.12188	.11840	.11504	.11179	.10866	.10563	.10271	.09988	.09715	.09451	.09196
78	63	.16728	.16232	.15754	.15293	.14847	.14418	.14003	.13603	.13216	.12843	.12482	.12134	.11797	.11472	.11157	.10853	.10559	.10275	.10000	.09734
78	64	.17522	.17013	.16521	.16046	.15588	.15145	.14717	.14304	.13904	.13519	.13145	.12785	.12436	.12099	.11772	.11457	.11152	.10856	.10570	.10293
78	65	.18335	.17813	.17308	.16820	.16348	.15893	.15452	.15026	.14614	.14216	.13830	.13457	.13097	.12747	.12409	.12082	.11765	.11459	.11162	.10874
78	66	.19168	.18632	.18115	.17614	.17130	.16661	.16208	.15770	.15345	.14935	.14537	.14152	.13779	.13418	.13069	.12730	.12402	.12084	.11776	.11477
78	67	.20021	.19473	.18943	.18430	.17933	.17452	.16987	.16536	.16100	.15677	.15267	.14870	.14486	.14113	.13752	.13402	.13063	.12733	.12414	.12105
78	68	.20891	.20331	.19789	.19264	.18756	.18263	.17786	.17323	.16875	.16440	.16019	.15610	.15214	.14830	.14457	.14096	.13745	.13405	.13075	.12755

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	69	.21775	.21204	.20651	.20114	.19594	.19090	.18601	.18127	.17667	.17221	.16788	.16368	.15961	.15566	.15182	.14810	.14448	.14097	.13756	.13425
78	70	.22669	.22087	.21523	.20976	.20445	.19929	.19429	.18944	.18473	.18016	.17572	.17141	.16723	.16317	.15922	.15539	.15167	.14805	.14454	.14112
78	71	.23568	.22976	.22402	.21844	.21303	.20777	.20266	.19770	.19289	.18821	.18367	.17925	.17496	.17080	.16674	.16281	.15898	.15526	.15165	.14813
78	72	.24470	.23869	.23284	.22717	.22166	.21630	.21109	.20604	.20112	.19634	.19169	.18718	.18279	.17852	.17437	.17033	.16640	.16258	.15887	.15525
78	73	.25372	.24762	.24168	.23592	.23031	.22486	.21956	.21441	.20940	.20453	.19978	.19517	.19068	.18632	.18207	.17793	.17391	.16999	.16618	.16247
78	74	.26274	.25656	.25055	.24470	.23901	.23347	.22808	.22284	.21774	.21278	.20794	.20324	.19866	.19420	.18986	.18564	.18152	.17751	.17361	.16981
78	75	.27178	.26552	.25944	.25351	.24774	.24213	.23666	.23134	.22615	.22110	.21619	.21140	.20673	.20219	.19776	.19345	.18924	.18515	.18116	.17727
78	76	.28082	.27450	.26835	.26235	.25651	.25083	.24529	.23989	.23463	.22950	.22451	.21964	.21489	.21027	.20576	.20136	.19708	.19290	.18883	.18486
78	77	.28983	.28346	.27725	.27119	.26529	.25954	.25393	.24847	.24314	.23794	.23288	.22794	.22312	.21842	.21384	.20936	.20500	.20075	.19660	.19255
78	78	.29878	.29236	.28610	.27999	.27404	.26823	.26256	.25704	.25165	.24639	.24126	.23625	.23137	.22660	.22195	.21741	.21298	.20865	.20443	.20031
79	0	.00825	.00799	.00775	.00752	.00731	.00711	.00692	.00674	.00657	.00641	.00625	.00611	.00597	.00584	.00571	.00559	.00547	.00536	.00526	.00515
79	1	.00436	.00414	.00394	.00376	.00358	.00342	.00327	.00313	.00300	.00288	.00276	.00266	.00255	.00246	.00237	.00228	.00220	.00213	.00206	.00199
79	2	.00440	.00417	.00396	.00376	.00358	.00341	.00326	.00311	.00297	.00285	.00273	.00261	.00251	.00241	.00232	.00223	.00214	.00207	.00199	.00192
79	3	.00457	.00433	.00411	.00390	.00371	.00353	.00336	.00321	.00306	.00293	.00280	.00268	.00257	.00247	.00237	.00228	.00219	.00210	.00203	.00195
79	4	.00482	.00456	.00433	.00411	.00390	.00371	.00354	.00337	.00322	.00308	.00294	.00282	.00270	.00259	.00248	.00238	.00229	.00220	.00212	.00204
79	5	.00513	.00486	.00461	.00437	.00416	.00396	.00377	.00359	.00343	.00328	.00313	.00300	.00287	.00275	.00264	.00254	.00244	.00234	.00225	.00217
79	6	.00549	.00520	.00493	.00468	.00445	.00424	.00404	.00385	.00368	.00351	.00336	.00322	.00308	.00296	.00284	.00272	.00262	.00251	.00242	.00233
79	7	.00589	.00558	.00530	.00504	.00479	.00456	.00435	.00415	.00396	.00379	.00363	.00347	.00333	.00319	.00307	.00294	.00283	.00272	.00262	.00252
79	8	.00634	.00601	.00571	.00543	.00517	.00492	.00470	.00448	.00429	.00410	.00393	.00376	.00361	.00346	.00333	.00320	.00307	.00296	.00285	.00274
79	9	.00683	.00649	.00617	.00587	.00559	.00533	.00509	.00486	.00465	.00445	.00427	.00409	.00393	.00377	.00363	.00349	.00336	.00323	.00311	.00300
79	10	.00739	.00702	.00668	.00636	.00606	.00579	.00553	.00529	.00506	.00485	.00465	.00447	.00429	.00412	.00397	.00382	.00368	.00354	.00342	.00330
79	11	.00798	.00759	.00723	.00689	.00658	.00628	.00601	.00575	.00551	.00529	.00507	.00487	.00469	.00451	.00434	.00418	.00403	.00389	.00375	.00362
79	12	.00862	.00821	.00782	.00746	.00713	.00681	.00652	.00625	.00599	.00575	.00553	.00531	.00511	.00492	.00474	.00458	.00441	.00426	.00412	.00398
79	13	.00928	.00884	.00843	.00805	.00769	.00736	.00705	.00676	.00649	.00623	.00599	.00577	.00555	.00535	.00516	.00498	.00481	.00464	.00449	.00434
79	14	.00993	.00946	.00903	.00863	.00825	.00790	.00757	.00726	.00697	.00670	.00644	.00620	.00598	.00576	.00556	.00537	.00519	.00501	.00485	.00469
79	15	.01056	.01007	.00961	.00918	.00878	.00841	.00806	.00774	.00743	.00714	.00687	.00662	.00638	.00615	.00593	.00573	.00554	.00535	.00518	.00502
79	16	.01116	.01064	.01016	.00970	.00928	.00889	.00852	.00818	.00785	.00755	.00726	.00700	.00674	.00650	.00627	.00606	.00586	.00566	.00548	.00531
79	17	.01175	.01120	.01069	.01021	.00977	.00935	.00896	.00860	.00826	.00794	.00763	.00735	.00708	.00683	.00659	.00636	.00615	.00594	.00575	.00557
79	18	.01232	.01175	.01121	.01070	.01024	.00980	.00939	.00900	.00864	.00831	.00799	.00769	.00741	.00714	.00689	.00665	.00642	.00621	.00601	.00581
79	19	.01292	.01231	.01175	.01122	.01072	.01026	.00983	.00942	.00904	.00869	.00835	.00803	.00774	.00745	.00719	.00694	.00670	.00647	.00626	.00606
79	20	.01356	.01292	.01232	.01176	.01124	.01075	.01029	.00987	.00947	.00909	.00873	.00840	.00809	.00779	.00751	.00724	.00699	.00675	.00653	.00631
79	21	.01425	.01357	.01293	.01234	.01179	.01128	.01080	.01034	.00992	.00952	.00915	.00880	.00846	.00815	.00785	.00757	.00731	.00706	.00682	.00659
79	22	.01497	.01426	.01359	.01296	.01238	.01184	.01133	.01085	.01040	.00998	.00959	.00921	.00886	.00853	.00822	.00792	.00764	.00738	.00712	.00688
79	23	.01576	.01500	.01429	.01364	.01302	.01244	.01191	.01140	.01093	.01048	.01006	.00967	.00930	.00894	.00861	.00830	.00800	.00772	.00746	.00720
79	24	.01661	.01581	.01506	.01437	.01372	.01311	.01254	.01200	.01150	.01103	.01058	.01017	.00977	.00940	.00905	.00872	.00840	.00810	.00782	.00755
79	25	.01754	.01670	.01591	.01517	.01448	.01383	.01323	.01266	.01213	.01163	.01116	.01072	.01030	.00990	.00953	.00918	.00885	.00853	.00823	.00795
79	26	.01855	.01766	.01682	.01604	.01531	.01463	.01399	.01339	.01282	.01229	.01179	.01132	.01088	.01046	.01006	.00969	.00934	.00900	.00868	.00838
79	27	.01966	.01871	.01783	.01700	.01623	.01551	.01483	.01419	.01359	.01303	.01250	.01200	.01152	.01108	.01066	.01026	.00988	.00953	.00919	.00887
79	28	.02085	.01985	.01892	.01804	.01722	.01645	.01573	.01506	.01442	.01382	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01010	.00974	.00940
79	29	.02214	.02108	.02009	.01916	.01829	.01748	.01671	.01600	.01532	.01468	.01408	.01352	.01298	.01248	.01200	.01155	.01113	.01072	.01034	.00997
79	30	.02351	.02239	.02135	.02037	.01945	.01858	.01777	.01701	.01629	.01561	.01497	.01437	.01381	.01327	.01276	.01228	.01183	.01140	.01099	.01060
79	31	.02499	.02380	.02270	.02166	.02068	.01976	.01890	.01809	.01733	.01661	.01593	.01529	.01469	.01412	.01358	.01307	.01258	.01212	.01168	.01127
79	32	.02657	.02532	.02414	.02304	.02201	.02104	.02012	.01926	.01845	.01769	.01697	.01629	.01564	.01503	.01446	.01391	.01340	.01291	.01244	.01200
79	33	.02827	.02695	.02571	.02454	.02344	.02241	.02144	.02053	.01967	.01886	.01809	.01736	.01668	.01603	.01542	.01484	.01428	.01376	.01326	.01279
79	34	.03009	.02869	.02738	.02615	.02499	.02389	.02287	.02190	.02098	.02012	.01930	.01853	.01780	.01711	.01645	.01583	.01524	.01469	.01416	.01365
79	35	.03206	.03058	.02919	.02789	.02666	.02550	.02441	.02338	.02241	.02149	.02062	.01980	.01902	.01828	.01759	.01692	.01630	.01570	.01513	.01459
79	36	.03417	.03261	.03114	.02976	.02845	.02723	.02607	.02497	.02394	.02297	.02204	.02117	.02034	.01956	.01881	.01811	.01744	.01680	.01619	.01562
79	37	.03643	.03478	.03323	.03177	.03039	.02909	.02786	.02670	.02560	.02457	.02358	.02265	.02177	.02094	.02014	.01939	.01867	.01799	.01735	.01673
79	38	.03886	.03712	.03548	.03394	.03248	.03110	.02980	.02857	.02740	.02630	.02526	.02427	.02333	.02244	.02159	.02079	.02002	.01930	.01861	.01795
79	39	.04147	.03963	.03790	.03627	.03473	.03327	.03189	.03058	.02935	.02818	.02707	.02602	.02502	.02407	.02317	.02231	.02149	.02072	.01998	.01928

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
79	40	.04427	.04234	.04051	.03879	.03715	.03561	.03415	.03277	.03146	.03021	.02903	.02792	.02685	.02584	.02488	.02397	.02310	.02227	.02148	.02073
79	41	.04728	.04524	.04332	.04150	.03977	.03814	.03660	.03513	.03374	.03242	.03117	.02998	.02885	.02777	.02675	.02578	.02485	.02397	.02312	.02232
79	42	.05050	.04836	.04633	.04441	.04259	.04087	.03923	.03768	.03621	.03481	.03348	.03222	.03101	.02987	.02878	.02774	.02675	.02581	.02491	.02405
79	43	.05395	.05169	.04956	.04753	.04561	.04379	.04206	.04042	.03886	.03738	.03597	.03463	.03335	.03214	.03098	.02987	.02882	.02781	.02685	.02594
79	44	.05762	.05525	.05300	.05087	.04884	.04692	.04510	.04336	.04171	.04014	.03865	.03722	.03587	.03458	.03334	.03217	.03105	.02998	.02895	.02798
79	45	.06151	.05902	.05665	.05441	.05227	.05025	.04832	.04649	.04475	.04308	.04150	.04000	.03856	.03719	.03588	.03463	.03344	.03230	.03121	.03016
79	46	.06562	.06300	.06052	.05816	.05592	.05378	.05175	.04982	.04798	.04622	.04455	.04295	.04143	.03998	.03859	.03726	.03599	.03478	.03362	.03251
79	47	.06994	.06720	.06460	.06212	.05976	.05752	.05538	.05334	.05140	.04954	.04778	.04609	.04448	.04294	.04146	.04006	.03871	.03742	.03619	.03501
79	48	.07450	.07163	.06890	.06630	.06382	.06146	.05921	.05707	.05502	.05307	.05120	.04942	.04771	.04608	.04452	.04303	.04161	.04024	.03893	.03767
79	49	.07929	.07629	.07343	.07070	.06811	.06563	.06326	.06101	.05885	.05679	.05482	.05294	.05114	.04942	.04777	.04619	.04468	.04323	.04184	.04051
79	50	.08432	.08119	.07820	.07535	.07262	.07003	.06754	.06517	.06291	.06074	.05867	.05668	.05478	.05297	.05122	.04956	.04796	.04642	.04495	.04354
79	51	.08960	.08633	.08321	.08023	.07738	.07466	.07205	.06957	.06718	.06491	.06273	.06064	.05864	.05672	.05488	.05312	.05143	.04981	.04825	.04675
79	52	.09512	.09171	.08845	.08533	.08235	.07951	.07678	.07417	.07168	.06928	.06699	.06480	.06269	.06067	.05873	.05687	.05509	.05338	.05173	.05015
79	53	.10086	.09731	.09392	.09067	.08756	.08458	.08173	.07900	.07638	.07387	.07147	.06916	.06695	.06482	.06278	.06083	.05894	.05714	.05540	.05373
79	54	.10684	.10315	.09961	.09623	.09298	.08988	.08690	.08404	.08131	.07868	.07616	.07374	.07141	.06918	.06704	.06498	.06300	.06109	.05926	.05750
79	55	.11306	.10922	.10555	.10202	.09864	.09541	.09230	.08932	.08645	.08371	.08107	.07853	.07609	.07375	.07150	.06934	.06725	.06525	.06332	.06146
79	56	.11952	.11554	.11172	.10805	.10454	.10117	.09793	.09482	.09183	.08896	.08620	.08355	.08099	.07854	.07618	.07391	.07172	.06961	.06759	.06563
79	57	.12621	.12208	.11812	.11432	.11067	.10716	.10379	.10055	.09743	.09444	.09156	.08878	.08612	.08355	.08107	.07869	.07640	.07419	.07206	.07000
79	58	.13312	.12885	.12475	.12080	.11701	.11337	.10986	.10649	.10325	.10013	.09712	.09423	.09144	.08876	.08617	.08368	.08128	.07896	.07672	.07457
79	59	.14023	.13582	.13157	.12749	.12356	.11978	.11614	.11264	.10926	.10601	.10288	.09987	.09696	.09416	.09146	.08885	.08634	.08391	.08157	.07931
79	60	.14754	.14298	.13859	.13437	.13030	.12639	.12261	.11898	.11547	.11210	.10884	.10570	.10268	.09975	.09694	.09422	.09159	.08906	.08661	.08424
79	61	.15506	.15035	.14583	.14146	.13726	.13320	.12930	.12553	.12190	.11839	.11501	.11175	.10860	.10556	.10262	.09978	.09705	.09440	.09184	.08937
79	62	.16280	.15796	.15329	.14879	.14444	.14026	.13622	.13232	.12855	.12492	.12141	.11802	.11475	.11159	.10853	.10558	.10273	.09997	.09730	.09472
79	63	.17077	.16579	.16098	.15634	.15187	.14754	.14337	.13934	.13545	.13168	.12805	.12454	.12114	.11786	.11468	.11161	.10864	.10577	.10299	.10030
79	64	.17895	.17384	.16890	.16412	.15951	.15506	.15075	.14659	.14257	.13868	.13492	.13128	.12776	.12436	.12106	.11787	.11479	.11180	.10891	.10611
79	65	.18735	.18210	.17702	.17212	.16737	.16279	.15835	.15406	.14991	.14590	.14201	.13825	.13461	.13108	.12767	.12436	.12116	.11806	.11506	.11214
79	66	.19595	.19057	.18537	.18033	.17546	.17075	.16618	.16177	.15749	.15335	.14934	.14546	.14169	.13805	.13452	.13109	.12778	.12456	.12144	.11842
79	67	.20477	.19927	.19394	.18878	.18378	.17894	.17426	.16971	.16532	.16105	.15692	.15292	.14903	.14527	.14162	.13808	.13465	.13132	.12809	.12496
79	68	.21379	.20816	.20271	.19743	.19231	.18735	.18255	.17788	.17336	.16898	.16473	.16061	.15661	.15273	.14896	.14531	.14176	.13832	.13498	.13173
79	69	.22296	.21722	.21166	.20626	.20102	.19595	.19102	.18624	.18161	.17711	.17274	.16850	.16438	.16039	.15651	.15274	.14909	.14553	.14208	.13873
79	70	.23225	.22640	.22072	.21521	.20987	.20468	.19964	.19475	.19000	.18538	.18091	.17655	.17233	.16822	.16423	.16036	.15659	.15293	.14937	.14591
79	71	.24160	.23564	.22986	.22425	.21880	.21350	.20836	.20336	.19850	.19378	.18919	.18473	.18040	.17619	.17209	.16810	.16423	.16046	.15680	.15323
79	72	.25099	.24494	.23906	.23335	.22780	.22240	.21715	.21205	.20709	.20227	.19758	.19301	.18857	.18426	.18006	.17597	.17199	.16812	.16436	.16069
79	73	.26039	.25425	.24828	.24248	.23683	.23134	.22600	.22080	.21574	.21082	.20603	.20137	.19683	.19242	.18812	.18393	.17986	.17589	.17202	.16826
79	74	.26981	.26359	.25754	.25165	.24592	.24034	.23491	.22962	.22447	.21946	.21458	.20982	.20519	.20068	.19629	.19201	.18784	.18377	.17981	.17595
79	75	.27926	.27297	.26684	.26087	.25506	.24940	.24389	.23852	.23328	.22819	.22322	.21837	.21366	.20906	.20457	.20020	.19594	.19179	.18774	.18379
79	76	.28873	.28237	.27618	.27014	.26426	.25853	.25294	.24749	.24218	.23700	.23195	.22703	.22223	.21755	.21298	.20853	.20418	.19995	.19581	.19178
79	77	.29819	.29178	.28552	.27943	.27348	.26768	.26203	.25651	.25113	.24588	.24076	.23576	.23088	.22613	.22148	.21695	.21253	.20821	.20400	.19989
79	78	.30759	.30113	.29483	.28868	.28268	.27682	.27111	.26553	.26009	.25477	.24959	.24452	.23958	.23475	.23004	.22544	.22094	.21655	.21227	.20808
79	79	.31687	.31037	.30403	.29783	.29179	.28588	.28011	.27448	.26899	.26362	.25837	.25325	.24824	.24335	.23858	.23391	.22935	.22490	.22055	.21629
80	0	.00847	.00821	.00797	.00774	.00753	.00733	.00714	.00696	.00679	.00663	.00648	.00633	.00619	.00606	.00593	.00581	.00569	.00558	.00547	.00537
80	1	.00442	.00420	.00400	.00381	.00364	.00348	.00333	.00319	.00306	.00293	.00282	.00271	.00261	.00251	.00242	.00234	.00226	.00218	.00211	.00204
80	2	.00445	.00422	.00401	.00381	.00363	.00346	.00331	.00316	.00302	.00289	.00277	.00266	.00256	.00246	.00236	.00227	.00219	.00211	.00204	.00196
80	3	.00462	.00438	.00415	.00395	.00375	.00358	.00341	.00325	.00311	.00297	.00285	.00273	.00262	.00251	.00241	.00232	.00223	.00215	.00207	.00199
80	4	.00487	.00461	.00437	.00415	.00395	.00376	.00359	.00342	.00327	.00312	.00299	.00286	.00274	.00263	.00253	.00243	.00233	.00224	.00216	.00208
80	5	.00518	.00491	.00466	.00442	.00421	.00400	.00382	.00364	.00348	.00332	.00318	.00305	.00292	.00280	.00269	.00258	.00248	.00239	.00230	.00221
80	6	.00554	.00525	.00498	.00474	.00451	.00429	.00409	.00390	.00373	.00357	.00341	.00327	.00313	.00300	.00288	.00277	.00266	.00256	.00246	.00237
80	7	.00595	.00564	.00536	.00510	.00485	.00462	.00441	.00421	.00402	.00385	.00368	.00353	.00338	.00325	.00312	.00300	.00288	.00277	.00267	.00257
80	8	.00641	.00608	.00578	.00549	.00523	.00499	.00476	.00455	.00435	.00416	.00399	.00382	.00367	.00352	.00339	.00326	.00313	.00301	.00290	.00280
80	9	.00691	.00656	.00624	.00594	.00566	.00541	.00516	.00494	.00472	.00453	.00434	.00416	.00400	.00384	.00369	.00355	.00342	.00330	.00318	.00306

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	10	.00747	.00711	.00676	.00644	.00615	.00587	.00561	.00537	.00515	.00493	.00473	.00455	.00437	.00420	.00404	.00389	.00375	.00362	.00349	.00337
80	11	.00808	.00769	.00733	.00699	.00667	.00638	.00610	.00585	.00561	.00538	.00517	.00497	.00478	.00460	.00443	.00427	.00412	.00398	.00384	.00371
80	12	.00874	.00832	.00793	.00757	.00724	.00693	.00663	.00636	.00610	.00586	.00563	.00542	.00522	.00503	.00485	.00468	.00451	.00436	.00422	.00408
80	13	.00941	.00897	.00856	.00817	.00782	.00749	.00718	.00688	.00661	.00635	.00611	.00588	.00567	.00547	.00527	.00509	.00492	.00476	.00460	.00445
80	14	.01007	.00960	.00917	.00877	.00839	.00804	.00771	.00740	.00711	.00683	.00658	.00634	.00611	.00589	.00569	.00550	.00531	.00514	.00497	.00482
80	15	.01071	.01022	.00976	.00933	.00893	.00856	.00821	.00788	.00758	.00729	.00702	.00676	.00652	.00629	.00607	.00587	.00568	.00549	.00532	.00515
80	16	.01133	.01080	.01032	.00987	.00944	.00905	.00868	.00834	.00801	.00771	.00742	.00715	.00689	.00665	.00642	.00621	.00600	.00581	.00562	.00545
80	17	.01192	.01137	.01086	.01038	.00993	.00952	.00913	.00876	.00842	.00810	.00780	.00751	.00724	.00699	.00675	.00652	.00630	.00610	.00590	.00572
80	18	.01250	.01192	.01138	.01088	.01041	.00997	.00956	.00918	.00881	.00848	.00816	.00786	.00757	.00730	.00705	.00681	.00658	.00637	.00616	.00597
80	19	.01311	.01250	.01193	.01140	.01090	.01044	.01001	.00960	.00922	.00886	.00852	.00821	.00791	.00762	.00736	.00710	.00686	.00664	.00642	.00622
80	20	.01375	.01311	.01251	.01195	.01142	.01093	.01048	.01005	.00965	.00927	.00891	.00858	.00826	.00796	.00768	.00742	.00716	.00692	.00670	.00648
80	21	.01444	.01376	.01313	.01254	.01198	.01147	.01098	.01053	.01011	.00971	.00933	.00898	.00864	.00833	.00803	.00775	.00748	.00723	.00699	.00676
80	22	.01518	.01446	.01379	.01316	.01258	.01203	.01152	.01105	.01060	.01017	.00978	.00940	.00905	.00872	.00840	.00810	.00782	.00755	.00730	.00706
80	23	.01597	.01521	.01450	.01384	.01322	.01265	.01211	.01160	.01113	.01068	.01026	.00986	.00949	.00914	.00880	.00849	.00819	.00791	.00764	.00739
80	24	.01683	.01603	.01528	.01458	.01393	.01332	.01275	.01221	.01171	.01123	.01079	.01037	.00997	.00960	.00925	.00891	.00860	.00830	.00801	.00774
80	25	.01777	.01692	.01613	.01539	.01470	.01405	.01345	.01288	.01235	.01184	.01137	.01093	.01051	.01011	.00974	.00938	.00905	.00873	.00843	.00814
80	26	.01879	.01789	.01706	.01627	.01554	.01486	.01422	.01361	.01305	.01251	.01201	.01154	.01109	.01067	.01028	.00990	.00954	.00921	.00889	.00858
80	27	.01991	.01896	.01807	.01725	.01647	.01574	.01506	.01442	.01382	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01010	.00974	.00940	.00908
80	28	.02111	.02011	.01917	.01830	.01747	.01670	.01598	.01530	.01467	.01406	.01350	.01297	.01246	.01199	.01154	.01111	.01071	.01033	.00996	.00962
80	29	.02241	.02135	.02036	.01943	.01856	.01774	.01698	.01626	.01558	.01494	.01434	.01377	.01324	.01273	.01225	.01180	.01137	.01096	.01058	.01021
80	30	.02380	.02268	.02163	.02065	.01973	.01886	.01805	.01728	.01656	.01588	.01524	.01464	.01407	.01353	.01302	.01254	.01208	.01165	.01124	.01085
80	31	.02529	.02411	.02300	.02195	.02098	.02006	.01919	.01838	.01762	.01690	.01622	.01557	.01497	.01439	.01385	.01334	.01285	.01239	.01195	.01153
80	32	.02689	.02564	.02446	.02336	.02232	.02135	.02043	.01957	.01876	.01799	.01727	.01658	.01594	.01533	.01475	.01420	.01368	.01319	.01272	.01227
80	33	.02861	.02728	.02604	.02487	.02377	.02274	.02177	.02085	.01999	.01917	.01840	.01768	.01699	.01634	.01572	.01514	.01458	.01406	.01356	.01308
80	34	.03045	.02905	.02774	.02650	.02534	.02424	.02321	.02224	.02132	.02045	.01963	.01886	.01813	.01743	.01678	.01615	.01556	.01500	.01447	.01396
80	35	.03244	.03096	.02957	.02826	.02703	.02587	.02477	.02374	.02277	.02184	.02097	.02015	.01937	.01863	.01793	.01726	.01663	.01603	.01546	.01492
80	36	.03457	.03301	.03154	.03015	.02885	.02762	.02646	.02536	.02433	.02335	.02242	.02154	.02071	.01992	.01918	.01847	.01779	.01715	.01654	.01596
80	37	.03686	.03521	.03366	.03219	.03081	.02951	.02827	.02711	.02601	.02497	.02399	.02305	.02217	.02133	.02053	.01977	.01905	.01837	.01772	.01710
80	38	.03932	.03758	.03594	.03439	.03293	.03155	.03024	.02901	.02784	.02674	.02569	.02469	.02375	.02286	.02201	.02120	.02043	.01970	.01901	.01834
80	39	.04197	.04013	.03839	.03676	.03521	.03375	.03237	.03106	.02982	.02864	.02753	.02647	.02547	.02452	.02361	.02275	.02193	.02115	.02041	.01970
80	40	.04481	.04287	.04104	.03931	.03768	.03613	.03467	.03328	.03196	.03072	.02953	.02841	.02734	.02633	.02536	.02444	.02357	.02274	.02194	.02118
80	41	.04786	.04582	.04389	.04207	.04034	.03870	.03715	.03568	.03429	.03296	.03171	.03051	.02938	.02830	.02727	.02629	.02536	.02447	.02362	.02281
80	42	.05113	.04899	.04695	.04503	.04320	.04147	.03983	.03828	.03680	.03540	.03406	.03279	.03159	.03044	.02934	.02830	.02730	.02636	.02545	.02459
80	43	.05463	.05237	.05023	.04820	.04628	.04445	.04272	.04107	.03951	.03802	.03660	.03526	.03397	.03275	.03159	.03048	.02942	.02840	.02744	.02652
80	44	.05837	.05599	.05374	.05160	.04957	.04764	.04581	.04407	.04241	.04084	.03934	.03791	.03655	.03525	.03401	.03283	.03170	.03062	.02959	.02861
80	45	.06232	.05982	.05745	.05520	.05306	.05103	.04910	.04726	.04551	.04384	.04225	.04074	.03929	.03792	.03660	.03535	.03414	.03300	.03190	.03085
80	46	.06650	.06388	.06139	.05903	.05678	.05464	.05260	.05066	.04881	.04705	.04537	.04376	.04223	.04077	.03937	.03804	.03676	.03554	.03438	.03326
80	47	.07090	.06816	.06555	.06306	.06070	.05845	.05630	.05425	.05230	.05044	.04867	.04697	.04535	.04380	.04232	.04091	.03955	.03826	.03701	.03582
80	48	.07554	.07267	.06993	.06733	.06484	.06247	.06022	.05806	.05601	.05404	.05217	.05038	.04866	.04703	.04546	.04396	.04252	.04115	.03983	.03856
80	49	.08043	.07742	.07455	.07182	.06921	.06673	.06436	.06209	.05993	.05786	.05588	.05399	.05218	.05045	.04879	.04720	.04568	.04422	.04282	.04148
80	50	.08556	.08242	.07942	.07656	.07383	.07122	.06873	.06635	.06408	.06190	.05982	.05782	.05591	.05408	.05233	.05065	.04904	.04750	.04602	.04459
80	51	.09095	.08767	.08454	.08155	.07869	.07596	.07335	.07085	.06846	.06617	.06398	.06188	.05986	.05794	.05609	.05431	.05261	.05098	.04941	.04790
80	52	.09658	.09316	.08989	.08677	.08378	.08092	.07818	.07557	.07306	.07065	.06835	.06614	.06402	.06199	.06004	.05817	.05637	.05465	.05299	.05140
80	53	.10245	.09889	.09548	.09222	.08910	.08611	.08325	.08051	.07788	.07536	.07294	.07062	.06840	.06626	.06421	.06224	.06034	.05852	.05677	.05508
80	54	.10856	.10486	.10131	.09791	.09466	.09154	.08855	.08568	.08293	.08029	.07776	.07532	.07299	.07074	.06858	.06651	.06451	.06259	.06075	.05897
80	55	.11492	.11107	.10739	.10385	.10046	.09721	.09409	.09109	.08821	.08545	.08280	.08025	.07780	.07544	.07317	.07099	.06889	.06687	.06493	.06306
80	56	.12153	.11754	.11371	.11003	.10650	.10311	.09986	.09674	.09373	.09085	.08807	.08540	.08284	.08037	.07799	.07570	.07350	.07137	.06933	.06736
80	57	.12838	.12424	.12027	.11645	.11279	.10926	.10588	.10262	.09949	.09648	.09358	.09079	.08811	.08552	.08303	.08063	.07832	.07609	.07394	.07187
80	58	.13546	.13118	.12706	.12310	.11930	.11564	.11212	.10873	.10547	.10233	.09931	.09640	.09359	.09089	.08828	.08577	.08335	.08101	.07876	.07658
80	59	.14276	.13833	.13406	.12997	.12602	.12222	.11857	.11505	.11166	.10839	.10524	.10220	.09928	.09646	.09373	.09111	.08857	.08613	.08377	.08149

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	60	.15025	.14568	.14127	.13703	.13295	.12902	.12522	.12157	.11805	.11465	.11138	.10822	.10517	.10222	.09938	.09664	.09400	.09144	.08897	.08658
80	61	.15797	.15325	.14870	.14432	.14010	.13603	.13210	.12831	.12466	.12113	.11773	.11445	.11127	.10821	.10525	.10239	.09963	.09696	.09438	.09188
80	62	.16592	.16106	.15638	.15186	.14750	.14329	.13923	.13530	.13152	.12786	.12433	.12092	.11762	.11444	.11136	.10838	.10550	.10272	.10003	.09742
80	63	.17412	.16912	.16430	.15964	.15514	.15080	.14660	.14255	.13863	.13484	.13118	.12765	.12423	.12092	.11772	.11462	.11162	.10872	.10592	.10320
80	64	.18255	.17741	.17245	.16765	.16302	.15854	.15421	.15003	.14598	.14206	.13828	.13461	.13107	.12764	.12431	.12110	.11799	.11497	.11205	.10922
80	65	.19119	.18592	.18082	.17590	.17113	.16652	.16206	.15774	.15357	.14952	.14561	.14182	.13815	.13460	.13116	.12782	.12459	.12146	.11842	.11548
80	66	.20007	.19466	.18944	.18438	.17948	.17474	.17015	.16571	.16141	.15724	.15320	.14928	.14549	.14182	.13825	.13480	.13145	.12820	.12505	.12199
80	67	.20918	.20365	.19830	.19311	.18809	.18322	.17851	.17394	.16951	.16522	.16105	.15702	.15310	.14931	.14562	.14205	.13858	.13522	.13196	.12879
80	68	.21850	.21285	.20738	.20207	.19692	.19193	.18710	.18240	.17785	.17344	.16915	.16500	.16096	.15705	.15325	.14956	.14598	.14250	.13912	.13584
80	69	.22800	.22223	.21664	.21121	.20595	.20084	.19589	.19108	.18641	.18187	.17747	.17320	.16905	.16502	.16110	.15730	.15360	.15001	.14652	.14313
80	70	.23762	.23174	.22604	.22050	.21513	.20990	.20483	.19991	.19513	.19048	.18596	.18157	.17731	.17317	.16914	.16522	.16141	.15771	.15411	.15061
80	71	.24732	.24134	.23553	.22989	.22441	.21908	.21390	.20886	.20397	.19921	.19459	.19009	.18572	.18146	.17732	.17330	.16938	.16557	.16187	.15826
80	72	.25708	.25100	.24509	.23935	.23377	.22833	.22305	.21791	.21292	.20805	.20332	.19872	.19424	.18988	.18564	.18151	.17749	.17357	.16976	.16605
80	73	.26686	.26069	.25469	.24886	.24318	.23765	.23227	.22704	.22194	.21698	.21215	.20744	.20286	.19840	.19406	.18982	.18570	.18169	.17777	.17396
80	74	.27667	.27043	.26434	.25842	.25266	.24704	.24157	.23624	.23105	.22600	.22107	.21627	.21160	.20704	.20260	.19827	.19405	.18994	.18593	.18202
80	75	.28653	.28021	.27405	.26805	.26221	.25651	.25096	.24554	.24027	.23512	.23011	.22522	.22046	.21581	.21128	.20686	.20255	.19834	.19424	.19024
80	76	.29643	.29005	.28382	.27775	.27183	.26606	.26043	.25494	.24958	.24436	.23926	.23429	.22944	.22471	.22010	.21559	.21119	.20690	.20271	.19863
80	77	.30634	.29989	.29361	.28748	.28149	.27565	.26996	.26440	.25897	.25367	.24850	.24346	.23853	.23372	.22903	.22444	.21997	.21559	.21132	.20715
80	78	.31620	.30971	.30337	.29719	.29115	.28525	.27949	.27387	.26838	.26302	.25778	.25267	.24767	.24279	.23803	.23337	.22882	.22437	.22003	.21578
80	79	.32595	.31942	.31304	.30681	.30072	.29478	.28897	.28329	.27775	.27233	.26703	.26186	.25680	.25186	.24703	.24230	.23769	.23317	.22876	.22444
80	80	.33550	.32894	.32252	.31626	.31013	.30415	.29830	.29258	.28698	.28152	.27617	.27094	.26583	.26083	.25594	.25116	.24648	.24191	.23743	.23306
81	0	.00869	.00844	.00819	.00797	.00775	.00755	.00736	.00718	.00701	.00685	.00670	.00655	.00641	.00628	.00615	.00603	.00591	.00580	.00569	.00559
81	1	.00448	.00426	.00406	.00387	.00369	.00353	.00338	.00324	.00311	.00299	.00287	.00276	.00266	.00257	.00247	.00239	.00231	.00223	.00216	.00209
81	2	.00450	.00427	.00406	.00386	.00368	.00351	.00335	.00321	.00307	.00294	.00282	.00271	.00260	.00250	.00241	.00232	.00223	.00215	.00208	.00201
81	3	.00467	.00442	.00420	.00399	.00380	.00362	.00345	.00330	.00315	.00302	.00289	.00277	.00266	.00255	.00245	.00236	.00227	.00219	.00211	.00203
81	4	.00491	.00466	.00442	.00420	.00400	.00381	.00363	.00346	.00331	.00317	.00303	.00290	.00278	.00267	.00257	.00247	.00237	.00228	.00220	.00212
81	5	.00523	.00496	.00470	.00447	.00425	.00405	.00386	.00369	.00352	.00337	.00323	.00309	.00296	.00284	.00273	.00262	.00252	.00243	.00234	.00225
81	6	.00559	.00530	.00504	.00479	.00456	.00434	.00414	.00395	.00378	.00361	.00346	.00331	.00318	.00305	.00293	.00282	.00271	.00261	.00251	.00242
81	7	.00601	.00570	.00542	.00515	.00490	.00468	.00446	.00426	.00408	.00390	.00374	.00358	.00344	.00330	.00317	.00305	.00293	.00282	.00272	.00262
81	8	.00647	.00614	.00584	.00556	.00529	.00505	.00482	.00461	.00441	.00422	.00405	.00388	.00373	.00358	.00344	.00331	.00319	.00307	.00296	.00285
81	9	.00698	.00664	.00631	.00601	.00573	.00547	.00523	.00500	.00479	.00459	.00440	.00423	.00406	.00391	.00376	.00362	.00348	.00336	.00324	.00313
81	10	.00756	.00719	.00684	.00653	.00623	.00595	.00569	.00545	.00522	.00501	.00481	.00462	.00444	.00428	.00412	.00397	.00383	.00369	.00356	.00344
81	11	.00818	.00779	.00742	.00708	.00677	.00647	.00620	.00594	.00570	.00547	.00526	.00505	.00486	.00468	.00452	.00435	.00420	.00406	.00392	.00379
81	12	.00885	.00843	.00804	.00768	.00734	.00703	.00674	.00646	.00621	.00596	.00574	.00552	.00532	.00513	.00495	.00477	.00461	.00446	.00431	.00417
81	13	.00953	.00909	.00868	.00830	.00794	.00761	.00729	.00700	.00673	.00647	.00623	.00600	.00578	.00558	.00539	.00520	.00503	.00487	.00471	.00456
81	14	.01021	.00974	.00931	.00890	.00852	.00817	.00784	.00753	.00724	.00696	.00671	.00646	.00623	.00602	.00581	.00562	.00543	.00526	.00509	.00494
81	15	.01086	.01037	.00991	.00948	.00908	.00870	.00835	.00803	.00772	.00743	.00716	.00690	.00666	.00643	.00621	.00600	.00581	.00562	.00545	.00528
81	16	.01148	.01096	.01047	.01002	.00960	.00920	.00883	.00849	.00816	.00786	.00757	.00730	.00704	.00680	.00657	.00635	.00615	.00595	.00576	.00559
81	17	.01208	.01153	.01102	.01054	.01010	.00968	.00929	.00892	.00858	.00826	.00795	.00767	.00740	.00714	.00690	.00667	.00645	.00625	.00605	.00586
81	18	.01267	.01209	.01155	.01105	.01058	.01014	.00973	.00934	.00898	.00864	.00832	.00802	.00773	.00746	.00721	.00697	.00674	.00652	.00632	.00612
81	19	.01328	.01267	.01210	.01157	.01107	.01061	.01018	.00977	.00939	.00903	.00869	.00837	.00807	.00779	.00752	.00727	.00703	.00680	.00658	.00637
81	20	.01393	.01329	.01269	.01213	.01160	.01111	.01065	.01022	.00982	.00944	.00909	.00875	.00843	.00813	.00785	.00758	.00733	.00709	.00686	.00664
81	21	.01463	.01395	.01331	.01272	.01217	.01165	.01117	.01071	.01029	.00989	.00951	.00915	.00882	.00850	.00820	.00792	.00765	.00740	.00716	.00693
81	22	.01537	.01465	.01398	.01335	.01277	.01222	.01171	.01123	.01078	.01036	.00996	.00958	.00923	.00890	.00858	.00828	.00800	.00773	.00747	.00723
81	23	.01617	.01541	.01470	.01404	.01342	.01284	.01230	.01179	.01132	.01087	.01045	.01005	.00968	.00932	.00899	.00867	.00837	.00809	.00782	.00756
81	24	.01703	.01623	.01548	.01478	.01413	.01352	.01295	.01241	.01190	.01143	.01098	.01056	.01016	.00979	.00944	.00910	.00878	.00848	.00820	.00793
81	25	.01798	.01713	.01634	.01560	.01491	.01426	.01366	.01309	.01255	.01205	.01157	.01113	.01071	.01031	.00993	.00958	.00924	.00892	.00862	.00833
81	26	.01901	.01811	.01728	.01649	.01576	.01508	.01443	.01383	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01011	.00975	.00941	.00909	.00878
81	27	.02014	.01919	.01831	.01748	.01670	.01597	.01529	.01465	.01405	.01348	.01295	.01244	.01197	.01152	.01110	.01069	.01031	.00995	.00961	.00929
81	28	.02136	.02035	.01942	.01854	.01772	.01695	.01622	.01554	.01490	.01430	.01373	.01320	.01269	.01221	.01176	.01134	.01093	.01055	.01018	.00984

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	29	.02267	.02161	.02062	.01969	.01881	.01800	.01723	.01651	.01583	.01519	.01458	.01401	.01348	.01297	.01249	.01203	.01160	.01119	.01081	.01044
81	30	.02408	.02295	.02190	.02092	.01999	.01913	.01831	.01754	.01682	.01614	.01550	.01490	.01432	.01378	.01327	.01279	.01233	.01189	.01148	.01109
81	31	.02558	.02439	.02328	.02224	.02126	.02034	.01947	.01866	.01789	.01717	.01649	.01584	.01524	.01466	.01411	.01360	.01311	.01264	.01220	.01178
81	32	.02719	.02594	.02476	.02366	.02262	.02164	.02073	.01986	.01905	.01828	.01755	.01687	.01622	.01561	.01503	.01448	.01395	.01346	.01299	.01254
81	33	.02893	.02760	.02636	.02519	.02409	.02305	.02208	.02116	.02030	.01948	.01871	.01798	.01729	.01663	.01602	.01543	.01487	.01434	.01384	.01336
81	34	.03079	.02939	.02807	.02683	.02567	.02457	.02354	.02256	.02164	.02078	.01995	.01918	.01844	.01775	.01709	.01646	.01587	.01530	.01477	.01426
81	35	.03280	.03132	.02993	.02862	.02738	.02622	.02512	.02409	.02311	.02219	.02131	.02049	.01970	.01896	.01826	.01759	.01696	.01635	.01578	.01524
81	36	.03496	.03339	.03192	.03053	.02923	.02799	.02683	.02573	.02469	.02371	.02278	.02190	.02107	.02028	.01953	.01881	.01814	.01749	.01688	.01630
81	37	.03727	.03562	.03406	.03260	.03121	.02991	.02867	.02751	.02640	.02536	.02437	.02343	.02255	.02170	.02090	.02014	.01942	.01873	.01808	.01746
81	38	.03976	.03802	.03637	.03482	.03336	.03198	.03067	.02943	.02826	.02715	.02610	.02510	.02416	.02326	.02241	.02160	.02082	.02009	.01939	.01873
81	39	.04244	.04060	.03886	.03722	.03567	.03421	.03282	.03151	.03027	.02909	.02797	.02691	.02591	.02495	.02404	.02317	.02235	.02157	.02082	.02011
81	40	.04531	.04337	.04154	.03981	.03817	.03662	.03515	.03376	.03245	.03119	.03001	.02888	.02781	.02679	.02582	.02490	.02402	.02318	.02239	.02162
81	41	.04841	.04637	.04443	.04261	.04087	.03924	.03768	.03621	.03481	.03348	.03222	.03102	.02988	.02880	.02777	.02678	.02585	.02495	.02410	.02329
81	42	.05173	.04958	.04754	.04561	.04378	.04205	.04041	.03885	.03737	.03596	.03462	.03335	.03213	.03098	.02988	.02883	.02783	.02688	.02597	.02510
81	43	.05528	.05302	.05087	.04884	.04691	.04508	.04334	.04169	.04012	.03863	.03721	.03586	.03457	.03334	.03217	.03106	.02999	.02897	.02800	.02708
81	44	.05907	.05669	.05443	.05229	.05026	.04832	.04649	.04474	.04308	.04150	.03999	.03856	.03719	.03589	.03465	.03346	.03232	.03124	.03021	.02922
81	45	.06308	.06058	.05821	.05596	.05381	.05178	.04984	.04799	.04624	.04457	.04297	.04145	.04000	.03862	.03730	.03603	.03483	.03367	.03257	.03151
81	46	.06734	.06471	.06222	.05985	.05759	.05545	.05340	.05146	.04960	.04783	.04615	.04454	.04300	.04153	.04013	.03879	.03751	.03628	.03511	.03398
81	47	.07181	.06906	.06645	.06396	.06159	.05933	.05718	.05512	.05317	.05130	.04952	.04781	.04619	.04463	.04315	.04172	.04036	.03906	.03781	.03661
81	48	.07654	.07366	.07091	.06830	.06581	.06344	.06117	.05901	.05695	.05498	.05310	.05130	.04958	.04793	.04636	.04485	.04340	.04202	.04069	.03942
81	49	.08150	.07849	.07562	.07288	.07027	.06778	.06540	.06312	.06095	.05888	.05689	.05499	.05317	.05143	.04977	.04817	.04664	.04517	.04377	.04241
81	50	.08674	.08359	.08058	.07772	.07498	.07236	.06986	.06748	.06519	.06301	.06091	.05891	.05699	.05516	.05340	.05171	.05009	.04853	.04704	.04561
81	51	.09223	.08894	.08580	.08280	.07994	.07720	.07458	.07207	.06967	.06737	.06517	.06306	.06104	.05910	.05725	.05546	.05375	.05211	.05053	.04901
81	52	.09797	.09454	.09127	.08813	.08514	.08227	.07952	.07690	.07438	.07196	.06965	.06743	.06531	.06326	.06130	.05942	.05761	.05588	.05421	.05260
81	53	.10396	.10039	.09697	.09371	.09058	.08758	.08471	.08196	.07932	.07679	.07436	.07203	.06979	.06764	.06558	.06359	.06169	.05985	.05809	.05639
81	54	.11020	.10648	.10293	.09952	.09626	.09313	.09013	.08725	.08449	.08184	.07929	.07684	.07450	.07224	.07007	.06798	.06597	.06404	.06218	.06039
81	55	.11669	.11283	.10914	.10559	.10219	.09893	.09579	.09279	.08990	.08713	.08446	.08190	.07943	.07706	.07478	.07259	.07048	.06845	.06649	.06460
81	56	.12344	.11944	.11560	.11191	.10838	.10498	.10171	.09857	.09556	.09266	.08987	.08719	.08461	.08213	.07973	.07743	.07521	.07307	.07101	.06903
81	57	.13045	.12630	.12232	.11849	.11481	.11128	.10788	.10461	.10146	.09844	.09553	.09272	.09002	.08742	.08492	.08250	.08018	.07793	.07577	.07368
81	58	.13770	.13340	.12927	.12530	.12149	.11781	.11428	.11088	.10760	.10445	.10141	.09848	.09566	.09294	.09032	.08779	.08535	.08300	.08073	.07854
81	59	.14516	.14072	.13645	.13233	.12838	.12456	.12089	.11736	.11395	.11067	.10750	.10445	.10151	.09867	.09593	.09329	.09074	.08827	.08589	.08359
81	60	.15284	.14825	.14384	.13958	.13548	.13153	.12773	.12406	.12052	.11710	.11381	.11063	.10757	.10461	.10175	.09899	.09632	.09375	.09126	.08885
81	61	.16075	.15601	.15146	.14706	.14282	.13873	.13479	.13099	.12732	.12377	.12035	.11705	.11386	.11077	.10779	.10491	.10213	.09944	.09684	.09432
81	62	.16890	.16403	.15933	.15480	.15042	.14619	.14211	.13818	.13437	.13070	.12715	.12371	.12040	.11719	.11409	.11109	.10819	.10538	.10267	.10004
81	63	.17732	.17231	.16747	.16279	.15828	.15391	.14970	.14563	.14169	.13788	.13420	.13065	.12720	.12387	.12065	.11753	.11451	.11159	.10876	.10602
81	64	.18598	.18082	.17585	.17103	.16638	.16189	.15754	.15333	.14926	.14533	.14152	.13783	.13426	.13081	.12746	.12422	.12108	.11804	.11510	.11224
81	65	.19487	.18958	.18447	.17952	.17474	.17011	.16562	.16129	.15709	.15302	.14909	.14527	.14158	.13800	.13453	.13117	.12791	.12475	.12169	.11872
81	66	.20400	.19858	.19334	.18826	.18335	.17859	.17397	.16951	.16518	.16099	.15692	.15298	.14916	.14546	.14187	.13839	.13501	.13174	.12856	.12547
81	67	.21339	.20785	.20248	.19727	.19223	.18734	.18260	.17801	.17355	.16923	.16505	.16098	.15704	.15322	.14950	.14590	.14241	.13901	.13572	.13252
81	68	.22301	.21735	.21185	.20652	.20135	.19634	.19148	.18676	.18219	.17774	.17343	.16925	.16518	.16124	.15741	.15369	.15007	.14656	.14315	.13984
81	69	.23282	.22704	.22143	.21598	.21069	.20556	.20058	.19574	.19104	.18648	.18205	.17775	.17357	.16950	.16556	.16172	.15799	.15436	.15084	.14741
81	70	.24277	.23688	.23115	.22559	.22019	.21495	.20985	.20490	.20008	.19541	.19086	.18644	.18214	.17797	.17390	.16995	.16611	.16237	.15874	.15520
81	71	.25282	.24682	.24099	.23532	.22982	.22446	.21925	.21419	.20927	.20448	.19982	.19529	.19088	.18659	.18242	.17836	.17440	.17056	.16681	.16316
81	72	.26293	.25684	.25091	.24514	.23953	.23407	.22876	.22359	.21856	.21367	.20890	.20426	.19975	.19535	.19107	.18690	.18284	.17889	.17504	.17128
81	73	.27309	.26690	.26088	.25502	.24931	.24375	.23834	.23308	.22795	.22295	.21808	.21334	.20873	.20423	.19984	.19557	.19141	.18735	.18340	.17954
81	74	.28329	.27702	.27092	.26497	.25917	.25353	.24802	.24266	.23744	.23235	.22739	.22255	.21784	.21324	.20876	.20439	.20013	.19597	.19192	.18796
81	75	.29356	.28721	.28103	.27500	.26913	.26340	.25781	.25236	.24705	.24187	.23682	.23189	.22709	.22240	.21782	.21336	.20901	.20476	.20061	.19656
81	76	.30388	.29747	.29122	.28512	.27917	.27337	.26770	.26218	.25679	.25153	.24639	.24138	.23649	.23171	.22705	.22250	.21806	.21372	.20948	.20535
81	77	.31422	.30776	.30145	.29529	.28927	.28340	.27767	.27207	.26661	.26127	.25606	.25098	.24601	.24115	.23641	.23178	.22725	.22283	.21851	.21429
81	78	.32454	.31803	.31167	.30545	.29938	.29346	.28766	.28200	.27648	.27107	.26580	.26064	.25560	.25067	.24586	.24115	.23655	.23206	.22766	.22336

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	79	.33476	.32821	.32180	.31554	.30943	.30345	.29761	.29189	.28631	.28085	.27551	.27029	.26519	.26020	.25532	.25055	.24588	.24131	.23685	.23248
81	80	.34478	.33820	.33177	.32547	.31932	.31330	.30741	.30165	.29602	.29051	.28512	.27985	.27469	.26964	.26470	.25987	.25514	.25052	.24599	.24155
81	81	.35455	.34795	.34149	.33516	.32898	.32293	.31700	.31121	.30554	.29999	.29455	.28923	.28403	.27893	.27394	.26906	.26428	.25959	.25501	.25052
82	0	.00891	.00866	.00841	.00819	.00797	.00777	.00758	.00741	.00724	.00707	.00692	.00677	.00663	.00650	.00637	.00625	.00613	.00602	.00591	.00581
82	1	.00453	.00431	.00411	.00392	.00375	.00359	.00343	.00329	.00316	.00304	.00292	.00281	.00271	.00262	.00253	.00244	.00236	.00228	.00221	.00214
82	2	.00454	.00432	.00410	.00391	.00372	.00356	.00340	.00325	.00311	.00298	.00286	.00275	.00264	.00254	.00245	.00236	.00228	.00220	.00212	.00205
82	3	.00471	.00447	.00424	.00403	.00384	.00366	.00350	.00334	.00320	.00306	.00293	.00281	.00270	.00259	.00249	.00240	.00231	.00223	.00215	.00207
82	4	.00496	.00470	.00446	.00424	.00404	.00385	.00367	.00351	.00335	.00321	.00307	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224	.00216
82	5	.00527	.00500	.00475	.00451	.00430	.00409	.00391	.00373	.00357	.00341	.00327	.00313	.00300	.00288	.00277	.00266	.00256	.00247	.00238	.00229
82	6	.00564	.00535	.00508	.00483	.00460	.00439	.00419	.00400	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00286	.00275	.00265	.00255	.00246
82	7	.00606	.00575	.00547	.00520	.00496	.00473	.00451	.00431	.00412	.00395	.00378	.00363	.00348	.00335	.00322	.00309	.00298	.00287	.00276	.00266
82	8	.00653	.00620	.00590	.00561	.00535	.00511	.00488	.00467	.00447	.00428	.00410	.00394	.00378	.00363	.00349	.00336	.00324	.00312	.00301	.00290
82	9	.00705	.00670	.00638	.00608	.00580	.00554	.00530	.00507	.00486	.00466	.00447	.00429	.00412	.00397	.00382	.00368	.00354	.00342	.00330	.00318
82	10	.00764	.00726	.00692	.00660	.00630	.00603	.00577	.00552	.00530	.00508	.00488	.00469	.00452	.00435	.00419	.00404	.00389	.00376	.00363	.00351
82	11	.00827	.00788	.00751	.00717	.00685	.00656	.00628	.00602	.00578	.00555	.00534	.00514	.00495	.00477	.00460	.00444	.00428	.00414	.00400	.00387
82	12	.00895	.00853	.00814	.00778	.00745	.00713	.00684	.00656	.00630	.00606	.00583	.00562	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00426
82	13	.00965	.00921	.00879	.00841	.00805	.00772	.00741	.00711	.00684	.00658	.00634	.00611	.00589	.00569	.00549	.00531	.00514	.00497	.00481	.00466
82	14	.01034	.00987	.00943	.00903	.00865	.00830	.00796	.00765	.00736	.00709	.00683	.00659	.00636	.00614	.00593	.00574	.00555	.00538	.00521	.00505
82	15	.01100	.01051	.01005	.00962	.00922	.00884	.00849	.00816	.00785	.00756	.00729	.00703	.00679	.00656	.00634	.00614	.00594	.00575	.00558	.00541
82	16	.01163	.01111	.01062	.01017	.00975	.00935	.00898	.00863	.00831	.00800	.00771	.00744	.00718	.00694	.00671	.00649	.00628	.00609	.00590	.00572
82	17	.01224	.01169	.01118	.01070	.01025	.00983	.00944	.00908	.00873	.00841	.00810	.00782	.00754	.00729	.00705	.00682	.00660	.00639	.00619	.00601
82	18	.01284	.01226	.01171	.01121	.01074	.01030	.00989	.00950	.00914	.00880	.00847	.00817	.00789	.00762	.00736	.00712	.00689	.00667	.00646	.00627
82	19	.01345	.01284	.01227	.01174	.01124	.01078	.01034	.00993	.00955	.00919	.00885	.00853	.00823	.00795	.00768	.00742	.00718	.00695	.00673	.00653
82	20	.01411	.01346	.01286	.01230	.01177	.01128	.01082	.01039	.00999	.00961	.00925	.00891	.00860	.00830	.00801	.00774	.00749	.00725	.00702	.00680
82	21	.01481	.01413	.01349	.01290	.01235	.01183	.01134	.01089	.01046	.01006	.00968	.00932	.00899	.00867	.00837	.00809	.00782	.00756	.00732	.00709
82	22	.01555	.01483	.01416	.01354	.01295	.01240	.01189	.01141	.01096	.01054	.01014	.00976	.00940	.00907	.00875	.00845	.00817	.00790	.00764	.00740
82	23	.01636	.01560	.01489	.01423	.01361	.01303	.01249	.01198	.01150	.01105	.01063	.01023	.00985	.00950	.00916	.00885	.00855	.00826	.00799	.00773
82	24	.01723	.01643	.01568	.01498	.01432	.01371	.01314	.01260	.01209	.01162	.01117	.01075	.01035	.00997	.00962	.00928	.00896	.00866	.00838	.00810
82	25	.01819	.01734	.01655	.01580	.01511	.01446	.01386	.01329	.01275	.01224	.01177	.01132	.01090	.01050	.01012	.00977	.00943	.00911	.00880	.00852
82	26	.01922	.01833	.01749	.01671	.01597	.01529	.01464	.01404	.01347	.01293	.01243	.01195	.01151	.01108	.01068	.01030	.00994	.00960	.00928	.00897
82	27	.02036	.01942	.01853	.01770	.01692	.01619	.01551	.01487	.01426	.01370	.01316	.01266	.01218	.01173	.01130	.01090	.01052	.01016	.00981	.00949
82	28	.02159	.02059	.01965	.01877	.01795	.01718	.01645	.01577	.01513	.01452	.01396	.01342	.01291	.01243	.01198	.01155	.01115	.01076	.01040	.01005
82	29	.02292	.02185	.02086	.01993	.01906	.01824	.01747	.01675	.01607	.01542	.01482	.01425	.01371	.01320	.01272	.01226	.01183	.01142	.01103	.01066
82	30	.02434	.02321	.02216	.02117	.02025	.01938	.01856	.01780	.01707	.01639	.01575	.01514	.01457	.01403	.01351	.01303	.01257	.01213	.01171	.01132
82	31	.02585	.02467	.02355	.02251	.02153	.02061	.01974	.01893	.01816	.01743	.01675	.01610	.01549	.01492	.01437	.01385	.01336	.01289	.01245	.01203
82	32	.02748	.02623	.02505	.02394	.02290	.02193	.02101	.02014	.01932	.01855	.01783	.01714	.01649	.01588	.01529	.01474	.01422	.01372	.01325	.01280
82	33	.02923	.02791	.02666	.02549	.02439	.02335	.02238	.02146	.02059	.01977	.01900	.01827	.01757	.01692	.01630	.01571	.01515	.01462	.01412	.01364
82	34	.03111	.02971	.02839	.02715	.02599	.02489	.02385	.02288	.02196	.02108	.02026	.01948	.01875	.01805	.01739	.01676	.01616	.01559	.01506	.01454
82	35	.03314	.03166	.03027	.02895	.02772	.02655	.02546	.02442	.02344	.02251	.02164	.02081	.02002	.01928	.01857	.01790	.01727	.01666	.01609	.01554
82	36	.03532	.03375	.03228	.03089	.02958	.02835	.02718	.02608	.02504	.02406	.02313	.02224	.02141	.02061	.01986	.01915	.01847	.01782	.01721	.01662
82	37	.03766	.03600	.03445	.03298	.03159	.03028	.02905	.02788	.02678	.02573	.02474	.02380	.02291	.02206	.02126	.02050	.01977	.01908	.01843	.01780
82	38	.04018	.03843	.03679	.03523	.03377	.03238	.03107	.02983	.02866	.02755	.02649	.02549	.02454	.02364	.02279	.02197	.02120	.02046	.01976	.01909
82	39	.04288	.04104	.03930	.03766	.03611	.03464	.03325	.03194	.03069	.02951	.02839	.02733	.02632	.02536	.02445	.02358	.02275	.02197	.02122	.02050
82	40	.04579	.04385	.04202	.04028	.03864	.03709	.03562	.03423	.03290	.03165	.03046	.02933	.02826	.02723	.02626	.02534	.02445	.02361	.02281	.02205
82	41	.04893	.04688	.04495	.04312	.04138	.03974	.03818	.03671	.03530	.03397	.03271	.03151	.03036	.02928	.02824	.02725	.02631	.02542	.02456	.02374
82	42	.05229	.05014	.04810	.04617	.04433	.04260	.04095	.03939	.03790	.03649	.03515	.03387	.03266	.03150	.03039	.02934	.02834	.02738	.02647	.02560
82	43	.05589	.05362	.05148	.04944	.04751	.04567	.04393	.04228	.04070	.03921	.03778	.03643	.03514	.03390	.03273	.03161	.03054	.02952	.02854	.02761
82	44	.05973	.05735	.05509	.05294	.05091	.04897	.04713	.04538	.04372	.04213	.04062	.03918	.03781	.03650	.03525	.03406	.03292	.03184	.03079	.02980
82	45	.06381	.06130	.05893	.05667	.05452	.05248	.05054	.04869	.04693	.04525	.04365	.04213	.04067	.03928	.03796	.03669	.03548	.03432	.03321	.03215
82	46	.06812	.06550	.06300	.06063	.05837	.05622	.05417	.05222	.05036	.04858	.04689	.04528	.04374	.04226	.04085	.03951	.03822	.03699	.03581	.03468

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
82	47	.07267	.06992	.06730	.06480	.06243	.06017	.05801	.05595	.05399	.05212	.05033	.04862	.04699	.04543	.04393	.04250	.04114	.03983	.03857	.03737
82	48	.07747	.07459	.07184	.06922	.06673	.06435	.06208	.05991	.05784	.05587	.05398	.05217	.05045	.04880	.04721	.04570	.04425	.04286	.04152	.04024
82	49	.08252	.07950	.07663	.07389	.07127	.06877	.06638	.06410	.06193	.05984	.05785	.05595	.05412	.05237	.05070	.04910	.04756	.04609	.04467	.04331
82	50	.08784	.08469	.08168	.07881	.07607	.07345	.07094	.06854	.06625	.06406	.06196	.05995	.05803	.05618	.05441	.05272	.05109	.04953	.04803	.04659
82	51	.09343	.09014	.08700	.08399	.08112	.07838	.07575	.07323	.07083	.06852	.06631	.06420	.06217	.06022	.05835	.05656	.05484	.05319	.05160	.05007
82	52	.09928	.09585	.09257	.08943	.08642	.08355	.08080	.07816	.07564	.07321	.07089	.06867	.06653	.06448	.06251	.06062	.05880	.05706	.05538	.05376
82	53	.10538	.10181	.09839	.09511	.09198	.08897	.08609	.08333	.08068	.07814	.07571	.07337	.07112	.06896	.06689	.06490	.06298	.06114	.05936	.05766
82	54	.11174	.10802	.10446	.10105	.09778	.09464	.09163	.08874	.08597	.08331	.08075	.07830	.07594	.07367	.07149	.06939	.06738	.06543	.06356	.06176
82	55	.11837	.11450	.11080	.10724	.10384	.10056	.09742	.09441	.09151	.08872	.08605	.08348	.08100	.07862	.07633	.07412	.07200	.06996	.06798	.06609
82	56	.12526	.12125	.11740	.11370	.11016	.10675	.10347	.10033	.09730	.09439	.09159	.08890	.08631	.08381	.08141	.07909	.07686	.07471	.07264	.07064
82	57	.13241	.12826	.12426	.12043	.11674	.11319	.10978	.10651	.10335	.10031	.09739	.09457	.09186	.08925	.08673	.08430	.08196	.07970	.07752	.07542
82	58	.13981	.13551	.13137	.12739	.12357	.11988	.11634	.11292	.10964	.10647	.10342	.10048	.09765	.09491	.09228	.08974	.08728	.08492	.08263	.08042
82	59	.14744	.14299	.13871	.13459	.13062	.12680	.12311	.11957	.11615	.11285	.10967	.10661	.10365	.10080	.09804	.09538	.09282	.09034	.08794	.08563
82	60	.15529	.15070	.14627	.14201	.13790	.13394	.13012	.12643	.12288	.11945	.11615	.11295	.10987	.10690	.10402	.10125	.09856	.09597	.09346	.09104
82	61	.16338	.15864	.15407	.14967	.14542	.14132	.13736	.13354	.12986	.12630	.12286	.11954	.11633	.11323	.11024	.10734	.10454	.10183	.09921	.09668
82	62	.17174	.16685	.16214	.15760	.15321	.14897	.14487	.14092	.13710	.13341	.12984	.12639	.12306	.11984	.11672	.11370	.11078	.10796	.10522	.10257
82	63	.18036	.17534	.17048	.16580	.16127	.15689	.15266	.14857	.14462	.14080	.13710	.13352	.13006	.12671	.12347	.12033	.11729	.11435	.11150	.10874
82	64	.18924	.18408	.17908	.17426	.16959	.16508	.16072	.15650	.15241	.14846	.14463	.14092	.13733	.13386	.13049	.12723	.12407	.12101	.11804	.11516
82	65	.19837	.19307	.18794	.18298	.17818	.17353	.16904	.16468	.16046	.15638	.15242	.14859	.14487	.14127	.13778	.13440	.13112	.12794	.12485	.12186
82	66	.20775	.20232	.19706	.19197	.18704	.18226	.17763	.17315	.16880	.16459	.16050	.15654	.15270	.14898	.14536	.14186	.13846	.13515	.13195	.12884
82	67	.21741	.21186	.20647	.20125	.19619	.19128	.18652	.18191	.17744	.17310	.16888	.16480	.16083	.15699	.15325	.14962	.14610	.14268	.13936	.13613
82	68	.22732	.22164	.21613	.21078	.20560	.20057	.19568	.19095	.18635	.18188	.17755	.17334	.16925	.16528	.16143	.15768	.15404	.15050	.14706	.14372
82	69	.23743	.23163	.22601	.22054	.21524	.21009	.20508	.20022	.19550	.19092	.18646	.18213	.17793	.17384	.16986	.16600	.16224	.15858	.15503	.15157
82	70	.24770	.24179	.23605	.23047	.22505	.21979	.21467	.20969	.20486	.20015	.19558	.19114	.18681	.18261	.17851	.17453	.17066	.16689	.16323	.15966
82	71	.25808	.25207	.24622	.24054	.23501	.22963	.22440	.21931	.21437	.20955	.20487	.20031	.19587	.19155	.18735	.18325	.17927	.17539	.17161	.16793
82	72	.26855	.26243	.25649	.25070	.24507	.23959	.23425	.22906	.22400	.21908	.21429	.20962	.20507	.20065	.19633	.19213	.18804	.18405	.18016	.17638
82	73	.27906	.27286	.26682	.26094	.25521	.24963	.24420	.23890	.23374	.22872	.22382	.21905	.21440	.20987	.20546	.20115	.19695	.19286	.18887	.18498
82	74	.28964	.28336	.27723	.27126	.26545	.25978	.25425	.24886	.24361	.23849	.23350	.22863	.22388	.21925	.21473	.21033	.20603	.20184	.19774	.19375
82	75	.30031	.29394	.28774	.28169	.27580	.27004	.26443	.25896	.25362	.24841	.24332	.23836	.23352	.22880	.22418	.21968	.21529	.21100	.20681	.20273
82	76	.31104	.30462	.29835	.29223	.28626	.28043	.27474	.26918	.26376	.25847	.25330	.24826	.24333	.23852	.23382	.22923	.22474	.22036	.21609	.21191
82	77	.32182	.31534	.30901	.30283	.29679	.29090	.28514	.27951	.27402	.26865	.26341	.25828	.25327	.24838	.24360	.23893	.23436	.22990	.22554	.22127
82	78	.33259	.32606	.31968	.31345	.30736	.30140	.29558	.28989	.28433	.27890	.27359	.26839	.26331	.25835	.25349	.24875	.24410	.23956	.23512	.23078
82	79	.34327	.33671	.33028	.32401	.31787	.31186	.30599	.30025	.29463	.28914	.28377	.27851	.27337	.26834	.26342	.25860	.25389	.24928	.24476	.24035
82	80	.35377	.34718	.34072	.33441	.32823	.32219	.31627	.31048	.30482	.29928	.29385	.28854	.28334	.27825	.27327	.26840	.26362	.25895	.25437	.24989
82	81	.36401	.35740	.35092	.34458	.33837	.33230	.32635	.32052	.31482	.30923	.30376	.29840	.29316	.28802	.28299	.27806	.27323	.26850	.26387	.25933
82	82	.37396	.36733	.36083	.35448	.34825	.34215	.33617	.33031	.32458	.31896	.31345	.30806	.30277	.29759	.29251	.28754	.28266	.27789	.27320	.26861
83	0	.00913	.00887	.00863	.00841	.00819	.00799	.00780	.00763	.00746	.00729	.00714	.00699	.00685	.00672	.00659	.00647	.00635	.00624	.00613	.00603
83	1	.00458	.00436	.00416	.00397	.00380	.00364	.00349	.00334	.00321	.00309	.00297	.00287	.00276	.00267	.00258	.00249	.00241	.00233	.00226	.00219
83	2	.00459	.00436	.00415	.00395	.00377	.00360	.00344	.00329	.00316	.00303	.00291	.00279	.00269	.00259	.00249	.00240	.00232	.00224	.00216	.00209
83	3	.00475	.00451	.00428	.00407	.00388	.00370	.00354	.00338	.00323	.00310	.00297	.00285	.00274	.00263	.00253	.00244	.00235	.00226	.00218	.00211
83	4	.00500	.00474	.00450	.00428	.00408	.00389	.00371	.00354	.00339	.00324	.00311	.00298	.00286	.00275	.00264	.00254	.00245	.00236	.00227	.00219
83	5	.00532	.00504	.00479	.00456	.00434	.00413	.00395	.00377	.00361	.00345	.00331	.00317	.00304	.00292	.00281	.00270	.00260	.00250	.00241	.00233
83	6	.00569	.00540	.00513	.00488	.00465	.00443	.00423	.00404	.00386	.00370	.00355	.00340	.00326	.00313	.00301	.00290	.00279	.00269	.00259	.00250
83	7	.00611	.00580	.00552	.00525	.00500	.00477	.00456	.00436	.00417	.00400	.00383	.00367	.00353	.00339	.00326	.00314	.00302	.00291	.00281	.00271
83	8	.00658	.00625	.00595	.00567	.00540	.00516	.00493	.00472	.00452	.00433	.00415	.00399	.00383	.00368	.00354	.00341	.00329	.00317	.00306	.00295
83	9	.00711	.00677	.00644	.00614	.00586	.00560	.00536	.00513	.00491	.00471	.00453	.00435	.00418	.00402	.00387	.00373	.00360	.00347	.00335	.00324
83	10	.00771	.00734	.00699	.00667	.00638	.00610	.00584	.00559	.00537	.00515	.00495	.00476	.00458	.00441	.00425	.00410	.00396	.00382	.00369	.00357
83	11	.00835	.00796	.00759	.00725	.00694	.00664	.00636	.00610	.00586	.00563	.00542	.00522	.00502	.00484	.00467	.00451	.00436	.00421	.00407	.00394
83	12	.00905	.00863	.00824	.00788	.00754	.00723	.00693	.00666	.00640	.00615	.00592	.00571	.00550	.00531	.00513	.00496	.00479	.00464	.00449	.00435
83	13	.00976	.00932	.00890	.00852	.00816	.00783	.00752	.00722	.00695	.00669	.00644	.00621	.00600	.00579	.00560	.00541	.00524	.00507	.00491	.00476

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	14	.01046	.00999	.00956	.00915	.00877	.00842	.00808	.00777	.00748	.00721	.00695	.00670	.00647	.00626	.00605	.00585	.00567	.00549	.00532	.00516
83	15	.01114	.01064	.01018	.00975	.00935	.00897	.00862	.00829	.00798	.00769	.00742	.00716	.00692	.00669	.00647	.00626	.00606	.00588	.00570	.00553
83	16	.01178	.01125	.01077	.01031	.00989	.00949	.00912	.00877	.00845	.00814	.00785	.00758	.00732	.00708	.00684	.00663	.00642	.00622	.00603	.00585
83	17	.01239	.01184	.01132	.01085	.01040	.00998	.00959	.00922	.00888	.00855	.00825	.00796	.00769	.00743	.00719	.00696	.00674	.00653	.00633	.00614
83	18	.01299	.01241	.01187	.01136	.01089	.01045	.01004	.00965	.00929	.00895	.00862	.00832	.00803	.00776	.00751	.00727	.00703	.00682	.00661	.00641
83	19	.01361	.01300	.01243	.01190	.01140	.01093	.01050	.01009	.00971	.00935	.00901	.00869	.00838	.00810	.00783	.00757	.00733	.00710	.00688	.00667
83	20	.01427	.01363	.01302	.01246	.01194	.01145	.01099	.01055	.01015	.00977	.00941	.00907	.00875	.00845	.00817	.00790	.00764	.00740	.00717	.00695
83	21	.01498	.01430	.01366	.01307	.01251	.01200	.01151	.01105	.01063	.01022	.00985	.00949	.00915	.00883	.00853	.00825	.00798	.00772	.00748	.00725
83	22	.01573	.01501	.01434	.01371	.01313	.01258	.01206	.01158	.01113	.01071	.01031	.00993	.00957	.00924	.00892	.00862	.00833	.00806	.00780	.00756
83	23	.01654	.01578	.01507	.01441	.01379	.01321	.01267	.01216	.01168	.01123	.01080	.01040	.01003	.00967	.00934	.00902	.00872	.00843	.00816	.00790
83	24	.01742	.01661	.01587	.01516	.01451	.01390	.01332	.01278	.01228	.01180	.01135	.01093	.01053	.01015	.00980	.00946	.00914	.00884	.00855	.00827
83	25	.01838	.01753	.01674	.01600	.01530	.01466	.01405	.01348	.01294	.01243	.01196	.01151	.01109	.01069	.01031	.00995	.00961	.00929	.00898	.00869
83	26	.01943	.01853	.01769	.01691	.01617	.01548	.01484	.01423	.01366	.01313	.01262	.01215	.01170	.01127	.01087	.01049	.01013	.00979	.00947	.00916
83	27	.02058	.01963	.01874	.01791	.01713	.01640	.01572	.01508	.01447	.01390	.01337	.01286	.01238	.01193	.01150	.01110	.01072	.01035	.01001	.00968
83	28	.02181	.02081	.01987	.01899	.01817	.01739	.01667	.01599	.01534	.01474	.01417	.01363	.01312	.01265	.01219	.01176	.01135	.01097	.01060	.01025
83	29	.02315	.02209	.02109	.02016	.01929	.01847	.01770	.01697	.01629	.01565	.01504	.01447	.01393	.01342	.01294	.01248	.01205	.01164	.01124	.01087
83	30	.02458	.02346	.02241	.02142	.02049	.01962	.01881	.01804	.01731	.01663	.01599	.01538	.01480	.01426	.01375	.01326	.01280	.01236	.01194	.01154
83	31	.02611	.02493	.02381	.02277	.02178	.02086	.02000	.01918	.01841	.01768	.01700	.01635	.01574	.01516	.01461	.01409	.01360	.01313	.01269	.01227
83	32	.02776	.02650	.02532	.02421	.02317	.02220	.02127	.02041	.01959	.01882	.01809	.01740	.01675	.01613	.01555	.01500	.01447	.01397	.01350	.01305
83	33	.02952	.02820	.02695	.02578	.02467	.02364	.02266	.02174	.02087	.02005	.01928	.01854	.01785	.01719	.01657	.01598	.01542	.01489	.01438	.01390
83	34	.03142	.03002	.02870	.02746	.02629	.02519	.02415	.02317	.02225	.02138	.02055	.01977	.01904	.01834	.01767	.01704	.01644	.01588	.01534	.01482
83	35	.03347	.03198	.03059	.02928	.02804	.02687	.02577	.02473	.02375	.02283	.02195	.02112	.02033	.01959	.01888	.01821	.01757	.01696	.01638	.01583
83	36	.03566	.03410	.03262	.03123	.02992	.02869	.02752	.02642	.02537	.02439	.02346	.02257	.02173	.02094	.02018	.01947	.01879	.01814	.01752	.01693
83	37	.03802	.03637	.03481	.03334	.03195	.03064	.02941	.02824	.02713	.02608	.02509	.02415	.02325	.02241	.02160	.02084	.02011	.01942	.01876	.01813
83	38	.04057	.03882	.03717	.03562	.03415	.03276	.03145	.03021	.02904	.02792	.02687	.02586	.02491	.02401	.02315	.02234	.02156	.02082	.02012	.01944
83	39	.04330	.04146	.03972	.03808	.03652	.03505	.03366	.03235	.03110	.02992	.02879	.02773	.02672	.02575	.02484	.02397	.02314	.02235	.02160	.02088
83	40	.04624	.04430	.04247	.04073	.03909	.03753	.03606	.03466	.03334	.03208	.03089	.02976	.02868	.02766	.02668	.02575	.02487	.02402	.02322	.02245
83	41	.04941	.04737	.04543	.04360	.04186	.04022	.03866	.03718	.03577	.03444	.03317	.03197	.03082	.02973	.02869	.02770	.02676	.02586	.02500	.02418
83	42	.05282	.05066	.04862	.04669	.04485	.04312	.04147	.03990	.03841	.03700	.03565	.03437	.03315	.03199	.03089	.02983	.02882	.02786	.02694	.02607
83	43	.05646	.05420	.05205	.05001	.04807	.04623	.04449	.04283	.04126	.03976	.03833	.03697	.03568	.03444	.03326	.03214	.03107	.03004	.02906	.02813
83	44	.06036	.05797	.05571	.05356	.05152	.04958	.04774	.04599	.04432	.04273	.04122	.03977	.03840	.03709	.03583	.03464	.03350	.03240	.03136	.03036
83	45	.06449	.06198	.05960	.05734	.05519	.05315	.05120	.04935	.04759	.04590	.04430	.04277	.04131	.03992	.03859	.03732	.03610	.03494	.03383	.03276
83	46	.06887	.06624	.06374	.06136	.05910	.05694	.05489	.05294	.05107	.04930	.04760	.04598	.04443	.04296	.04154	.04019	.03890	.03766	.03648	.03534
83	47	.07348	.07072	.06810	.06560	.06322	.06096	.05880	.05674	.05477	.05289	.05110	.04939	.04775	.04618	.04468	.04325	.04188	.04056	.03930	.03809
83	48	.07835	.07546	.07271	.07009	.06759	.06521	.06294	.06077	.05869	.05671	.05482	.05301	.05128	.04962	.04803	.04651	.04505	.04366	.04232	.04103
83	49	.08348	.08046	.07758	.07483	.07221	.06971	.06732	.06503	.06285	.06076	.05877	.05686	.05503	.05327	.05159	.04998	.04844	.04696	.04554	.04417
83	50	.08889	.08573	.08272	.07984	.07709	.07447	.07196	.06956	.06726	.06506	.06296	.06094	.05901	.05716	.05539	.05368	.05205	.05048	.04897	.04753
83	51	.09457	.09128	.08813	.08512	.08224	.07949	.07686	.07434	.07193	.06962	.06740	.06528	.06324	.06129	.05941	.05761	.05589	.05423	.05263	.05110
83	52	.10052	.09708	.09379	.09065	.08764	.08476	.08201	.07936	.07683	.07440	.07208	.06984	.06770	.06564	.06366	.06177	.05994	.05819	.05650	.05487
83	53	.10673	.10315	.09972	.09644	.09330	.09029	.08740	.08464	.08198	.07944	.07699	.07465	.07239	.07023	.06814	.06614	.06422	.06237	.06058	.05887
83	54	.11320	.10948	.10591	.10249	.09921	.09607	.09306	.09016	.08738	.08471	.08215	.07969	.07732	.07504	.07285	.07075	.06872	.06677	.06489	.06308
83	55	.11995	.11608	.11237	.10881	.10540	.10212	.09897	.09595	.09304	.09025	.08756	.08498	.08250	.08011	.07781	.07559	.07346	.07140	.06942	.06751
83	56	.12697	.12296	.11910	.11540	.11185	.10843	.10515	.10199	.09896	.09604	.09323	.09053	.08793	.08542	.08301	.08069	.07844	.07628	.07420	.07219
83	57	.13427	.13010	.12611	.12226	.11857	.11502	.11160	.10831	.10515	.10210	.09917	.09634	.09362	.09099	.08847	.08603	.08367	.08140	.07921	.07710
83	58	.14182	.13751	.13336	.12938	.12554	.12185	.11830	.11487	.11158	.10840	.10534	.10239	.09955	.09680	.09416	.09160	.08914	.08676	.08446	.08224
83	59	.14960	.14514	.14086	.13673	.13275	.12892	.12523	.12167	.11824	.11493	.11175	.10867	.10570	.10283	.10007	.09740	.09482	.09232	.08991	.08759
83	60	.15762	.15302	.14858	.14431	.14019	.13622	.13239	.12870	.12514	.12170	.11838	.11517	.11208	.10909	.10620	.10341	.10072	.09811	.09559	.09315
83	61	.16588	.16114	.15656	.15214	.14788	.14377	.13981	.13598	.13228	.12871	.12526	.12193	.11871	.11559	.11258	.10967	.10686	.10414	.10150	.09895
83	62	.17442	.16953	.16481	.16026	.15586	.15161	.14750	.14354	.13971	.13600	.13242	.12896	.12561	.12237	.11924	.11621	.11327	.11043	.10768	.10502
83	63	.18325	.17821	.17335	.16866	.16412	.15973	.15549	.15139	.14742	.14359	.13988	.13628	.13281	.12944	.12618	.12303	.11997	.11701	.11414	.11136

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	64	.19234	.18716	.18216	.17733	.17265	.16813	.16375	.15952	.15542	.15145	.14761	.14389	.14028	.13679	.13341	.13013	.12695	.12387	.12088	.11799
83	65	.20169	.19638	.19125	.18627	.18146	.17680	.17229	.16793	.16369	.15959	.15562	.15177	.14804	.14442	.14091	.13751	.13421	.13101	.12790	.12489
83	66	.21132	.20588	.20061	.19551	.19056	.18577	.18113	.17663	.17227	.16804	.16393	.15996	.15610	.15235	.14872	.14520	.14177	.13845	.13523	.13209
83	67	.22124	.21567	.21027	.20504	.19997	.19505	.19027	.18565	.18115	.17680	.17257	.16846	.16448	.16061	.15685	.15321	.14966	.14622	.14288	.13963
83	68	.23142	.22573	.22021	.21485	.20965	.20461	.19971	.19495	.19034	.18586	.18150	.17727	.17316	.16917	.16529	.16153	.15786	.15430	.15084	.14747
83	69	.24182	.23602	.23038	.22490	.21958	.21441	.20940	.20452	.19978	.19518	.19070	.18635	.18212	.17801	.17401	.17012	.16634	.16266	.15908	.15560
83	70	.25240	.24648	.24073	.23514	.22971	.22442	.21929	.21429	.20944	.20472	.20012	.19566	.19131	.18708	.18296	.17896	.17506	.17127	.16757	.16397
83	71	.26311	.25708	.25122	.24552	.23998	.23459	.22934	.22424	.21927	.21443	.20972	.20514	.20068	.19634	.19211	.18799	.18398	.18007	.17626	.17255
83	72	.27391	.26778	.26182	.25602	.25038	.24488	.23953	.23431	.22924	.22429	.21948	.21479	.21021	.20576	.20142	.19719	.19307	.18905	.18514	.18132
83	73	.28477	.27856	.27251	.26661	.26087	.25527	.24982	.24451	.23933	.23428	.22936	.22456	.21989	.21533	.21088	.20655	.20232	.19820	.19418	.19025
83	74	.29572	.28943	.28329	.27731	.27147	.26579	.26024	.25483	.24956	.24441	.23940	.23450	.22973	.22507	.22052	.21608	.21175	.20753	.20340	.19938
83	75	.30677	.30040	.29419	.28812	.28221	.27644	.27081	.26531	.25995	.25471	.24960	.24461	.23975	.23499	.23035	.22582	.22139	.21707	.21285	.20872
83	76	.31792	.31148	.30520	.29906	.29308	.28723	.28152	.27594	.27050	.26518	.25999	.25491	.24995	.24511	.24038	.23576	.23124	.22683	.22251	.21830
83	77	.32912	.32263	.31629	.31009	.30404	.29813	.29235	.28670	.28118	.27579	.27051	.26536	.26033	.25540	.25059	.24588	.24128	.23678	.23238	.22808
83	78	.34034	.33380	.32741	.32116	.31505	.30908	.30324	.29753	.29194	.28648	.28114	.27592	.27081	.26581	.26092	.25614	.25146	.24688	.24240	.23802
83	79	.35148	.34490	.33847	.33218	.32602	.32000	.31411	.30835	.30270	.29718	.29178	.28650	.28132	.27626	.27130	.26645	.26170	.25705	.25250	.24804
83	80	.36245	.35584	.34938	.34305	.33686	.33080	.32486	.31905	.31336	.30779	.30234	.29700	.29177	.28665	.28163	.27672	.27191	.26719	.26257	.25805
83	81	.37317	.36654	.36006	.35370	.34748	.34139	.33542	.32957	.32384	.31823	.31273	.30734	.30207	.29689	.29183	.28686	.28199	.27722	.27255	.26796
83	82	.38359	.37695	.37045	.36408	.35784	.35172	.34572	.33985	.33409	.32844	.32291	.31748	.31216	.30695	.30184	.29682	.29191	.28709	.28236	.27773
83	83	.39369	.38706	.38055	.37417	.36791	.36178	.35576	.34987	.34408	.33841	.33285	.32739	.32204	.31679	.31164	.30659	.30164	.29678	.29201	.28733
84	0	.00935	.00909	.00885	.00862	.00841	.00821	.00802	.00785	.00768	.00751	.00736	.00722	.00708	.00694	.00681	.00669	.00657	.00646	.00635	.00625
84	1	.00463	.00441	.00421	.00402	.00385	.00369	.00353	.00339	.00326	.00314	.00302	.00291	.00281	.00272	.00262	.00254	.00246	.00238	.00231	.00224
84	2	.00463	.00440	.00419	.00399	.00381	.00364	.00348	.00333	.00320	.00307	.00295	.00283	.00273	.00263	.00253	.00244	.00236	.00228	.00220	.00213
84	3	.00479	.00454	.00432	.00411	.00392	.00374	.00357	.00342	.00327	.00314	.00301	.00289	.00278	.00267	.00257	.00247	.00238	.00230	.00222	.00214
84	4	.00503	.00478	.00454	.00432	.00411	.00392	.00375	.00358	.00343	.00328	.00315	.00302	.00290	.00278	.00268	.00258	.00248	.00239	.00231	.00223
84	5	.00535	.00508	.00483	.00459	.00438	.00417	.00398	.00381	.00364	.00349	.00334	.00321	.00308	.00296	.00284	.00274	.00263	.00254	.00245	.00236
84	6	.00573	.00544	.00517	.00492	.00469	.00447	.00427	.00408	.00390	.00374	.00358	.00344	.00330	.00317	.00305	.00294	.00283	.00272	.00263	.00253
84	7	.00616	.00585	.00556	.00529	.00505	.00482	.00460	.00440	.00421	.00404	.00387	.00372	.00357	.00343	.00330	.00318	.00306	.00295	.00285	.00275
84	8	.00663	.00630	.00600	.00572	.00545	.00521	.00498	.00477	.00457	.00438	.00420	.00403	.00388	.00373	.00359	.00346	.00333	.00321	.00310	.00299
84	9	.00717	.00682	.00650	.00620	.00592	.00566	.00541	.00518	.00497	.00477	.00458	.00440	.00423	.00408	.00393	.00378	.00365	.00352	.00340	.00329
84	10	.00777	.00740	.00706	.00674	.00644	.00616	.00590	.00566	.00543	.00522	.00501	.00482	.00464	.00448	.00432	.00416	.00402	.00388	.00375	.00363
84	11	.00843	.00804	.00767	.00733	.00701	.00672	.00644	.00618	.00594	.00571	.00549	.00529	.00510	.00492	.00475	.00458	.00443	.00428	.00414	.00401
84	12	.00914	.00872	.00833	.00797	.00763	.00732	.00702	.00674	.00649	.00624	.00601	.00580	.00559	.00540	.00521	.00504	.00488	.00472	.00457	.00443
84	13	.00986	.00942	.00901	.00862	.00827	.00793	.00762	.00732	.00705	.00679	.00654	.00631	.00610	.00589	.00570	.00551	.00534	.00517	.00501	.00486
84	14	.01058	.01011	.00967	.00927	.00889	.00853	.00820	.00789	.00760	.00732	.00706	.00682	.00659	.00637	.00616	.00596	.00578	.00560	.00543	.00527
84	15	.01126	.01077	.01031	.00988	.00948	.00910	.00875	.00842	.00811	.00782	.00754	.00728	.00704	.00681	.00659	.00638	.00618	.00600	.00582	.00565
84	16	.01191	.01139	.01090	.01045	.01002	.00963	.00926	.00891	.00858	.00827	.00798	.00771	.00745	.00721	.00698	.00676	.00655	.00635	.00616	.00598
84	17	.01253	.01198	.01147	.01099	.01054	.01012	.00973	.00936	.00902	.00869	.00839	.00810	.00783	.00757	.00733	.00709	.00687	.00667	.00647	.00628
84	18	.01314	.01256	.01202	.01151	.01104	.01060	.01019	.00980	.00943	.00909	.00877	.00847	.00818	.00791	.00765	.00741	.00718	.00696	.00675	.00655
84	19	.01377	.01315	.01258	.01205	.01155	.01109	.01065	.01024	.00986	.00950	.00916	.00884	.00853	.00825	.00798	.00772	.00748	.00725	.00703	.00682
84	20	.01443	.01378	.01318	.01262	.01209	.01160	.01114	.01071	.01031	.00992	.00957	.00923	.00891	.00861	.00832	.00805	.00779	.00755	.00732	.00710
84	21	.01514	.01446	.01382	.01323	.01268	.01216	.01167	.01121	.01079	.01038	.01000	.00965	.00931	.00899	.00869	.00840	.00813	.00788	.00763	.00740
84	22	.01590	.01518	.01450	.01388	.01329	.01274	.01223	.01175	.01129	.01087	.01047	.01009	.00973	.00940	.00908	.00878	.00849	.00822	.00796	.00772
84	23	.01671	.01595	.01524	.01458	.01396	.01338	.01284	.01233	.01185	.01140	.01097	.01057	.01019	.00984	.00950	.00918	.00888	.00859	.00832	.00806
84	24	.01760	.01679	.01604	.01534	.01469	.01407	.01350	.01296	.01245	.01197	.01152	.01110	.01070	.01032	.00997	.00963	.00931	.00900	.00871	.00844
84	25	.01857	.01772	.01692	.01618	.01549	.01484	.01423	.01366	.01312	.01261	.01214	.01169	.01126	.01086	.01048	.01013	.00979	.00946	.00916	.00887
84	26	.01962	.01872	.01788	.01710	.01636	.01568	.01503	.01442	.01385	.01332	.01281	.01233	.01188	.01146	.01106	.01067	.01031	.00997	.00965	.00934
84	27	.02078	.01983	.01894	.01811	.01733	.01660	.01592	.01527	.01467	.01410	.01356	.01305	.01258	.01212	.01170	.01129	.01091	.01054	.01020	.00987
84	28	.02203	.02102	.02008	.01920	.01838	.01760	.01688	.01619	.01555	.01495	.01438	.01384	.01333	.01285	.01239	.01196	.01155	.01117	.01080	.01045
84	29	.02337	.02231	.02132	.02038	.01951	.01869	.01792	.01719	.01651	.01587	.01526	.01469	.01415	.01364	.01315	.01269	.01226	.01184	.01145	.01108

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	30	.02482	.02369	.02264	.02165	.02073	.01986	.01904	.01827	.01754	.01686	.01621	.01560	.01503	.01448	.01397	.01348	.01302	.01258	.01216	.01176
84	31	.02636	.02517	.02406	.02301	.02203	.02111	.02024	.01942	.01865	.01792	.01724	.01659	.01598	.01540	.01485	.01433	.01383	.01336	.01292	.01249
84	32	.02801	.02676	.02558	.02447	.02343	.02245	.02153	.02066	.01984	.01907	.01834	.01765	.01700	.01638	.01580	.01524	.01472	.01421	.01374	.01329
84	33	.02980	.02847	.02722	.02605	.02495	.02391	.02293	.02201	.02114	.02032	.01954	.01881	.01811	.01745	.01683	.01624	.01568	.01514	.01463	.01415
84	34	.03171	.03030	.02898	.02774	.02657	.02547	.02444	.02346	.02253	.02166	.02083	.02005	.01931	.01861	.01795	.01732	.01672	.01615	.01560	.01509
84	35	.03377	.03229	.03089	.02958	.02834	.02717	.02607	.02503	.02405	.02312	.02225	.02141	.02063	.01988	.01917	.01849	.01785	.01725	.01667	.01612
84	36	.03599	.03442	.03295	.03155	.03024	.02901	.02784	.02674	.02569	.02470	.02377	.02288	.02204	.02125	.02049	.01977	.01909	.01844	.01782	.01723
84	37	.03837	.03671	.03515	.03368	.03230	.03098	.02975	.02857	.02747	.02642	.02542	.02448	.02359	.02274	.02193	.02116	.02043	.01974	.01908	.01845
84	38	.04094	.03919	.03754	.03599	.03452	.03313	.03181	.03057	.02939	.02828	.02722	.02622	.02527	.02436	.02350	.02268	.02191	.02116	.02046	.01978
84	39	.04370	.04185	.04011	.03847	.03691	.03544	.03405	.03273	.03148	.03030	.02917	.02811	.02709	.02613	.02521	.02434	.02351	.02272	.02196	.02124
84	40	.04667	.04473	.04289	.04115	.03951	.03795	.03648	.03508	.03375	.03250	.03130	.03017	.02909	.02806	.02708	.02615	.02526	.02442	.02361	.02284
84	41	.04987	.04782	.04589	.04405	.04232	.04067	.03911	.03763	.03622	.03489	.03362	.03241	.03126	.03017	.02913	.02813	.02719	.02628	.02542	.02460
84	42	.05332	.05116	.04912	.04718	.04535	.04360	.04195	.04038	.03889	.03748	.03613	.03485	.03363	.03246	.03135	.03030	.02929	.02832	.02740	.02652
84	43	.05700	.05473	.05258	.05054	.04861	.04677	.04502	.04336	.04178	.04028	.03885	.03749	.03619	.03495	.03377	.03264	.03157	.03054	.02956	.02862
84	44	.06095	.05856	.05629	.05414	.05210	.05016	.04832	.04656	.04489	.04330	.04178	.04034	.03896	.03764	.03639	.03519	.03404	.03295	.03190	.03090
84	45	.06513	.06262	.06024	.05798	.05582	.05378	.05183	.04998	.04821	.04652	.04492	.04339	.04192	.04053	.03919	.03792	.03670	.03553	.03441	.03334
84	46	.06956	.06693	.06443	.06205	.05979	.05763	.05558	.05362	.05175	.04997	.04827	.04665	.04510	.04362	.04220	.04085	.03955	.03831	.03712	.03598
84	47	.07424	.07148	.06886	.06636	.06398	.06171	.05954	.05748	.05551	.05363	.05183	.05011	.04847	.04690	.04540	.04396	.04259	.04127	.04000	.03879
84	48	.07918	.07629	.07354	.07092	.06841	.06603	.06375	.06158	.05950	.05752	.05562	.05380	.05207	.05041	.04881	.04729	.04583	.04443	.04308	.04179
84	49	.08438	.08136	.07848	.07573	.07310	.07060	.06820	.06592	.06373	.06164	.05964	.05772	.05589	.05413	.05245	.05083	.04928	.04780	.04637	.04500
84	50	.08987	.08671	.08370	.08082	.07807	.07544	.07293	.07052	.06822	.06602	.06391	.06189	.05995	.05810	.05632	.05461	.05297	.05139	.04988	.04843
84	51	.09565	.09235	.08920	.08618	.08330	.08055	.07791	.07539	.07297	.07066	.06844	.06631	.06427	.06231	.06043	.05862	.05689	.05522	.05362	.05208
84	52	.10169	.09825	.09496	.09181	.08880	.08592	.08315	.08051	.07797	.07554	.07320	.07096	.06881	.06675	.06477	.06286	.06103	.05927	.05758	.05595
84	53	.10800	.10442	.10099	.09770	.09456	.09154	.08865	.08588	.08322	.08067	.07822	.07587	.07361	.07143	.06934	.06734	.06540	.06355	.06176	.06003
84	54	.11458	.11085	.10728	.10386	.10058	.09743	.09441	.09151	.08873	.08605	.08348	.08101	.07864	.07636	.07416	.07205	.07001	.06805	.06616	.06434
84	55	.12144	.11757	.11386	.11030	.10688	.10359	.10044	.09741	.09450	.09170	.08901	.08642	.08393	.08153	.07923	.07700	.07486	.07280	.07081	.06889
84	56	.12859	.12457	.12072	.11701	.11345	.11003	.10674	.10358	.10054	.09762	.09480	.09209	.08948	.08697	.08455	.08221	.07996	.07779	.07570	.07368
84	57	.13602	.13186	.12785	.12401	.12031	.11675	.11333	.11003	.10686	.10381	.10087	.09803	.09530	.09267	.09013	.08768	.08532	.08304	.08084	.07872
84	58	.14371	.13940	.13525	.13126	.12742	.12372	.12016	.11674	.11343	.11025	.10718	.10422	.10137	.09861	.09596	.09339	.09092	.08853	.08622	.08399
84	59	.15165	.14719	.14290	.13876	.13478	.13094	.12724	.12368	.12024	.11693	.11373	.11064	.10767	.10479	.10201	.09933	.09674	.09424	.09182	.08948
84	60	.15982	.15522	.15078	.14650	.14238	.13840	.13456	.13086	.12729	.12384	.12052	.11730	.11420	.11120	.10830	.10550	.10279	.10017	.09764	.09519
84	61	.16826	.16350	.15892	.15450	.15024	.14612	.14214	.13831	.13460	.13102	.12756	.12422	.12099	.11786	.11484	.11192	.10909	.10636	.10371	.10114
84	62	.17697	.17208	.16735	.16279	.15839	.15413	.15002	.14604	.14220	.13849	.13490	.13143	.12807	.12481	.12167	.11862	.11568	.11282	.11006	.10738
84	63	.18599	.18095	.17608	.17138	.16684	.16244	.15819	.15408	.15010	.14626	.14254	.13893	.13544	.13207	.12879	.12563	.12256	.11958	.11670	.11390
84	64	.19528	.19010	.18510	.18026	.17557	.17104	.16665	.16241	.15830	.15432	.15046	.14673	.14311	.13961	.13621	.13292	.12973	.12663	.12363	.12071
84	65	.20485	.19954	.19439	.18942	.18460	.17993	.17541	.17103	.16679	.16268	.15869	.15483	.15108	.14745	.14393	.14051	.13719	.13397	.13085	.12782
84	66	.21471	.20926	.20399	.19888	.19393	.18913	.18447	.17996	.17559	.17135	.16723	.16324	.15936	.15561	.15196	.14842	.14498	.14164	.13839	.13524
84	67	.22488	.21930	.21390	.20866	.20358	.19865	.19387	.18923	.18472	.18035	.17611	.17199	.16799	.16411	.16033	.15667	.15311	.14965	.14628	.14301
84	68	.23532	.22963	.22410	.21874	.21353	.20847	.20356	.19880	.19417	.18967	.18530	.18106	.17694	.17293	.16903	.16524	.16156	.15798	.15450	.15111
84	69	.24601	.24020	.23455	.22907	.22374	.21856	.21353	.20864	.20389	.19927	.19478	.19042	.18617	.18204	.17802	.17412	.17031	.16661	.16301	.15951
84	70	.25689	.25097	.24521	.23961	.23416	.22887	.22372	.21872	.21385	.20911	.20450	.20001	.19565	.19140	.18727	.18324	.17932	.17550	.17179	.16817
84	71	.26791	.26188	.25601	.25030	.24475	.23935	.23409	.22897	.22398	.21913	.21441	.20981	.20533	.20097	.19672	.19258	.18854	.18461	.18078	.17705
84	72	.27903	.27291	.26694	.26113	.25547	.24996	.24460	.23937	.23428	.22932	.22449	.21978	.21519	.21071	.20635	.20210	.19795	.19391	.18997	.18613
84	73	.29024	.28402	.27796	.27206	.26631	.26070	.25523	.24990	.24471	.23965	.23471	.22989	.22520	.22061	.21615	.21179	.20754	.20339	.19934	.19539
84	74	.30155	.29525	.28911	.28312	.27727	.27157	.26601	.26059	.25530	.25014	.24510	.24018	.23539	.23070	.22613	.22167	.21732	.21307	.20892	.20486
84	75	.31298	.30660	.30038	.29431	.28839	.28260	.27696	.27145	.26606	.26081	.25568	.25067	.24578	.24100	.23634	.23178	.22733	.22298	.21873	.21457
84	76	.32452	.31808	.31179	.30565	.29965	.29379	.28807	.28248	.27702	.27168	.26646	.26137	.25639	.25152	.24676	.24212	.23757	.23313	.22878	.22454
84	77	.33615	.32966	.32331	.31710	.31104	.30511	.29932	.29366	.28812	.28271	.27741	.27224	.26718	.26223	.25739	.25266	.24802	.24350	.23906	.23473
84	78	.34781	.34127	.33487	.32861	.32249	.31651	.31065	.30493	.29933	.29385	.28848	.28324	.27810	.27308	.26816	.26335	.25864	.25403	.24952	.24511
84	79	.35940	.35283	.34639	.34009	.33393	.32789	.32199	.31621	.31055	.30501	.29959	.29428	.28908	.28399	.27900	.27412	.26934	.26466	.26008	.25558

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	80	.37084	.36423	.35777	.35143	.34523	.33916	.33321	.32739	.32168	.31609	.31062	.30525	.30000	.29485	.28980	.28486	.28002	.27527	.27062	.26606
84	81	.38203	.37541	.36892	.36256	.35633	.35023	.34425	.33838	.33264	.32701	.32149	.31608	.31078	.30558	.30048	.29548	.29058	.28578	.28107	.27645
84	82	.39293	.38630	.37979	.37342	.36717	.36105	.35504	.34915	.34337	.33771	.33215	.32670	.32136	.31612	.31098	.30593	.30099	.29614	.29137	.28670
84	83	.40352	.39688	.39038	.38399	.37773	.37159	.36557	.35966	.35386	.34817	.34259	.33711	.33173	.32646	.32128	.31620	.31121	.30632	.30151	.29680
84	84	.41382	.40720	.40069	.39431	.38805	.38190	.37587	.36994	.36413	.35842	.35282	.34732	.34192	.33662	.33141	.32630	.32129	.31636	.31152	.30676
85	0	.00956	.00931	.00907	.00884	.00863	.00843	.00825	.00807	.00790	.00774	.00758	.00744	.00730	.00717	.00704	.00692	.00680	.00669	.00658	.00647
85	1	.00468	.00446	.00426	.00407	.00390	.00373	.00358	.00344	.00331	.00319	.00307	.00296	.00286	.00276	.00267	.00259	.00250	.00243	.00235	.00228
85	2	.00467	.00444	.00423	.00403	.00385	.00368	.00352	.00337	.00324	.00311	.00299	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00217
85	3	.00482	.00458	.00436	.00415	.00396	.00378	.00361	.00345	.00331	.00317	.00304	.00292	.00281	.00270	.00260	.00251	.00242	.00234	.00225	.00218
85	4	.00507	.00481	.00457	.00435	.00415	.00396	.00378	.00362	.00346	.00332	.00318	.00305	.00293	.00282	.00271	.00261	.00252	.00243	.00234	.00226
85	5	.00539	.00512	.00486	.00463	.00441	.00421	.00402	.00384	.00368	.00352	.00338	.00324	.00311	.00299	.00288	.00277	.00267	.00257	.00248	.00239
85	6	.00576	.00547	.00520	.00495	.00472	.00451	.00431	.00412	.00394	.00378	.00362	.00347	.00334	.00321	.00309	.00297	.00286	.00276	.00266	.00257
85	7	.00620	.00589	.00560	.00534	.00509	.00486	.00464	.00444	.00425	.00408	.00391	.00376	.00361	.00347	.00334	.00322	.00310	.00299	.00288	.00278
85	8	.00668	.00635	.00605	.00576	.00550	.00525	.00503	.00481	.00461	.00442	.00424	.00408	.00392	.00377	.00363	.00350	.00337	.00326	.00314	.00303
85	9	.00723	.00688	.00655	.00625	.00597	.00571	.00546	.00524	.00502	.00482	.00463	.00445	.00428	.00413	.00398	.00383	.00370	.00357	.00345	.00333
85	10	.00784	.00747	.00712	.00680	.00650	.00622	.00596	.00572	.00549	.00528	.00507	.00488	.00470	.00453	.00437	.00422	.00408	.00394	.00381	.00369
85	11	.00850	.00811	.00774	.00740	.00709	.00679	.00651	.00625	.00601	.00578	.00556	.00536	.00517	.00499	.00481	.00465	.00450	.00435	.00421	.00408
85	12	.00922	.00880	.00842	.00805	.00772	.00740	.00711	.00683	.00657	.00632	.00609	.00588	.00567	.00548	.00530	.00512	.00496	.00480	.00465	.00451
85	13	.00996	.00952	.00911	.00872	.00836	.00803	.00772	.00742	.00715	.00689	.00664	.00641	.00619	.00599	.00579	.00561	.00543	.00526	.00510	.00495
85	14	.01069	.01022	.00978	.00938	.00900	.00864	.00831	.00800	.00770	.00743	.00717	.00692	.00669	.00647	.00627	.00607	.00588	.00571	.00554	.00538
85	15	.01139	.01089	.01043	.01000	.00960	.00922	.00887	.00854	.00823	.00794	.00766	.00740	.00716	.00693	.00671	.00650	.00630	.00611	.00593	.00576
85	16	.01204	.01152	.01103	.01058	.01015	.00976	.00939	.00904	.00871	.00840	.00811	.00784	.00758	.00733	.00710	.00688	.00667	.00647	.00629	.00611
85	17	.01267	.01212	.01160	.01113	.01068	.01026	.00987	.00950	.00915	.00883	.00852	.00823	.00796	.00770	.00746	.00723	.00701	.00680	.00660	.00641
85	18	.01328	.01270	.01216	.01165	.01118	.01074	.01033	.00994	.00958	.00923	.00891	.00861	.00832	.00805	.00779	.00754	.00731	.00709	.00688	.00668
85	19	.01391	.01330	.01273	.01220	.01170	.01123	.01080	.01039	.01000	.00964	.00930	.00898	.00868	.00839	.00812	.00786	.00762	.00739	.00717	.00696
85	20	.01458	.01393	.01333	.01277	.01224	.01175	.01129	.01086	.01045	.01007	.00971	.00937	.00905	.00875	.00847	.00820	.00794	.00769	.00746	.00724
85	21	.01530	.01461	.01398	.01339	.01283	.01231	.01182	.01137	.01094	.01054	.01016	.00980	.00946	.00914	.00884	.00855	.00828	.00803	.00778	.00755
85	22	.01606	.01534	.01466	.01404	.01345	.01290	.01239	.01191	.01145	.01103	.01063	.01025	.00989	.00955	.00923	.00893	.00864	.00837	.00811	.00787
85	23	.01688	.01611	.01540	.01474	.01412	.01354	.01300	.01249	.01201	.01156	.01113	.01073	.01035	.01000	.00966	.00934	.00904	.00875	.00848	.00822
85	24	.01777	.01696	.01621	.01551	.01486	.01424	.01367	.01313	.01262	.01214	.01169	.01127	.01087	.01049	.01013	.00979	.00947	.00917	.00888	.00860
85	25	.01874	.01789	.01710	.01636	.01566	.01501	.01440	.01383	.01329	.01279	.01231	.01186	.01144	.01103	.01065	.01030	.00995	.00963	.00932	.00903
85	26	.01980	.01890	.01807	.01728	.01655	.01586	.01521	.01460	.01403	.01350	.01299	.01251	.01206	.01164	.01123	.01085	.01049	.01015	.00982	.00951
85	27	.02097	.02002	.01913	.01830	.01752	.01679	.01611	.01546	.01486	.01429	.01375	.01324	.01276	.01231	.01188	.01148	.01109	.01073	.01038	.01005
85	28	.02223	.02122	.02028	.01940	.01858	.01780	.01708	.01639	.01575	.01514	.01457	.01403	.01352	.01304	.01259	.01216	.01175	.01136	.01099	.01064
85	29	.02358	.02252	.02153	.02059	.01972	.01890	.01813	.01740	.01672	.01608	.01547	.01490	.01435	.01384	.01336	.01290	.01246	.01205	.01165	.01128
85	30	.02504	.02391	.02286	.02187	.02095	.02008	.01926	.01849	.01776	.01708	.01643	.01582	.01525	.01470	.01418	.01369	.01323	.01279	.01237	.01197
85	31	.02659	.02541	.02429	.02324	.02226	.02134	.02047	.01965	.01888	.01815	.01747	.01682	.01621	.01562	.01507	.01455	.01406	.01359	.01314	.01272
85	32	.02826	.02700	.02582	.02472	.02368	.02270	.02177	.02091	.02009	.01931	.01858	.01789	.01724	.01662	.01603	.01548	.01495	.01445	.01397	.01352
85	33	.03006	.02873	.02748	.02631	.02520	.02417	.02319	.02226	.02139	.02057	.01980	.01906	.01836	.01771	.01708	.01649	.01592	.01539	.01488	.01440
85	34	.03198	.03058	.02926	.02802	.02685	.02575	.02471	.02373	.02280	.02193	.02110	.02032	.01958	.01888	.01821	.01758	.01698	.01641	.01586	.01535
85	35	.03406	.03258	.03118	.02987	.02863	.02746	.02636	.02532	.02434	.02341	.02253	.02170	.02091	.02016	.01945	.01877	.01813	.01752	.01694	.01639
85	36	.03630	.03473	.03325	.03186	.03055	.02931	.02814	.02704	.02599	.02501	.02407	.02318	.02234	.02155	.02079	.02007	.01938	.01873	.01811	.01752
85	37	.03870	.03704	.03548	.03401	.03262	.03131	.03007	.02890	.02779	.02674	.02574	.02480	.02390	.02305	.02224	.02148	.02075	.02005	.01939	.01875
85	38	.04129	.03954	.03789	.03633	.03486	.03347	.03216	.03092	.02974	.02862	.02756	.02656	.02560	.02470	.02384	.02302	.02224	.02149	.02078	.02011
85	39	.04407	.04223	.04048	.03884	.03728	.03581	.03442	.03310	.03185	.03066	.02954	.02847	.02745	.02649	.02557	.02470	.02386	.02307	.02231	.02159
85	40	.04707	.04513	.04329	.04155	.03990	.03835	.03687	.03547	.03415	.03289	.03169	.03055	.02947	.02844	.02747	.02653	.02564	.02480	.02399	.02321
85	41	.05031	.04826	.04632	.04448	.04274	.04110	.03953	.03805	.03664	.03531	.03404	.03283	.03168	.03058	.02954	.02855	.02760	.02669	.02583	.02500
85	42	.05378	.05163	.04958	.04765	.04581	.04407	.04242	.04085	.03935	.03793	.03659	.03530	.03408	.03291	.03180	.03074	.02973	.02876	.02784	.02696
85	43	.05751	.05524	.05309	.05105	.04911	.04727	.04552	.04386	.04228	.04078	.03934	.03798	.03668	.03544	.03426	.03313	.03205	.03102	.03003	.02909
85	44	.06150	.05911	.05685	.05470	.05265	.05071	.04886	.04711	.04543	.04384	.04232	.04087	.03949	.03818	.03692	.03572	.03457	.03347	.03242	.03141

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
85	45	.06573	.06322	.06084	.05858	.05642	.05438	.05243	.05057	.04880	.04711	.04551	.04397	.04251	.04111	.03977	.03849	.03727	.03610	.03498	.03391
85	46	.07022	.06759	.06509	.06271	.06044	.05828	.05623	.05427	.05240	.05061	.04891	.04729	.04573	.04425	.04283	.04147	.04017	.03893	.03773	.03659
85	47	.07496	.07220	.06957	.06707	.06469	.06242	.06025	.05818	.05621	.05433	.05253	.05081	.04916	.04759	.04609	.04464	.04326	.04194	.04067	.03945
85	48	.07996	.07707	.07432	.07169	.06919	.06680	.06452	.06235	.06027	.05828	.05638	.05456	.05282	.05116	.04956	.04803	.04657	.04516	.04381	.04252
85	49	.08524	.08221	.07933	.07658	.07395	.07144	.06905	.06676	.06457	.06247	.06047	.05855	.05671	.05495	.05326	.05164	.05009	.04860	.04717	.04579
85	50	.09080	.08764	.08462	.08174	.07899	.07636	.07384	.07144	.06913	.06693	.06481	.06279	.06085	.05899	.05720	.05549	.05385	.05227	.05075	.04929
85	51	.09666	.09336	.09021	.08719	.08431	.08155	.07891	.07639	.07396	.07165	.06942	.06729	.06524	.06328	.06140	.05959	.05785	.05618	.05457	.05302
85	52	.10279	.09935	.09606	.09291	.08989	.08701	.08424	.08159	.07905	.07662	.07428	.07203	.06988	.06781	.06582	.06391	.06208	.06031	.05861	.05698
85	53	.10920	.10561	.10218	.09890	.09575	.09273	.08984	.08706	.08440	.08184	.07939	.07703	.07477	.07259	.07049	.06848	.06654	.06468	.06288	.06115
85	54	.11588	.11216	.10858	.10516	.10188	.09872	.09570	.09280	.09001	.08733	.08476	.08228	.07990	.07761	.07541	.07329	.07125	.06928	.06739	.06556
85	55	.12286	.11899	.11527	.11171	.10828	.10500	.10184	.09881	.09589	.09309	.09039	.08780	.08530	.08290	.08058	.07836	.07621	.07414	.07214	.07022
85	56	.13013	.12611	.12225	.11854	.11498	.11155	.10826	.10510	.10205	.09912	.09630	.09359	.09097	.08845	.08602	.08368	.08143	.07925	.07715	.07512
85	57	.13769	.13352	.12951	.12566	.12196	.11840	.11497	.11167	.10850	.10544	.10249	.09965	.09691	.09428	.09173	.08928	.08691	.08462	.08241	.08028
85	58	.14551	.14120	.13705	.13306	.12921	.12551	.12195	.11851	.11520	.11201	.10894	.10597	.10311	.10035	.09769	.09512	.09263	.09024	.08792	.08568
85	59	.15359	.14913	.14483	.14070	.13671	.13287	.12917	.12560	.12215	.11883	.11563	.11254	.10955	.10667	.10388	.10119	.09859	.09608	.09365	.09130
85	60	.16191	.15731	.15287	.14859	.14446	.14048	.13664	.13293	.12935	.12590	.12256	.11934	.11623	.11322	.11032	.10751	.10479	.10216	.09962	.09716
85	61	.17051	.16575	.16117	.15674	.15248	.14835	.14437	.14053	.13682	.13323	.12977	.12641	.12318	.12004	.11701	.11408	.11124	.10850	.10584	.10326
85	62	.17940	.17450	.16977	.16521	.16079	.15653	.15242	.14844	.14459	.14087	.13727	.13379	.13042	.12716	.12400	.12095	.11799	.11512	.11235	.10966
85	63	.18859	.18355	.17868	.17398	.16943	.16503	.16077	.15665	.15267	.14882	.14509	.14147	.13798	.13459	.13131	.12813	.12505	.12206	.11916	.11636
85	64	.19808	.19290	.18789	.18304	.17836	.17382	.16943	.16517	.16106	.15707	.15321	.14946	.14584	.14232	.13891	.13561	.13240	.12929	.12628	.12335
85	65	.20785	.20254	.19739	.19241	.18759	.18292	.17839	.17400	.16975	.16563	.16164	.15776	.15401	.15036	.14683	.14340	.14007	.13684	.13370	.13066
85	66	.21794	.21249	.20721	.20210	.19714	.19233	.18767	.18315	.17877	.17452	.17040	.16639	.16251	.15874	.15508	.15152	.14807	.14472	.14146	.13829
85	67	.22834	.22277	.21736	.21212	.20703	.20210	.19731	.19266	.18815	.18376	.17951	.17538	.17137	.16747	.16369	.16001	.15643	.15296	.14958	.14629
85	68	.23905	.23335	.22782	.22245	.21724	.21218	.20726	.20248	.19785	.19334	.18896	.18470	.18057	.17655	.17264	.16883	.16514	.16154	.15804	.15464
85	69	.25001	.24419	.23854	.23306	.22772	.22254	.21750	.21260	.20784	.20321	.19871	.19433	.19007	.18593	.18190	.17797	.17416	.17044	.16682	.16330
85	70	.26118	.25525	.24949	.24388	.23843	.23313	.22798	.22296	.21808	.21334	.20871	.20422	.19984	.19558	.19142	.18738	.18345	.17961	.17588	.17224
85	71	.27250	.26646	.26060	.25488	.24933	.24392	.23865	.23352	.22853	.22366	.21893	.21431	.20982	.20544	.20117	.19702	.19297	.18902	.18517	.18141
85	72	.28394	.27781	.27184	.26603	.26037	.25485	.24948	.24424	.23914	.23417	.22932	.22459	.21999	.21550	.21112	.20685	.20269	.19863	.19467	.19080
85	73	.29548	.28926	.28320	.27729	.27153	.26592	.26044	.25511	.24990	.24482	.23987	.23504	.23033	.22573	.22125	.21687	.21260	.20843	.20436	.20039
85	74	.30714	.30084	.29469	.28870	.28285	.27714	.27157	.26614	.26084	.25566	.25061	.24568	.24087	.23617	.23158	.22710	.22273	.21845	.21428	.21020
85	75	.31893	.31256	.30634	.30026	.29433	.28854	.28289	.27737	.27197	.26671	.26157	.25654	.25163	.24684	.24215	.23757	.23310	.22873	.22445	.22028
85	76	.33087	.32443	.31814	.31200	.30599	.30013	.29439	.28879	.28332	.27797	.27274	.26763	.26263	.25775	.25297	.24830	.24373	.23927	.23490	.23063
85	77	.34291	.33642	.33007	.32386	.31779	.31186	.30606	.30039	.29484	.28941	.28411	.27892	.27384	.26887	.26401	.25925	.25460	.25005	.24559	.24123
85	78	.35500	.34846	.34207	.33581	.32969	.32370	.31783	.31210	.30649	.30099	.29562	.29035	.28520	.28016	.27522	.27039	.26566	.26102	.25649	.25204
85	79	.36705	.36047	.35404	.34774	.34157	.33554	.32962	.32384	.31817	.31261	.30718	.30185	.29664	.29153	.28652	.28162	.27681	.27211	.26750	.26298
85	80	.37895	.37235	.36589	.35955	.35335	.34728	.34132	.33549	.32977	.32417	.31868	.31330	.30803	.30286	.29779	.29283	.28796	.28319	.27851	.27392
85	81	.39061	.38400	.37751	.37116	.36493	.35882	.35284	.34697	.34121	.33557	.33004	.32461	.31929	.31407	.30895	.30393	.29901	.29418	.28945	.28480
85	82	.40199	.39537	.38887	.38250	.37625	.37013	.36412	.35822	.35243	.34676	.34119	.33573	.33037	.32511	.31994	.31488	.30991	.30503	.30024	.29554
85	83	.41306	.40644	.39994	.39356	.38731	.38117	.37514	.36922	.36342	.35772	.35212	.34663	.34124	.33594	.33074	.32564	.32063	.31571	.31088	.30613
85	84	.42386	.41724	.41075	.40438	.39812	.39197	.38594	.38001	.37419	.36848	.36286	.35735	.35193	.34662	.34139	.33626	.33121	.32626	.32139	.31661
85	85	.43439	.42779	.42131	.41495	.40870	.40256	.39652	.39059	.38477	.37905	.37342	.36790	.36247	.35713	.35188	.34673	.34166	.33668	.33179	.32698
86	0	.00978	.00952	.00929	.00906	.00885	.00865	.00847	.00829	.00812	.00796	.00781	.00766	.00752	.00739	.00726	.00714	.00702	.00691	.00680	.00670
86	1	.00472	.00451	.00430	.00412	.00394	.00378	.00363	.00349	.00336	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00255	.00247	.00240	.00233
86	2	.00471	.00448	.00427	.00407	.00389	.00372	.00356	.00341	.00328	.00315	.00303	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00228	.00221
86	3	.00486	.00462	.00439	.00418	.00399	.00381	.00364	.00349	.00334	.00321	.00308	.00296	.00285	.00274	.00264	.00254	.00245	.00237	.00229	.00221
86	4	.00510	.00485	.00461	.00439	.00418	.00399	.00381	.00365	.00349	.00335	.00321	.00308	.00296	.00285	.00274	.00264	.00255	.00246	.00237	.00229
86	5	.00542	.00515	.00490	.00466	.00444	.00424	.00405	.00388	.00371	.00356	.00341	.00327	.00315	.00302	.00291	.00280	.00270	.00260	.00251	.00242
86	6	.00580	.00551	.00524	.00499	.00476	.00454	.00434	.00415	.00397	.00381	.00365	.00351	.00337	.00324	.00312	.00300	.00289	.00279	.00269	.00260
86	7	.00624	.00593	.00564	.00537	.00513	.00490	.00468	.00448	.00429	.00411	.00395	.00379	.00365	.00351	.00338	.00325	.00313	.00302	.00292	.00282
86	8	.00672	.00639	.00609	.00581	.00554	.00530	.00507	.00485	.00465	.00446	.00429	.00412	.00396	.00381	.00367	.00354	.00341	.00329	.00318	.00307

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	9	.00727	.00692	.00660	.00630	.00602	.00576	.00551	.00528	.00507	.00487	.00468	.00450	.00433	.00417	.00402	.00388	.00374	.00362	.00349	.00338
86	10	.00789	.00752	.00718	.00686	.00656	.00628	.00602	.00578	.00555	.00533	.00513	.00494	.00476	.00459	.00443	.00427	.00413	.00399	.00386	.00374
86	11	.00857	.00818	.00781	.00747	.00715	.00686	.00658	.00632	.00607	.00584	.00563	.00543	.00523	.00505	.00488	.00472	.00456	.00441	.00427	.00414
86	12	.00930	.00888	.00849	.00813	.00779	.00748	.00718	.00691	.00665	.00640	.00617	.00596	.00575	.00556	.00537	.00520	.00503	.00488	.00473	.00458
86	13	.01005	.00961	.00920	.00881	.00846	.00812	.00781	.00751	.00724	.00698	.00673	.00650	.00628	.00608	.00588	.00569	.00552	.00535	.00519	.00504
86	14	.01079	.01032	.00989	.00948	.00910	.00875	.00841	.00810	.00781	.00753	.00727	.00703	.00680	.00658	.00637	.00617	.00598	.00581	.00564	.00547
86	15	.01150	.01100	.01054	.01011	.00971	.00934	.00898	.00865	.00834	.00805	.00778	.00752	.00727	.00704	.00682	.00661	.00641	.00622	.00605	.00587
86	16	.01217	.01164	.01115	.01070	.01028	.00988	.00951	.00916	.00883	.00852	.00823	.00796	.00770	.00745	.00722	.00700	.00679	.00659	.00640	.00622
86	17	.01280	.01225	.01173	.01125	.01081	.01039	.01000	.00963	.00928	.00896	.00865	.00836	.00809	.00783	.00759	.00735	.00713	.00692	.00672	.00653
86	18	.01342	.01284	.01229	.01179	.01132	.01088	.01046	.01007	.00971	.00937	.00904	.00874	.00845	.00818	.00792	.00768	.00744	.00722	.00701	.00681
86	19	.01405	.01344	.01287	.01233	.01184	.01137	.01093	.01053	.01014	.00978	.00944	.00912	.00881	.00853	.00826	.00800	.00775	.00752	.00730	.00709
86	20	.01472	.01408	.01347	.01291	.01239	.01190	.01143	.01100	.01060	.01021	.00986	.00952	.00920	.00889	.00861	.00834	.00808	.00783	.00760	.00738
86	21	.01544	.01476	.01413	.01353	.01298	.01246	.01197	.01152	.01109	.01068	.01030	.00995	.00961	.00929	.00898	.00870	.00843	.00817	.00792	.00769
86	22	.01621	.01549	.01482	.01419	.01360	.01305	.01254	.01206	.01160	.01118	.01078	.01040	.01004	.00970	.00938	.00908	.00879	.00852	.00826	.00801
86	23	.01703	.01627	.01556	.01490	.01428	.01370	.01315	.01264	.01216	.01171	.01129	.01089	.01051	.01015	.00981	.00949	.00919	.00890	.00863	.00837
86	24	.01793	.01712	.01637	.01567	.01502	.01440	.01383	.01329	.01278	.01230	.01185	.01143	.01102	.01065	.01029	.00995	.00963	.00932	.00903	.00876
86	25	.01891	.01806	.01726	.01652	.01583	.01518	.01457	.01400	.01346	.01295	.01247	.01202	.01160	.01120	.01082	.01046	.01012	.00979	.00948	.00919
86	26	.01998	.01908	.01824	.01745	.01672	.01603	.01538	.01478	.01421	.01367	.01316	.01268	.01223	.01181	.01140	.01102	.01066	.01031	.00999	.00968
86	27	.02115	.02020	.01931	.01848	.01770	.01697	.01629	.01564	.01504	.01447	.01393	.01342	.01294	.01249	.01206	.01165	.01127	.01090	.01055	.01022
86	28	.02242	.02141	.02047	.01959	.01877	.01799	.01727	.01658	.01594	.01533	.01476	.01422	.01371	.01323	.01277	.01234	.01193	.01154	.01117	.01082
86	29	.02378	.02272	.02173	.02079	.01992	.01910	.01833	.01760	.01692	.01627	.01567	.01509	.01455	.01404	.01355	.01309	.01265	.01224	.01185	.01147
86	30	.02525	.02412	.02307	.02208	.02116	.02029	.01947	.01870	.01797	.01729	.01664	.01603	.01545	.01491	.01439	.01390	.01343	.01299	.01257	.01217
86	31	.02681	.02563	.02451	.02347	.02248	.02156	.02069	.01987	.01910	.01837	.01769	.01704	.01642	.01584	.01529	.01477	.01427	.01380	.01335	.01293
86	32	.02849	.02724	.02606	.02495	.02391	.02293	.02201	.02114	.02032	.01954	.01881	.01812	.01747	.01685	.01626	.01570	.01518	.01467	.01420	.01374
86	33	.03030	.02897	.02772	.02655	.02545	.02441	.02343	.02251	.02164	.02081	.02004	.01930	.01860	.01794	.01732	.01673	.01616	.01563	.01512	.01463
86	34	.03224	.03084	.02952	.02827	.02710	.02600	.02496	.02398	.02306	.02218	.02136	.02057	.01983	.01913	.01846	.01783	.01723	.01666	.01611	.01559
86	35	.03434	.03285	.03146	.03014	.02890	.02773	.02663	.02559	.02461	.02368	.02280	.02196	.02117	.02043	.01971	.01904	.01840	.01778	.01720	.01665
86	36	.03659	.03502	.03354	.03215	.03084	.02960	.02843	.02733	.02628	.02529	.02436	.02347	.02263	.02183	.02107	.02035	.01966	.01901	.01839	.01780
86	37	.03900	.03735	.03579	.03432	.03293	.03161	.03037	.02920	.02809	.02704	.02604	.02510	.02420	.02335	.02254	.02177	.02104	.02034	.01968	.01905
86	38	.04161	.03986	.03822	.03666	.03519	.03380	.03248	.03124	.03006	.02894	.02788	.02688	.02592	.02502	.02415	.02333	.02255	.02181	.02110	.02042
86	39	.04442	.04257	.04083	.03919	.03763	.03616	.03477	.03345	.03220	.03101	.02988	.02881	.02780	.02683	.02591	.02503	.02420	.02340	.02264	.02192
86	40	.04744	.04550	.04366	.04192	.04028	.03872	.03724	.03584	.03452	.03326	.03206	.03092	.02984	.02881	.02783	.02689	.02600	.02515	.02434	.02357
86	41	.05071	.04866	.04672	.04489	.04315	.04150	.03994	.03845	.03704	.03571	.03443	.03322	.03207	.03098	.02993	.02894	.02798	.02708	.02621	.02538
86	42	.05422	.05206	.05002	.04808	.04625	.04450	.04285	.04128	.03979	.03837	.03702	.03573	.03450	.03334	.03222	.03116	.03015	.02918	.02826	.02737
86	43	.05799	.05572	.05356	.05152	.04958	.04774	.04599	.04433	.04275	.04124	.03981	.03845	.03714	.03590	.03472	.03359	.03251	.03147	.03049	.02954
86	44	.06202	.05963	.05736	.05521	.05317	.05122	.04938	.04762	.04594	.04435	.04283	.04138	.04000	.03868	.03742	.03621	.03506	.03396	.03291	.03190
86	45	.06630	.06379	.06140	.05914	.05698	.05494	.05298	.05113	.04936	.04767	.04606	.04452	.04306	.04165	.04032	.03904	.03781	.03664	.03552	.03444
86	46	.07084	.06820	.06570	.06332	.06105	.05889	.05684	.05487	.05300	.05122	.04952	.04789	.04633	.04485	.04342	.04206	.04076	.03951	.03832	.03717
86	47	.07563	.07287	.07024	.06774	.06536	.06308	.06092	.05885	.05687	.05499	.05319	.05147	.04982	.04824	.04674	.04529	.04391	.04258	.04131	.04009
86	48	.08069	.07780	.07505	.07242	.06992	.06753	.06525	.06307	.06099	.05900	.05710	.05528	.05353	.05187	.05027	.04874	.04727	.04586	.04451	.04321
86	49	.08603	.08301	.08012	.07737	.07474	.07223	.06984	.06754	.06535	.06326	.06125	.05933	.05749	.05572	.05403	.05241	.05085	.04936	.04792	.04655
86	50	.09167	.08851	.08549	.08261	.07986	.07722	.07470	.07230	.06999	.06778	.06567	.06364	.06170	.05983	.05805	.05633	.05468	.05310	.05158	.05012
86	51	.09761	.09431	.09115	.08814	.08525	.08249	.07985	.07732	.07490	.07258	.07035	.06822	.06617	.06420	.06232	.06050	.05876	.05708	.05547	.05392
86	52	.10382	.10038	.09709	.09394	.09092	.08804	.08527	.08262	.08007	.07763	.07529	.07305	.07089	.06882	.06683	.06491	.06307	.06130	.05960	.05796
86	53	.11032	.10674	.10331	.10002	.09687	.09385	.09095	.08818	.08551	.08295	.08049	.07813	.07586	.07368	.07159	.06957	.06763	.06576	.06396	.06222
86	54	.11711	.11338	.10981	.10638	.10309	.09994	.09691	.09401	.09122	.08854	.08596	.08348	.08110	.07880	.07660	.07447	.07243	.07046	.06856	.06673
86	55	.12419	.12031	.11660	.11303	.10961	.10632	.10316	.10012	.09721	.09440	.09170	.08910	.08660	.08419	.08188	.07964	.07749	.07541	.07341	.07148
86	56	.13157	.12755	.12369	.11998	.11642	.11299	.10970	.10653	.10348	.10055	.09772	.09500	.09238	.08986	.08743	.08508	.08282	.08063	.07853	.07649
86	57	.13925	.13508	.13107	.12722	.12352	.11995	.11653	.11322	.11004	.10698	.10403	.10119	.09845	.09580	.09325	.09079	.08842	.08612	.08391	.08177
86	58	.14720	.14289	.13874	.13474	.13090	.12719	.12363	.12019	.11688	.11368	.11061	.10764	.10477	.10201	.09934	.09676	.09427	.09186	.08954	.08729

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	59	.15541	.15095	.14666	.14252	.13853	.13469	.13098	.12741	.12396	.12064	.11743	.11433	.11134	.10845	.10566	.10297	.10036	.09784	.09540	.09305
86	60	.16388	.15927	.15483	.15055	.14642	.14244	.13859	.13489	.13130	.12785	.12451	.12128	.11816	.11515	.11224	.10942	.10669	.10406	.10151	.09904
86	61	.17262	.16787	.16329	.15886	.15459	.15047	.14648	.14264	.13892	.13533	.13186	.12850	.12526	.12212	.11908	.11614	.11330	.11054	.10787	.10529
86	62	.18167	.17678	.17205	.16748	.16307	.15881	.15469	.15070	.14685	.14312	.13952	.13603	.13266	.12939	.12623	.12317	.12020	.11733	.11454	.11184
86	63	.19104	.18600	.18113	.17643	.17187	.16747	.16321	.15909	.15510	.15124	.14751	.14389	.14038	.13699	.13370	.13051	.12742	.12443	.12152	.11871
86	64	.20071	.19553	.19052	.18568	.18099	.17645	.17205	.16780	.16367	.15968	.15581	.15206	.14843	.14490	.14149	.13817	.13496	.13184	.12882	.12588
86	65	.21068	.20537	.20023	.19524	.19042	.18574	.18121	.17682	.17256	.16844	.16444	.16056	.15679	.15314	.14960	.14616	.14282	.13958	.13643	.13338
86	66	.22098	.21553	.21025	.20514	.20018	.19537	.19071	.18618	.18180	.17754	.17341	.16940	.16550	.16172	.15805	.15449	.15103	.14766	.14440	.14122
86	67	.23161	.22604	.22063	.21539	.21030	.20536	.20057	.19591	.19140	.18701	.18275	.17861	.17459	.17069	.16689	.16320	.15961	.15613	.15274	.14944
86	68	.24256	.23686	.23133	.22597	.22075	.21569	.21077	.20599	.20134	.19683	.19244	.18818	.18403	.18000	.17608	.17227	.16856	.16495	.16144	.15802
86	69	.25378	.24797	.24232	.23683	.23150	.22631	.22127	.21637	.21160	.20697	.20246	.19807	.19380	.18965	.18560	.18167	.17784	.17411	.17048	.16694
86	70	.26523	.25930	.25354	.24794	.24249	.23719	.23203	.22701	.22212	.21737	.21274	.20823	.20384	.19957	.19541	.19135	.18740	.18356	.17981	.17615
86	71	.27684	.27081	.26494	.25923	.25367	.24826	.24299	.23785	.23285	.22798	.22324	.21862	.21411	.20972	.20545	.20128	.19721	.19325	.18938	.18561
86	72	.28859	.28246	.27649	.27068	.26502	.25950	.25412	.24888	.24377	.23879	.23394	.22920	.22459	.22009	.21570	.21141	.20724	.20316	.19918	.19530
86	73	.30044	.29423	.28817	.28226	.27650	.27089	.26541	.26007	.25485	.24977	.24481	.23997	.23525	.23064	.22614	.22175	.21746	.21328	.20919	.20520
86	74	.31244	.30614	.30000	.29401	.28816	.28245	.27688	.27144	.26613	.26095	.25589	.25095	.24612	.24141	.23681	.23232	.22793	.22364	.21945	.21535
86	75	.32459	.31822	.31200	.30593	.30000	.29421	.28855	.28303	.27763	.27235	.26720	.26217	.25725	.25244	.24774	.24315	.23866	.23427	.22998	.22578
86	76	.33690	.33047	.32419	.31804	.31204	.30617	.30044	.29483	.28935	.28400	.27876	.27364	.26863	.26373	.25894	.25425	.24967	.24519	.24080	.23651
86	77	.34935	.34286	.33652	.33032	.32425	.31832	.31251	.30684	.30128	.29585	.29053	.28533	.28024	.27526	.27039	.26562	.26095	.25637	.25190	.24752
86	78	.36186	.35533	.34894	.34269	.33657	.33058	.32472	.31898	.31336	.30786	.30247	.29720	.29204	.28698	.28203	.27718	.27243	.26778	.26322	.25876
86	79	.37435	.36779	.36136	.35507	.34891	.34287	.33696	.33116	.32549	.31993	.31449	.30915	.30392	.29880	.29378	.28886	.28404	.27932	.27468	.27014
86	80	.38670	.38012	.37367	.36734	.36115	.35507	.34912	.34328	.33756	.33196	.32646	.32107	.31579	.31060	.30552	.30054	.29566	.29087	.28617	.28156
86	81	.39883	.39224	.38576	.37942	.37320	.36709	.36111	.35524	.34948	.34383	.33829	.33286	.32753	.32230	.31716	.31213	.30719	.30234	.29758	.29292
86	82	.41068	.40408	.39760	.39124	.38500	.37888	.37287	.36697	.36119	.35551	.34993	.34446	.33909	.33382	.32864	.32356	.31858	.31368	.30887	.30415
86	83	.42223	.41563	.40915	.40279	.39654	.39041	.38438	.37847	.37266	.36696	.36136	.35586	.35046	.34515	.33994	.33483	.32980	.32486	.32001	.31524
86	84	.43352	.42693	.42046	.41410	.40785	.40172	.39569	.38976	.38395	.37823	.37261	.36709	.36167	.35634	.35110	.34595	.34089	.33592	.33103	.32623
86	85	.44455	.43798	.43152	.42518	.41894	.41281	.40678	.40086	.39504	.38932	.38369	.37816	.37272	.36737	.36212	.35695	.35187	.34687	.34196	.33713
86	86	.45521	.44867	.44224	.43591	.42969	.42357	.41756	.41164	.40583	.40011	.39448	.38895	.38350	.37815	.37288	.36770	.36261	.35759	.35266	.34781
87	0	.00999	.00973	.00950	.00928	.00907	.00887	.00868	.00851	.00834	.00818	.00803	.00788	.00775	.00761	.00749	.00736	.00725	.00714	.00703	.00692
87	1	.00477	.00455	.00435	.00416	.00399	.00383	.00368	.00353	.00340	.00328	.00316	.00305	.00295	.00286	.00276	.00268	.00260	.00252	.00244	.00237
87	2	.00474	.00452	.00430	.00411	.00392	.00376	.00360	.00345	.00331	.00318	.00306	.00295	.00284	.00274	.00265	.00256	.00247	.00239	.00231	.00224
87	3	.00489	.00465	.00442	.00422	.00402	.00384	.00368	.00352	.00338	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00249	.00240	.00232	.00224
87	4	.00513	.00488	.00464	.00442	.00421	.00402	.00384	.00368	.00352	.00338	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00249	.00240	.00232
87	5	.00545	.00518	.00493	.00469	.00447	.00427	.00408	.00391	.00374	.00359	.00344	.00330	.00318	.00305	.00294	.00283	.00273	.00263	.00254	.00245
87	6	.00583	.00554	.00527	.00502	.00479	.00457	.00437	.00418	.00401	.00384	.00369	.00354	.00340	.00327	.00315	.00303	.00292	.00282	.00272	.00263
87	7	.00627	.00596	.00567	.00541	.00516	.00493	.00471	.00451	.00432	.00415	.00398	.00383	.00368	.00354	.00341	.00328	.00317	.00306	.00295	.00285
87	8	.00676	.00643	.00613	.00584	.00558	.00533	.00510	.00489	.00469	.00450	.00432	.00416	.00400	.00385	.00371	.00358	.00345	.00333	.00322	.00311
87	9	.00732	.00697	.00664	.00634	.00606	.00580	.00556	.00533	.00511	.00491	.00472	.00454	.00437	.00421	.00406	.00392	.00379	.00366	.00354	.00342
87	10	.00795	.00757	.00723	.00691	.00661	.00633	.00607	.00583	.00560	.00538	.00518	.00499	.00481	.00464	.00448	.00432	.00418	.00404	.00391	.00379
87	11	.00863	.00824	.00787	.00753	.00721	.00692	.00664	.00638	.00614	.00591	.00569	.00549	.00529	.00511	.00494	.00478	.00462	.00447	.00433	.00420
87	12	.00937	.00896	.00857	.00821	.00787	.00755	.00726	.00698	.00672	.00647	.00624	.00603	.00582	.00563	.00544	.00527	.00510	.00495	.00480	.00465
87	13	.01014	.00970	.00928	.00890	.00854	.00821	.00789	.00760	.00732	.00706	.00682	.00658	.00637	.00616	.00596	.00578	.00560	.00543	.00527	.00512
87	14	.01089	.01042	.00998	.00958	.00920	.00884	.00851	.00820	.00790	.00763	.00737	.00712	.00689	.00667	.00646	.00627	.00608	.00590	.00573	.00557
87	15	.01161	.01111	.01065	.01022	.00982	.00944	.00909	.00876	.00845	.00816	.00788	.00762	.00738	.00715	.00693	.00672	.00652	.00633	.00615	.00598
87	16	.01228	.01176	.01127	.01082	.01039	.01000	.00962	.00927	.00895	.00864	.00835	.00807	.00781	.00757	.00734	.00712	.00691	.00671	.00652	.00634
87	17	.01292	.01237	.01186	.01138	.01093	.01051	.01012	.00975	.00940	.00908	.00877	.00848	.00821	.00795	.00771	.00747	.00725	.00704	.00684	.00665
87	18	.01354	.01296	.01242	.01192	.01144	.01100	.01059	.01020	.00984	.00949	.00917	.00886	.00858	.00830	.00805	.00780	.00757	.00735	.00714	.00694
87	19	.01418	.01357	.01300	.01246	.01197	.01150	.01106	.01066	.01027	.00991	.00957	.00925	.00894	.00866	.00838	.00813	.00788	.00765	.00743	.00722
87	20	.01486	.01421	.01361	.01305	.01252	.01203	.01157	.01114	.01073	.01035	.00999	.00965	.00933	.00903	.00874	.00847	.00821	.00797	.00773	.00751
87	21	.01558	.01490	.01426	.01367	.01312	.01260	.01211	.01165	.01122	.01082	.01044	.01008	.00974	.00942	.00912	.00884	.00856	.00830	.00806	.00783

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	22	.01635	.01563	.01496	.01433	.01374	.01320	.01268	.01220	.01175	.01132	.01092	.01054	.01018	.00984	.00952	.00922	.00893	.00866	.00840	.00815
87	23	.01718	.01642	.01571	.01504	.01442	.01384	.01330	.01279	.01231	.01186	.01143	.01103	.01065	.01030	.00996	.00964	.00933	.00904	.00877	.00851
87	24	.01808	.01727	.01652	.01582	.01517	.01455	.01398	.01344	.01293	.01245	.01200	.01157	.01117	.01079	.01044	.01010	.00977	.00947	.00918	.00890
87	25	.01906	.01821	.01742	.01668	.01598	.01533	.01472	.01415	.01361	.01311	.01263	.01218	.01175	.01135	.01097	.01061	.01027	.00994	.00964	.00934
87	26	.02014	.01924	.01840	.01762	.01688	.01619	.01555	.01494	.01437	.01383	.01332	.01284	.01239	.01197	.01156	.01118	.01082	.01047	.01015	.00983
87	27	.02132	.02037	.01948	.01865	.01787	.01714	.01646	.01581	.01521	.01464	.01410	.01359	.01311	.01266	.01223	.01182	.01143	.01107	.01072	.01039
87	28	.02259	.02159	.02065	.01977	.01894	.01817	.01744	.01676	.01612	.01551	.01494	.01440	.01389	.01341	.01295	.01252	.01211	.01172	.01135	.01099
87	29	.02397	.02291	.02191	.02098	.02011	.01928	.01851	.01779	.01710	.01646	.01585	.01528	.01473	.01422	.01374	.01327	.01284	.01242	.01203	.01165
87	30	.02544	.02432	.02327	.02228	.02135	.02048	.01966	.01889	.01817	.01748	.01683	.01622	.01565	.01510	.01458	.01409	.01363	.01318	.01276	.01236
87	31	.02702	.02583	.02472	.02367	.02269	.02177	.02090	.02008	.01931	.01858	.01789	.01724	.01663	.01604	.01549	.01497	.01447	.01400	.01355	.01313
87	32	.02871	.02745	.02627	.02517	.02412	.02314	.02222	.02135	.02053	.01976	.01903	.01834	.01768	.01706	.01648	.01592	.01539	.01489	.01441	.01395
87	33	.03053	.02920	.02795	.02678	.02568	.02464	.02366	.02274	.02186	.02104	.02026	.01953	.01883	.01817	.01754	.01695	.01639	.01585	.01534	.01485
87	34	.03248	.03108	.02976	.02851	.02735	.02624	.02520	.02422	.02330	.02242	.02160	.02081	.02007	.01937	.01870	.01807	.01746	.01689	.01635	.01583
87	35	.03459	.03311	.03171	.03040	.02916	.02799	.02689	.02585	.02486	.02393	.02305	.02222	.02143	.02068	.01996	.01929	.01864	.01803	.01745	.01690
87	36	.03685	.03529	.03381	.03242	.03111	.02987	.02870	.02759	.02655	.02556	.02462	.02373	.02289	.02209	.02133	.02061	.01993	.01927	.01865	.01806
87	37	.03929	.03763	.03607	.03460	.03321	.03190	.03066	.02949	.02838	.02732	.02633	.02538	.02448	.02363	.02282	.02205	.02132	.02062	.01996	.01932
87	38	.04192	.04017	.03852	.03696	.03549	.03410	.03279	.03154	.03036	.02925	.02819	.02718	.02622	.02532	.02445	.02363	.02285	.02210	.02139	.02071
87	39	.04474	.04290	.04116	.03951	.03796	.03648	.03509	.03377	.03252	.03133	.03020	.02913	.02811	.02715	.02623	.02535	.02451	.02372	.02296	.02223
87	40	.04779	.04585	.04401	.04227	.04063	.03907	.03759	.03619	.03486	.03360	.03240	.03126	.03018	.02915	.02817	.02723	.02634	.02549	.02468	.02390
87	41	.05108	.04903	.04710	.04526	.04352	.04187	.04031	.03883	.03742	.03608	.03480	.03359	.03244	.03134	.03030	.02930	.02835	.02744	.02657	.02574
87	42	.05463	.05247	.05042	.04849	.04665	.04491	.04325	.04168	.04019	.03877	.03742	.03613	.03490	.03374	.03262	.03156	.03054	.02957	.02865	.02776
87	43	.05843	.05616	.05400	.05196	.05002	.04818	.04643	.04477	.04319	.04168	.04025	.03888	.03758	.03633	.03515	.03402	.03293	.03190	.03091	.02996
87	44	.06250	.06011	.05784	.05569	.05364	.05170	.04985	.04809	.04642	.04482	.04330	.04185	.04047	.03915	.03789	.03668	.03553	.03443	.03337	.03236
87	45	.06682	.06431	.06192	.05966	.05751	.05546	.05350	.05165	.04988	.04819	.04658	.04504	.04357	.04217	.04083	.03954	.03832	.03714	.03602	.03494
87	46	.07140	.06877	.06627	.06389	.06162	.05946	.05740	.05544	.05357	.05178	.05008	.04845	.04689	.04541	.04398	.04262	.04132	.04007	.03887	.03772
87	47	.07625	.07349	.07086	.06836	.06597	.06370	.06153	.05946	.05749	.05560	.05380	.05208	.05043	.04885	.04734	.04590	.04451	.04318	.04191	.04069
87	48	.08137	.07848	.07572	.07310	.07059	.06820	.06592	.06374	.06166	.05967	.05777	.05594	.05420	.05253	.05093	.04940	.04793	.04652	.04516	.04386
87	49	.08677	.08375	.08086	.07811	.07548	.07297	.07057	.06828	.06609	.06399	.06198	.06006	.05821	.05645	.05475	.05313	.05157	.05007	.04864	.04726
87	50	.09247	.08931	.08630	.08341	.08066	.07803	.07551	.07310	.07079	.06858	.06646	.06444	.06249	.06063	.05884	.05712	.05547	.05388	.05236	.05089
87	51	.09848	.09518	.09203	.08902	.08613	.08337	.08073	.07820	.07577	.07345	.07122	.06909	.06704	.06507	.06318	.06136	.05961	.05794	.05632	.05477
87	52	.10478	.10134	.09805	.09490	.09188	.08899	.08622	.08357	.08103	.07858	.07624	.07399	.07183	.06976	.06777	.06585	.06400	.06223	.06052	.05888
87	53	.11136	.10778	.10435	.10106	.09791	.09489	.09199	.08922	.08655	.08399	.08153	.07916	.07689	.07471	.07261	.07059	.06864	.06677	.06497	.06323
87	54	.11824	.11451	.11094	.10751	.10423	.10107	.09805	.09514	.09235	.08966	.08708	.08460	.08222	.07992	.07771	.07558	.07353	.07156	.06966	.06782
87	55	.12542	.12155	.11783	.11426	.11084	.10755	.10439	.10135	.09843	.09562	.09292	.09032	.08782	.08541	.08309	.08085	.07869	.07661	.07461	.07267
87	56	.13290	.12889	.12503	.12132	.11775	.11433	.11103	.10786	.10481	.10188	.09905	.09633	.09371	.09118	.08874	.08639	.08413	.08194	.07983	.07779
87	57	.14070	.13653	.13253	.12868	.12497	.12141	.11798	.11467	.11149	.10843	.10547	.10263	.09988	.09723	.09468	.09222	.08984	.08754	.08532	.08318
87	58	.14877	.14446	.14031	.13632	.13247	.12877	.12520	.12176	.11845	.11525	.11217	.10920	.10633	.10356	.10088	.09830	.09581	.09340	.09107	.08882
87	59	.15711	.15265	.14836	.14422	.14023	.13639	.13268	.12911	.12566	.12233	.11912	.11602	.11302	.11013	.10734	.10464	.10203	.09950	.09706	.09470
87	60	.16571	.16111	.15667	.15238	.14825	.14427	.14043	.13671	.13313	.12967	.12633	.12310	.11998	.11696	.11404	.11122	.10849	.10585	.10329	.10082
87	61	.17459	.16984	.16526	.16083	.15656	.15244	.14846	.14461	.14089	.13729	.13382	.13046	.12721	.12407	.12103	.11808	.11523	.11247	.10980	.10721
87	62	.18379	.17890	.17417	.16961	.16519	.16093	.15681	.15282	.14897	.14524	.14163	.13814	.13476	.13149	.12832	.12526	.12228	.11940	.11661	.11391
87	63	.19332	.18829	.18342	.17871	.17416	.16976	.16550	.16137	.15738	.15352	.14978	.14616	.14265	.13925	.13596	.13276	.12967	.12666	.12375	.12093
87	64	.20316	.19799	.19298	.18814	.18345	.17891	.17451	.17025	.16613	.16213	.15826	.15450	.15087	.14734	.14391	.14060	.13737	.13425	.13122	.12827
87	65	.21332	.20801	.20287	.19789	.19306	.18839	.18385	.17946	.17520	.17107	.16707	.16318	.15941	.15576	.15221	.14876	.14542	.14217	.13901	.13595
87	66	.22381	.21837	.21310	.20798	.20302	.19821	.19355	.18902	.18463	.18037	.17624	.17222	.16832	.16454	.16086	.15729	.15382	.15045	.14717	.14399
87	67	.23466	.22909	.22369	.21845	.21336	.20842	.20363	.19897	.19445	.19006	.18580	.18165	.17763	.17371	.16991	.16622	.16262	.15913	.15573	.15242
87	68	.24584	.24015	.23462	.22926	.22404	.21898	.21406	.20928	.20463	.20011	.19572	.19145	.18730	.18326	.17934	.17552	.17180	.16818	.16466	.16123
87	69	.25731	.25150	.24586	.24037	.23504	.22985	.22481	.21991	.21514	.21050	.20598	.20159	.19732	.19316	.18911	.18516	.18132	.17758	.17394	.17040
87	70	.26901	.26310	.25734	.25174	.24629	.24099	.23583	.23081	.22592	.22116	.21653	.21201	.20762	.20334	.19917	.19511	.19115	.18729	.18353	.17987
87	71	.28090	.27488	.26902	.26331	.25775	.25234	.24707	.24193	.23693	.23206	.22731	.22268	.21817	.21377	.20949	.20531	.20123	.19726	.19338	.18960

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	72	.29294	.28682	.28086	.27505	.26939	.26387	.25849	.25325	.24814	.24316	.23830	.23356	.22894	.22443	.22003	.21574	.21155	.20746	.20347	.19958
87	73	.30510	.29889	.29284	.28693	.28118	.27556	.27008	.26474	.25953	.25444	.24948	.24463	.23990	.23528	.23078	.22638	.22208	.21788	.21379	.20978
87	74	.31741	.31112	.30499	.29900	.29315	.28745	.28188	.27644	.27113	.26594	.26088	.25593	.25110	.24638	.24177	.23727	.23286	.22856	.22436	.22025
87	75	.32990	.32354	.31733	.31126	.30534	.29955	.29389	.28837	.28297	.27769	.27253	.26749	.26257	.25775	.25304	.24844	.24394	.23954	.23523	.23102
87	76	.34258	.33615	.32988	.32374	.31774	.31188	.30615	.30054	.29506	.28970	.28446	.27933	.27432	.26941	.26461	.25991	.25532	.25082	.24642	.24212
87	77	.35540	.34893	.34260	.33640	.33034	.32441	.31861	.31294	.30738	.30195	.29663	.29142	.28632	.28133	.27645	.27167	.26699	.26240	.25791	.25352
87	78	.36832	.36181	.35543	.34919	.34307	.33709	.33123	.32549	.31988	.31437	.30898	.30371	.29854	.29347	.28851	.28365	.27889	.27423	.26966	.26518
87	79	.38124	.37469	.36828	.36200	.35584	.34981	.34391	.33812	.33244	.32688	.32144	.31610	.31086	.30573	.30070	.29577	.29094	.28620	.28156	.27700
87	80	.39404	.38747	.38103	.37472	.36853	.36246	.35652	.35069	.34497	.33936	.33386	.32847	.32318	.31799	.31290	.30791	.30302	.29821	.29350	.28888
87	81	.40662	.40004	.39358	.38725	.38104	.37495	.36897	.36311	.35735	.35170	.34616	.34073	.33539	.33015	.32501	.31997	.31502	.31016	.30539	.30070
87	82	.41893	.41234	.40588	.39954	.39331	.38720	.38120	.37531	.36953	.36386	.35828	.35281	.34743	.34216	.33697	.33188	.32688	.32197	.31715	.31242
87	83	.43094	.42437	.41791	.41156	.40533	.39921	.39320	.38729	.38149	.37579	.37020	.36469	.35929	.35398	.34876	.34364	.33860	.33365	.32878	.32400
87	84	.44271	.43615	.42970	.42336	.41713	.41101	.40499	.39908	.39327	.38756	.38194	.37643	.37100	.36567	.36042	.35527	.35020	.34522	.34032	.33550
87	85	.45423	.44769	.44126	.43493	.42872	.42261	.41660	.41069	.40487	.39916	.39354	.38801	.38257	.37722	.37196	.36679	.36170	.35669	.35176	.34692
87	86	.46539	.45888	.45247	.44617	.43998	.43388	.42788	.42198	.41618	.41047	.40485	.39932	.39388	.38852	.38325	.37807	.37296	.36794	.36300	.35813
87	87	.47605	.46958	.46321	.45694	.45077	.44470	.43872	.43284	.42705	.42135	.41573	.41021	.40477	.39942	.39415	.38896	.38385	.37882	.37387	.36899
88	0	.01019	.00994	.00971	.00948	.00928	.00908	.00889	.00872	.00855	.00839	.00824	.00810	.00796	.00783	.00771	.00758	.00747	.00736	.00725	.00715
88	1	.00481	.00459	.00439	.00420	.00403	.00387	.00372	.00358	.00345	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00249	.00242
88	2	.00478	.00455	.00434	.00414	.00396	.00379	.00363	.00348	.00335	.00322	.00310	.00298	.00288	.00278	.00268	.00259	.00251	.00243	.00235	.00228
88	3	.00492	.00468	.00445	.00425	.00405	.00387	.00371	.00355	.00341	.00327	.00314	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227
88	4	.00516	.00490	.00467	.00445	.00424	.00405	.00387	.00371	.00355	.00341	.00327	.00314	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235
88	5	.00548	.00521	.00496	.00472	.00450	.00430	.00411	.00393	.00377	.00361	.00347	.00333	.00320	.00308	.00297	.00286	.00276	.00266	.00257	.00248
88	6	.00586	.00557	.00530	.00505	.00482	.00460	.00440	.00421	.00403	.00387	.00371	.00357	.00343	.00330	.00318	.00306	.00295	.00285	.00275	.00266
88	7	.00630	.00599	.00570	.00544	.00519	.00496	.00475	.00454	.00436	.00418	.00401	.00386	.00371	.00357	.00344	.00331	.00320	.00309	.00298	.00288
88	8	.00679	.00647	.00616	.00588	.00561	.00537	.00514	.00492	.00472	.00453	.00436	.00419	.00403	.00388	.00374	.00361	.00348	.00336	.00325	.00314
88	9	.00736	.00701	.00668	.00638	.00610	.00584	.00559	.00537	.00515	.00495	.00476	.00458	.00441	.00425	.00410	.00396	.00382	.00370	.00357	.00346
88	10	.00799	.00762	.00728	.00696	.00666	.00638	.00612	.00587	.00564	.00543	.00523	.00503	.00485	.00468	.00452	.00437	.00422	.00409	.00396	.00383
88	11	.00869	.00830	.00793	.00759	.00727	.00697	.00670	.00644	.00619	.00596	.00574	.00554	.00535	.00517	.00499	.00483	.00467	.00453	.00439	.00425
88	12	.00944	.00902	.00863	.00827	.00793	.00762	.00732	.00705	.00679	.00654	.00631	.00609	.00589	.00569	.00551	.00533	.00517	.00501	.00486	.00472
88	13	.01022	.00977	.00936	.00898	.00862	.00828	.00797	.00768	.00740	.00714	.00689	.00666	.00644	.00624	.00604	.00586	.00568	.00551	.00535	.00520
88	14	.01098	.01051	.01007	.00967	.00929	.00893	.00860	.00829	.00799	.00772	.00746	.00721	.00698	.00676	.00655	.00636	.00617	.00599	.00582	.00566
88	15	.01171	.01121	.01075	.01032	.00992	.00954	.00919	.00886	.00855	.00826	.00798	.00772	.00748	.00725	.00703	.00682	.00662	.00643	.00625	.00608
88	16	.01239	.01186	.01138	.01092	.01050	.01010	.00973	.00938	.00906	.00875	.00846	.00818	.00792	.00768	.00744	.00722	.00701	.00681	.00662	.00644
88	17	.01303	.01248	.01197	.01149	.01104	.01062	.01023	.00986	.00952	.00919	.00889	.00860	.00832	.00807	.00782	.00759	.00737	.00716	.00696	.00677
88	18	.01366	.01308	.01254	.01203	.01156	.01112	.01071	.01032	.00995	.00961	.00929	.00898	.00870	.00842	.00816	.00792	.00769	.00747	.00726	.00706
88	19	.01430	.01369	.01312	.01259	.01209	.01162	.01119	.01078	.01039	.01003	.00969	.00937	.00907	.00878	.00851	.00825	.00800	.00777	.00755	.00734
88	20	.01498	.01434	.01373	.01317	.01265	.01216	.01169	.01126	.01086	.01047	.01012	.00978	.00946	.00915	.00887	.00859	.00834	.00809	.00786	.00764
88	21	.01571	.01503	.01439	.01380	.01324	.01273	.01224	.01178	.01135	.01095	.01057	.01021	.00987	.00955	.00925	.00896	.00869	.00843	.00819	.00795
88	22	.01648	.01576	.01509	.01446	.01388	.01333	.01281	.01233	.01188	.01145	.01105	.01067	.01031	.00997	.00965	.00935	.00906	.00879	.00853	.00828
88	23	.01731	.01655	.01584	.01518	.01456	.01398	.01344	.01293	.01245	.01199	.01157	.01117	.01079	.01043	.01009	.00977	.00947	.00918	.00890	.00864
88	24	.01822	.01741	.01666	.01596	.01531	.01469	.01412	.01358	.01307	.01259	.01214	.01171	.01131	.01093	.01058	.01024	.00991	.00961	.00932	.00904
88	25	.01921	.01836	.01756	.01682	.01613	.01548	.01487	.01430	.01376	.01325	.01277	.01232	.01190	.01150	.01112	.01075	.01041	.01009	.00978	.00949
88	26	.02029	.01939	.01855	.01777	.01703	.01634	.01570	.01509	.01452	.01398	.01347	.01299	.01254	.01212	.01171	.01133	.01097	.01062	.01029	.00998
88	27	.02148	.02053	.01964	.01881	.01803	.01730	.01661	.01597	.01536	.01479	.01425	.01375	.01327	.01281	.01238	.01198	.01159	.01122	.01088	.01054
88	28	.02276	.02175	.02081	.01994	.01911	.01834	.01761	.01693	.01628	.01568	.01510	.01456	.01405	.01357	.01311	.01268	.01227	.01188	.01151	.01116
88	29	.02414	.02308	.02209	.02115	.02028	.01946	.01869	.01796	.01728	.01663	.01603	.01545	.01491	.01439	.01391	.01345	.01301	.01259	.01220	.01182
88	30	.02563	.02450	.02345	.02246	.02154	.02066	.01985	.01907	.01835	.01766	.01702	.01641	.01583	.01528	.01476	.01427	.01381	.01336	.01294	.01254
88	31	.02721	.02602	.02491	.02386	.02288	.02196	.02109	.02027	.01950	.01877	.01808	.01743	.01682	.01624	.01568	.01516	.01466	.01419	.01374	.01332
88	32	.02891	.02765	.02647	.02537	.02433	.02335	.02242	.02155	.02074	.01996	.01923	.01854	.01788	.01726	.01668	.01612	.01559	.01509	.01461	.01415
88	33	.03074	.02941	.02816	.02699	.02589	.02485	.02387	.02295	.02208	.02125	.02048	.01974	.01904	.01838	.01776	.01716	.01660	.01606	.01555	.01506

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	34	.03270	.03130	.02998	.02874	.02757	.02647	.02543	.02445	.02352	.02265	.02182	.02104	.02029	.01959	.01892	.01829	.01768	.01711	.01657	.01605
88	35	.03483	.03334	.03195	.03063	.02939	.02822	.02712	.02608	.02510	.02417	.02329	.02245	.02166	.02091	.02020	.01952	.01888	.01827	.01768	.01713
88	36	.03710	.03554	.03406	.03267	.03136	.03012	.02895	.02784	.02680	.02581	.02487	.02398	.02314	.02234	.02158	.02086	.02017	.01952	.01890	.01830
88	37	.03955	.03790	.03634	.03486	.03348	.03216	.03092	.02975	.02864	.02759	.02659	.02565	.02475	.02390	.02309	.02232	.02158	.02088	.02022	.01958
88	38	.04220	.04045	.03880	.03724	.03577	.03438	.03307	.03182	.03064	.02953	.02847	.02746	.02650	.02560	.02473	.02391	.02313	.02238	.02167	.02099
88	39	.04504	.04320	.04146	.03981	.03825	.03678	.03539	.03407	.03282	.03163	.03050	.02943	.02841	.02745	.02652	.02565	.02481	.02401	.02325	.02253
88	40	.04811	.04617	.04433	.04259	.04095	.03939	.03791	.03651	.03518	.03392	.03272	.03158	.03050	.02947	.02849	.02755	.02666	.02581	.02499	.02422
88	41	.05143	.04938	.04744	.04561	.04387	.04222	.04065	.03917	.03776	.03642	.03515	.03394	.03279	.03169	.03064	.02964	.02869	.02778	.02691	.02608
88	42	.05500	.05284	.05080	.04886	.04702	.04528	.04363	.04206	.04056	.03914	.03779	.03650	.03528	.03411	.03299	.03193	.03091	.02994	.02901	.02813
88	43	.05883	.05656	.05441	.05237	.05043	.04859	.04684	.04517	.04359	.04209	.04065	.03928	.03798	.03674	.03555	.03442	.03333	.03230	.03131	.03036
88	44	.06294	.06055	.05828	.05613	.05409	.05214	.05029	.04854	.04686	.04526	.04374	.04229	.04091	.03959	.03832	.03712	.03596	.03486	.03380	.03279
88	45	.06730	.06479	.06241	.06014	.05799	.05594	.05399	.05213	.05036	.04867	.04706	.04552	.04405	.04264	.04130	.04002	.03879	.03762	.03649	.03541
88	46	.07193	.06930	.06679	.06441	.06214	.05999	.05793	.05597	.05409	.05231	.05060	.04897	.04742	.04593	.04450	.04314	.04183	.04058	.03938	.03823
88	47	.07682	.07406	.07143	.06893	.06655	.06427	.06211	.06004	.05806	.05617	.05437	.05265	.05100	.04942	.04791	.04646	.04507	.04374	.04247	.04125
88	48	.08199	.07910	.07635	.07372	.07122	.06883	.06655	.06437	.06228	.06029	.05839	.05657	.05482	.05315	.05155	.05001	.04854	.04713	.04577	.04447
88	49	.08745	.08442	.08154	.07879	.07616	.07365	.07125	.06896	.06677	.06467	.06266	.06073	.05889	.05712	.05543	.05380	.05224	.05074	.04930	.04792
88	50	.09322	.09006	.08704	.08416	.08140	.07877	.07625	.07384	.07153	.06932	.06721	.06518	.06323	.06136	.05957	.05785	.05620	.05461	.05308	.05162
88	51	.09929	.09599	.09284	.08983	.08694	.08418	.08154	.07901	.07659	.07426	.07203	.06989	.06784	.06587	.06398	.06216	.06041	.05873	.05712	.05556
88	52	.10566	.10222	.09893	.09578	.09276	.08988	.08711	.08445	.08191	.07947	.07712	.07487	.07271	.07064	.06864	.06672	.06488	.06310	.06139	.05974
88	53	.11232	.10874	.10531	.10203	.09888	.09586	.09296	.09018	.08751	.08495	.08249	.08013	.07785	.07567	.07356	.07154	.06959	.06772	.06591	.06417
88	54	.11929	.11556	.11199	.10856	.10528	.10212	.09910	.09619	.09340	.09071	.08813	.08565	.08326	.08096	.07875	.07662	.07457	.07259	.07069	.06885
88	55	.12656	.12269	.11897	.11541	.11198	.10869	.10553	.10249	.09957	.09676	.09406	.09146	.08896	.08654	.08422	.08198	.07982	.07774	.07573	.07379
88	56	.13414	.13012	.12627	.12256	.11899	.11557	.11227	.10910	.10605	.10312	.10029	.09757	.09494	.09241	.08997	.08762	.08535	.08316	.08105	.07901
88	57	.14204	.13787	.13387	.13002	.12632	.12275	.11932	.11602	.11284	.10977	.10682	.10397	.10122	.09857	.09602	.09355	.09117	.08887	.08665	.08450
88	58	.15023	.14592	.14177	.13778	.13393	.13023	.12666	.12322	.11991	.11671	.11363	.11065	.10778	.10501	.10233	.09975	.09725	.09484	.09251	.09025
88	59	.15868	.15423	.14993	.14580	.14181	.13797	.13426	.13069	.12724	.12391	.12070	.11759	.11460	.11170	.10891	.10620	.10359	.10106	.09861	.09625
88	60	.16741	.16280	.15837	.15409	.14996	.14597	.14213	.13842	.13484	.13137	.12803	.12480	.12168	.11866	.11574	.11291	.11018	.10753	.10497	.10249
88	61	.17642	.17167	.16709	.16267	.15840	.15428	.15029	.14644	.14273	.13913	.13565	.13229	.12904	.12589	.12285	.11990	.11705	.11428	.11161	.10901
88	62	.18576	.18087	.17615	.17158	.16717	.16291	.15879	.15480	.15095	.14722	.14361	.14012	.13674	.13346	.13029	.12722	.12424	.12136	.11856	.11585
88	63	.19544	.19041	.18554	.18084	.17629	.17189	.16763	.16350	.15951	.15565	.15191	.14828	.14477	.14137	.13807	.13488	.13177	.12877	.12585	.12302
88	64	.20544	.20027	.19527	.19042	.18574	.18120	.17680	.17254	.16842	.16442	.16055	.15679	.15315	.14962	.14619	.14287	.13964	.13651	.13348	.13053
88	65	.21577	.21046	.20532	.20035	.19552	.19085	.18632	.18193	.17767	.17354	.16953	.16564	.16187	.15821	.15466	.15121	.14786	.14460	.14144	.13837
88	66	.22645	.22101	.21574	.21063	.20567	.20086	.19620	.19168	.18729	.18302	.17889	.17487	.17097	.16718	.16350	.15992	.15645	.15307	.14979	.14660
88	67	.23750	.23193	.22653	.22129	.21621	.21127	.20648	.20183	.19731	.19291	.18865	.18450	.18047	.17656	.17275	.16905	.16545	.16195	.15854	.15523
88	68	.24889	.24321	.23768	.23232	.22711	.22205	.21713	.21235	.20770	.20319	.19879	.19452	.19037	.18633	.18239	.17857	.17485	.17122	.16769	.16426
88	69	.26059	.25479	.24915	.24367	.23834	.23316	.22812	.22322	.21845	.21381	.20929	.20490	.20062	.19645	.19240	.18845	.18461	.18086	.17721	.17366
88	70	.27254	.26663	.26088	.25529	.24984	.24454	.23939	.23437	.22948	.22472	.22008	.21557	.21117	.20689	.20271	.19865	.19468	.19082	.18705	.18338
88	71	.28469	.27867	.27282	.26712	.26156	.25615	.25089	.24575	.24075	.23588	.23113	.22650	.22198	.21758	.21329	.20911	.20503	.20105	.19717	.19338
88	72	.29699	.29088	.28493	.27913	.27347	.26796	.26259	.25735	.25224	.24726	.24239	.23765	.23303	.22852	.22411	.21982	.21562	.21153	.20753	.20363
88	73	.30944	.30324	.29720	.29130	.28555	.27994	.27447	.26913	.26392	.25883	.25386	.24902	.24428	.23966	.23515	.23075	.22644	.22224	.21813	.21412
88	74	.32205	.31578	.30965	.30367	.29783	.29213	.28657	.28113	.27582	.27064	.26557	.26062	.25579	.25107	.24645	.24194	.23753	.23323	.22901	.22490
88	75	.33486	.32852	.32232	.31626	.31034	.30456	.29891	.29339	.28799	.28271	.27756	.27251	.26758	.26276	.25805	.25344	.24893	.24453	.24021	.23599
88	76	.34788	.34147	.33521	.32909	.32310	.31724	.31151	.30591	.30043	.29508	.28983	.28470	.27969	.27478	.26997	.26527	.26067	.25617	.25176	.24744
88	77	.36107	.35462	.34830	.34212	.33607	.33015	.32435	.31868	.31313	.30770	.30238	.29717	.29207	.28708	.28219	.27740	.27271	.26812	.26362	.25922
88	78	.37438	.36789	.36152	.35529	.34919	.34322	.33737	.33164	.32602	.32052	.31514	.30986	.30469	.29962	.29466	.28979	.28502	.28035	.27577	.27128
88	79	.38771	.38118	.37479	.36852	.36238	.35636	.35046	.34468	.33901	.33346	.32801	.32267	.31744	.31230	.30727	.30234	.29750	.29275	.28810	.28353
88	80	.40093	.39438	.38797	.38167	.37550	.36945	.36351	.35769	.35197	.34637	.34088	.33548	.33020	.32501	.31992	.31492	.31002	.30521	.30049	.29585
88	81	.41395	.40739	.40096	.39465	.38845	.38237	.37641	.37055	.36481	.35917	.35363	.34820	.34286	.33762	.33248	.32743	.32248	.31761	.31283	.30814
88	82	.42670	.42015	.41371	.40739	.40118	.39509	.38910	.38322	.37745	.37178	.36621	.36074	.35537	.35009	.34491	.33982	.33481	.32990	.32507	.32032
88	83	.43918	.43263	.42619	.41987	.41366	.40756	.40156	.39567	.38988	.38419	.37860	.37311	.36770	.36240	.35718	.35205	.34701	.34205	.33718	.33239

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	84	.45141	.44488	.43845	.43214	.42594	.41984	.41384	.40794	.40215	.39644	.39084	.38533	.37991	.37457	.36933	.36418	.35910	.35412	.34921	.34438
88	85	.46340	.45690	.45050	.44421	.43802	.43193	.42594	.42005	.41425	.40855	.40293	.39741	.39198	.38664	.38138	.37621	.37112	.36610	.36117	.35632
88	86	.47505	.46858	.46221	.45594	.44978	.44371	.43773	.43185	.42606	.42037	.41476	.40924	.40381	.39846	.39320	.38801	.38291	.37788	.37294	.36807
88	87	.48620	.47977	.47344	.46720	.46107	.45502	.44907	.44321	.43744	.43176	.42616	.42065	.41522	.40988	.40461	.39943	.39432	.38929	.38433	.37945
88	88	.49683	.49045	.48416	.47796	.47186	.46585	.45993	.45409	.44834	.44268	.43710	.43161	.42619	.42086	.41560	.41042	.40532	.40029	.39533	.39045
89	0	.01039	.01014	.00991	.00969	.00948	.00929	.00910	.00893	.00876	.00861	.00846	.00831	.00818	.00805	.00792	.00780	.00769	.00757	.00747	.00736
89	1	.00485	.00463	.00443	.00424	.00407	.00391	.00376	.00362	.00349	.00336	.00325	.00314	.00304	.00294	.00285	.00276	.00268	.00260	.00253	.00246
89	2	.00481	.00458	.00437	.00417	.00399	.00382	.00366	.00352	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00254	.00246	.00238	.00231
89	3	.00495	.00471	.00448	.00427	.00408	.00390	.00374	.00358	.00343	.00330	.00317	.00305	.00294	.00283	.00273	.00263	.00255	.00246	.00238	.00230
89	4	.00519	.00493	.00469	.00447	.00427	.00408	.00390	.00373	.00358	.00343	.00330	.00317	.00305	.00294	.00283	.00273	.00263	.00254	.00246	.00237
89	5	.00551	.00523	.00498	.00475	.00453	.00433	.00414	.00396	.00379	.00364	.00349	.00336	.00323	.00311	.00299	.00289	.00278	.00269	.00259	.00251
89	6	.00589	.00560	.00533	.00508	.00484	.00463	.00443	.00424	.00406	.00390	.00374	.00359	.00346	.00333	.00320	.00309	.00298	.00287	.00278	.00268
89	7	.00633	.00602	.00573	.00547	.00522	.00499	.00477	.00457	.00438	.00421	.00404	.00388	.00374	.00360	.00347	.00334	.00322	.00311	.00301	.00291
89	8	.00683	.00650	.00619	.00591	.00564	.00540	.00517	.00495	.00475	.00456	.00439	.00422	.00406	.00391	.00377	.00364	.00351	.00339	.00328	.00317
89	9	.00739	.00704	.00672	.00642	.00614	.00587	.00563	.00540	.00519	.00498	.00479	.00462	.00445	.00429	.00414	.00399	.00386	.00373	.00361	.00349
89	10	.00804	.00766	.00732	.00700	.00670	.00642	.00616	.00591	.00569	.00547	.00527	.00508	.00490	.00472	.00456	.00441	.00427	.00413	.00400	.00387
89	11	.00874	.00835	.00798	.00764	.00732	.00702	.00675	.00649	.00624	.00601	.00579	.00559	.00540	.00522	.00504	.00488	.00472	.00458	.00444	.00430
89	12	.00950	.00908	.00870	.00833	.00800	.00768	.00738	.00711	.00685	.00660	.00637	.00615	.00595	.00575	.00557	.00540	.00523	.00507	.00492	.00478
89	13	.01029	.00985	.00943	.00905	.00869	.00836	.00804	.00775	.00747	.00721	.00697	.00674	.00652	.00631	.00611	.00593	.00575	.00558	.00542	.00527
89	14	.01106	.01059	.01016	.00975	.00937	.00902	.00868	.00837	.00808	.00780	.00754	.00730	.00706	.00684	.00664	.00644	.00625	.00607	.00590	.00574
89	15	.01180	.01130	.01084	.01041	.01001	.00964	.00928	.00895	.00864	.00835	.00808	.00782	.00757	.00734	.00712	.00691	.00671	.00652	.00634	.00617
89	16	.01249	.01196	.01148	.01102	.01060	.01020	.00983	.00948	.00916	.00885	.00856	.00828	.00802	.00778	.00755	.00732	.00711	.00692	.00673	.00654
89	17	.01314	.01259	.01207	.01160	.01115	.01073	.01034	.00997	.00963	.00930	.00899	.00870	.00843	.00817	.00793	.00769	.00747	.00726	.00706	.00687
89	18	.01377	.01319	.01265	.01214	.01167	.01123	.01082	.01043	.01007	.00972	.00940	.00909	.00881	.00853	.00828	.00803	.00780	.00758	.00737	.00717
89	19	.01441	.01380	.01323	.01270	.01220	.01174	.01130	.01089	.01051	.01015	.00981	.00948	.00918	.00889	.00862	.00836	.00812	.00789	.00766	.00745
89	20	.01510	.01445	.01385	.01329	.01276	.01227	.01181	.01138	.01097	.01059	.01023	.00989	.00957	.00927	.00898	.00871	.00845	.00821	.00798	.00775
89	21	.01583	.01515	.01451	.01392	.01337	.01285	.01236	.01190	.01148	.01107	.01069	.01033	.01000	.00968	.00937	.00909	.00881	.00855	.00831	.00807
89	22	.01660	.01588	.01521	.01459	.01400	.01345	.01294	.01246	.01200	.01158	.01117	.01080	.01044	.01010	.00978	.00948	.00919	.00891	.00865	.00841
89	23	.01744	.01668	.01597	.01531	.01469	.01411	.01356	.01305	.01257	.01212	.01170	.01130	.01092	.01056	.01022	.00990	.00959	.00931	.00903	.00877
89	24	.01834	.01754	.01679	.01609	.01544	.01482	.01425	.01371	.01320	.01272	.01227	.01185	.01144	.01107	.01071	.01037	.01004	.00974	.00945	.00917
89	25	.01934	.01849	.01770	.01696	.01626	.01561	.01501	.01443	.01389	.01339	.01291	.01246	.01203	.01163	.01125	.01089	.01055	.01022	.00991	.00962
89	26	.02043	.01953	.01869	.01791	.01717	.01648	.01584	.01523	.01466	.01412	.01361	.01314	.01268	.01226	.01185	.01147	.01111	.01076	.01043	.01012
89	27	.02162	.02067	.01978	.01895	.01818	.01745	.01676	.01612	.01551	.01494	.01440	.01389	.01341	.01296	.01253	.01212	.01174	.01137	.01102	.01069
89	28	.02291	.02191	.02097	.02009	.01926	.01849	.01776	.01708	.01644	.01583	.01526	.01472	.01421	.01372	.01327	.01283	.01242	.01203	.01166	.01131
89	29	.02430	.02324	.02225	.02131	.02044	.01962	.01885	.01812	.01744	.01680	.01619	.01561	.01507	.01456	.01407	.01361	.01317	.01276	.01236	.01198
89	30	.02579	.02467	.02362	.02263	.02170	.02083	.02002	.01925	.01852	.01783	.01719	.01658	.01600	.01545	.01493	.01444	.01398	.01353	.01311	.01271
89	31	.02739	.02620	.02509	.02404	.02306	.02214	.02127	.02045	.01968	.01895	.01826	.01761	.01700	.01641	.01586	.01534	.01484	.01437	.01392	.01349
89	32	.02909	.02784	.02666	.02555	.02451	.02353	.02261	.02174	.02092	.02015	.01942	.01873	.01807	.01745	.01686	.01631	.01578	.01527	.01479	.01434
89	33	.03094	.02961	.02836	.02719	.02609	.02505	.02407	.02315	.02227	.02145	.02067	.01994	.01924	.01858	.01795	.01736	.01679	.01626	.01574	.01526
89	34	.03291	.03151	.03019	.02894	.02778	.02667	.02564	.02466	.02373	.02286	.02203	.02124	.02050	.01980	.01913	.01850	.01789	.01732	.01677	.01625
89	35	.03504	.03356	.03216	.03085	.02961	.02844	.02734	.02630	.02532	.02439	.02351	.02267	.02188	.02113	.02042	.01974	.01910	.01848	.01790	.01735
89	36	.03733	.03577	.03429	.03290	.03159	.03035	.02918	.02808	.02703	.02604	.02510	.02422	.02337	.02257	.02181	.02109	.02040	.01975	.01913	.01853
89	37	.03979	.03814	.03658	.03511	.03372	.03241	.03117	.03000	.02889	.02783	.02684	.02589	.02499	.02414	.02333	.02256	.02183	.02113	.02046	.01983
89	38	.04245	.04071	.03906	.03750	.03603	.03464	.03333	.03208	.03090	.02979	.02873	.02772	.02676	.02586	.02499	.02417	.02338	.02264	.02193	.02125
89	39	.04532	.04347	.04173	.04009	.03853	.03706	.03567	.03435	.03309	.03191	.03078	.02971	.02869	.02772	.02680	.02592	.02509	.02429	.02353	.02280
89	40	.04841	.04646	.04463	.04289	.04124	.03968	.03821	.03681	.03548	.03422	.03302	.03188	.03080	.02977	.02878	.02785	.02695	.02610	.02529	.02451
89	41	.05174	.04970	.04776	.04592	.04419	.04254	.04097	.03949	.03808	.03674	.03547	.03426	.03310	.03201	.03096	.02996	.02901	.02810	.02723	.02640
89	42	.05534	.05318	.05114	.04920	.04737	.04563	.04397	.04240	.04091	.03949	.03813	.03685	.03562	.03445	.03334	.03227	.03125	.03028	.02936	.02847
89	43	.05920	.05693	.05478	.05274	.05080	.04896	.04721	.04555	.04397	.04246	.04102	.03966	.03835	.03711	.03592	.03479	.03371	.03267	.03168	.03073
89	44	.06334	.06095	.05869	.05654	.05449	.05255	.05070	.04894	.04727	.04567	.04415	.04270	.04132	.03999	.03873	.03752	.03637	.03526	.03421	.03320

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
89	45	.06774	.06523	.06285	.06058	.05843	.05638	.05443	.05257	.05080	.04911	.04750	.04596	.04449	.04309	.04175	.04046	.03923	.03806	.03693	.03585
89	46	.07241	.06978	.06728	.06490	.06263	.06047	.05841	.05645	.05458	.05279	.05109	.04946	.04790	.04641	.04498	.04362	.04231	.04106	.03986	.03871
89	47	.07734	.07458	.07196	.06946	.06707	.06480	.06263	.06057	.05859	.05670	.05490	.05318	.05153	.04995	.04844	.04699	.04560	.04427	.04299	.04177
89	48	.08256	.07967	.07692	.07430	.07179	.06940	.06712	.06494	.06286	.06087	.05896	.05714	.05540	.05372	.05212	.05059	.04911	.04770	.04634	.04504
89	49	.08807	.08505	.08217	.07942	.07679	.07428	.07188	.06959	.06739	.06530	.06329	.06136	.05952	.05775	.05605	.05443	.05287	.05137	.04993	.04854
89	50	.09390	.09074	.08772	.08484	.08209	.07946	.07694	.07453	.07222	.07001	.06789	.06586	.06391	.06205	.06025	.05853	.05688	.05529	.05376	.05230
89	51	.10003	.09674	.09359	.09057	.08769	.08493	.08229	.07976	.07734	.07501	.07278	.07064	.06859	.06662	.06473	.06291	.06116	.05948	.05786	.05630
89	52	.10647	.10303	.09974	.09660	.09358	.09069	.08793	.08527	.08273	.08029	.07794	.07569	.07353	.07145	.06946	.06754	.06569	.06391	.06220	.06055
89	53	.11321	.10963	.10620	.10291	.09977	.09675	.09385	.09107	.08840	.08584	.08338	.08102	.07874	.07656	.07445	.07243	.07048	.06860	.06680	.06505
89	54	.12025	.11652	.11295	.10953	.10625	.10309	.10007	.09716	.09437	.09168	.08910	.08662	.08423	.08193	.07972	.07759	.07554	.07356	.07165	.06981
89	55	.12760	.12373	.12002	.11646	.11304	.10975	.10659	.10355	.10063	.09782	.09512	.09252	.09001	.08760	.08527	.08303	.08087	.07879	.07678	.07484
89	56	.13528	.13126	.12741	.12370	.12014	.11672	.11342	.11026	.10721	.10427	.10144	.09872	.09609	.09356	.09112	.08877	.08650	.08430	.08219	.08014
89	57	.14327	.13911	.13511	.13127	.12756	.12400	.12057	.11727	.11409	.11102	.10807	.10522	.10247	.09982	.09726	.09480	.09241	.09011	.08788	.08574
89	58	.15157	.14726	.14311	.13912	.13528	.13158	.12801	.12458	.12126	.11807	.11498	.11201	.10914	.10636	.10369	.10110	.09860	.09619	.09385	.09159
89	59	.16013	.15568	.15139	.14726	.14327	.13943	.13573	.13215	.12870	.12538	.12216	.11906	.11606	.11317	.11037	.10766	.10505	.10252	.10007	.09770
89	60	.16897	.16437	.15994	.15566	.15154	.14755	.14371	.14000	.13642	.13296	.12961	.12638	.12326	.12024	.11732	.11449	.11175	.10911	.10654	.10406
89	61	.17811	.17336	.16878	.16437	.16010	.15598	.15200	.14815	.14443	.14084	.13736	.13400	.13075	.12760	.12455	.12160	.11875	.11598	.11330	.11070
89	62	.18758	.18269	.17797	.17341	.16900	.16474	.16062	.15664	.15279	.14906	.14545	.14196	.13857	.13530	.13213	.12905	.12607	.12319	.12039	.11767
89	63	.19739	.19237	.18751	.18281	.17826	.17386	.16960	.16548	.16149	.15763	.15389	.15026	.14675	.14335	.14005	.13685	.13375	.13074	.12782	.12498
89	64	.20754	.20238	.19738	.19254	.18786	.18332	.17893	.17467	.17055	.16655	.16268	.15892	.15528	.15175	.14832	.14499	.14177	.13863	.13559	.13264
89	65	.21803	.21273	.20760	.20263	.19781	.19314	.18861	.18422	.17996	.17583	.17182	.16794	.16417	.16050	.15695	.15350	.15014	.14689	.14372	.14065
89	66	.22888	.22345	.21819	.21308	.20813	.20333	.19867	.19414	.18975	.18549	.18136	.17734	.17344	.16965	.16597	.16239	.15891	.15553	.15224	.14905
89	67	.24012	.23456	.22917	.22394	.21886	.21392	.20913	.20448	.19996	.19557	.19131	.18716	.18313	.17922	.17541	.17170	.16810	.16460	.16119	.15787
89	68	.25172	.24604	.24052	.23517	.22996	.22491	.21999	.21521	.21057	.20605	.20166	.19739	.19323	.18919	.18526	.18143	.17770	.17408	.17055	.16711
89	69	.26363	.25784	.25221	.24674	.24141	.23623	.23120	.22630	.22153	.21689	.21238	.20798	.20371	.19954	.19549	.19153	.18769	.18394	.18029	.17673
89	70	.27581	.26991	.26417	.25858	.25315	.24785	.24270	.23768	.23280	.22804	.22341	.21889	.21450	.21021	.20604	.20197	.19800	.19413	.19036	.18668
89	71	.28820	.28220	.27635	.27066	.26511	.25971	.25445	.24932	.24432	.23945	.23470	.23007	.22556	.22116	.21687	.21268	.20860	.20461	.20072	.19693
89	72	.30076	.29467	.28872	.28293	.27728	.27178	.26641	.26117	.25607	.25109	.24623	.24149	.23686	.23235	.22795	.22365	.21945	.21535	.21135	.20745
89	73	.31347	.30729	.30126	.29537	.28963	.28403	.27856	.27323	.26802	.26294	.25797	.25313	.24839	.24377	.23926	.23485	.23055	.22634	.22223	.21821
89	74	.32637	.32011	.31400	.30803	.30220	.29651	.29095	.28552	.28022	.27503	.26997	.26503	.26019	.25547	.25085	.24634	.24193	.23762	.23340	.22928
89	75	.33948	.33315	.32697	.32092	.31501	.30924	.30360	.29808	.29269	.28742	.28227	.27723	.27230	.26748	.26276	.25815	.25364	.24923	.24491	.24069
89	76	.35283	.34644	.34019	.33408	.32810	.32225	.31653	.31094	.30547	.30012	.29488	.28975	.28473	.27983	.27502	.27032	.26571	.26120	.25679	.25247
89	77	.36637	.35993	.35362	.34746	.34142	.33551	.32973	.32407	.31852	.31309	.30778	.30258	.29748	.29249	.28760	.28281	.27812	.27352	.26902	.26461
89	78	.38005	.37357	.36722	.36101	.35492	.34896	.34312	.33740	.33180	.32630	.32092	.31565	.31048	.30542	.30045	.29559	.29082	.28614	.28155	.27706
89	79	.39376	.38726	.38088	.37463	.36851	.36250	.35662	.35085	.34519	.33964	.33420	.32887	.32364	.31851	.31348	.30854	.30370	.29895	.29429	.28972
89	80	.40739	.40087	.39447	.38820	.38204	.37601	.37008	.36427	.35857	.35298	.34749	.34211	.33682	.33164	.32655	.32155	.31665	.31183	.30711	.30247
89	81	.42082	.41430	.40789	.40160	.39542	.38936	.38341	.37757	.37184	.36621	.36068	.35526	.34993	.34469	.33955	.33451	.32955	.32468	.31990	.31520
89	82	.43401	.42748	.42107	.41477	.40859	.40251	.39655	.39069	.38493	.37927	.37371	.36825	.36289	.35762	.35244	.34734	.34234	.33742	.33259	.32784
89	83	.44692	.44040	.43400	.42770	.42152	.41544	.40946	.40359	.39782	.39214	.38656	.38108	.37568	.37038	.36517	.36004	.35500	.35005	.34517	.34038
89	84	.45960	.45310	.44672	.44043	.43426	.42818	.42221	.41633	.41055	.40487	.39928	.39378	.38836	.38304	.37781	.37265	.36759	.36260	.35769	.35286
89	85	.47206	.46560	.45924	.45298	.44682	.44075	.43479	.42892	.42314	.41746	.41187	.40636	.40094	.39561	.39036	.38519	.38010	.37509	.37016	.36531
89	86	.48419	.47776	.47143	.46520	.45906	.45302	.44708	.44122	.43546	.42979	.42420	.41869	.41327	.40794	.40268	.39751	.39241	.38739	.38244	.37757
89	87	.49581	.48943	.48314	.47695	.47084	.46484	.45892	.45308	.44734	.44168	.43611	.43061	.42520	.41987	.41462	.40944	.40434	.39932	.39437	.38949
89	88	.50692	.50058	.49434	.48819	.48213	.47615	.47027	.46446	.45874	.45311	.44755	.44208	.43668	.43136	.42612	.42095	.41586	.41084	.40589	.40100
89	89	.51748	.51120	.50500	.49890	.49288	.48695	.48110	.47533	.46964	.46404	.45851	.45306	.44768	.44238	.43716	.43200	.42692	.42191	.41696	.41209
90	0	.01059	.01034	.01011	.00989	.00968	.00949	.00931	.00913	.00897	.00881	.00866	.00852	.00839	.00826	.00813	.00801	.00790	.00779	.00768	.00758
90	1	.00489	.00467	.00447	.00428	.00411	.00395	.00380	.00366	.00353	.00340	.00329	.00318	.00308	.00298	.00289	.00280	.00272	.00264	.00257	.00250
90	2	.00484	.00461	.00440	.00420	.00402	.00385	.00370	.00355	.00341	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00257	.00249	.00241	.00234
90	3	.00498	.00473	.00451	.00430	.00411	.00393	.00376	.00361	.00346	.00332	.00320	.00308	.00296	.00286	.00276	.00266	.00257	.00249	.00241	.00233
90	4	.00521	.00496	.00472	.00450	.00429	.00410	.00392	.00376	.00360	.00346	.00332	.00319	.00307	.00296	.00285	.00275	.00266	.00257	.00248	.00240

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	5	.00553	.00526	.00500	.00477	.00455	.00435	.00416	.00398	.00382	.00366	.00352	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00253
90	6	.00591	.00562	.00535	.00510	.00487	.00465	.00445	.00426	.00409	.00392	.00376	.00362	.00348	.00335	.00323	.00311	.00300	.00290	.00280	.00271
90	7	.00635	.00604	.00576	.00549	.00524	.00501	.00480	.00460	.00441	.00423	.00407	.00391	.00376	.00362	.00349	.00337	.00325	.00314	.00303	.00293
90	8	.00685	.00652	.00622	.00594	.00567	.00543	.00520	.00498	.00478	.00459	.00441	.00425	.00409	.00394	.00380	.00367	.00354	.00342	.00331	.00320
90	9	.00742	.00708	.00675	.00645	.00617	.00591	.00566	.00543	.00522	.00502	.00483	.00465	.00448	.00432	.00417	.00402	.00389	.00376	.00364	.00352
90	10	.00807	.00770	.00736	.00704	.00674	.00646	.00620	.00595	.00572	.00551	.00530	.00511	.00493	.00476	.00460	.00445	.00430	.00416	.00403	.00391
90	11	.00879	.00839	.00803	.00768	.00737	.00707	.00679	.00653	.00629	.00606	.00584	.00564	.00544	.00526	.00509	.00492	.00477	.00462	.00448	.00435
90	12	.00956	.00914	.00875	.00839	.00805	.00774	.00744	.00716	.00690	.00666	.00643	.00621	.00600	.00581	.00563	.00545	.00528	.00513	.00498	.00483
90	13	.01036	.00991	.00950	.00912	.00876	.00842	.00811	.00782	.00754	.00728	.00703	.00680	.00658	.00638	.00618	.00599	.00582	.00565	.00549	.00533
90	14	.01114	.01067	.01023	.00983	.00945	.00909	.00876	.00845	.00816	.00788	.00762	.00737	.00714	.00692	.00671	.00652	.00633	.00615	.00598	.00582
90	15	.01188	.01139	.01093	.01050	.01010	.00972	.00937	.00904	.00873	.00844	.00816	.00790	.00766	.00743	.00720	.00700	.00680	.00661	.00643	.00626
90	16	.01258	.01206	.01157	.01112	.01069	.01030	.00993	.00958	.00925	.00894	.00865	.00838	.00812	.00787	.00764	.00742	.00721	.00701	.00682	.00664
90	17	.01324	.01269	.01217	.01169	.01125	.01083	.01044	.01007	.00972	.00940	.00909	.00880	.00853	.00827	.00803	.00779	.00757	.00736	.00716	.00697
90	18	.01387	.01329	.01275	.01225	.01177	.01133	.01092	.01053	.01017	.00983	.00950	.00920	.00891	.00864	.00838	.00813	.00790	.00768	.00747	.00727
90	19	.01452	.01391	.01334	.01281	.01231	.01184	.01141	.01100	.01061	.01025	.00991	.00959	.00929	.00900	.00873	.00847	.00823	.00799	.00777	.00756
90	20	.01520	.01456	.01396	.01340	.01287	.01238	.01192	.01149	.01108	.01070	.01034	.01000	.00968	.00938	.00909	.00882	.00856	.00832	.00809	.00786
90	21	.01594	.01526	.01462	.01403	.01348	.01296	.01247	.01202	.01159	.01118	.01080	.01045	.01011	.00979	.00949	.00920	.00893	.00867	.00842	.00819
90	22	.01672	.01600	.01533	.01470	.01411	.01357	.01305	.01257	.01212	.01169	.01129	.01091	.01055	.01022	.00989	.00959	.00930	.00903	.00877	.00852
90	23	.01755	.01679	.01608	.01542	.01480	.01422	.01368	.01317	.01269	.01224	.01181	.01141	.01104	.01068	.01034	.01002	.00971	.00942	.00915	.00889
90	24	.01846	.01766	.01691	.01621	.01556	.01494	.01437	.01383	.01332	.01284	.01239	.01197	.01157	.01119	.01083	.01049	.01017	.00986	.00957	.00929
90	25	.01946	.01861	.01782	.01708	.01639	.01574	.01513	.01456	.01402	.01351	.01304	.01259	.01216	.01176	.01138	.01102	.01067	.01035	.01004	.00975
90	26	.02055	.01966	.01882	.01803	.01730	.01661	.01597	.01536	.01479	.01425	.01374	.01327	.01281	.01239	.01198	.01160	.01124	.01089	.01056	.01025
90	27	.02175	.02081	.01992	.01909	.01831	.01758	.01690	.01625	.01565	.01508	.01454	.01403	.01355	.01310	.01267	.01226	.01187	.01151	.01116	.01083
90	28	.02305	.02205	.02111	.02023	.01941	.01863	.01791	.01722	.01658	.01597	.01540	.01486	.01435	.01387	.01341	.01298	.01257	.01218	.01180	.01145
90	29	.02445	.02339	.02239	.02146	.02059	.01977	.01900	.01827	.01759	.01695	.01634	.01576	.01522	.01471	.01422	.01376	.01332	.01291	.01251	.01213
90	30	.02595	.02483	.02377	.02279	.02186	.02099	.02017	.01940	.01868	.01799	.01735	.01674	.01616	.01561	.01509	.01460	.01414	.01369	.01327	.01287
90	31	.02755	.02636	.02525	.02420	.02322	.02230	.02143	.02061	.01984	.01911	.01843	.01778	.01716	.01658	.01603	.01551	.01501	.01454	.01409	.01366
90	32	.02927	.02801	.02683	.02573	.02469	.02371	.02278	.02192	.02110	.02032	.01959	.01890	.01825	.01763	.01704	.01648	.01595	.01545	.01497	.01451
90	33	.03111	.02979	.02854	.02737	.02627	.02523	.02425	.02333	.02246	.02163	.02086	.02012	.01942	.01876	.01814	.01754	.01698	.01644	.01593	.01544
90	34	.03310	.03169	.03038	.02914	.02797	.02687	.02583	.02485	.02392	.02305	.02222	.02144	.02069	.01999	.01932	.01869	.01809	.01751	.01697	.01645
90	35	.03524	.03376	.03236	.03105	.02981	.02865	.02754	.02650	.02552	.02459	.02371	.02288	.02208	.02133	.02062	.01994	.01930	.01869	.01810	.01755
90	36	.03754	.03598	.03450	.03311	.03180	.03056	.02939	.02829	.02724	.02626	.02532	.02443	.02359	.02279	.02203	.02131	.02062	.01996	.01934	.01875
90	37	.04002	.03836	.03680	.03533	.03395	.03263	.03139	.03022	.02911	.02806	.02706	.02612	.02522	.02437	.02356	.02279	.02205	.02135	.02069	.02005
90	38	.04269	.04094	.03930	.03774	.03627	.03488	.03357	.03232	.03115	.03003	.02897	.02796	.02701	.02610	.02523	.02441	.02363	.02288	.02217	.02149
90	39	.04557	.04372	.04199	.04034	.03879	.03731	.03592	.03460	.03335	.03216	.03104	.02996	.02895	.02798	.02706	.02618	.02534	.02454	.02378	.02306
90	40	.04867	.04673	.04490	.04316	.04151	.03996	.03848	.03708	.03575	.03449	.03329	.03215	.03107	.03004	.02906	.02812	.02723	.02638	.02556	.02478
90	41	.05203	.04999	.04805	.04622	.04448	.04283	.04127	.03978	.03838	.03704	.03576	.03455	.03340	.03230	.03125	.03025	.02930	.02839	.02752	.02669
90	42	.05565	.05350	.05146	.04952	.04768	.04594	.04429	.04272	.04122	.03980	.03845	.03716	.03594	.03477	.03365	.03259	.03157	.03060	.02967	.02878
90	43	.05954	.05727	.05512	.05308	.05114	.04930	.04756	.04589	.04431	.04280	.04137	.04000	.03870	.03745	.03627	.03513	.03405	.03301	.03202	.03107
90	44	.06371	.06132	.05906	.05691	.05487	.05292	.05108	.04932	.04764	.04605	.04453	.04308	.04169	.04037	.03911	.03790	.03674	.03564	.03458	.03357
90	45	.06814	.06563	.06325	.06099	.05884	.05679	.05484	.05298	.05121	.04952	.04791	.04637	.04490	.04350	.04215	.04087	.03964	.03846	.03734	.03626
90	46	.07285	.07022	.06772	.06534	.06307	.06091	.05886	.05690	.05502	.05324	.05153	.04990	.04835	.04686	.04543	.04407	.04276	.04151	.04031	.03915
90	47	.07782	.07507	.07244	.06994	.06756	.06529	.06312	.06105	.05908	.05719	.05539	.05366	.05201	.05043	.04892	.04747	.04608	.04475	.04348	.04225
90	48	.08308	.08020	.07745	.07482	.07232	.06993	.06765	.06547	.06339	.06140	.05949	.05767	.05593	.05426	.05265	.05112	.04964	.04823	.04687	.04557
90	49	.08864	.08562	.08274	.07999	.07736	.07486	.07246	.07017	.06797	.06587	.06387	.06194	.06010	.05833	.05663	.05501	.05344	.05194	.05050	.04912
90	50	.09452	.09136	.08835	.08547	.08272	.08008	.07757	.07516	.07285	.07064	.06852	.06649	.06455	.06268	.06089	.05916	.05751	.05592	.05439	.05292
90	51	.10071	.09742	.09427	.09126	.08838	.08562	.08298	.08045	.07803	.07570	.07347	.07133	.06928	.06731	.06542	.06360	.06185	.06017	.05855	.05699
90	52	.10721	.10378	.10049	.09734	.09433	.09144	.08868	.08603	.08348	.08104	.07870	.07645	.07429	.07221	.07021	.06829	.06644	.06466	.06295	.06130
90	53	.11402	.11044	.10701	.10373	.10058	.09757	.09467	.09189	.08923	.08667	.08421	.08184	.07957	.07738	.07528	.07325	.07130	.06942	.06762	.06587
90	54	.12113	.11741	.11384	.11042	.10714	.10399	.10096	.09806	.09526	.09258	.09000	.08752	.08513	.08283	.08062	.07849	.07643	.07445	.07254	.07070

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	55	.12856	.12470	.12099	.11743	.11401	.11072	.10756	.10453	.10161	.09880	.09610	.09349	.09099	.08858	.08625	.08401	.08185	.07976	.07775	.07581
90	56	.13632	.13231	.12846	.12476	.12120	.11777	.11448	.11132	.10827	.10533	.10250	.09978	.09715	.09462	.09218	.08983	.08756	.08536	.08325	.08120
90	57	.14441	.14025	.13625	.13241	.12871	.12515	.12172	.11842	.11524	.11218	.10922	.10638	.10363	.10098	.09842	.09595	.09357	.09126	.08904	.08689
90	58	.15280	.14849	.14435	.14037	.13653	.13283	.12926	.12583	.12251	.11932	.11624	.11326	.11039	.10762	.10494	.10236	.09986	.09744	.09510	.09284
90	59	.16146	.15701	.15273	.14860	.14462	.14078	.13708	.13351	.13006	.12673	.12352	.12042	.11742	.11453	.11173	.10902	.10641	.10387	.10142	.09905
90	60	.17041	.16581	.16138	.15711	.15299	.14901	.14517	.14146	.13788	.13442	.13108	.12785	.12473	.12171	.11878	.11596	.11322	.11057	.10801	.10552
90	61	.17965	.17492	.17034	.16593	.16167	.15755	.15357	.14973	.14601	.14242	.13894	.13558	.13233	.12918	.12614	.12319	.12033	.11756	.11488	.11228
90	62	.18924	.18436	.17965	.17509	.17069	.16643	.16232	.15834	.15449	.15076	.14715	.14366	.14028	.13700	.13383	.13076	.12778	.12489	.12209	.11937
90	63	.19919	.19417	.18931	.18462	.18008	.17568	.17143	.16731	.16332	.15946	.15572	.15210	.14859	.14519	.14189	.13869	.13558	.13257	.12965	.12682
90	64	.20948	.20432	.19933	.19450	.18982	.18528	.18090	.17664	.17252	.16853	.16465	.16090	.15726	.15373	.15030	.14697	.14374	.14061	.13757	.13461
90	65	.22011	.21482	.20970	.20473	.19991	.19525	.19072	.18634	.18208	.17796	.17395	.17007	.16629	.16263	.15908	.15563	.15227	.14901	.14585	.14277
90	66	.23112	.22570	.22044	.21534	.21040	.20560	.20094	.19642	.19204	.18778	.18365	.17963	.17573	.17194	.16826	.16468	.16120	.15782	.15453	.15133
90	67	.24253	.23698	.23160	.22637	.22130	.21637	.21159	.20694	.20243	.19804	.19378	.18963	.18560	.18169	.17788	.17418	.17057	.16707	.16365	.16033
90	68	.25432	.24865	.24314	.23779	.23260	.22755	.22264	.21786	.21322	.20871	.20432	.20005	.19590	.19186	.18792	.18409	.18037	.17674	.17321	.16976
90	69	.26644	.26065	.25503	.24957	.24425	.23908	.23405	.22916	.22439	.21976	.21525	.21085	.20658	.20241	.19836	.19441	.19056	.18681	.18316	.17959
90	70	.27883	.27294	.26721	.26163	.25620	.25092	.24577	.24076	.23588	.23113	.22650	.22199	.21759	.21331	.20913	.20506	.20109	.19723	.19345	.18977
90	71	.29144	.28545	.27962	.27394	.26840	.26301	.25775	.25263	.24764	.24277	.23802	.23340	.22889	.22449	.22020	.21601	.21193	.20794	.20405	.20026
90	72	.30424	.29816	.29223	.28645	.28081	.27531	.26995	.26473	.25963	.25465	.24980	.24506	.24044	.23593	.23152	.22723	.22303	.21893	.21493	.21102
90	73	.31720	.31104	.30502	.29914	.29341	.28782	.28236	.27704	.27183	.26676	.26180	.25696	.25223	.24761	.24310	.23869	.23438	.23017	.22606	.22204
90	74	.33037	.32412	.31802	.31206	.30625	.30057	.29502	.28960	.28430	.27913	.27407	.26913	.26430	.25958	.25496	.25045	.24604	.24173	.23751	.23338
90	75	.34376	.33745	.33128	.32525	.31935	.31359	.30796	.30245	.29707	.29180	.28666	.28162	.27670	.27188	.26717	.26256	.25805	.25363	.24931	.24509
90	76	.35741	.35103	.34480	.33871	.33274	.32691	.32121	.31562	.31016	.30481	.29958	.29446	.28945	.28454	.27974	.27504	.27044	.26593	.26151	.25719
90	77	.37127	.36485	.35857	.35242	.34640	.34050	.33473	.32908	.32355	.31813	.31282	.30763	.30254	.29755	.29266	.28788	.28319	.27859	.27409	.26967
90	78	.38530	.37885	.37252	.36633	.36026	.35431	.34849	.34278	.33719	.33170	.32633	.32107	.31590	.31084	.30588	.30102	.29625	.29158	.28699	.28249
90	79	.39939	.39291	.38655	.38033	.37422	.36823	.36236	.35661	.35096	.34543	.34000	.33467	.32945	.32433	.31930	.31437	.30953	.30478	.30012	.29555
90	80	.41340	.40690	.40053	.39428	.38815	.38213	.37623	.37043	.36475	.35917	.35369	.34832	.34304	.33786	.33278	.32779	.32289	.31808	.31335	.30871
90	81	.42723	.42073	.41435	.40809	.40194	.39590	.38997	.38415	.37843	.37282	.36730	.36189	.35657	.35134	.34621	.34117	.33621	.33135	.32657	.32187
90	82	.44082	.43433	.42795	.42168	.41552	.40947	.40353	.39769	.39195	.38631	.38076	.37531	.36996	.36470	.35953	.35444	.34944	.34453	.33970	.33495
90	83	.45415	.44767	.44130	.43504	.42888	.42283	.41688	.41103	.40527	.39962	.39405	.38858	.38320	.37791	.37271	.36759	.36256	.35761	.35273	.34794
90	84	.46727	.46081	.45446	.44821	.44207	.43602	.43007	.42422	.41846	.41280	.40723	.40174	.39635	.39104	.38581	.38067	.37561	.37063	.36572	.36090
90	85	.48018	.47376	.46744	.46121	.45509	.44906	.44312	.43728	.43153	.42587	.42029	.41481	.40940	.40408	.39885	.39369	.38861	.38361	.37869	.37384
90	86	.49277	.48638	.48010	.47391	.46781	.46181	.45589	.45007	.44433	.43868	.43312	.42763	.42223	.41691	.41167	.40651	.40142	.39641	.39148	.38661
90	87	.50486	.49852	.49228	.48613	.48007	.47410	.46821	.46241	.45670	.45107	.44552	.44005	.43466	.42935	.42411	.41895	.41387	.40885	.40391	.39904
90	88	.51643	.51015	.50395	.49785	.49183	.48590	.48005	.47428	.46860	.46299	.45747	.45202	.44665	.44135	.43613	.43098	.42590	.42089	.41595	.41108
90	89	.52745	.52122	.51509	.50903	.50306	.49717	.49137	.48564	.47999	.47442	.46892	.46350	.45815	.45288	.44767	.44254	.43747	.43248	.42755	.42268
90	90	.53788	.53171	.52563	.51963	.51372	.50788	.50212	.49643	.49082	.48529	.47983	.47444	.46912	.46387	.45869	.45358	.44853	.44356	.43864	.43379
91	0	.01077	.01052	.01029	.01008	.00987	.00968	.00950	.00933	.00916	.00901	.00886	.00872	.00859	.00846	.00834	.00822	.00810	.00799	.00789	.00779
91	1	.00492	.00471	.00450	.00432	.00414	.00398	.00383	.00369	.00356	.00344	.00332	.00322	.00311	.00302	.00293	.00284	.00276	.00268	.00261	.00254
91	2	.00487	.00464	.00443	.00423	.00405	.00388	.00372	.00358	.00344	.00331	.00319	.00308	.00297	.00287	.00277	.00268	.00260	.00252	.00244	.00237
91	3	.00500	.00476	.00453	.00433	.00413	.00395	.00379	.00363	.00349	.00335	.00322	.00310	.00299	.00288	.00278	.00269	.00260	.00251	.00243	.00236
91	4	.00523	.00498	.00474	.00452	.00431	.00412	.00395	.00378	.00363	.00348	.00335	.00322	.00310	.00298	.00288	.00278	.00268	.00259	.00250	.00242
91	5	.00555	.00528	.00503	.00479	.00457	.00437	.00418	.00401	.00384	.00369	.00354	.00340	.00327	.00315	.00304	.00293	.00283	.00273	.00264	.00255
91	6	.00593	.00564	.00537	.00512	.00489	.00467	.00447	.00428	.00411	.00394	.00379	.00364	.00350	.00337	.00325	.00313	.00302	.00292	.00282	.00273
91	7	.00638	.00607	.00578	.00551	.00527	.00504	.00482	.00462	.00443	.00425	.00409	.00393	.00378	.00365	.00351	.00339	.00327	.00316	.00305	.00295
91	8	.00688	.00655	.00624	.00596	.00570	.00545	.00522	.00501	.00480	.00462	.00444	.00427	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00322
91	9	.00745	.00710	.00678	.00648	.00620	.00593	.00569	.00546	.00525	.00504	.00485	.00467	.00451	.00435	.00420	.00405	.00392	.00379	.00367	.00355
91	10	.00811	.00773	.00739	.00707	.00677	.00649	.00623	.00599	.00576	.00554	.00534	.00515	.00497	.00480	.00463	.00448	.00434	.00420	.00407	.00394
91	11	.00883	.00843	.00807	.00773	.00741	.00711	.00683	.00657	.00633	.00610	.00588	.00568	.00548	.00530	.00513	.00496	.00481	.00466	.00452	.00439
91	12	.00961	.00919	.00880	.00844	.00810	.00779	.00749	.00721	.00695	.00671	.00648	.00626	.00605	.00586	.00568	.00550	.00533	.00518	.00503	.00488
91	13	.01041	.00997	.00956	.00918	.00882	.00848	.00817	.00788	.00760	.00734	.00709	.00686	.00664	.00644	.00624	.00605	.00588	.00571	.00555	.00539

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	14	.01121	.01074	.01030	.00990	.00952	.00916	.00883	.00852	.00823	.00795	.00769	.00744	.00721	.00699	.00678	.00659	.00640	.00622	.00605	.00589
91	15	.01196	.01147	.01101	.01058	.01018	.00980	.00945	.00912	.00881	.00852	.00824	.00798	.00774	.00750	.00728	.00707	.00688	.00669	.00651	.00634
91	16	.01266	.01214	.01165	.01120	.01078	.01038	.01001	.00966	.00933	.00903	.00874	.00846	.00820	.00796	.00773	.00750	.00730	.00710	.00691	.00672
91	17	.01332	.01277	.01226	.01178	.01134	.01092	.01053	.01016	.00982	.00949	.00918	.00890	.00862	.00836	.00812	.00789	.00767	.00746	.00726	.00706
91	18	.01396	.01338	.01284	.01234	.01187	.01143	.01101	.01063	.01026	.00992	.00960	.00929	.00901	.00873	.00847	.00823	.00800	.00778	.00757	.00737
91	19	.01461	.01400	.01343	.01290	.01240	.01194	.01150	.01110	.01071	.01035	.01001	.00969	.00939	.00910	.00883	.00857	.00832	.00809	.00787	.00766
91	20	.01530	.01466	.01406	.01350	.01297	.01248	.01202	.01159	.01118	.01080	.01044	.01010	.00978	.00948	.00920	.00892	.00867	.00842	.00819	.00797
91	21	.01604	.01536	.01472	.01413	.01358	.01306	.01257	.01212	.01169	.01129	.01091	.01055	.01021	.00989	.00959	.00930	.00903	.00877	.00853	.00829
91	22	.01682	.01610	.01543	.01480	.01422	.01367	.01316	.01268	.01222	.01180	.01140	.01102	.01066	.01032	.01000	.00970	.00941	.00914	.00888	.00863
91	23	.01766	.01690	.01619	.01553	.01491	.01433	.01379	.01328	.01280	.01235	.01192	.01152	.01114	.01079	.01045	.01013	.00982	.00953	.00926	.00900
91	24	.01857	.01777	.01702	.01632	.01567	.01505	.01448	.01394	.01343	.01295	.01250	.01208	.01168	.01130	.01094	.01060	.01028	.00997	.00968	.00940
91	25	.01957	.01873	.01794	.01720	.01650	.01585	.01524	.01467	.01413	.01363	.01315	.01270	.01228	.01187	.01149	.01113	.01079	.01047	.01016	.00986
91	26	.02067	.01977	.01894	.01815	.01742	.01673	.01608	.01548	.01491	.01437	.01386	.01339	.01293	.01251	.01210	.01172	.01136	.01101	.01068	.01037
91	27	.02188	.02093	.02004	.01921	.01843	.01771	.01702	.01638	.01577	.01520	.01466	.01416	.01368	.01322	.01279	.01239	.01200	.01163	.01128	.01095
91	28	.02318	.02217	.02124	.02036	.01953	.01876	.01803	.01735	.01671	.01610	.01553	.01499	.01448	.01400	.01354	.01311	.01270	.01231	.01194	.01158
91	29	.02458	.02352	.02253	.02160	.02073	.01991	.01913	.01841	.01773	.01708	.01647	.01590	.01536	.01484	.01436	.01390	.01346	.01304	.01265	.01227
91	30	.02609	.02497	.02391	.02293	.02200	.02113	.02032	.01955	.01882	.01814	.01749	.01688	.01630	.01576	.01524	.01475	.01428	.01384	.01342	.01302
91	31	.02770	.02651	.02540	.02435	.02337	.02245	.02158	.02076	.01999	.01927	.01858	.01793	.01731	.01673	.01618	.01566	.01516	.01469	.01424	.01381
91	32	.02942	.02817	.02699	.02588	.02484	.02386	.02294	.02207	.02126	.02048	.01975	.01906	.01841	.01779	.01720	.01664	.01611	.01561	.01513	.01467
91	33	.03128	.02995	.02870	.02753	.02643	.02539	.02442	.02349	.02262	.02180	.02102	.02029	.01959	.01893	.01830	.01771	.01714	.01661	.01610	.01561
91	34	.03327	.03187	.03055	.02931	.02814	.02704	.02600	.02502	.02410	.02322	.02240	.02161	.02087	.02017	.01950	.01887	.01826	.01769	.01714	.01662
91	35	.03542	.03394	.03255	.03123	.03000	.02883	.02773	.02669	.02571	.02478	.02390	.02306	.02227	.02152	.02081	.02013	.01949	.01887	.01829	.01774
91	36	.03773	.03617	.03469	.03330	.03199	.03076	.02959	.02848	.02744	.02645	.02551	.02463	.02378	.02298	.02223	.02150	.02082	.02016	.01954	.01894
91	37	.04022	.03857	.03701	.03554	.03415	.03284	.03160	.03043	.02932	.02827	.02727	.02633	.02543	.02458	.02377	.02299	.02226	.02156	.02090	.02026
91	38	.04290	.04116	.03951	.03796	.03649	.03510	.03379	.03254	.03136	.03025	.02919	.02818	.02722	.02632	.02545	.02463	.02385	.02310	.02239	.02171
91	39	.04579	.04395	.04221	.04057	.03902	.03755	.03615	.03483	.03358	.03240	.03127	.03020	.02918	.02821	.02729	.02641	.02558	.02478	.02402	.02329
91	40	.04892	.04698	.04514	.04340	.04176	.04020	.03873	.03733	.03600	.03474	.03354	.03240	.03132	.03029	.02931	.02837	.02748	.02662	.02581	.02503
91	41	.05230	.05025	.04831	.04648	.04474	.04310	.04153	.04005	.03864	.03730	.03603	.03482	.03367	.03257	.03152	.03052	.02957	.02866	.02779	.02696
91	42	.05594	.05378	.05174	.04981	.04797	.04623	.04458	.04301	.04151	.04009	.03874	.03745	.03623	.03506	.03394	.03288	.03186	.03089	.02996	.02907
91	43	.05985	.05758	.05543	.05339	.05145	.04962	.04787	.04620	.04462	.04312	.04168	.04032	.03901	.03777	.03658	.03545	.03436	.03333	.03234	.03139
91	44	.06404	.06166	.05940	.05725	.05520	.05326	.05142	.04966	.04798	.04639	.04487	.04342	.04203	.04071	.03945	.03824	.03709	.03598	.03492	.03391
91	45	.06850	.06600	.06362	.06136	.05921	.05716	.05521	.05335	.05158	.04989	.04828	.04674	.04527	.04387	.04253	.04124	.04001	.03884	.03771	.03663
91	46	.07324	.07062	.06812	.06574	.06347	.06132	.05926	.05730	.05543	.05364	.05194	.05031	.04875	.04726	.04584	.04447	.04316	.04191	.04071	.03956
91	47	.07825	.07550	.07288	.07038	.06800	.06573	.06356	.06149	.05952	.05763	.05583	.05410	.05246	.05088	.04936	.04792	.04653	.04520	.04392	.04269
91	48	.08356	.08067	.07792	.07530	.07280	.07041	.06813	.06595	.06387	.06188	.05998	.05815	.05641	.05474	.05314	.05160	.05013	.04871	.04735	.04605
91	49	.08916	.08614	.08326	.08051	.07788	.07538	.07298	.07069	.06850	.06640	.06439	.06247	.06062	.05886	.05716	.05553	.05397	.05247	.05103	.04964
91	50	.09508	.09193	.08891	.08604	.08329	.08065	.07814	.07573	.07342	.07122	.06910	.06707	.06512	.06326	.06146	.05974	.05809	.05650	.05497	.05350
91	51	.10133	.09804	.09489	.09188	.08900	.08624	.08360	.08108	.07865	.07633	.07410	.07196	.06991	.06794	.06605	.06423	.06248	.06080	.05918	.05762
91	52	.10788	.10445	.10116	.09802	.09501	.09212	.08936	.08671	.08417	.08173	.07938	.07713	.07497	.07290	.07090	.06898	.06713	.06535	.06364	.06199
91	53	.11475	.11117	.10775	.10447	.10132	.09831	.09541	.09264	.08997	.08741	.08495	.08259	.08032	.07813	.07603	.07400	.07205	.07017	.06836	.06662
91	54	.12192	.11821	.11464	.11122	.10794	.10480	.10177	.09887	.09608	.09339	.09082	.08833	.08595	.08365	.08144	.07930	.07725	.07527	.07336	.07152
91	55	.12943	.12557	.12186	.11830	.11488	.11160	.10845	.10541	.10249	.09969	.09698	.09438	.09188	.08947	.08714	.08490	.08274	.08065	.07864	.07670
91	56	.13727	.13326	.12941	.12571	.12215	.11873	.11544	.11228	.10923	.10630	.10347	.10075	.09812	.09559	.09315	.09080	.08853	.08633	.08422	.08217
91	57	.14543	.14128	.13729	.13345	.12975	.12619	.12277	.11947	.11629	.11323	.11028	.10743	.10468	.10203	.09948	.09701	.09462	.09232	.09009	.08794
91	58	.15391	.14961	.14547	.14149	.13765	.13396	.13040	.12696	.12365	.12046	.11738	.11441	.11154	.10876	.10609	.10350	.10100	.09859	.09625	.09399
91	59	.16267	.15822	.15394	.14982	.14584	.14200	.13831	.13474	.13129	.12797	.12476	.12166	.11866	.11577	.11297	.11026	.10765	.10512	.10267	.10029
91	60	.17171	.16712	.16269	.15843	.15431	.15033	.14650	.14279	.13921	.13576	.13242	.12919	.12607	.12305	.12012	.11730	.11456	.11191	.10935	.10686
91	61	.18106	.17632	.17176	.16735	.16309	.15898	.15500	.15116	.14745	.14386	.14038	.13702	.13377	.13063	.12758	.12463	.12178	.11901	.11633	.11373
91	62	.19076	.18588	.18117	.17662	.17222	.16797	.16386	.15988	.15603	.15231	.14870	.14521	.14183	.13856	.13539	.13232	.12934	.12645	.12365	.12093
91	63	.20082	.19580	.19096	.18627	.18173	.17734	.17309	.16898	.16499	.16114	.15740	.15378	.15027	.14686	.14357	.14037	.13726	.13425	.13133	.12850

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	64	.21123	.20608	.20110	.19627	.19160	.18707	.18268	.17844	.17432	.17033	.16646	.16270	.15906	.15553	.15211	.14878	.14555	.14242	.13938	.13642
91	65	.22200	.21672	.21160	.20664	.20183	.19717	.19265	.18827	.18402	.17989	.17589	.17201	.16824	.16458	.16103	.15757	.15422	.15096	.14780	.14472
91	66	.23315	.22774	.22249	.21740	.21246	.20767	.20302	.19850	.19412	.18987	.18574	.18172	.17783	.17404	.17036	.16678	.16330	.15992	.15663	.15343
91	67	.24472	.23918	.23381	.22859	.22352	.21860	.21382	.20918	.20467	.20029	.19603	.19189	.18786	.18395	.18014	.17644	.17284	.16933	.16592	.16260
91	68	.25668	.25102	.24552	.24018	.23499	.22995	.22505	.22028	.21565	.21114	.20675	.20249	.19834	.19430	.19037	.18654	.18281	.17918	.17565	.17221
91	69	.26898	.26321	.25760	.25214	.24684	.24167	.23665	.23176	.22701	.22238	.21787	.21348	.20921	.20505	.20099	.19704	.19320	.18945	.18579	.18223
91	70	.28157	.27570	.26998	.26441	.25899	.25371	.24857	.24357	.23870	.23395	.22933	.22482	.22043	.21615	.21197	.20790	.20394	.20007	.19630	.19262
91	71	.29439	.28842	.28259	.27692	.27140	.26601	.26077	.25565	.25067	.24581	.24107	.23645	.23194	.22754	.22325	.21907	.21499	.21100	.20711	.20332
91	72	.30741	.30134	.29543	.28966	.28403	.27855	.27319	.26797	.26288	.25791	.25307	.24834	.24372	.23921	.23481	.23051	.22632	.22222	.21822	.21431
91	73	.32060	.31445	.30844	.30258	.29687	.29129	.28584	.28052	.27533	.27026	.26530	.26047	.25574	.25113	.24662	.24222	.23791	.23371	.22959	.22558
91	74	.33401	.32778	.32169	.31575	.30995	.30428	.29874	.29333	.28804	.28288	.27783	.27289	.26807	.26335	.25874	.25423	.24983	.24551	.24130	.23717
91	75	.34766	.34136	.33521	.32920	.32332	.31757	.31195	.30645	.30108	.29582	.29068	.28566	.28074	.27593	.27122	.26661	.26211	.25769	.25338	.24915
91	76	.36159	.35523	.34902	.34294	.33699	.33118	.32548	.31991	.31446	.30913	.30390	.29879	.29379	.28889	.28409	.27939	.27479	.27028	.26587	.26155
91	77	.37575	.36935	.36309	.35696	.35096	.34508	.33932	.33369	.32816	.32276	.31746	.31227	.30719	.30221	.29733	.29255	.28786	.28327	.27876	.27435
91	78	.39010	.38367	.37737	.37120	.36515	.35922	.35341	.34772	.34214	.33667	.33131	.32605	.32090	.31585	.31089	.30603	.30127	.29660	.29201	.28752
91	79	.40453	.39808	.39175	.38555	.37946	.37349	.36764	.36190	.35627	.35075	.34533	.34002	.33481	.32969	.32467	.31975	.31491	.31017	.30552	.30095
91	80	.41891	.41244	.40609	.39987	.39376	.38776	.38188	.37610	.37043	.36487	.35941	.35404	.34878	.34361	.33854	.33355	.32866	.32385	.31913	.31450
91	81	.43311	.42664	.42029	.41405	.40793	.40191	.39601	.39021	.38451	.37891	.37341	.36801	.36270	.35749	.35237	.34733	.34239	.33753	.33275	.32806
91	82	.44708	.44062	.43427	.42804	.42191	.41588	.40996	.40414	.39842	.39280	.38727	.38184	.37650	.37125	.36609	.36102	.35603	.35112	.34630	.34156
91	83	.46081	.45436	.44803	.44180	.43567	.42964	.42372	.41789	.41216	.40653	.40098	.39553	.39016	.38489	.37970	.37459	.36957	.36462	.35976	.35498
91	84	.47433	.46791	.46160	.45539	.44927	.44326	.43734	.43151	.42578	.42014	.41459	.40912	.40374	.39845	.39324	.38811	.38306	.37809	.37320	.36838
91	85	.48767	.48129	.47501	.46882	.46273	.45674	.45083	.44502	.43930	.43366	.42811	.42264	.41726	.41196	.40674	.40160	.39653	.39154	.38663	.38179
91	86	.50069	.49436	.48811	.48196	.47591	.46994	.46406	.45827	.45256	.44694	.44140	.43594	.43056	.42526	.42004	.41490	.40983	.40483	.39990	.39505
91	87	.51323	.50694	.50075	.49464	.48862	.48269	.47684	.47108	.46540	.45980	.45428	.44884	.44347	.43818	.43297	.42783	.42276	.41776	.41283	.40797
91	88	.52524	.51901	.51287	.50681	.50084	.49495	.48914	.48342	.47777	.47220	.46670	.46128	.45594	.45067	.44547	.44034	.43528	.43029	.42536	.42051
91	89	.53670	.53054	.52445	.51845	.51253	.50669	.50093	.49524	.48963	.48410	.47864	.47325	.46793	.46268	.45750	.45239	.44735	.44237	.43746	.43261
91	90	.54757	.54147	.53545	.52951	.52364	.51785	.51214	.50650	.50094	.49544	.49002	.48466	.47938	.47416	.46901	.46393	.45891	.45395	.44906	.44423
91	91	.55769	.55165	.54570	.53982	.53401	.52828	.52261	.51702	.51150	.50605	.50067	.49536	.49011	.48493	.47981	.47475	.46976	.46483	.45996	.45515
92	0	.01094	.01070	.01047	.01025	.01005	.00986	.00968	.00951	.00935	.00919	.00905	.00891	.00878	.00865	.00853	.00841	.00830	.00819	.00808	.00798
92	1	.00496	.00474	.00454	.00435	.00418	.00402	.00387	.00373	.00360	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00279	.00272	.00264	.00257
92	2	.00489	.00466	.00445	.00426	.00408	.00391	.00375	.00360	.00347	.00334	.00322	.00310	.00300	.00290	.00280	.00271	.00263	.00255	.00247	.00240
92	3	.00502	.00478	.00455	.00435	.00416	.00398	.00381	.00365	.00351	.00337	.00324	.00312	.00301	.00291	.00280	.00271	.00262	.00254	.00245	.00238
92	4	.00525	.00500	.00476	.00454	.00433	.00414	.00397	.00380	.00365	.00350	.00337	.00324	.00312	.00300	.00290	.00280	.00270	.00261	.00252	.00244
92	5	.00557	.00530	.00505	.00481	.00459	.00439	.00420	.00402	.00386	.00370	.00356	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257
92	6	.00595	.00566	.00539	.00514	.00491	.00469	.00449	.00430	.00413	.00396	.00381	.00366	.00352	.00339	.00327	.00315	.00304	.00294	.00284	.00275
92	7	.00640	.00609	.00580	.00553	.00529	.00506	.00484	.00464	.00445	.00427	.00411	.00395	.00380	.00367	.00353	.00341	.00329	.00318	.00307	.00297
92	8	.00690	.00657	.00626	.00598	.00572	.00547	.00524	.00503	.00483	.00464	.00446	.00429	.00413	.00399	.00384	.00371	.00358	.00346	.00335	.00324
92	9	.00748	.00713	.00680	.00650	.00622	.00596	.00571	.00548	.00527	.00507	.00488	.00470	.00453	.00437	.00422	.00408	.00394	.00381	.00369	.00357
92	10	.00814	.00776	.00742	.00710	.00680	.00652	.00626	.00602	.00579	.00557	.00537	.00518	.00500	.00482	.00466	.00451	.00436	.00423	.00409	.00397
92	11	.00886	.00847	.00810	.00776	.00744	.00715	.00687	.00661	.00636	.00613	.00592	.00571	.00552	.00534	.00516	.00500	.00485	.00470	.00456	.00442
92	12	.00965	.00923	.00884	.00848	.00815	.00783	.00753	.00726	.00700	.00675	.00652	.00630	.00610	.00590	.00572	.00554	.00538	.00522	.00507	.00493
92	13	.01047	.01002	.00961	.00923	.00887	.00854	.00822	.00793	.00765	.00739	.00715	.00692	.00670	.00649	.00629	.00611	.00593	.00576	.00560	.00545
92	14	.01127	.01080	.01036	.00996	.00958	.00922	.00889	.00858	.00829	.00801	.00775	.00751	.00727	.00705	.00685	.00665	.00646	.00628	.00611	.00595
92	15	.01203	.01153	.01107	.01065	.01024	.00987	.00952	.00919	.00888	.00859	.00831	.00805	.00781	.00758	.00736	.00715	.00695	.00676	.00658	.00641
92	16	.01274	.01221	.01173	.01128	.01085	.01046	.01009	.00974	.00941	.00910	.00881	.00854	.00828	.00804	.00780	.00758	.00737	.00717	.00698	.00680
92	17	.01340	.01285	.01234	.01186	.01142	.01100	.01061	.01024	.00990	.00957	.00927	.00898	.00870	.00845	.00820	.00797	.00775	.00754	.00734	.00715
92	18	.01404	.01347	.01293	.01242	.01195	.01151	.01110	.01071	.01035	.01001	.00968	.00938	.00909	.00882	.00856	.00832	.00808	.00786	.00765	.00745
92	19	.01470	.01409	.01352	.01299	.01249	.01203	.01159	.01118	.01080	.01044	.01010	.00978	.00947	.00919	.00892	.00866	.00841	.00818	.00796	.00775
92	20	.01539	.01475	.01414	.01358	.01306	.01257	.01211	.01168	.01127	.01089	.01053	.01020	.00988	.00957	.00929	.00902	.00876	.00851	.00828	.00806
92	21	.01613	.01545	.01482	.01422	.01367	.01315	.01267	.01221	.01178	.01138	.01100	.01064	.01031	.00999	.00968	.00940	.00912	.00887	.00862	.00839

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	22	.01691	.01619	.01552	.01490	.01431	.01377	.01325	.01277	.01232	.01189	.01149	.01111	.01076	.01042	.01010	.00979	.00951	.00923	.00897	.00873
92	23	.01775	.01699	.01629	.01562	.01501	.01443	.01388	.01338	.01290	.01245	.01202	.01162	.01124	.01089	.01055	.01023	.00992	.00963	.00936	.00910
92	24	.01867	.01787	.01712	.01642	.01577	.01515	.01458	.01404	.01353	.01305	.01260	.01218	.01178	.01140	.01104	.01070	.01038	.01007	.00978	.00951
92	25	.01967	.01883	.01804	.01730	.01660	.01596	.01535	.01478	.01424	.01373	.01325	.01280	.01238	.01198	.01160	.01124	.01089	.01057	.01026	.00997
92	26	.02077	.01988	.01904	.01826	.01752	.01684	.01619	.01558	.01501	.01448	.01397	.01349	.01304	.01262	.01221	.01183	.01147	.01112	.01079	.01048
92	27	.02198	.02104	.02015	.01932	.01854	.01782	.01713	.01649	.01588	.01531	.01478	.01427	.01379	.01333	.01291	.01250	.01211	.01175	.01140	.01107
92	28	.02329	.02229	.02135	.02047	.01965	.01888	.01815	.01747	.01683	.01622	.01565	.01511	.01460	.01412	.01366	.01323	.01282	.01243	.01206	.01170
92	29	.02470	.02364	.02265	.02172	.02085	.02003	.01926	.01853	.01785	.01721	.01660	.01602	.01548	.01497	.01448	.01402	.01358	.01317	.01277	.01240
92	30	.02621	.02509	.02404	.02306	.02213	.02126	.02044	.01967	.01895	.01827	.01762	.01701	.01643	.01589	.01537	.01488	.01441	.01397	.01355	.01315
92	31	.02783	.02664	.02553	.02449	.02351	.02258	.02172	.02090	.02013	.01940	.01872	.01807	.01745	.01687	.01632	.01580	.01530	.01483	.01438	.01395
92	32	.02956	.02830	.02713	.02602	.02498	.02401	.02308	.02222	.02140	.02062	.01989	.01920	.01855	.01793	.01734	.01678	.01625	.01575	.01527	.01482
92	33	.03142	.03010	.02885	.02768	.02658	.02554	.02457	.02364	.02277	.02195	.02117	.02044	.01974	.01908	.01846	.01786	.01730	.01676	.01625	.01576
92	34	.03342	.03202	.03070	.02946	.02830	.02720	.02616	.02518	.02426	.02338	.02256	.02177	.02103	.02033	.01966	.01902	.01842	.01785	.01730	.01678
92	35	.03558	.03410	.03271	.03140	.03016	.02899	.02789	.02685	.02587	.02494	.02406	.02323	.02244	.02169	.02098	.02030	.01966	.01904	.01846	.01790
92	36	.03790	.03634	.03487	.03348	.03217	.03093	.02976	.02866	.02762	.02663	.02569	.02480	.02396	.02316	.02240	.02168	.02099	.02034	.01972	.01912
92	37	.04040	.03875	.03719	.03572	.03433	.03302	.03178	.03061	.02950	.02845	.02746	.02651	.02561	.02476	.02395	.02318	.02245	.02175	.02108	.02045
92	38	.04309	.04135	.03970	.03815	.03668	.03529	.03398	.03274	.03156	.03044	.02938	.02838	.02742	.02651	.02565	.02483	.02404	.02330	.02259	.02191
92	39	.04600	.04416	.04242	.04078	.03922	.03775	.03636	.03504	.03379	.03260	.03148	.03041	.02939	.02842	.02750	.02662	.02579	.02499	.02423	.02350
92	40	.04913	.04719	.04536	.04362	.04198	.04042	.03895	.03755	.03622	.03496	.03377	.03263	.03154	.03051	.02953	.02859	.02770	.02685	.02604	.02526
92	41	.05253	.05048	.04855	.04672	.04498	.04333	.04177	.04029	.03888	.03754	.03627	.03506	.03391	.03281	.03176	.03076	.02981	.02890	.02803	.02720
92	42	.05619	.05403	.05199	.05006	.04823	.04649	.04483	.04326	.04177	.04035	.03900	.03771	.03649	.03532	.03420	.03314	.03212	.03115	.03022	.02933
92	43	.06012	.05785	.05571	.05367	.05173	.04989	.04815	.04648	.04490	.04340	.04196	.04060	.03929	.03805	.03686	.03573	.03465	.03361	.03262	.03167
92	44	.06434	.06196	.05970	.05755	.05551	.05357	.05172	.04996	.04829	.04669	.04517	.04372	.04234	.04102	.03975	.03855	.03739	.03629	.03523	.03422
92	45	.06883	.06632	.06394	.06168	.05953	.05749	.05554	.05368	.05191	.05022	.04861	.04708	.04561	.04420	.04286	.04158	.04035	.03917	.03804	.03696
92	46	.07360	.07097	.06847	.06610	.06383	.06168	.05962	.05766	.05579	.05401	.05230	.05067	.04912	.04763	.04620	.04484	.04353	.04228	.04108	.03992
92	47	.07864	.07588	.07326	.07077	.06839	.06612	.06395	.06189	.05991	.05803	.05622	.05450	.05285	.05127	.04976	.04831	.04692	.04559	.04432	.04309
92	48	.08397	.08109	.07834	.07572	.07322	.07084	.06856	.06638	.06430	.06231	.06041	.05859	.05684	.05517	.05357	.05203	.05056	.04915	.04779	.04648
92	49	.08961	.08660	.08372	.08097	.07835	.07584	.07345	.07116	.06897	.06687	.06486	.06294	.06110	.05933	.05763	.05601	.05444	.05294	.05150	.05012
92	50	.09558	.09243	.08942	.08654	.08379	.08116	.07865	.07624	.07394	.07173	.06961	.06758	.06564	.06377	.06198	.06026	.05860	.05701	.05549	.05402
92	51	.10187	.09858	.09544	.09243	.08955	.08680	.08416	.08163	.07921	.07689	.07466	.07253	.07047	.06850	.06661	.06479	.06304	.06136	.05974	.05818
92	52	.10848	.10505	.10177	.09862	.09561	.09273	.08997	.08732	.08478	.08234	.08000	.07775	.07559	.07351	.07152	.06960	.06775	.06597	.06426	.06261
92	53	.11540	.11183	.10840	.10513	.10198	.09897	.09608	.09330	.09064	.08808	.08562	.08326	.08099	.07880	.07670	.07468	.07273	.07085	.06904	.06729
92	54	.12263	.11892	.11536	.11194	.10866	.10552	.10250	.09959	.09681	.09412	.09155	.08907	.08668	.08438	.08217	.08004	.07798	.07600	.07410	.07225
92	55	.13020	.12634	.12264	.11908	.11567	.11239	.10923	.10620	.10329	.10048	.09778	.09518	.09268	.09027	.08794	.08570	.08354	.08145	.07944	.07750
92	56	.13811	.13410	.13026	.12656	.12301	.11959	.11630	.11314	.11009	.10716	.10434	.10162	.09899	.09646	.09402	.09167	.08940	.08721	.08509	.08304
92	57	.14635	.14220	.13821	.13437	.13068	.12713	.12370	.12041	.11723	.11417	.11122	.10837	.10563	.10298	.10042	.09796	.09557	.09327	.09104	.08889
92	58	.15490	.15061	.14648	.14250	.13866	.13497	.13141	.12798	.12467	.12148	.11840	.11543	.11256	.10979	.10712	.10453	.10203	.09962	.09728	.09502
92	59	.16374	.15930	.15503	.15091	.14693	.14310	.13941	.13584	.13240	.12908	.12587	.12277	.11978	.11688	.11409	.11138	.10877	.10623	.10379	.10141
92	60	.17287	.16829	.16387	.15960	.15549	.15152	.14769	.14399	.14041	.13696	.13362	.13039	.12727	.12425	.12133	.11851	.11577	.11312	.11056	.10807
92	61	.18231	.17758	.17302	.16862	.16436	.16025	.15628	.15245	.14874	.14515	.14168	.13832	.13507	.13193	.12888	.12594	.12308	.12031	.11763	.11503
92	62	.19211	.18724	.18254	.17799	.17360	.16935	.16524	.16127	.15742	.15370	.15010	.14661	.14324	.13996	.13679	.13372	.13074	.12786	.12505	.12234
92	63	.20227	.19727	.19242	.18774	.18321	.17882	.17458	.17047	.16649	.16264	.15890	.15528	.15178	.14838	.14508	.14188	.13878	.13577	.13285	.13001
92	64	.21280	.20766	.20268	.19786	.19319	.18867	.18429	.18004	.17593	.17194	.16808	.16433	.16069	.15716	.15374	.15041	.14719	.14405	.14101	.13806
92	65	.22369	.21841	.21330	.20835	.20355	.19889	.19438	.19000	.18575	.18163	.17764	.17376	.16999	.16633	.16278	.15933	.15598	.15272	.14956	.14648
92	66	.23497	.22957	.22432	.21924	.21431	.20952	.20488	.20037	.19599	.19174	.18762	.18361	.17971	.17593	.17225	.16867	.16520	.16181	.15853	.15533
92	67	.24668	.24115	.23579	.23058	.22552	.22060	.21583	.21120	.20669	.20231	.19806	.19392	.18990	.18599	.18218	.17848	.17488	.17138	.16797	.16465
92	68	.25879	.25315	.24766	.24233	.23715	.23211	.22721	.22245	.21782	.21332	.20894	.20468	.20053	.19650	.19257	.18874	.18502	.18139	.17786	.17442
92	69	.27126	.26550	.25990	.25446	.24916	.24400	.23899	.23411	.22936	.22473	.22023	.21585	.21158	.20742	.20337	.19942	.19558	.19183	.18818	.18462
92	70	.28403	.27817	.27246	.26690	.26149	.25622	.25109	.24610	.24123	.23649	.23187	.22737	.22298	.21871	.21454	.21047	.20651	.20264	.19887	.19519
92	71	.29704	.29108	.28527	.27961	.27409	.26872	.26348	.25837	.25339	.24854	.24381	.23919	.23469	.23030	.22602	.22183	.21775	.21377	.20989	.20609

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	72	.31025	.30420	.29830	.29254	.28693	.28145	.27611	.27090	.26582	.26086	.25601	.25129	.24668	.24218	.23778	.23349	.22929	.22520	.22120	.21729
92	73	.32365	.31751	.31152	.30568	.29997	.29440	.28897	.28366	.27847	.27341	.26847	.26364	.25892	.25431	.24981	.24541	.24111	.23690	.23279	.22878
92	74	.33727	.33106	.32499	.31907	.31328	.30762	.30210	.29670	.29142	.28626	.28122	.27629	.27148	.26677	.26216	.25766	.25325	.24894	.24473	.24061
92	75	.35116	.34488	.33875	.33275	.32688	.32115	.31554	.31006	.30470	.29945	.29432	.28930	.28439	.27959	.27489	.27028	.26578	.26137	.25706	.25283
92	76	.36534	.35901	.35281	.34675	.34082	.33502	.32934	.32378	.31834	.31302	.30781	.30270	.29771	.29281	.28802	.28333	.27873	.27423	.26982	.26550
92	77	.37978	.37341	.36716	.36105	.35507	.34920	.34346	.33784	.33233	.32694	.32165	.31647	.31140	.30643	.30155	.29678	.29210	.28751	.28301	.27860
92	78	.39443	.38802	.38174	.37559	.36956	.36365	.35786	.35218	.34661	.34116	.33581	.33056	.32542	.32038	.31543	.31058	.30582	.30116	.29658	.29209
92	79	.40917	.40274	.39644	.39026	.38419	.37825	.37241	.36669	.36108	.35557	.35017	.34487	.33966	.33456	.32955	.32463	.31981	.31507	.31042	.30585
92	80	.42387	.41743	.41112	.40491	.39883	.39285	.38699	.38123	.37558	.37003	.36459	.35924	.35399	.34883	.34376	.33879	.33390	.32911	.32439	.31976
92	81	.43842	.43198	.42566	.41945	.41335	.40736	.40147	.39569	.39001	.38443	.37895	.37357	.36827	.36307	.35796	.35294	.34800	.34315	.33838	.33369
92	82	.45274	.44632	.44000	.43379	.42769	.42169	.41579	.41000	.40430	.39870	.39319	.38777	.38245	.37721	.37207	.36700	.36203	.35713	.35231	.34758
92	83	.46683	.46042	.45412	.44792	.44182	.43583	.42993	.42413	.41842	.41280	.40728	.40185	.39650	.39124	.38606	.38097	.37596	.37103	.36617	.36139
92	84	.48073	.47435	.46807	.46189	.45581	.44983	.44394	.43814	.43243	.42682	.42129	.41584	.41048	.40521	.40001	.39490	.38986	.38490	.38002	.37521
92	85	.49446	.48812	.48188	.47573	.46968	.46372	.45784	.45206	.44636	.44076	.43523	.42979	.42442	.41914	.41394	.40881	.40376	.39879	.39389	.38906
92	86	.50789	.50160	.49540	.48929	.48327	.47734	.47150	.46574	.46006	.45447	.44896	.44352	.43817	.43289	.42769	.42256	.41751	.41253	.40761	.40277
92	87	.52083	.51460	.50845	.50239	.49641	.49052	.48471	.47898	.47334	.46777	.46228	.45686	.45152	.44626	.44107	.43594	.43089	.42591	.42100	.41616
92	88	.53326	.52708	.52099	.51498	.50906	.50321	.49745	.49176	.48614	.48061	.47515	.46976	.46444	.45920	.45402	.44892	.44388	.43891	.43400	.42916
92	89	.54514	.53903	.53300	.52705	.52118	.51538	.50967	.50402	.49845	.49295	.48753	.48217	.47689	.47167	.46652	.46143	.45641	.45146	.44657	.44174
92	90	.55642	.55038	.54442	.53853	.53272	.52698	.52131	.51572	.51020	.50474	.49936	.49404	.48879	.48361	.47849	.47343	.46844	.46351	.45864	.45383
92	91	.56694	.56097	.55507	.54925	.54350	.53782	.53221	.52667	.52120	.51579	.51045	.50518	.49996	.49482	.48973	.48471	.47974	.47484	.47000	.46521
92	92	.57656	.57066	.56483	.55907	.55338	.54776	.54221	.53672	.53130	.52594	.52064	.51541	.51024	.50513	.50008	.49509	.49016	.48529	.48047	.47571
93	0	.01110	.01086	.01063	.01042	.01022	.01003	.00985	.00968	.00952	.00937	.00922	.00908	.00895	.00882	.00870	.00859	.00848	.00837	.00826	.00816
93	1	.00498	.00477	.00457	.00438	.00421	.00405	.00390	.00376	.00363	.00350	.00339	.00328	.00318	.00308	.00299	.00291	.00282	.00275	.00267	.00260
93	2	.00492	.00469	.00448	.00428	.00410	.00393	.00377	.00363	.00349	.00336	.00324	.00313	.00302	.00292	.00282	.00274	.00265	.00257	.00249	.00242
93	3	.00504	.00480	.00457	.00437	.00418	.00400	.00383	.00367	.00353	.00339	.00326	.00314	.00303	.00293	.00283	.00273	.00264	.00256	.00248	.00240
93	4	.00527	.00501	.00478	.00456	.00435	.00416	.00399	.00382	.00367	.00352	.00338	.00326	.00314	.00302	.00292	.00282	.00272	.00263	.00254	.00246
93	5	.00559	.00532	.00506	.00483	.00461	.00441	.00422	.00404	.00388	.00372	.00358	.00344	.00331	.00319	.00308	.00297	.00287	.00277	.00268	.00259
93	6	.00597	.00568	.00541	.00516	.00493	.00471	.00451	.00432	.00414	.00398	.00382	.00368	.00354	.00341	.00329	.00317	.00306	.00296	.00286	.00276
93	7	.00641	.00610	.00582	.00555	.00530	.00507	.00486	.00466	.00447	.00429	.00413	.00397	.00382	.00368	.00355	.00343	.00331	.00320	.00309	.00299
93	8	.00692	.00659	.00628	.00600	.00574	.00549	.00526	.00505	.00485	.00466	.00448	.00431	.00415	.00400	.00386	.00373	.00360	.00348	.00337	.00326
93	9	.00750	.00715	.00682	.00652	.00624	.00598	.00574	.00551	.00529	.00509	.00490	.00472	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359
93	10	.00816	.00779	.00744	.00712	.00683	.00655	.00629	.00604	.00581	.00560	.00539	.00520	.00502	.00485	.00469	.00454	.00439	.00425	.00412	.00399
93	11	.00889	.00850	.00813	.00779	.00747	.00718	.00690	.00664	.00640	.00617	.00595	.00574	.00555	.00537	.00520	.00503	.00488	.00473	.00459	.00445
93	12	.00969	.00927	.00888	.00852	.00818	.00787	.00757	.00730	.00704	.00679	.00656	.00634	.00614	.00594	.00576	.00558	.00542	.00526	.00511	.00496
93	13	.01051	.01007	.00966	.00928	.00892	.00858	.00827	.00798	.00770	.00744	.00720	.00696	.00675	.00654	.00634	.00616	.00598	.00581	.00565	.00550
93	14	.01132	.01085	.01042	.01001	.00963	.00928	.00895	.00864	.00834	.00807	.00781	.00756	.00733	.00711	.00690	.00671	.00652	.00634	.00617	.00601
93	15	.01209	.01160	.01114	.01071	.01031	.00993	.00958	.00925	.00894	.00865	.00838	.00812	.00787	.00764	.00742	.00721	.00701	.00682	.00664	.00647
93	16	.01280	.01228	.01180	.01134	.01092	.01053	.01016	.00981	.00948	.00917	.00888	.00861	.00835	.00811	.00787	.00765	.00744	.00724	.00705	.00687
93	17	.01347	.01292	.01241	.01194	.01149	.01107	.01068	.01032	.00997	.00965	.00934	.00905	.00878	.00852	.00828	.00804	.00782	.00761	.00741	.00722
93	18	.01412	.01354	.01300	.01250	.01203	.01159	.01117	.01079	.01042	.01008	.00976	.00946	.00917	.00890	.00864	.00839	.00816	.00794	.00773	.00753
93	19	.01478	.01416	.01360	.01306	.01257	.01211	.01167	.01126	.01088	.01052	.01018	.00986	.00955	.00927	.00900	.00874	.00849	.00826	.00804	.00783
93	20	.01547	.01482	.01422	.01366	.01314	.01265	.01219	.01176	.01136	.01098	.01062	.01028	.00996	.00966	.00937	.00910	.00884	.00860	.00836	.00814
93	21	.01621	.01553	.01490	.01431	.01375	.01324	.01275	.01230	.01187	.01147	.01109	.01073	.01039	.01007	.00977	.00948	.00921	.00895	.00871	.00847
93	22	.01699	.01628	.01561	.01498	.01440	.01385	.01334	.01286	.01240	.01198	.01158	.01120	.01084	.01050	.01019	.00988	.00959	.00932	.00906	.00882
93	23	.01784	.01708	.01637	.01571	.01509	.01451	.01397	.01346	.01298	.01253	.01211	.01171	.01133	.01097	.01064	.01032	.01001	.00972	.00945	.00919
93	24	.01875	.01795	.01721	.01651	.01585	.01524	.01467	.01413	.01362	.01314	.01270	.01227	.01187	.01149	.01113	.01079	.01047	.01017	.00987	.00960
93	25	.01976	.01892	.01813	.01739	.01670	.01605	.01544	.01487	.01433	.01382	.01335	.01290	.01247	.01207	.01169	.01133	.01099	.01066	.01036	.01006
93	26	.02087	.01997	.01913	.01835	.01762	.01693	.01629	.01568	.01511	.01457	.01407	.01359	.01314	.01271	.01231	.01193	.01156	.01122	.01089	.01058
93	27	.02208	.02113	.02025	.01942	.01864	.01792	.01723	.01659	.01598	.01541	.01488	.01437	.01389	.01344	.01301	.01260	.01221	.01185	.01150	.01117
93	28	.02339	.02239	.02145	.02058	.01975	.01898	.01826	.01757	.01693	.01633	.01575	.01522	.01471	.01422	.01377	.01333	.01292	.01253	.01216	.01181

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	29	.02481	.02375	.02276	.02183	.02096	.02014	.01937	.01864	.01796	.01732	.01671	.01614	.01559	.01508	.01460	.01413	.01370	.01328	.01289	.01251
93	30	.02633	.02521	.02416	.02317	.02225	.02138	.02056	.01979	.01907	.01838	.01774	.01713	.01655	.01600	.01549	.01500	.01453	.01409	.01367	.01327
93	31	.02795	.02676	.02565	.02461	.02363	.02271	.02184	.02102	.02025	.01952	.01884	.01819	.01757	.01699	.01644	.01592	.01542	.01495	.01450	.01407
93	32	.02968	.02843	.02725	.02615	.02511	.02413	.02321	.02234	.02153	.02075	.02002	.01933	.01868	.01806	.01747	.01691	.01638	.01588	.01540	.01495
93	33	.03155	.03023	.02898	.02781	.02671	.02568	.02470	.02378	.02291	.02209	.02131	.02057	.01988	.01922	.01859	.01800	.01743	.01690	.01638	.01590
93	34	.03356	.03216	.03084	.02960	.02844	.02734	.02630	.02532	.02440	.02352	.02270	.02191	.02117	.02047	.01980	.01917	.01857	.01799	.01745	.01693
93	35	.03573	.03425	.03285	.03154	.03031	.02914	.02804	.02700	.02602	.02509	.02421	.02338	.02259	.02184	.02113	.02045	.01981	.01919	.01861	.01806
93	36	.03806	.03649	.03502	.03363	.03232	.03109	.02992	.02882	.02777	.02678	.02585	.02496	.02412	.02332	.02256	.02184	.02115	.02050	.01988	.01928
93	37	.04056	.03891	.03735	.03588	.03450	.03319	.03195	.03078	.02967	.02862	.02762	.02668	.02578	.02493	.02412	.02335	.02262	.02192	.02125	.02062
93	38	.04326	.04152	.03988	.03832	.03686	.03547	.03416	.03291	.03174	.03062	.02956	.02856	.02760	.02669	.02583	.02501	.02422	.02348	.02276	.02208
93	39	.04618	.04434	.04260	.04096	.03941	.03794	.03655	.03523	.03398	.03279	.03167	.03060	.02958	.02861	.02769	.02681	.02598	.02518	.02442	.02369
93	40	.04933	.04739	.04555	.04382	.04218	.04062	.03915	.03775	.03642	.03516	.03397	.03283	.03175	.03071	.02973	.02880	.02790	.02705	.02624	.02546
93	41	.05274	.05069	.04876	.04693	.04519	.04354	.04198	.04050	.03909	.03776	.03649	.03527	.03412	.03302	.03198	.03098	.03003	.02912	.02825	.02742
93	42	.05641	.05426	.05222	.05029	.04845	.04671	.04506	.04349	.04200	.04058	.03923	.03794	.03672	.03555	.03444	.03337	.03236	.03138	.03046	.02957
93	43	.06036	.05810	.05595	.05391	.05198	.05014	.04839	.04673	.04515	.04365	.04221	.04085	.03955	.03830	.03712	.03598	.03490	.03386	.03287	.03192
93	44	.06460	.06222	.05996	.05781	.05577	.05383	.05199	.05023	.04856	.04697	.04545	.04400	.04261	.04129	.04003	.03882	.03767	.03656	.03551	.03449
93	45	.06911	.06661	.06424	.06198	.05983	.05778	.05583	.05398	.05221	.05052	.04891	.04737	.04591	.04450	.04316	.04188	.04065	.03947	.03834	.03726
93	46	.07391	.07129	.06879	.06641	.06415	.06200	.05994	.05798	.05611	.05433	.05263	.05100	.04944	.04795	.04653	.04516	.04386	.04260	.04140	.04025
93	47	.07898	.07623	.07361	.07111	.06873	.06647	.06430	.06224	.06026	.05838	.05658	.05486	.05321	.05163	.05012	.04867	.04728	.04595	.04467	.04345
93	48	.08435	.08147	.07872	.07610	.07360	.07122	.06894	.06677	.06469	.06270	.06079	.05897	.05723	.05556	.05396	.05242	.05095	.04954	.04818	.04687
93	49	.09002	.08701	.08413	.08138	.07876	.07626	.07387	.07158	.06939	.06729	.06528	.06336	.06152	.05975	.05806	.05643	.05487	.05337	.05193	.05054
93	50	.09602	.09287	.08987	.08699	.08425	.08162	.07910	.07670	.07440	.07219	.07007	.06805	.06610	.06423	.06244	.06072	.05907	.05748	.05595	.05448
93	51	.10236	.09907	.09593	.09292	.09005	.08730	.08466	.08213	.07971	.07739	.07517	.07303	.07098	.06901	.06712	.06530	.06355	.06187	.06025	.05869
93	52	.10901	.10558	.10230	.09916	.09616	.09327	.09051	.08787	.08533	.08289	.08055	.07830	.07614	.07407	.07207	.07015	.06830	.06652	.06481	.06316
93	53	.11598	.11241	.10899	.10571	.10257	.09956	.09667	.09390	.09124	.08868	.08622	.08386	.08159	.07941	.07730	.07528	.07333	.07146	.06965	.06790
93	54	.12327	.11955	.11600	.11258	.10931	.10616	.10314	.10024	.09746	.09478	.09220	.08972	.08734	.08504	.08283	.08070	.07865	.07667	.07476	.07292
93	55	.13089	.12704	.12334	.11978	.11637	.11309	.10994	.10691	.10400	.10119	.09850	.09590	.09339	.09098	.08866	.08642	.08426	.08217	.08016	.07822
93	56	.13886	.13486	.13101	.12732	.12377	.12036	.11707	.11391	.11087	.10794	.10512	.10240	.09977	.09725	.09481	.09246	.09019	.08799	.08588	.08383
93	57	.14717	.14302	.13904	.13520	.13151	.12796	.12454	.12125	.11807	.11502	.11207	.10922	.10648	.10383	.10128	.09881	.09643	.09412	.09190	.08975
93	58	.15579	.15150	.14737	.14340	.13957	.13588	.13232	.12889	.12559	.12240	.11933	.11636	.11349	.11072	.10805	.10546	.10296	.10055	.09821	.09595
93	59	.16470	.16027	.15600	.15188	.14791	.14408	.14039	.13683	.13339	.13007	.12687	.12377	.12078	.11789	.11509	.11239	.10977	.10724	.10479	.10242
93	60	.17391	.16933	.16492	.16066	.15655	.15258	.14875	.14505	.14148	.13803	.13470	.13147	.12835	.12534	.12242	.11959	.11686	.11421	.11165	.10917
93	61	.18343	.17871	.17415	.16975	.16550	.16140	.15743	.15360	.14989	.14631	.14284	.13949	.13624	.13310	.13006	.12711	.12426	.12149	.11881	.11621
93	62	.19331	.18845	.18376	.17922	.17483	.17059	.16648	.16251	.15867	.15495	.15136	.14787	.14450	.14123	.13806	.13499	.13201	.12912	.12632	.12361
93	63	.20357	.19857	.19374	.18906	.18454	.18016	.17592	.17181	.16784	.16399	.16025	.15664	.15313	.14974	.14644	.14325	.14015	.13714	.13422	.13138
93	64	.21420	.20906	.20409	.19928	.19462	.19010	.18573	.18149	.17738	.17340	.16953	.16579	.16215	.15863	.15521	.15188	.14866	.14553	.14249	.13953
93	65	.22520	.21993	.21483	.20988	.20508	.20044	.19593	.19156	.18731	.18320	.17921	.17533	.17157	.16791	.16436	.16092	.15757	.15431	.15115	.14807
93	66	.23660	.23120	.22597	.22089	.21597	.21119	.20655	.20205	.19767	.19343	.18931	.18530	.18141	.17763	.17395	.17038	.16690	.16353	.16024	.15704
93	67	.24844	.24292	.23756	.23236	.22730	.22240	.21763	.21300	.20850	.20413	.19988	.19575	.19173	.18782	.18402	.18032	.17672	.17322	.16981	.16649
93	68	.26069	.25505	.24957	.24425	.23907	.23405	.22916	.22440	.21978	.21528	.21091	.20665	.20251	.19848	.19455	.19073	.18701	.18338	.17985	.17641
93	69	.27331	.26756	.26197	.25653	.25124	.24609	.24109	.23621	.23147	.22685	.22236	.21798	.21371	.20956	.20551	.20157	.19773	.19398	.19033	.18677
93	70	.28623	.28038	.27468	.26914	.26374	.25848	.25336	.24837	.24351	.23878	.23417	.22967	.22529	.22102	.21685	.21279	.20883	.20497	.20120	.19752
93	71	.29941	.29346	.28766	.28201	.27651	.27115	.26592	.26082	.25585	.25101	.24628	.24167	.23717	.23279	.22851	.22433	.22026	.21628	.21239	.20860
93	72	.31280	.30676	.30087	.29513	.28953	.28406	.27873	.27353	.26846	.26350	.25867	.25395	.24935	.24485	.24046	.23617	.23198	.22789	.22390	.21999
93	73	.32638	.32026	.31429	.30845	.30276	.29721	.29178	.28648	.28131	.27626	.27132	.26650	.26179	.25719	.25269	.24829	.24400	.23980	.23569	.23168
93	74	.34021	.33401	.32796	.32205	.31627	.31063	.30511	.29973	.29446	.28931	.28428	.27936	.27455	.26985	.26525	.26075	.25635	.25205	.24784	.24372
93	75	.35431	.34805	.34193	.33594	.33009	.32437	.31878	.31331	.30796	.30273	.29760	.29259	.28769	.28289	.27820	.27360	.26911	.26470	.26039	.25617
93	76	.36871	.36240	.35623	.35018	.34427	.33848	.33282	.32727	.32184	.31653	.31133	.30624	.30125	.29636	.29158	.28690	.28231	.27781	.27340	.26909
93	77	.38340	.37705	.37083	.36473	.35877	.35292	.34720	.34159	.33609	.33071	.32544	.32027	.31520	.31024	.30538	.30061	.29593	.29135	.28686	.28246
93	78	.39832	.39193	.38568	.37955	.37353	.36764	.36187	.35621	.35066	.34521	.33988	.33464	.32951	.32448	.31954	.31470	.30995	.30529	.30072	.29623

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	79	.41335	.40694	.40066	.39450	.38846	.38254	.37672	.37102	.36542	.35993	.35454	.34925	.34406	.33897	.33397	.32906	.32424	.31951	.31487	.31031
93	80	.42835	.42194	.41565	.40947	.40341	.39745	.39161	.38587	.38024	.37471	.36928	.36394	.35871	.35356	.34851	.34354	.33867	.33388	.32917	.32455
93	81	.44321	.43680	.43051	.42432	.41825	.41228	.40642	.40066	.39500	.38944	.38397	.37860	.37333	.36814	.36304	.35803	.35310	.34826	.34350	.33882
93	82	.45785	.45146	.44517	.43899	.43292	.42694	.42107	.41530	.40962	.40404	.39855	.39316	.38785	.38263	.37750	.37245	.36748	.36259	.35779	.35306
93	83	.47227	.46590	.45963	.45346	.44739	.44142	.43555	.42978	.42409	.41850	.41300	.40758	.40226	.39701	.39185	.38677	.38177	.37685	.37201	.36724
93	84	.48652	.48018	.47393	.46779	.46174	.45579	.44993	.44416	.43848	.43288	.42738	.42195	.41661	.41136	.40618	.40108	.39606	.39112	.38625	.38145
93	85	.50061	.49431	.48811	.48200	.47598	.47005	.46421	.45846	.45279	.44721	.44171	.43629	.43095	.42569	.42050	.41540	.41036	.40540	.40052	.39570
93	86	.51441	.50817	.50201	.49594	.48996	.48407	.47826	.47253	.46689	.46132	.45584	.45043	.44510	.43985	.43467	.42956	.42452	.41956	.41466	.40983
93	87	.52774	.52155	.51545	.50943	.50349	.49764	.49187	.48618	.48056	.47503	.46957	.46418	.45887	.45363	.44846	.44336	.43833	.43337	.42848	.42365
93	88	.54055	.53443	.52838	.52242	.51654	.51074	.50501	.49936	.49379	.48828	.48286	.47750	.47221	.46699	.46184	.45676	.45175	.44680	.44191	.43709
93	89	.55281	.54676	.54078	.53489	.52906	.52331	.51764	.51204	.50651	.50105	.49566	.49034	.48508	.47989	.47477	.46971	.46472	.45979	.45492	.45011
93	90	.56448	.55850	.55259	.54676	.54100	.53531	.52970	.52415	.51867	.51325	.50791	.50263	.49741	.49226	.48717	.48215	.47718	.47227	.46743	.46264
93	91	.57537	.56947	.56363	.55787	.55218	.54655	.54099	.53550	.53007	.52471	.51941	.51418	.50900	.50389	.49884	.49385	.48891	.48404	.47922	.47446
93	92	.58535	.57952	.57376	.56806	.56243	.55686	.55136	.54593	.54055	.53524	.52999	.52480	.51967	.51460	.50959	.50463	.49973	.49489	.49010	.48537
93	93	.59448	.58872	.58302	.57739	.57182	.56631	.56087	.55549	.55017	.54491	.53971	.53456	.52947	.52445	.51947	.51455	.50969	.50488	.50013	.49542
94	0	.01125	.01101	.01078	.01057	.01037	.01018	.01001	.00984	.00968	.00953	.00938	.00925	.00912	.00899	.00887	.00875	.00864	.00854	.00843	.00834
94	1	.00501	.00479	.00459	.00441	.00423	.00407	.00392	.00378	.00365	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00285	.00278	.00270	.00263
94	2	.00494	.00471	.00450	.00430	.00412	.00395	.00379	.00365	.00351	.00338	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259	.00252	.00244
94	3	.00506	.00482	.00459	.00439	.00419	.00401	.00385	.00369	.00355	.00341	.00328	.00316	.00305	.00294	.00284	.00275	.00266	.00258	.00249	.00242
94	4	.00529	.00503	.00479	.00457	.00437	.00418	.00400	.00384	.00368	.00354	.00340	.00327	.00315	.00304	.00293	.00283	.00274	.00265	.00256	.00248
94	5	.00560	.00533	.00508	.00484	.00463	.00442	.00423	.00406	.00389	.00374	.00359	.00346	.00333	.00321	.00309	.00298	.00288	.00279	.00269	.00261
94	6	.00598	.00569	.00542	.00517	.00494	.00472	.00452	.00433	.00416	.00399	.00384	.00369	.00355	.00342	.00330	.00319	.00308	.00297	.00287	.00278
94	7	.00643	.00612	.00583	.00557	.00532	.00509	.00487	.00467	.00448	.00431	.00414	.00399	.00384	.00370	.00357	.00344	.00333	.00321	.00311	.00301
94	8	.00693	.00660	.00630	.00602	.00575	.00551	.00528	.00506	.00486	.00467	.00450	.00433	.00417	.00402	.00388	.00375	.00362	.00350	.00339	.00328
94	9	.00752	.00717	.00684	.00654	.00626	.00600	.00575	.00553	.00531	.00511	.00492	.00474	.00457	.00441	.00426	.00412	.00398	.00385	.00373	.00361
94	10	.00818	.00781	.00747	.00715	.00685	.00657	.00631	.00606	.00583	.00562	.00542	.00522	.00504	.00487	.00471	.00456	.00441	.00427	.00414	.00402
94	11	.00892	.00853	.00816	.00782	.00750	.00721	.00693	.00667	.00642	.00619	.00598	.00577	.00558	.00540	.00522	.00506	.00490	.00476	.00462	.00448
94	12	.00972	.00931	.00892	.00856	.00822	.00790	.00761	.00733	.00707	.00683	.00660	.00638	.00617	.00598	.00579	.00562	.00545	.00529	.00514	.00500
94	13	.01056	.01011	.00970	.00932	.00896	.00863	.00831	.00802	.00774	.00748	.00724	.00701	.00679	.00658	.00639	.00620	.00602	.00585	.00569	.00554
94	14	.01137	.01090	.01047	.01006	.00968	.00933	.00900	.00869	.00839	.00812	.00786	.00761	.00738	.00716	.00695	.00676	.00657	.00639	.00622	.00606
94	15	.01215	.01165	.01119	.01076	.01036	.00999	.00964	.00931	.00900	.00871	.00843	.00817	.00793	.00770	.00748	.00727	.00707	.00688	.00670	.00653
94	16	.01286	.01234	.01186	.01141	.01098	.01059	.01022	.00987	.00954	.00924	.00895	.00867	.00841	.00817	.00794	.00772	.00751	.00731	.00712	.00694
94	17	.01354	.01299	.01248	.01200	.01156	.01114	.01075	.01038	.01004	.00971	.00941	.00912	.00885	.00859	.00834	.00811	.00789	.00768	.00748	.00729
94	18	.01419	.01361	.01307	.01257	.01210	.01166	.01124	.01086	.01049	.01015	.00983	.00953	.00924	.00897	.00871	.00847	.00823	.00801	.00780	.00760
94	19	.01484	.01423	.01367	.01314	.01264	.01218	.01174	.01133	.01095	.01059	.01025	.00993	.00963	.00934	.00907	.00881	.00857	.00834	.00811	.00790
94	20	.01554	.01490	.01430	.01374	.01321	.01272	.01227	.01183	.01143	.01105	.01069	.01035	.01003	.00973	.00945	.00917	.00892	.00867	.00844	.00822
94	21	.01628	.01560	.01497	.01438	.01383	.01331	.01283	.01237	.01194	.01154	.01116	.01081	.01047	.01015	.00985	.00956	.00929	.00903	.00878	.00855
94	22	.01707	.01635	.01568	.01506	.01447	.01393	.01341	.01293	.01248	.01206	.01166	.01128	.01092	.01058	.01026	.00996	.00967	.00940	.00914	.00890
94	23	.01791	.01716	.01645	.01579	.01517	.01459	.01405	.01354	.01306	.01261	.01219	.01179	.01141	.01105	.01072	.01040	.01009	.00980	.00953	.00927
94	24	.01883	.01803	.01729	.01659	.01593	.01532	.01475	.01421	.01370	.01323	.01278	.01235	.01195	.01157	.01122	.01088	.01056	.01025	.00996	.00968
94	25	.01985	.01900	.01821	.01747	.01678	.01613	.01552	.01495	.01441	.01391	.01343	.01298	.01256	.01216	.01178	.01142	.01107	.01075	.01044	.01015
94	26	.02095	.02005	.01922	.01844	.01770	.01702	.01637	.01577	.01520	.01466	.01416	.01368	.01323	.01280	.01240	.01202	.01165	.01131	.01098	.01067
94	27	.02217	.02122	.02034	.01951	.01873	.01801	.01732	.01668	.01607	.01551	.01497	.01446	.01398	.01353	.01310	.01269	.01231	.01194	.01159	.01126
94	28	.02348	.02248	.02155	.02067	.01985	.01908	.01835	.01767	.01703	.01642	.01585	.01531	.01480	.01432	.01386	.01343	.01302	.01263	.01226	.01191
94	29	.02491	.02385	.02286	.02193	.02105	.02024	.01947	.01874	.01806	.01742	.01681	.01624	.01570	.01518	.01470	.01424	.01380	.01338	.01299	.01261
94	30	.02643	.02531	.02426	.02327	.02235	.02148	.02066	.01990	.01917	.01849	.01784	.01723	.01666	.01611	.01559	.01510	.01464	.01419	.01377	.01337
94	31	.02805	.02687	.02576	.02471	.02374	.02281	.02195	.02113	.02036	.01964	.01895	.01830	.01769	.01711	.01655	.01603	.01554	.01506	.01461	.01419
94	32	.02979	.02854	.02737	.02626	.02522	.02425	.02333	.02246	.02164	.02087	.02014	.01945	.01880	.01818	.01759	.01703	.01650	.01600	.01552	.01507
94	33	.03167	.03035	.02910	.02793	.02683	.02580	.02482	.02390	.02303	.02221	.02143	.02070	.02000	.01934	.01872	.01812	.01756	.01702	.01651	.01602
94	34	.03368	.03228	.03097	.02973	.02856	.02746	.02643	.02545	.02453	.02365	.02283	.02204	.02130	.02060	.01993	.01930	.01870	.01812	.01758	.01706

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	35	.03586	.03438	.03299	.03168	.03044	.02928	.02818	.02714	.02616	.02523	.02435	.02352	.02273	.02198	.02126	.02059	.01995	.01933	.01875	.01819
94	36	.03819	.03663	.03516	.03377	.03246	.03123	.03006	.02896	.02792	.02693	.02599	.02511	.02426	.02347	.02271	.02198	.02130	.02064	.02002	.01943
94	37	.04070	.03905	.03750	.03603	.03464	.03334	.03210	.03093	.02982	.02877	.02777	.02683	.02593	.02508	.02427	.02350	.02277	.02207	.02141	.02077
94	38	.04342	.04168	.04003	.03848	.03701	.03563	.03431	.03307	.03189	.03078	.02972	.02872	.02776	.02685	.02599	.02517	.02438	.02364	.02293	.02225
94	39	.04634	.04450	.04277	.04112	.03957	.03810	.03671	.03540	.03415	.03296	.03184	.03077	.02975	.02878	.02786	.02698	.02615	.02535	.02459	.02386
94	40	.04950	.04756	.04573	.04400	.04235	.04080	.03933	.03793	.03660	.03534	.03415	.03301	.03193	.03090	.02991	.02898	.02809	.02724	.02642	.02564
94	41	.05292	.05088	.04894	.04711	.04538	.04374	.04217	.04069	.03929	.03795	.03668	.03547	.03432	.03322	.03217	.03118	.03022	.02931	.02844	.02761
94	42	.05661	.05446	.05242	.05049	.04866	.04692	.04527	.04370	.04221	.04079	.03944	.03815	.03693	.03576	.03465	.03358	.03257	.03160	.03067	.02978
94	43	.06058	.05832	.05617	.05413	.05220	.05036	.04862	.04696	.04538	.04387	.04244	.04108	.03977	.03853	.03734	.03621	.03513	.03409	.03310	.03215
94	44	.06484	.06246	.06020	.05806	.05602	.05408	.05223	.05048	.04881	.04721	.04569	.04424	.04286	.04154	.04028	.03907	.03792	.03681	.03576	.03474
94	45	.06937	.06687	.06450	.06224	.06009	.05804	.05610	.05424	.05247	.05079	.04918	.04764	.04618	.04477	.04343	.04215	.04092	.03974	.03862	.03754
94	46	.07419	.07157	.06907	.06670	.06444	.06228	.06023	.05827	.05641	.05462	.05292	.05129	.04974	.04825	.04682	.04546	.04415	.04290	.04170	.04055
94	47	.07929	.07654	.07392	.07142	.06905	.06678	.06462	.06255	.06058	.05870	.05690	.05518	.05353	.05195	.05044	.04899	.04761	.04627	.04500	.04377
94	48	.08468	.08180	.07906	.07644	.07394	.07156	.06929	.06711	.06503	.06305	.06114	.05932	.05758	.05591	.05431	.05278	.05130	.04989	.04853	.04723
94	49	.09039	.08737	.08450	.08176	.07914	.07663	.07424	.07195	.06977	.06767	.06566	.06374	.06190	.06013	.05844	.05681	.05525	.05375	.05231	.05093
94	50	.09642	.09328	.09027	.08740	.08465	.08203	.07952	.07711	.07481	.07260	.07049	.06846	.06652	.06465	.06286	.06114	.05949	.05790	.05637	.05490
94	51	.10280	.09951	.09637	.09337	.09049	.08774	.08511	.08258	.08017	.07785	.07562	.07349	.07144	.06947	.06758	.06576	.06401	.06233	.06071	.05915
94	52	.10949	.10606	.10278	.09965	.09664	.09376	.09100	.08836	.08582	.08338	.08104	.07880	.07664	.07457	.07257	.07065	.06881	.06703	.06532	.06367
94	53	.11650	.11293	.10952	.10624	.10311	.10010	.09721	.09444	.09178	.08922	.08677	.08441	.08214	.07995	.07785	.07583	.07388	.07200	.07020	.06845
94	54	.12383	.12013	.11657	.11316	.10989	.10675	.10373	.10083	.09805	.09537	.09279	.09032	.08793	.08564	.08343	.08130	.07924	.07727	.07536	.07352
94	55	.13151	.12766	.12396	.12041	.11700	.11373	.11058	.10755	.10464	.10184	.09914	.09654	.09404	.09163	.08931	.08707	.08491	.08283	.08082	.07888
94	56	.13953	.13554	.13170	.12801	.12446	.12105	.11777	.11461	.11157	.10864	.10582	.10310	.10048	.09796	.09552	.09317	.09090	.08871	.08659	.08455
94	57	.14790	.14376	.13978	.13595	.13226	.12871	.12530	.12201	.11884	.11578	.11283	.10999	.10725	.10460	.10205	.09959	.09720	.09490	.09268	.09053
94	58	.15659	.15230	.14818	.14421	.14038	.13670	.13314	.12972	.12642	.12323	.12016	.11719	.11433	.11156	.10889	.10630	.10381	.10139	.09906	.09680
94	59	.16557	.16114	.15687	.15276	.14879	.14497	.14128	.13772	.13429	.13097	.12777	.12468	.12169	.11880	.11600	.11330	.11069	.10816	.10571	.10334
94	60	.17484	.17027	.16586	.16161	.15750	.15354	.14972	.14602	.14245	.13900	.13567	.13245	.12933	.12632	.12340	.12058	.11785	.11520	.11264	.11016
94	61	.18444	.17972	.17517	.17078	.16653	.16243	.15847	.15464	.15094	.14736	.14390	.14054	.13730	.13416	.13112	.12818	.12532	.12256	.11988	.11728
94	62	.19440	.18955	.18486	.18032	.17594	.17170	.16760	.16364	.15980	.15609	.15249	.14901	.14564	.14237	.13921	.13614	.13316	.13028	.12748	.12476
94	63	.20475	.19975	.19492	.19025	.18573	.18136	.17712	.17302	.16905	.16521	.16148	.15787	.15437	.15097	.14768	.14449	.14139	.13838	.13546	.13263
94	64	.21546	.21034	.20537	.20056	.19591	.19140	.18703	.18280	.17869	.17471	.17085	.16711	.16348	.15996	.15654	.15322	.15000	.14687	.14383	.14088
94	65	.22656	.22130	.21620	.21126	.20647	.20183	.19733	.19296	.18873	.18462	.18063	.17676	.17300	.16935	.16580	.16235	.15901	.15575	.15259	.14952
94	66	.23806	.23268	.22745	.22238	.21746	.21269	.20806	.20356	.19920	.19496	.19084	.18684	.18295	.17917	.17550	.17193	.16846	.16508	.16180	.15860
94	67	.25002	.24451	.23916	.23396	.22892	.22402	.21926	.21464	.21015	.20578	.20153	.19741	.19339	.18949	.18569	.18200	.17840	.17490	.17149	.16818
94	68	.26239	.25676	.25130	.24598	.24082	.23580	.23092	.22617	.22155	.21706	.21269	.20844	.20431	.20028	.19636	.19254	.18882	.18520	.18167	.17823
94	69	.27515	.26941	.26383	.25840	.25312	.24799	.24299	.23812	.23339	.22878	.22429	.21991	.21565	.21151	.20746	.20353	.19969	.19594	.19230	.18874
94	70	.28822	.28238	.27669	.27116	.26577	.26052	.25541	.25043	.24558	.24085	.23625	.23176	.22738	.22312	.21896	.21490	.21094	.20708	.20332	.19964
94	71	.30155	.29561	.28983	.28419	.27870	.27335	.26813	.26304	.25808	.25324	.24852	.24392	.23943	.23505	.23078	.22661	.22253	.21856	.21468	.21089
94	72	.31511	.30908	.30320	.29747	.29188	.28643	.28111	.27592	.27085	.26591	.26109	.25638	.25178	.24729	.24290	.23862	.23444	.23035	.22636	.22245
94	73	.32886	.32275	.31679	.31097	.30529	.29975	.29433	.28905	.28388	.27884	.27391	.26910	.26440	.25980	.25531	.25092	.24663	.24243	.23833	.23432
94	74	.34286	.33668	.33064	.32475	.31898	.31335	.30785	.30248	.29722	.29208	.28706	.28215	.27735	.27266	.26806	.26357	.25918	.25488	.25067	.24656
94	75	.35715	.35091	.34481	.33884	.33301	.32730	.32172	.31626	.31092	.30570	.30059	.29559	.29070	.28591	.28122	.27663	.27214	.26774	.26344	.25922
94	76	.37177	.36548	.35932	.35329	.34739	.34162	.33597	.33044	.32503	.31973	.31454	.30945	.30448	.29960	.29483	.29015	.28556	.28107	.27668	.27236
94	77	.38669	.38035	.37415	.36808	.36213	.35630	.35059	.34500	.33952	.33415	.32888	.32373	.31867	.31372	.30887	.30411	.29944	.29487	.29038	.28598
94	78	.40185	.39549	.38925	.38314	.37715	.37127	.36552	.35987	.35434	.34891	.34359	.33837	.33325	.32822	.32330	.31846	.31372	.30907	.30451	.30003
94	79	.41714	.41076	.40450	.39837	.39235	.38644	.38064	.37496	.36938	.36390	.35853	.35325	.34808	.34299	.33801	.33311	.32830	.32358	.31895	.31439
94	80	.43242	.42603	.41977	.41361	.40757	.40164	.39582	.39010	.38449	.37898	.37356	.36824	.36302	.35789	.35285	.34789	.34303	.33825	.33355	.32894
94	81	.44756	.44118	.43492	.42876	.42271	.41677	.41093	.40519	.39955	.39401	.38856	.38321	.37795	.37278	.36769	.36269	.35778	.35295	.34820	.34353
94	82	.46251	.45614	.44988	.44373	.43769	.43174	.42589	.42014	.41449	.40893	.40346	.39808	.39279	.38759	.38247	.37743	.37248	.36761	.36281	.35809
94	83	.47723	.47089	.46465	.45852	.45248	.44654	.44069	.43494	.42928	.42371	.41823	.41284	.40753	.40230	.39716	.39210	.38711	.38221	.37738	.37262
94	84	.49180	.48549	.47928	.47317	.46716	.46123	.45540	.44966	.44401	.43844	.43295	.42755	.42224	.41700	.41184	.40676	.40175	.39682	.39197	.38718

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	85	.50623	.49997	.49380	.48773	.48175	.47585	.47004	.46432	.45868	.45312	.44765	.44225	.43694	.43170	.42653	.42144	.41643	.41149	.40661	.40181
94	86	.52038	.51418	.50806	.50203	.49609	.49023	.48445	.47876	.47315	.46761	.46216	.45678	.45147	.44624	.44108	.43599	.43098	.42603	.42115	.41634
94	87	.53406	.52792	.52186	.51588	.50999	.50418	.49844	.49279	.48721	.48170	.47627	.47091	.46563	.46042	.45527	.45020	.44519	.44025	.43537	.43056
94	88	.54723	.54116	.53516	.52925	.52341	.51765	.51196	.50635	.50081	.49534	.48995	.48462	.47937	.47418	.46905	.46400	.45901	.45408	.44921	.44441
94	89	.55986	.55386	.54793	.54208	.53631	.53061	.52497	.51941	.51392	.50850	.50315	.49786	.49264	.48748	.48239	.47736	.47239	.46748	.46264	.45785
94	90	.57189	.56597	.56012	.55434	.54863	.54299	.53742	.53191	.52647	.52110	.51580	.51055	.50537	.50026	.49520	.49020	.48526	.48039	.47557	.47080
94	91	.58314	.57729	.57152	.56581	.56017	.55460	.54909	.54364	.53826	.53294	.52769	.52249	.51736	.51228	.50726	.50231	.49740	.49256	.48777	.48303
94	92	.59345	.58769	.58198	.57635	.57077	.56526	.55982	.55443	.54911	.54384	.53864	.53349	.52840	.52337	.51839	.51347	.50861	.50380	.49904	.49434
94	93	.60290	.59720	.59157	.58600	.58050	.57505	.56966	.56433	.55906	.55385	.54870	.54360	.53856	.53357	.52864	.52376	.51893	.51416	.50943	.50476
94	94	.61162	.60599	.60043	.59493	.58948	.58410	.57877	.57350	.56829	.56313	.55802	.55298	.54798	.54304	.53814	.53331	.52852	.52378	.51909	.51445
95	0	.01140	.01115	.01093	.01072	.01052	.01033	.01016	.00999	.00983	.00968	.00954	.00940	.00927	.00915	.00903	.00891	.00881	.00870	.00860	.00850
95	1	.00504	.00482	.00462	.00443	.00426	.00410	.00395	.00381	.00368	.00356	.00344	.00334	.00323	.00314	.00305	.00296	.00288	.00280	.00273	.00266
95	2	.00496	.00473	.00452	.00432	.00414	.00397	.00381	.00367	.00353	.00340	.00328	.00317	.00306	.00296	.00287	.00278	.00269	.00261	.00254	.00247
95	3	.00507	.00483	.00461	.00440	.00421	.00403	.00386	.00371	.00356	.00343	.00330	.00318	.00307	.00296	.00286	.00277	.00268	.00259	.00251	.00244
95	4	.00530	.00505	.00481	.00459	.00438	.00419	.00402	.00385	.00370	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00258	.00250
95	5	.00562	.00534	.00509	.00486	.00464	.00444	.00425	.00407	.00391	.00375	.00361	.00347	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262
95	6	.00600	.00571	.00544	.00519	.00495	.00474	.00454	.00435	.00417	.00401	.00385	.00371	.00357	.00344	.00332	.00320	.00309	.00299	.00289	.00279
95	7	.00644	.00613	.00585	.00558	.00533	.00510	.00489	.00469	.00450	.00432	.00416	.00400	.00385	.00371	.00358	.00346	.00334	.00323	.00312	.00302
95	8	.00695	.00662	.00631	.00603	.00577	.00552	.00529	.00508	.00488	.00469	.00451	.00434	.00419	.00404	.00390	.00376	.00364	.00352	.00340	.00329
95	9	.00753	.00718	.00686	.00656	.00628	.00602	.00577	.00554	.00533	.00513	.00494	.00476	.00459	.00443	.00428	.00413	.00400	.00387	.00375	.00363
95	10	.00820	.00783	.00749	.00717	.00687	.00659	.00633	.00608	.00585	.00564	.00544	.00524	.00506	.00489	.00473	.00458	.00443	.00429	.00416	.00404
95	11	.00894	.00855	.00819	.00784	.00753	.00723	.00695	.00669	.00645	.00622	.00600	.00580	.00561	.00542	.00525	.00509	.00493	.00478	.00464	.00451
95	12	.00975	.00934	.00895	.00859	.00825	.00793	.00764	.00736	.00710	.00686	.00663	.00641	.00620	.00601	.00583	.00565	.00548	.00533	.00518	.00503
95	13	.01059	.01015	.00974	.00936	.00900	.00866	.00835	.00806	.00778	.00752	.00728	.00705	.00683	.00662	.00642	.00624	.00606	.00589	.00573	.00558
95	14	.01141	.01095	.01051	.01011	.00973	.00938	.00904	.00873	.00844	.00816	.00791	.00766	.00743	.00721	.00700	.00680	.00662	.00644	.00627	.00611
95	15	.01220	.01170	.01124	.01081	.01042	.01004	.00969	.00936	.00905	.00876	.00849	.00823	.00798	.00775	.00753	.00732	.00712	.00694	.00676	.00658
95	16	.01292	.01240	.01191	.01146	.01104	.01064	.01027	.00993	.00960	.00929	.00900	.00873	.00847	.00823	.00800	.00778	.00757	.00737	.00718	.00700
95	17	.01360	.01305	.01254	.01206	.01162	.01120	.01081	.01044	.01010	.00977	.00947	.00918	.00891	.00865	.00841	.00817	.00795	.00774	.00755	.00735
95	18	.01425	.01367	.01313	.01263	.01216	.01172	.01131	.01092	.01056	.01022	.00989	.00959	.00930	.00903	.00878	.00853	.00830	.00808	.00787	.00767
95	19	.01491	.01430	.01373	.01320	.01270	.01224	.01181	.01140	.01102	.01066	.01032	.01000	.00969	.00941	.00914	.00888	.00864	.00840	.00818	.00797
95	20	.01560	.01496	.01436	.01380	.01328	.01279	.01233	.01190	.01150	.01112	.01076	.01042	.01010	.00980	.00951	.00924	.00899	.00874	.00851	.00829
95	21	.01635	.01567	.01504	.01445	.01390	.01338	.01290	.01244	.01201	.01161	.01123	.01088	.01054	.01022	.00992	.00963	.00936	.00910	.00886	.00862
95	22	.01714	.01642	.01575	.01513	.01454	.01400	.01349	.01300	.01255	.01213	.01173	.01135	.01099	.01066	.01034	.01004	.00975	.00948	.00922	.00897
95	23	.01798	.01723	.01652	.01586	.01524	.01467	.01412	.01361	.01314	.01269	.01226	.01186	.01149	.01113	.01079	.01047	.01017	.00988	.00961	.00934
95	24	.01891	.01811	.01736	.01666	.01601	.01540	.01482	.01428	.01378	.01330	.01285	.01243	.01203	.01165	.01129	.01095	.01063	.01033	.01004	.00976
95	25	.01992	.01907	.01828	.01755	.01685	.01621	.01560	.01503	.01449	.01399	.01351	.01306	.01264	.01224	.01186	.01150	.01115	.01083	.01052	.01023
95	26	.02103	.02013	.01930	.01851	.01778	.01710	.01645	.01585	.01528	.01474	.01424	.01376	.01331	.01288	.01248	.01210	.01173	.01139	.01106	.01075
95	27	.02225	.02130	.02042	.01959	.01882	.01809	.01740	.01676	.01616	.01559	.01505	.01455	.01407	.01361	.01318	.01278	.01239	.01203	.01168	.01135
95	28	.02357	.02257	.02163	.02075	.01993	.01916	.01844	.01776	.01711	.01651	.01594	.01540	.01489	.01441	.01395	.01352	.01311	.01272	.01235	.01200
95	29	.02499	.02394	.02294	.02202	.02114	.02033	.01956	.01883	.01815	.01751	.01690	.01633	.01579	.01528	.01479	.01433	.01389	.01348	.01308	.01271
95	30	.02652	.02540	.02435	.02337	.02244	.02158	.02076	.01999	.01927	.01858	.01794	.01733	.01675	.01621	.01569	.01520	.01474	.01429	.01387	.01347
95	31	.02815	.02697	.02586	.02481	.02383	.02291	.02205	.02123	.02046	.01974	.01905	.01840	.01779	.01721	.01666	.01614	.01564	.01517	.01472	.01429
95	32	.02990	.02864	.02747	.02637	.02533	.02435	.02343	.02257	.02175	.02098	.02025	.01956	.01890	.01829	.01770	.01714	.01661	.01611	.01563	.01518
95	33	.03178	.03045	.02921	.02804	.02694	.02591	.02493	.02401	.02314	.02232	.02155	.02081	.02012	.01946	.01883	.01824	.01767	.01714	.01662	.01614
95	34	.03379	.03240	.03108	.02984	.02868	.02758	.02654	.02557	.02464	.02377	.02294	.02216	.02142	.02072	.02005	.01942	.01882	.01824	.01770	.01718
95	35	.03598	.03450	.03311	.03180	.03056	.02940	.02830	.02726	.02628	.02535	.02447	.02364	.02285	.02210	.02139	.02071	.02007	.01946	.01888	.01832
95	36	.03832	.03676	.03528	.03390	.03259	.03136	.03019	.02909	.02805	.02706	.02612	.02524	.02440	.02360	.02284	.02212	.02143	.02078	.02016	.01956
95	37	.04084	.03919	.03763	.03616	.03478	.03347	.03223	.03106	.02996	.02891	.02791	.02697	.02607	.02522	.02441	.02364	.02291	.02221	.02155	.02091
95	38	.04356	.04182	.04017	.03862	.03715	.03577	.03446	.03322	.03204	.03092	.02987	.02886	.02791	.02700	.02614	.02532	.02453	.02379	.02308	.02240
95	39	.04649	.04465	.04292	.04128	.03972	.03826	.03687	.03555	.03430	.03312	.03199	.03092	.02991	.02894	.02802	.02714	.02631	.02551	.02475	.02402

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	40	.04966	.04772	.04589	.04416	.04252	.04096	.03949	.03809	.03677	.03551	.03431	.03318	.03209	.03106	.03008	.02915	.02825	.02740	.02659	.02581
95	41	.05309	.05105	.04912	.04729	.04555	.04391	.04235	.04087	.03946	.03813	.03686	.03565	.03450	.03340	.03235	.03136	.03040	.02949	.02862	.02779
95	42	.05679	.05464	.05261	.05068	.04884	.04711	.04546	.04389	.04240	.04098	.03963	.03835	.03712	.03595	.03484	.03378	.03276	.03179	.03086	.02997
95	43	.06078	.05852	.05637	.05433	.05240	.05057	.04882	.04716	.04558	.04408	.04265	.04128	.03998	.03874	.03755	.03642	.03534	.03430	.03331	.03236
95	44	.06506	.06268	.06042	.05827	.05624	.05430	.05245	.05070	.04903	.04744	.04592	.04447	.04309	.04177	.04051	.03930	.03815	.03704	.03598	.03497
95	45	.06961	.06711	.06473	.06248	.06033	.05829	.05634	.05449	.05272	.05103	.04942	.04789	.04642	.04502	.04368	.04240	.04117	.03999	.03887	.03779
95	46	.07445	.07183	.06933	.06696	.06470	.06255	.06049	.05854	.05667	.05489	.05319	.05156	.05001	.04852	.04709	.04573	.04443	.04317	.04197	.04082
95	47	.07957	.07682	.07420	.07171	.06933	.06707	.06491	.06284	.06087	.05899	.05719	.05547	.05382	.05225	.05074	.04929	.04790	.04657	.04529	.04407
95	48	.08499	.08211	.07937	.07675	.07425	.07187	.06960	.06743	.06535	.06336	.06146	.05964	.05790	.05623	.05463	.05310	.05163	.05021	.04886	.04755
95	49	.09072	.08771	.08483	.08209	.07948	.07697	.07458	.07230	.07011	.06802	.06601	.06409	.06225	.06048	.05879	.05717	.05561	.05411	.05267	.05128
95	50	.09679	.09364	.09064	.08777	.08502	.08240	.07989	.07749	.07519	.07298	.07087	.06884	.06690	.06504	.06325	.06153	.05987	.05829	.05676	.05529
95	51	.10319	.09991	.09677	.09377	.09090	.08815	.08552	.08300	.08058	.07826	.07604	.07390	.07185	.06989	.06800	.06618	.06443	.06275	.06113	.05958
95	52	.10992	.10650	.10322	.10009	.09708	.09421	.09145	.08881	.08627	.08384	.08150	.07925	.07710	.07502	.07303	.07111	.06927	.06749	.06578	.06413
95	53	.11697	.11341	.10999	.10672	.10359	.10058	.09770	.09493	.09227	.08972	.08726	.08490	.08264	.08045	.07835	.07633	.07438	.07251	.07070	.06896
95	54	.12435	.12064	.11709	.11368	.11041	.10728	.10426	.10137	.09858	.09591	.09333	.09086	.08848	.08618	.08397	.08184	.07979	.07782	.07591	.07407
95	55	.13207	.12822	.12453	.12098	.11758	.11430	.11116	.10813	.10522	.10242	.09973	.09714	.09464	.09223	.08991	.08767	.08551	.08343	.08142	.07948
95	56	.14014	.13615	.13232	.12863	.12509	.12168	.11840	.11524	.11221	.10928	.10646	.10375	.10113	.09860	.09617	.09382	.09155	.08936	.08725	.08520
95	57	.14857	.14443	.14045	.13663	.13294	.12940	.12599	.12270	.11953	.11648	.11353	.11069	.10796	.10531	.10276	.10030	.09792	.09561	.09339	.09124
95	58	.15731	.15303	.14891	.14495	.14112	.13744	.13389	.13047	.12717	.12399	.12092	.11796	.11509	.11233	.10966	.10708	.10458	.10217	.09984	.09758
95	59	.16636	.16193	.15767	.15356	.14960	.14578	.14210	.13854	.13511	.13180	.12860	.12550	.12252	.11963	.11684	.11414	.11153	.10900	.10656	.10419
95	60	.17569	.17113	.16672	.16247	.15837	.15442	.15059	.14690	.14334	.13990	.13657	.13335	.13023	.12722	.12431	.12149	.11876	.11611	.11355	.11107
95	61	.18536	.18065	.17610	.17171	.16747	.16338	.15942	.15560	.15190	.14832	.14486	.14151	.13827	.13513	.13210	.12915	.12630	.12354	.12086	.11827
95	62	.19539	.19054	.18586	.18133	.17695	.17272	.16863	.16467	.16083	.15712	.15353	.15005	.14669	.14342	.14026	.13719	.13422	.13134	.12854	.12583
95	63	.20581	.20083	.19601	.19134	.18683	.18246	.17823	.17413	.17017	.16632	.16260	.15899	.15550	.15210	.14882	.14562	.14253	.13953	.13661	.13378
95	64	.21661	.21149	.20654	.20174	.19709	.19258	.18822	.18399	.17989	.17592	.17206	.16832	.16470	.16118	.15776	.15445	.15123	.14810	.14506	.14211
95	65	.22780	.22255	.21746	.21252	.20774	.20311	.19861	.19425	.19002	.18591	.18193	.17806	.17431	.17066	.16712	.16368	.16033	.15708	.15392	.15085
95	66	.23940	.23402	.22880	.22374	.21883	.21407	.20944	.20495	.20059	.19636	.19224	.18825	.18436	.18059	.17692	.17335	.16989	.16651	.16323	.16004
95	67	.25146	.24596	.24062	.23543	.23040	.22550	.22075	.21614	.21165	.20729	.20305	.19893	.19492	.19102	.18723	.18353	.17994	.17645	.17304	.16973
95	68	.26395	.25833	.25287	.24757	.24241	.23740	.23253	.22779	.22318	.21869	.21433	.21009	.20595	.20193	.19801	.19420	.19049	.18687	.18334	.17991
95	69	.27683	.27110	.26553	.26012	.25485	.24972	.24473	.23987	.23514	.23054	.22606	.22169	.21744	.21329	.20926	.20532	.20149	.19775	.19411	.19055
95	70	.29004	.28421	.27853	.27301	.26763	.26239	.25729	.25232	.24748	.24276	.23816	.23368	.22931	.22505	.22089	.21684	.21289	.20903	.20527	.20160
95	71	.30351	.29758	.29181	.28619	.28070	.27536	.27015	.26507	.26012	.25529	.25058	.24599	.24151	.23713	.23286	.22870	.22463	.22066	.21679	.21300
95	72	.31721	.31120	.30534	.29962	.29404	.28860	.28329	.27811	.27305	.26812	.26330	.25860	.25401	.24953	.24515	.24087	.23670	.23261	.22863	.22473
95	73	.33112	.32503	.31908	.31328	.30761	.30208	.29667	.29140	.28625	.28121	.27630	.27149	.26680	.26221	.25773	.25334	.24906	.24487	.24077	.23677
95	74	.34529	.33912	.33310	.32722	.32147	.31586	.31037	.30500	.29976	.29463	.28962	.28472	.27993	.27524	.27066	.26617	.26178	.25749	.25329	.24918
95	75	.35976	.35353	.34745	.34150	.33568	.32999	.32442	.31897	.31365	.30844	.30334	.29835	.29346	.28868	.28400	.27942	.27494	.27055	.26625	.26204
95	76	.37457	.36829	.36215	.35614	.35026	.34451	.33887	.33336	.32795	.32267	.31749	.31242	.30745	.30258	.29782	.29315	.28857	.28409	.27970	.27539
95	77	.38970	.38338	.37720	.37114	.36521	.35940	.35371	.34813	.34266	.33731	.33206	.32692	.32187	.31693	.31209	.30734	.30268	.29811	.29363	.28924
95	78	.40508	.39874	.39253	.38644	.38047	.37461	.36887	.36324	.35772	.35231	.34700	.34180	.33669	.33168	.32676	.32194	.31721	.31257	.30801	.30354
95	79	.42062	.41427	.40803	.40192	.39592	.39003	.38425	.37859	.37302	.36756	.36220	.35695	.35178	.34671	.34174	.33685	.33206	.32734	.32272	.31818
95	80	.43616	.42980	.42356	.41743	.41141	.40550	.39970	.39400	.38841	.38291	.37751	.37221	.36700	.36189	.35686	.35192	.34707	.34230	.33761	.33300
95	81	.45157	.44522	.43898	.43285	.42682	.42091	.41509	.40937	.40375	.39823	.39280	.38747	.38222	.37707	.37200	.36701	.36211	.35729	.35256	.34789
95	82	.46679	.46045	.45423	.44810	.44208	.43616	.43034	.42462	.41898	.41345	.40800	.40264	.39737	.39218	.38708	.38206	.37712	.37226	.36748	.36277
95	83	.48180	.47549	.46929	.46318	.45717	.45126	.44544	.43972	.43408	.42854	.42308	.41771	.41242	.40721	.40208	.39704	.39207	.38718	.38236	.37762
95	84	.49667	.49040	.48423	.47815	.47216	.46627	.46047	.45475	.44913	.44358	.43812	.43275	.42745	.42223	.41709	.41203	.40704	.40213	.39729	.39252
95	85	.51142	.50520	.49907	.49303	.48708	.48122	.47544	.46975	.46414	.45861	.45316	.44779	.44250	.43728	.43214	.42707	.42207	.41715	.41229	.40751
95	86	.52590	.51973	.51366	.50767	.50176	.49594	.49020	.48454	.47896	.47345	.46802	.46267	.45739	.45219	.44705	.44199	.43699	.43207	.42721	.42241
95	87	.53991	.53382	.52780	.52187	.51601	.51024	.50454	.49892	.49338	.48790	.48251	.47718	.47192	.46673	.46162	.45656	.45158	.44666	.44180	.43701
95	88	.55343	.54740	.54145	.53558	.52979	.52407	.51842	.51285	.50735	.50192	.49656	.49126	.48604	.48088	.47578	.47075	.46579	.46088	.45604	.45126
95	89	.56640	.56045	.55458	.54878	.54305	.53739	.53180	.52628	.52083	.51545	.51013	.50488	.49969	.49457	.48950	.48450	.47956	.47468	.46986	.46510

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	90	.57878	.57291	.56712	.56139	.55573	.55014	.54461	.53915	.53376	.52843	.52316	.51796	.51281	.50773	.50271	.49774	.49283	.48798	.48319	.47845
95	91	.59037	.58458	.57887	.57321	.56763	.56211	.55665	.55125	.54591	.54064	.53543	.53027	.52518	.52014	.51516	.51023	.50536	.50055	.49579	.49108
95	92	.60101	.59530	.58966	.58408	.57857	.57311	.56772	.56239	.55711	.55189	.54673	.54163	.53658	.53159	.52666	.52177	.51694	.51217	.50744	.50277
95	93	.61076	.60513	.59956	.59406	.58861	.58322	.57789	.57262	.56740	.56224	.55713	.55208	.54708	.54214	.53724	.53240	.52761	.52288	.51819	.51355
95	94	.61976	.61421	.60872	.60328	.59790	.59258	.58731	.58210	.57694	.57183	.56678	.56178	.55683	.55193	.54708	.54229	.53754	.53284	.52819	.52358
95	95	.62819	.62272	.61729	.61193	.60661	.60135	.59615	.59099	.58589	.58084	.57584	.57090	.56600	.56115	.55635	.55159	.54689	.54223	.53762	.53305
96	0	.01153	.01129	.01107	.01086	.01066	.01047	.01030	.01013	.00998	.00983	.00969	.00955	.00942	.00930	.00918	.00907	.00896	.00885	.00875	.00866
96	1	.00506	.00484	.00464	.00446	.00428	.00412	.00397	.00384	.00370	.00358	.00347	.00336	.00326	.00316	.00307	.00299	.00291	.00283	.00276	.00269
96	2	.00497	.00475	.00453	.00434	.00416	.00399	.00383	.00369	.00355	.00342	.00330	.00319	.00308	.00298	.00289	.00280	.00271	.00263	.00256	.00249
96	3	.00509	.00485	.00462	.00442	.00423	.00405	.00388	.00373	.00358	.00344	.00332	.00320	.00308	.00298	.00288	.00278	.00269	.00261	.00253	.00245
96	4	.00532	.00506	.00482	.00460	.00440	.00421	.00403	.00387	.00371	.00357	.00343	.00330	.00318	.00307	.00296	.00286	.00277	.00268	.00259	.00251
96	5	.00563	.00536	.00510	.00487	.00465	.00445	.00426	.00409	.00392	.00377	.00362	.00348	.00336	.00324	.00312	.00301	.00291	.00281	.00272	.00264
96	6	.00601	.00572	.00545	.00520	.00497	.00475	.00455	.00436	.00419	.00402	.00386	.00372	.00358	.00345	.00333	.00321	.00310	.00300	.00290	.00281
96	7	.00645	.00615	.00586	.00559	.00535	.00512	.00490	.00470	.00451	.00433	.00417	.00401	.00387	.00373	.00359	.00347	.00335	.00324	.00313	.00303
96	8	.00696	.00663	.00633	.00604	.00578	.00554	.00531	.00509	.00489	.00470	.00452	.00436	.00420	.00405	.00391	.00378	.00365	.00353	.00341	.00331
96	9	.00755	.00720	.00687	.00657	.00629	.00603	.00579	.00556	.00534	.00514	.00495	.00477	.00460	.00444	.00429	.00415	.00401	.00388	.00376	.00364
96	10	.00822	.00785	.00750	.00718	.00689	.00661	.00635	.00610	.00587	.00566	.00545	.00526	.00508	.00491	.00475	.00460	.00445	.00431	.00418	.00406
96	11	.00897	.00857	.00821	.00787	.00755	.00725	.00698	.00672	.00647	.00624	.00602	.00582	.00563	.00545	.00527	.00511	.00495	.00480	.00466	.00453
96	12	.00978	.00936	.00898	.00861	.00828	.00796	.00767	.00739	.00713	.00689	.00666	.00644	.00623	.00604	.00585	.00568	.00551	.00536	.00520	.00506
96	13	.01063	.01018	.00977	.00939	.00903	.00870	.00839	.00809	.00782	.00756	.00731	.00708	.00686	.00666	.00646	.00627	.00610	.00593	.00577	.00562
96	14	.01145	.01099	.01055	.01015	.00977	.00942	.00908	.00877	.00848	.00821	.00795	.00770	.00747	.00725	.00704	.00685	.00666	.00648	.00631	.00615
96	15	.01224	.01175	.01129	.01086	.01046	.01009	.00974	.00941	.00910	.00881	.00854	.00828	.00803	.00780	.00758	.00737	.00717	.00698	.00680	.00663
96	16	.01297	.01245	.01196	.01151	.01109	.01070	.01033	.00998	.00965	.00935	.00906	.00878	.00853	.00828	.00805	.00783	.00762	.00742	.00723	.00705
96	17	.01365	.01310	.01259	.01212	.01167	.01125	.01086	.01050	.01015	.00983	.00953	.00924	.00897	.00871	.00846	.00823	.00801	.00780	.00760	.00741
96	18	.01430	.01372	.01319	.01268	.01222	.01178	.01137	.01098	.01062	.01028	.00995	.00965	.00936	.00909	.00884	.00859	.00836	.00814	.00793	.00773
96	19	.01496	.01436	.01379	.01326	.01276	.01230	.01187	.01146	.01108	.01072	.01038	.01006	.00976	.00947	.00920	.00894	.00870	.00847	.00825	.00804
96	20	.01566	.01502	.01442	.01386	.01334	.01285	.01239	.01196	.01156	.01118	.01082	.01048	.01017	.00986	.00958	.00931	.00905	.00881	.00857	.00835
96	21	.01641	.01573	.01510	.01451	.01396	.01344	.01296	.01250	.01208	.01168	.01130	.01094	.01060	.01029	.00998	.00970	.00943	.00917	.00892	.00869
96	22	.01720	.01648	.01581	.01519	.01461	.01406	.01355	.01307	.01262	.01219	.01179	.01142	.01106	.01072	.01040	.01010	.00982	.00954	.00928	.00904
96	23	.01805	.01729	.01658	.01592	.01531	.01473	.01419	.01368	.01320	.01275	.01233	.01193	.01155	.01120	.01086	.01054	.01024	.00995	.00967	.00941
96	24	.01897	.01817	.01742	.01673	.01607	.01546	.01489	.01435	.01385	.01337	.01292	.01250	.01210	.01172	.01136	.01102	.01070	.01040	.01011	.00983
96	25	.01999	.01914	.01835	.01761	.01692	.01628	.01567	.01510	.01456	.01406	.01358	.01313	.01271	.01231	.01193	.01157	.01123	.01090	.01059	.01030
96	26	.02110	.02020	.01937	.01858	.01785	.01717	.01652	.01592	.01535	.01481	.01431	.01383	.01338	.01296	.01255	.01217	.01181	.01146	.01114	.01083
96	27	.02232	.02138	.02049	.01966	.01889	.01816	.01748	.01684	.01623	.01567	.01513	.01462	.01414	.01369	.01326	.01286	.01247	.01211	.01176	.01143
96	28	.02364	.02264	.02171	.02083	.02001	.01924	.01852	.01783	.01719	.01659	.01602	.01548	.01497	.01449	.01403	.01360	.01319	.01280	.01243	.01208
96	29	.02507	.02402	.02303	.02210	.02123	.02041	.01964	.01892	.01824	.01759	.01699	.01642	.01587	.01536	.01488	.01442	.01398	.01356	.01317	.01279
96	30	.02660	.02548	.02444	.02345	.02253	.02166	.02085	.02008	.01936	.01867	.01803	.01742	.01684	.01630	.01578	.01529	.01483	.01438	.01396	.01356
96	31	.02824	.02705	.02594	.02490	.02393	.02301	.02214	.02132	.02056	.01983	.01914	.01850	.01788	.01730	.01675	.01623	.01573	.01526	.01481	.01439
96	32	.02999	.02874	.02756	.02646	.02542	.02445	.02353	.02266	.02185	.02107	.02034	.01966	.01900	.01838	.01780	.01724	.01671	.01621	.01573	.01528
96	33	.03187	.03055	.02931	.02814	.02704	.02601	.02503	.02411	.02324	.02242	.02165	.02091	.02022	.01956	.01893	.01834	.01778	.01724	.01673	.01624
96	34	.03390	.03250	.03118	.02995	.02878	.02768	.02665	.02567	.02475	.02388	.02305	.02227	.02153	.02083	.02016	.01953	.01893	.01835	.01781	.01729
96	35	.03608	.03461	.03322	.03191	.03067	.02951	.02841	.02737	.02639	.02546	.02459	.02375	.02297	.02222	.02151	.02083	.02019	.01958	.01899	.01844
96	36	.03843	.03687	.03540	.03401	.03271	.03147	.03031	.02921	.02816	.02718	.02624	.02536	.02452	.02372	.02296	.02224	.02155	.02090	.02028	.01968
96	37	.04096	.03931	.03775	.03629	.03490	.03359	.03236	.03119	.03008	.02903	.02804	.02710	.02620	.02535	.02454	.02377	.02304	.02234	.02168	.02104
96	38	.04368	.04194	.04030	.03875	.03728	.03590	.03459	.03335	.03217	.03106	.03000	.02900	.02804	.02714	.02627	.02545	.02467	.02392	.02321	.02253
96	39	.04662	.04479	.04305	.04141	.03986	.03839	.03701	.03569	.03444	.03326	.03213	.03106	.03005	.02908	.02816	.02728	.02645	.02565	.02489	.02417
96	40	.04980	.04786	.04603	.04430	.04266	.04111	.03964	.03824	.03692	.03566	.03446	.03333	.03224	.03122	.03023	.02930	.02841	.02756	.02674	.02597
96	41	.05324	.05120	.04927	.04744	.04571	.04407	.04251	.04103	.03962	.03829	.03702	.03581	.03466	.03356	.03252	.03152	.03057	.02966	.02879	.02796
96	42	.05696	.05481	.05277	.05084	.04901	.04728	.04563	.04406	.04257	.04115	.03980	.03852	.03730	.03613	.03502	.03395	.03294	.03197	.03104	.03015
96	43	.06096	.05870	.05655	.05452	.05259	.05075	.04901	.04735	.04577	.04427	.04284	.04147	.04017	.03893	.03774	.03661	.03553	.03449	.03350	.03256

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	44	.06525	.06287	.06062	.05847	.05643	.05450	.05266	.05090	.04923	.04764	.04612	.04467	.04329	.04197	.04071	.03951	.03835	.03725	.03619	.03518
96	45	.06982	.06732	.06495	.06269	.06055	.05850	.05656	.05471	.05294	.05125	.04965	.04811	.04665	.04525	.04390	.04262	.04140	.04022	.03909	.03801
96	46	.07468	.07206	.06957	.06719	.06494	.06278	.06073	.05878	.05691	.05513	.05343	.05180	.05025	.04876	.04734	.04598	.04467	.04342	.04222	.04107
96	47	.07982	.07707	.07446	.07196	.06959	.06733	.06517	.06310	.06113	.05925	.05745	.05573	.05409	.05251	.05100	.04956	.04817	.04684	.04557	.04434
96	48	.08526	.08238	.07964	.07703	.07454	.07216	.06988	.06771	.06564	.06365	.06175	.05993	.05819	.05652	.05492	.05339	.05192	.05051	.04915	.04785
96	49	.09102	.08801	.08514	.08240	.07978	.07728	.07489	.07261	.07042	.06833	.06633	.06441	.06257	.06080	.05911	.05749	.05593	.05443	.05299	.05161
96	50	.09711	.09397	.09097	.08810	.08536	.08274	.08023	.07783	.07553	.07332	.07121	.06919	.06725	.06538	.06359	.06188	.06023	.05864	.05711	.05564
96	51	.10355	.10027	.09713	.09414	.09127	.08852	.08589	.08337	.08095	.07864	.07641	.07428	.07223	.07027	.06838	.06656	.06482	.06314	.06152	.05996
96	52	.11031	.10689	.10362	.10049	.09749	.09461	.09186	.08921	.08668	.08425	.08191	.07967	.07751	.07544	.07345	.07153	.06969	.06791	.06620	.06455
96	53	.11740	.11384	.11043	.10716	.10403	.10102	.09814	.09537	.09272	.09016	.08771	.08536	.08309	.08091	.07881	.07679	.07484	.07297	.07116	.06942
96	54	.12482	.12111	.11756	.11416	.11089	.10776	.10474	.10185	.09907	.09640	.09383	.09135	.08897	.08668	.08447	.08234	.08029	.07832	.07641	.07457
96	55	.13258	.12874	.12505	.12150	.11810	.11483	.11169	.10866	.10576	.10296	.10027	.09767	.09518	.09277	.09045	.08821	.08606	.08398	.08197	.08003
96	56	.14070	.13671	.13288	.12920	.12566	.12225	.11897	.11582	.11279	.10986	.10705	.10433	.10172	.09919	.09676	.09441	.09215	.08996	.08784	.08580
96	57	.14917	.14504	.14107	.13724	.13356	.13002	.12661	.12333	.12016	.11711	.11417	.11133	.10860	.10596	.10341	.10094	.09856	.09627	.09404	.09190
96	58	.15797	.15370	.14958	.14562	.14180	.13812	.13458	.13116	.12786	.12468	.12161	.11865	.11579	.11303	.11036	.10778	.10529	.10288	.10055	.09829
96	59	.16707	.16265	.15839	.15429	.15033	.14652	.14283	.13928	.13585	.13254	.12935	.12626	.12328	.12039	.11760	.11490	.11230	.10977	.10733	.10496
96	60	.17647	.17190	.16750	.16326	.15916	.15521	.15139	.14771	.14415	.14071	.13738	.13416	.13105	.12804	.12513	.12232	.11959	.11695	.11439	.11191
96	61	.18619	.18149	.17695	.17256	.16833	.16424	.16028	.15646	.15277	.14920	.14574	.14239	.13916	.13602	.13299	.13005	.12720	.12444	.12176	.11917
96	62	.19629	.19145	.18677	.18225	.17787	.17365	.16956	.16560	.16177	.15807	.15448	.15101	.14764	.14438	.14122	.13816	.13519	.13231	.12951	.12680
96	63	.20678	.20180	.19699	.19233	.18782	.18346	.17923	.17514	.17118	.16734	.16362	.16002	.15653	.15314	.14985	.14666	.14357	.14057	.13766	.13483
96	64	.21766	.21254	.20759	.20280	.19816	.19366	.18930	.18508	.18098	.17701	.17316	.16943	.16581	.16229	.15888	.15557	.15235	.14923	.14619	.14324
96	65	.22892	.22368	.21860	.21367	.20890	.20427	.19978	.19542	.19120	.18710	.18312	.17925	.17550	.17186	.16832	.16488	.16154	.15830	.15514	.15207
96	66	.24061	.23524	.23003	.22498	.22007	.21531	.21070	.20621	.20186	.19763	.19352	.18953	.18565	.18188	.17822	.17466	.17119	.16782	.16454	.16135
96	67	.25277	.24727	.24194	.23677	.23174	.22685	.22211	.21750	.21302	.20866	.20443	.20031	.19631	.19242	.18863	.18494	.18135	.17786	.17446	.17115
96	68	.26536	.25975	.25431	.24901	.24386	.23886	.23399	.22926	.22466	.22018	.21582	.21159	.20746	.20344	.19953	.19572	.19201	.18840	.18488	.18144
96	69	.27836	.27264	.26708	.26167	.25641	.25129	.24631	.24146	.23674	.23215	.22767	.22331	.21906	.21493	.21089	.20697	.20314	.19940	.19576	.19221
96	70	.29169	.28587	.28021	.27469	.26932	.26409	.25900	.25404	.24920	.24449	.23990	.23543	.23106	.22681	.22266	.21861	.21467	.21082	.20706	.20339
96	71	.30529	.29938	.29362	.28800	.28253	.27720	.27200	.26693	.26199	.25717	.25247	.24788	.24340	.23904	.23477	.23061	.22655	.22259	.21872	.21494
96	72	.31913	.31313	.30728	.30157	.29601	.29058	.28528	.28011	.27506	.27014	.26533	.26064	.25605	.25158	.24721	.24294	.23876	.23469	.23071	.22681
96	73	.33318	.32710	.32117	.31538	.30972	.30420	.29881	.29355	.28840	.28338	.27847	.27368	.26899	.26441	.25994	.25556	.25128	.24710	.24301	.23901
96	74	.34749	.34135	.33534	.32947	.32374	.31814	.31266	.30731	.30208	.29696	.29196	.28707	.28229	.27761	.27303	.26855	.26417	.25989	.25569	.25159
96	75	.36213	.35592	.34985	.34392	.33811	.33244	.32688	.32145	.31614	.31094	.30585	.30087	.29600	.29122	.28655	.28198	.27751	.27312	.26883	.26463
96	76	.37712	.37086	.36474	.35875	.35288	.34714	.34152	.33602	.33063	.32535	.32019	.31513	.31017	.30532	.30056	.29590	.29133	.28686	.28247	.27818
96	77	.39244	.38614	.37998	.37394	.36803	.36223	.35656	.35099	.34554	.34020	.33496	.32983	.32480	.31987	.31504	.31030	.30565	.30109	.29662	.29224
96	78	.40803	.40172	.39552	.38945	.38350	.37766	.37194	.36633	.36082	.35543	.35013	.34494	.33985	.33485	.32994	.32513	.32041	.31578	.31123	.30677
96	79	.42380	.41746	.41125	.40516	.39918	.39331	.38756	.38191	.37636	.37092	.36558	.36033	.35518	.35013	.34516	.34029	.33550	.33080	.32619	.32166
96	80	.43957	.43324	.42702	.42091	.41492	.40903	.40325	.39758	.39200	.38652	.38114	.37585	.37066	.36556	.36055	.35562	.35078	.34602	.34135	.33675
96	81	.45523	.44891	.44269	.43659	.43059	.42469	.41890	.41321	.40761	.40211	.39670	.39138	.38615	.38101	.37596	.37099	.36610	.36129	.35657	.35192
96	82	.47071	.46440	.45821	.45211	.44612	.44022	.43442	.42872	.42311	.41759	.41217	.40683	.40157	.39641	.39132	.38632	.38139	.37655	.37178	.36708
96	83	.48598	.47971	.47353	.46746	.46148	.45560	.44981	.44411	.43849	.43297	.42753	.42218	.41691	.41173	.40662	.40159	.39664	.39176	.38696	.38223
96	84	.50113	.49490	.48876	.48271	.47676	.47090	.46512	.45944	.45383	.44832	.44288	.43753	.43225	.42706	.42194	.41689	.41192	.40703	.40220	.39745
96	85	.51618	.50999	.50390	.49790	.49198	.48615	.48041	.47474	.46916	.46366	.45824	.45289	.44762	.44243	.43731	.43226	.42728	.42238	.41754	.41277
96	86	.53096	.52484	.51881	.51285	.50699	.50120	.49549	.48986	.48431	.47884	.47344	.46811	.46286	.45768	.45257	.44752	.44255	.43764	.43280	.42803
96	87	.54530	.53924	.53327	.52738	.52156	.51583	.51017	.50458	.49907	.49363	.48826	.48296	.47774	.47258	.46748	.46246	.45749	.45260	.44776	.44299
96	88	.55913	.55315	.54725	.54142	.53567	.52999	.52439	.51885	.51339	.50799	.50266	.49740	.49221	.48707	.48201	.47701	.47206	.46719	.46237	.45761
96	89	.57243	.56653	.56071	.55495	.54927	.54366	.53811	.53263	.52722	.52188	.51659	.51138	.50622	.50113	.49610	.49113	.48621	.48136	.47656	.47183
96	90	.58514	.57933	.57358	.56790	.56230	.55675	.55127	.54586	.54050	.53522	.52999	.52482	.51971	.51466	.50967	.50474	.49986	.49504	.49028	.48557
96	91	.59705	.59132	.58566	.58006	.57453	.56906	.56365	.55830	.55301	.54778	.54261	.53749	.53244	.52744	.52249	.51760	.51276	.50798	.50325	.49857
96	92	.60800	.60235	.59677	.59125	.58579	.58039	.57505	.56976	.56454	.55937	.55425	.54919	.54419	.53924	.53434	.52949	.52470	.51995	.51526	.51062
96	93	.61803	.61247	.60697	.60152	.59613	.59080	.58553	.58031	.57514	.57003	.56497	.55996	.55501	.55011	.54526	.54046	.53571	.53100	.52635	.52174

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	94	.62732	.62183	.61641	.61103	.60572	.60045	.59524	.59008	.58498	.57993	.57492	.56997	.56507	.56022	.55541	.55066	.54595	.54129	.53667	.53211
96	95	.63602	.63061	.62526	.61996	.61471	.60951	.60437	.59927	.59423	.58923	.58429	.57939	.57454	.56974	.56498	.56028	.55561	.55099	.54642	.54189
96	96	.64410	.63877	.63349	.62825	.62307	.61794	.61286	.60783	.60285	.59791	.59302	.58818	.58338	.57863	.57392	.56926	.56464	.56006	.55553	.55104
97	0	.01165	.01142	.01119	.01098	.01079	.01060	.01043	.01027	.01011	.00996	.00982	.00969	.00956	.00944	.00932	.00921	.00910	.00900	.00890	.00880
97	1	.00508	.00486	.00466	.00448	.00431	.00415	.00400	.00386	.00373	.00361	.00349	.00338	.00328	.00319	.00310	.00301	.00293	.00285	.00278	.00271
97	2	.00499	.00476	.00455	.00436	.00418	.00401	.00385	.00370	.00357	.00344	.00332	.00321	.00310	.00300	.00291	.00282	.00273	.00265	.00258	.00250
97	3	.00510	.00486	.00464	.00443	.00424	.00406	.00389	.00374	.00359	.00346	.00333	.00321	.00310	.00299	.00289	.00280	.00271	.00262	.00254	.00247
97	4	.00533	.00507	.00483	.00461	.00441	.00422	.00404	.00388	.00372	.00358	.00344	.00332	.00320	.00308	.00298	.00288	.00278	.00269	.00260	.00252
97	5	.00564	.00537	.00512	.00488	.00466	.00446	.00427	.00410	.00393	.00378	.00363	.00350	.00337	.00325	.00313	.00303	.00292	.00283	.00273	.00265
97	6	.00602	.00573	.00546	.00521	.00498	.00476	.00456	.00437	.00420	.00403	.00388	.00373	.00359	.00346	.00334	.00323	.00312	.00301	.00291	.00282
97	7	.00647	.00616	.00587	.00560	.00536	.00513	.00491	.00471	.00452	.00435	.00418	.00402	.00388	.00374	.00361	.00348	.00336	.00325	.00315	.00305
97	8	.00697	.00664	.00634	.00606	.00579	.00555	.00532	.00510	.00490	.00471	.00454	.00437	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332
97	9	.00756	.00721	.00689	.00659	.00631	.00604	.00580	.00557	.00536	.00515	.00496	.00478	.00462	.00446	.00431	.00416	.00403	.00390	.00378	.00366
97	10	.00824	.00786	.00752	.00720	.00690	.00662	.00636	.00612	.00589	.00567	.00547	.00528	.00510	.00493	.00477	.00461	.00447	.00433	.00420	.00407
97	11	.00899	.00859	.00823	.00789	.00757	.00727	.00700	.00674	.00649	.00626	.00604	.00584	.00565	.00547	.00529	.00513	.00497	.00483	.00468	.00455
97	12	.00981	.00939	.00900	.00864	.00830	.00799	.00769	.00742	.00716	.00691	.00668	.00646	.00626	.00606	.00588	.00571	.00554	.00538	.00523	.00509
97	13	.01066	.01021	.00980	.00942	.00906	.00873	.00842	.00812	.00785	.00759	.00734	.00711	.00689	.00669	.00649	.00631	.00613	.00596	.00580	.00565
97	14	.01149	.01102	.01059	.01018	.00981	.00945	.00912	.00881	.00852	.00824	.00799	.00774	.00751	.00729	.00708	.00689	.00670	.00652	.00635	.00619
97	15	.01228	.01179	.01133	.01090	.01050	.01013	.00978	.00945	.00914	.00885	.00858	.00832	.00808	.00784	.00762	.00742	.00722	.00703	.00685	.00668
97	16	.01301	.01249	.01201	.01156	.01114	.01074	.01037	.01003	.00970	.00939	.00911	.00883	.00857	.00833	.00810	.00788	.00767	.00747	.00728	.00710
97	17	.01370	.01315	.01264	.01216	.01172	.01130	.01091	.01055	.01021	.00988	.00958	.00929	.00902	.00876	.00852	.00828	.00806	.00786	.00766	.00747
97	18	.01435	.01378	.01324	.01274	.01227	.01183	.01142	.01103	.01067	.01033	.01001	.00970	.00942	.00915	.00889	.00865	.00841	.00819	.00798	.00778
97	19	.01502	.01441	.01384	.01331	.01282	.01235	.01192	.01151	.01113	.01077	.01043	.01011	.00981	.00953	.00926	.00900	.00875	.00852	.00830	.00809
97	20	.01572	.01507	.01448	.01392	.01340	.01291	.01245	.01202	.01162	.01124	.01088	.01054	.01022	.00992	.00964	.00937	.00911	.00886	.00863	.00841
97	21	.01647	.01579	.01516	.01457	.01402	.01350	.01302	.01256	.01214	.01173	.01136	.01100	.01066	.01034	.01004	.00976	.00949	.00923	.00898	.00875
97	22	.01725	.01654	.01587	.01525	.01467	.01412	.01361	.01313	.01268	.01225	.01185	.01148	.01112	.01078	.01047	.01016	.00988	.00960	.00935	.00910
97	23	.01810	.01735	.01664	.01598	.01537	.01479	.01425	.01374	.01326	.01282	.01239	.01199	.01162	.01126	.01092	.01060	.01030	.01001	.00974	.00948
97	24	.01903	.01823	.01748	.01679	.01614	.01552	.01495	.01441	.01391	.01343	.01298	.01256	.01216	.01178	.01143	.01109	.01077	.01046	.01017	.00990
97	25	.02005	.01920	.01841	.01768	.01699	.01634	.01573	.01516	.01463	.01412	.01365	.01320	.01277	.01237	.01199	.01163	.01129	.01097	.01066	.01037
97	26	.02116	.02026	.01943	.01865	.01792	.01723	.01659	.01598	.01542	.01488	.01438	.01390	.01345	.01302	.01262	.01224	.01188	.01153	.01121	.01090
97	27	.02239	.02144	.02056	.01973	.01896	.01823	.01755	.01691	.01630	.01573	.01520	.01469	.01421	.01376	.01333	.01293	.01254	.01218	.01183	.01150
97	28	.02371	.02271	.02178	.02090	.02008	.01931	.01859	.01791	.01727	.01666	.01609	.01555	.01505	.01456	.01411	.01368	.01327	.01288	.01251	.01216
97	29	.02515	.02409	.02310	.02217	.02130	.02048	.01971	.01899	.01831	.01767	.01706	.01649	.01595	.01544	.01495	.01449	.01406	.01364	.01325	.01287
97	30	.02668	.02556	.02451	.02353	.02261	.02174	.02093	.02016	.01944	.01875	.01811	.01750	.01692	.01638	.01586	.01537	.01491	.01447	.01405	.01365
97	31	.02832	.02713	.02603	.02498	.02401	.02309	.02222	.02141	.02064	.01991	.01923	.01858	.01797	.01739	.01684	.01632	.01582	.01535	.01490	.01448
97	32	.03007	.02882	.02765	.02654	.02551	.02453	.02361	.02275	.02193	.02116	.02043	.01974	.01909	.01847	.01789	.01733	.01680	.01630	.01582	.01537
97	33	.03196	.03064	.02940	.02823	.02713	.02610	.02512	.02420	.02334	.02252	.02174	.02101	.02031	.01965	.01903	.01844	.01787	.01734	.01683	.01634
97	34	.03399	.03259	.03128	.03004	.02888	.02778	.02675	.02577	.02485	.02398	.02315	.02237	.02163	.02093	.02026	.01963	.01903	.01845	.01791	.01739
97	35	.03618	.03470	.03331	.03200	.03077	.02961	.02851	.02747	.02649	.02557	.02469	.02386	.02307	.02232	.02161	.02094	.02029	.01968	.01910	.01854
97	36	.03853	.03697	.03550	.03412	.03281	.03158	.03041	.02931	.02827	.02729	.02635	.02547	.02463	.02383	.02307	.02235	.02166	.02101	.02039	.01980
97	37	.04106	.03941	.03786	.03640	.03501	.03371	.03247	.03130	.03019	.02915	.02815	.02721	.02632	.02547	.02466	.02389	.02316	.02246	.02179	.02116
97	38	.04380	.04206	.04042	.03887	.03740	.03602	.03471	.03347	.03229	.03118	.03012	.02912	.02816	.02726	.02640	.02557	.02479	.02405	.02334	.02266
97	39	.04674	.04491	.04317	.04153	.03999	.03852	.03713	.03581	.03457	.03338	.03226	.03119	.03018	.02921	.02829	.02741	.02658	.02578	.02502	.02430
97	40	.04993	.04799	.04616	.04443	.04279	.04124	.03977	.03837	.03705	.03579	.03460	.03346	.03238	.03135	.03037	.02944	.02855	.02770	.02688	.02611
97	41	.05338	.05134	.04941	.04758	.04585	.04421	.04265	.04117	.03977	.03843	.03716	.03595	.03480	.03371	.03266	.03167	.03072	.02981	.02894	.02811
97	42	.05711	.05496	.05292	.05099	.04917	.04743	.04578	.04421	.04273	.04131	.03996	.03868	.03745	.03629	.03517	.03411	.03310	.03213	.03120	.03031
97	43	.06112	.05886	.05671	.05468	.05275	.05092	.04917	.04752	.04594	.04444	.04301	.04164	.04034	.03910	.03792	.03678	.03570	.03467	.03368	.03273
97	44	.06542	.06305	.06079	.05865	.05661	.05468	.05284	.05108	.04941	.04782	.04631	.04486	.04348	.04216	.04090	.03970	.03854	.03744	.03638	.03537
97	45	.07001	.06751	.06514	.06289	.06074	.05870	.05676	.05490	.05314	.05146	.04985	.04831	.04685	.04545	.04411	.04283	.04160	.04043	.03930	.03822
97	46	.07489	.07227	.06978	.06741	.06515	.06300	.06095	.05899	.05713	.05535	.05365	.05202	.05047	.04899	.04756	.04620	.04490	.04365	.04245	.04130

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	47	.08004	.07730	.07469	.07220	.06982	.06756	.06540	.06334	.06137	.05949	.05769	.05597	.05433	.05275	.05125	.04980	.04842	.04709	.04581	.04459
97	48	.08551	.08263	.07989	.07728	.07479	.07241	.07014	.06797	.06589	.06391	.06201	.06019	.05845	.05679	.05519	.05366	.05219	.05077	.04942	.04812
97	49	.09129	.08828	.08541	.08267	.08006	.07756	.07517	.07289	.07071	.06861	.06661	.06469	.06285	.06109	.05940	.05778	.05622	.05472	.05328	.05190
97	50	.09741	.09427	.09127	.08840	.08566	.08304	.08053	.07813	.07584	.07363	.07152	.06950	.06756	.06570	.06391	.06219	.06054	.05896	.05743	.05596
97	51	.10387	.10060	.09746	.09446	.09160	.08885	.08622	.08370	.08129	.07898	.07675	.07462	.07258	.07061	.06872	.06691	.06516	.06349	.06187	.06031
97	52	.11066	.10725	.10398	.10085	.09785	.09497	.09222	.08958	.08705	.08462	.08228	.08004	.07789	.07582	.07382	.07191	.07007	.06829	.06658	.06494
97	53	.11778	.11423	.11082	.10755	.10442	.10142	.09854	.09577	.09312	.09057	.08812	.08576	.08350	.08132	.07922	.07720	.07526	.07339	.07158	.06984
97	54	.12524	.12154	.11799	.11459	.11132	.10819	.10518	.10229	.09951	.09684	.09427	.09180	.08942	.08713	.08492	.08280	.08075	.07877	.07687	.07503
97	55	.13304	.12920	.12551	.12197	.11857	.11530	.11216	.10914	.10624	.10344	.10075	.09816	.09567	.09326	.09094	.08871	.08655	.08447	.08247	.08053
97	56	.14120	.13721	.13339	.12971	.12617	.12277	.11949	.11634	.11331	.11039	.10758	.10486	.10225	.09973	.09730	.09495	.09269	.09050	.08839	.08635
97	57	.14972	.14559	.14162	.13780	.13412	.13059	.12718	.12390	.12073	.11769	.11475	.11191	.10918	.10654	.10399	.10153	.09915	.09686	.09464	.09249
97	58	.15856	.15429	.15018	.14622	.14241	.13873	.13519	.13178	.12848	.12531	.12224	.11928	.11642	.11366	.11100	.10842	.10593	.10352	.10119	.09894
97	59	.16771	.16330	.15904	.15494	.15099	.14718	.14350	.13995	.13653	.13322	.13003	.12694	.12396	.12108	.11829	.11560	.11299	.11047	.10803	.10566
97	60	.17716	.17260	.16821	.16397	.15988	.15593	.15212	.14843	.14488	.14144	.13812	.13490	.13180	.12879	.12588	.12307	.12034	.11770	.11514	.11267
97	61	.18694	.18224	.17771	.17333	.16910	.16501	.16106	.15725	.15356	.14999	.14653	.14319	.13996	.13683	.13380	.13086	.12801	.12526	.12258	.11999
97	62	.19710	.19226	.18759	.18307	.17871	.17448	.17040	.16645	.16262	.15892	.15534	.15187	.14851	.14525	.14209	.13903	.13606	.13319	.13040	.12769
97	63	.20766	.20268	.19787	.19322	.18872	.18436	.18014	.17605	.17210	.16826	.16455	.16095	.15746	.15407	.15079	.14761	.14452	.14152	.13861	.13578
97	64	.21860	.21349	.20855	.20376	.19912	.19463	.19028	.18606	.18197	.17801	.17416	.17043	.16681	.16330	.15989	.15659	.15337	.15025	.14722	.14427
97	65	.22994	.22470	.21962	.21471	.20994	.20531	.20083	.19648	.19226	.18817	.18419	.18033	.17659	.17295	.16941	.16598	.16264	.15940	.15625	.15318
97	66	.24170	.23634	.23114	.22609	.22120	.21645	.21183	.20736	.20301	.19878	.19468	.19070	.18682	.18306	.17940	.17584	.17238	.16901	.16573	.16255
97	67	.25395	.24846	.24314	.23797	.23295	.22807	.22334	.21873	.21426	.20991	.20568	.20157	.19757	.19368	.18990	.18622	.18263	.17914	.17575	.17244
97	68	.26664	.26104	.25560	.25031	.24517	.24018	.23532	.23060	.22600	.22153	.21718	.21294	.20882	.20481	.20090	.19710	.19339	.18978	.18627	.18284
97	69	.27974	.27403	.26848	.26308	.25783	.25272	.24775	.24291	.23819	.23360	.22913	.22478	.22054	.21641	.21238	.20846	.20463	.20090	.19727	.19372
97	70	.29318	.28737	.28172	.27621	.27085	.26564	.26055	.25560	.25077	.24607	.24148	.23702	.23266	.22841	.22427	.22023	.21629	.21244	.20869	.20503
97	71	.30690	.30100	.29525	.28964	.28418	.27886	.27367	.26861	.26368	.25887	.25417	.24959	.24513	.24077	.23651	.23236	.22830	.22434	.22048	.21670
97	72	.32086	.31487	.30903	.30334	.29779	.29237	.28708	.28192	.27688	.27197	.26717	.26248	.25791	.25344	.24908	.24481	.24065	.23658	.23260	.22871
97	73	.33504	.32897	.32306	.31728	.31164	.30613	.30075	.29549	.29036	.28535	.28045	.27566	.27099	.26642	.26195	.25758	.25331	.24913	.24505	.24105
97	74	.34949	.34336	.33737	.33151	.32579	.32020	.31474	.30940	.30418	.29907	.29408	.28920	.28443	.27976	.27519	.27072	.26635	.26207	.25788	.25378
97	75	.36427	.35808	.35203	.34611	.34032	.33466	.32912	.32370	.31840	.31321	.30813	.30316	.29830	.29354	.28888	.28431	.27984	.27547	.27118	.26699
97	76	.37942	.37319	.36708	.36110	.35525	.34953	.34392	.33843	.33306	.32780	.32264	.31759	.31265	.30780	.30306	.29841	.29385	.28938	.28500	.28071
97	77	.39492	.38865	.38250	.37648	.37058	.36480	.35914	.35359	.34816	.34283	.33761	.33249	.32747	.32255	.31773	.31300	.30836	.30381	.29935	.29497
97	78	.41071	.40441	.39824	.39219	.38625	.38043	.37473	.36913	.36364	.35826	.35298	.34780	.34272	.33773	.33284	.32804	.32333	.31871	.31417	.30971
97	79	.42668	.42037	.41418	.40811	.40215	.39630	.39056	.38493	.37940	.37397	.36865	.36342	.35828	.35324	.34829	.34343	.33865	.33396	.32936	.32483
97	80	.44267	.43636	.43017	.42408	.41811	.41225	.40649	.40083	.39527	.38981	.38444	.37917	.37400	.36891	.36391	.35900	.35417	.34942	.34476	.34017
97	81	.45856	.45226	.44607	.43999	.43402	.42814	.42237	.41670	.41112	.40564	.40025	.39495	.38973	.38461	.37957	.37462	.36974	.36495	.36024	.35560
97	82	.47427	.46799	.46182	.45576	.44979	.44392	.43814	.43246	.42687	.42138	.41597	.41065	.40541	.40026	.39519	.39021	.38530	.38047	.37571	.37103
97	83	.48979	.48355	.47740	.47136	.46540	.45955	.45378	.44811	.44252	.43702	.43160	.42627	.42102	.41585	.41076	.40575	.40082	.39596	.39117	.38645
97	84	.50519	.49899	.49289	.48687	.48095	.47512	.46937	.46371	.45813	.45264	.44723	.44190	.43664	.43147	.42637	.42134	.41639	.41151	.40670	.40196
97	85	.52051	.51437	.50831	.50234	.49646	.49066	.48494	.47931	.47375	.46828	.46288	.45756	.45231	.44714	.44204	.43702	.43206	.42717	.42235	.41760
97	86	.53559	.52950	.52351	.51759	.51176	.50600	.50033	.49473	.48921	.48376	.47839	.47309	.46786	.46271	.45762	.45260	.44765	.44276	.43794	.43318
97	87	.55021	.54420	.53827	.53241	.52664	.52094	.51531	.50976	.50428	.49887	.49353	.48826	.48306	.47793	.47286	.46786	.46292	.45805	.45323	.44848
97	88	.56434	.55841	.55255	.54677	.54106	.53542	.52985	.52435	.51892	.51356	.50826	.50303	.49786	.49276	.48772	.48275	.47783	.47298	.46818	.46344
97	89	.57795	.57210	.56632	.56061	.55497	.54940	.54389	.53846	.53308	.52777	.52253	.51734	.51222	.50716	.50215	.49721	.49233	.48750	.48273	.47801
97	90	.59096	.58520	.57951	.57388	.56831	.56282	.55738	.55201	.54670	.54144	.53625	.53112	.52605	.52104	.51608	.51118	.50633	.50154	.49680	.49211
97	91	.60317	.59750	.59189	.58635	.58086	.57544	.57008	.56477	.55953	.55434	.54921	.54413	.53911	.53415	.52924	.52438	.51958	.51483	.51013	.50548
97	92	.61441	.60882	.60330	.59783	.59242	.58707	.58178	.57655	.57137	.56624	.56117	.55615	.55119	.54627	.54141	.53660	.53184	.52713	.52247	.51786
97	93	.62472	.61921	.61377	.60838	.60305	.59777	.59255	.58738	.58226	.57720	.57219	.56723	.56232	.55746	.55264	.54788	.54317	.53850	.53388	.52931
97	94	.63426	.62884	.62348	.61816	.61290	.60770	.60254	.59744	.59239	.58738	.58243	.57752	.57267	.56786	.56310	.55838	.55371	.54909	.54451	.53998
97	95	.64321	.63787	.63258	.62735	.62216	.61703	.61194	.60690	.60191	.59697	.59207	.58723	.58242	.57767	.57296	.56829	.56367	.55909	.55456	.55007
97	96	.65153	.64627	.64106	.63590	.63078	.62571	.62069	.61572	.61079	.60591	.60107	.59628	.59153	.58683	.58217	.57755	.57298	.56845	.56396	.55951

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	97	.65920	.65401	.64887	.64377	.63873	.63372	.62877	.62385	.61899	.61416	.60938	.60464	.59995	.59530	.59069	.58612	.58159	.57710	.57265	.56824
98	0	.01177	.01153	.01131	.01111	.01091	.01073	.01056	.01039	.01024	.01009	.00995	.00982	.00969	.00957	.00945	.00934	.00924	.00913	.00904	.00894
98	1	.00510	.00488	.00468	.00450	.00433	.00417	.00402	.00388	.00375	.00363	.00351	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280	.00273
98	2	.00500	.00478	.00457	.00437	.00419	.00402	.00387	.00372	.00358	.00346	.00334	.00322	.00312	.00302	.00292	.00283	.00275	.00267	.00259	.00252
98	3	.00512	.00487	.00465	.00444	.00425	.00407	.00391	.00375	.00361	.00347	.00335	.00323	.00311	.00301	.00291	.00281	.00272	.00264	.00256	.00248
98	4	.00534	.00508	.00485	.00463	.00442	.00423	.00406	.00389	.00374	.00359	.00346	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00262	.00254
98	5	.00565	.00538	.00513	.00489	.00468	.00447	.00428	.00411	.00394	.00379	.00364	.00351	.00338	.00326	.00314	.00304	.00293	.00284	.00275	.00266
98	6	.00603	.00574	.00547	.00522	.00499	.00477	.00457	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00335	.00324	.00313	.00302	.00292	.00283
98	7	.00648	.00617	.00588	.00561	.00537	.00514	.00492	.00472	.00453	.00436	.00419	.00403	.00389	.00375	.00362	.00349	.00338	.00326	.00316	.00306
98	8	.00698	.00665	.00635	.00607	.00580	.00556	.00533	.00511	.00491	.00472	.00455	.00438	.00422	.00407	.00393	.00380	.00367	.00355	.00344	.00333
98	9	.00757	.00722	.00690	.00660	.00632	.00606	.00581	.00558	.00537	.00517	.00498	.00480	.00463	.00447	.00432	.00417	.00404	.00391	.00379	.00367
98	10	.00825	.00788	.00753	.00721	.00692	.00664	.00638	.00613	.00590	.00569	.00548	.00529	.00511	.00494	.00478	.00463	.00448	.00434	.00421	.00409
98	11	.00900	.00861	.00824	.00790	.00759	.00729	.00701	.00675	.00651	.00628	.00606	.00586	.00567	.00548	.00531	.00515	.00499	.00484	.00470	.00457
98	12	.00983	.00941	.00902	.00866	.00833	.00801	.00772	.00744	.00718	.00694	.00670	.00649	.00628	.00609	.00590	.00573	.00556	.00540	.00525	.00511
98	13	.01068	.01024	.00983	.00945	.00909	.00876	.00845	.00815	.00788	.00762	.00737	.00714	.00692	.00672	.00652	.00634	.00616	.00599	.00583	.00568
98	14	.01152	.01106	.01062	.01022	.00984	.00949	.00916	.00885	.00855	.00828	.00802	.00778	.00754	.00733	.00712	.00692	.00673	.00655	.00638	.00622
98	15	.01232	.01183	.01137	.01094	.01054	.01017	.00982	.00949	.00918	.00889	.00862	.00836	.00812	.00788	.00766	.00746	.00726	.00707	.00689	.00672
98	16	.01306	.01254	.01205	.01160	.01118	.01079	.01042	.01007	.00975	.00944	.00915	.00888	.00862	.00837	.00814	.00792	.00772	.00752	.00733	.00715
98	17	.01374	.01320	.01269	.01221	.01177	.01135	.01096	.01060	.01025	.00993	.00962	.00934	.00907	.00881	.00856	.00833	.00811	.00790	.00771	.00752
98	18	.01440	.01382	.01328	.01278	.01231	.01188	.01147	.01108	.01072	.01038	.01006	.00975	.00947	.00920	.00894	.00870	.00847	.00825	.00804	.00784
98	19	.01506	.01446	.01389	.01336	.01287	.01240	.01197	.01156	.01118	.01082	.01048	.01017	.00986	.00958	.00931	.00905	.00881	.00858	.00836	.00815
98	20	.01577	.01512	.01453	.01397	.01345	.01296	.01250	.01207	.01167	.01129	.01093	.01059	.01028	.00998	.00969	.00942	.00916	.00892	.00869	.00847
98	21	.01652	.01584	.01521	.01462	.01407	.01355	.01307	.01262	.01219	.01179	.01141	.01105	.01072	.01040	.01010	.00981	.00954	.00928	.00904	.00881
98	22	.01731	.01659	.01592	.01530	.01472	.01417	.01366	.01318	.01273	.01231	.01191	.01153	.01118	.01084	.01052	.01022	.00993	.00966	.00940	.00916
98	23	.01816	.01740	.01670	.01604	.01542	.01485	.01430	.01380	.01332	.01287	.01245	.01205	.01167	.01132	.01098	.01066	.01036	.01007	.00980	.00954
98	24	.01908	.01828	.01754	.01684	.01619	.01558	.01501	.01447	.01397	.01349	.01304	.01262	.01222	.01184	.01149	.01115	.01083	.01052	.01023	.00996
98	25	.02010	.01926	.01847	.01773	.01704	.01640	.01579	.01522	.01468	.01418	.01370	.01326	.01283	.01243	.01205	.01169	.01135	.01103	.01072	.01043
98	26	.02122	.02032	.01949	.01871	.01798	.01729	.01665	.01604	.01548	.01494	.01444	.01396	.01351	.01309	.01268	.01230	.01194	.01160	.01127	.01096
98	27	.02245	.02150	.02062	.01979	.01902	.01829	.01761	.01697	.01637	.01580	.01526	.01476	.01428	.01383	.01340	.01299	.01261	.01224	.01189	.01156
98	28	.02378	.02278	.02184	.02097	.02015	.01938	.01865	.01797	.01733	.01673	.01616	.01562	.01511	.01463	.01418	.01375	.01334	.01295	.01258	.01222
98	29	.02521	.02415	.02317	.02224	.02137	.02055	.01978	.01906	.01838	.01774	.01713	.01656	.01602	.01551	.01503	.01457	.01413	.01372	.01332	.01295
98	30	.02675	.02563	.02458	.02360	.02268	.02181	.02100	.02023	.01951	.01883	.01818	.01757	.01700	.01645	.01594	.01545	.01498	.01454	.01412	.01372
98	31	.02839	.02721	.02610	.02506	.02408	.02316	.02230	.02148	.02072	.01999	.01931	.01866	.01805	.01747	.01692	.01640	.01590	.01543	.01498	.01456
98	32	.03015	.02890	.02772	.02662	.02559	.02461	.02369	.02283	.02201	.02124	.02051	.01983	.01917	.01856	.01797	.01741	.01689	.01638	.01591	.01545
98	33	.03204	.03072	.02948	.02831	.02721	.02618	.02521	.02429	.02342	.02260	.02183	.02109	.02040	.01974	.01912	.01852	.01796	.01742	.01691	.01643
98	34	.03407	.03268	.03136	.03013	.02896	.02787	.02683	.02586	.02494	.02406	.02324	.02246	.02172	.02102	.02035	.01972	.01912	.01855	.01800	.01748
98	35	.03627	.03479	.03340	.03210	.03086	.02970	.02860	.02757	.02659	.02566	.02478	.02395	.02316	.02242	.02171	.02103	.02039	.01978	.01920	.01864
98	36	.03863	.03707	.03560	.03421	.03291	.03167	.03051	.02941	.02837	.02738	.02645	.02557	.02473	.02393	.02317	.02245	.02177	.02111	.02049	.01990
98	37	.04116	.03951	.03796	.03650	.03511	.03381	.03257	.03140	.03030	.02925	.02826	.02732	.02642	.02557	.02476	.02400	.02326	.02257	.02190	.02127
98	38	.04390	.04216	.04052	.03897	.03751	.03612	.03482	.03358	.03240	.03129	.03023	.02923	.02828	.02737	.02651	.02569	.02491	.02416	.02345	.02277
98	39	.04685	.04502	.04328	.04165	.04010	.03863	.03725	.03593	.03468	.03350	.03238	.03131	.03029	.02933	.02841	.02753	.02670	.02590	.02514	.02442
98	40	.05005	.04811	.04628	.04455	.04291	.04136	.03989	.03850	.03717	.03592	.03472	.03359	.03251	.03148	.03050	.02957	.02867	.02782	.02701	.02624
98	41	.05351	.05147	.04954	.04771	.04598	.04434	.04278	.04130	.03990	.03856	.03730	.03609	.03494	.03384	.03280	.03180	.03085	.02994	.02908	.02825
98	42	.05724	.05510	.05306	.05113	.04930	.04757	.04592	.04436	.04287	.04145	.04011	.03882	.03760	.03643	.03532	.03426	.03324	.03228	.03135	.03046
98	43	.06126	.05901	.05686	.05483	.05290	.05107	.04933	.04767	.04609	.04459	.04316	.04180	.04050	.03926	.03807	.03694	.03586	.03483	.03384	.03289
98	44	.06558	.06321	.06095	.05881	.05678	.05484	.05300	.05125	.04958	.04799	.04648	.04503	.04365	.04233	.04107	.03987	.03872	.03761	.03656	.03555
98	45	.07018	.06769	.06532	.06306	.06092	.05888	.05694	.05509	.05332	.05164	.05003	.04850	.04704	.04564	.04430	.04302	.04179	.04062	.03949	.03841
98	46	.07508	.07246	.06997	.06760	.06534	.06319	.06115	.05919	.05733	.05555	.05385	.05223	.05067	.04919	.04777	.04641	.04510	.04385	.04265	.04151
98	47	.08025	.07751	.07489	.07241	.07003	.06777	.06562	.06356	.06159	.05971	.05791	.05620	.05455	.05298	.05147	.05003	.04864	.04731	.04604	.04481
98	48	.08573	.08286	.08012	.07751	.07502	.07264	.07037	.06820	.06613	.06415	.06225	.06044	.05870	.05703	.05543	.05390	.05243	.05102	.04967	.04836

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
98	49	.09153	.08853	.08566	.08292	.08031	.07782	.07543	.07315	.07096	.06887	.06687	.06496	.06312	.06136	.05967	.05804	.05649	.05499	.05355	.05217
98	50	.09768	.09454	.09154	.08868	.08594	.08332	.08081	.07842	.07612	.07392	.07181	.06979	.06785	.06599	.06420	.06248	.06084	.05925	.05772	.05626
98	51	.10417	.10089	.09776	.09476	.09190	.08916	.08653	.08401	.08160	.07929	.07707	.07494	.07289	.07093	.06904	.06723	.06548	.06381	.06219	.06064
98	52	.11098	.10757	.10430	.10117	.09818	.09531	.09256	.08992	.08739	.08496	.08262	.08038	.07823	.07616	.07417	.07226	.07042	.06864	.06693	.06529
98	53	.11813	.11458	.11117	.10791	.10478	.10178	.09890	.09614	.09349	.09094	.08849	.08614	.08388	.08170	.07960	.07758	.07564	.07377	.07196	.07022
98	54	.12562	.12192	.11838	.11498	.11172	.10859	.10558	.10269	.09991	.09724	.09468	.09221	.08983	.08754	.08534	.08321	.08116	.07919	.07729	.07545
98	55	.13346	.12962	.12593	.12240	.11900	.11573	.11260	.10958	.10668	.10388	.10120	.09861	.09611	.09371	.09140	.08916	.08701	.08493	.08292	.08099
98	56	.14166	.13767	.13385	.13017	.12664	.12324	.11997	.11682	.11379	.11087	.10806	.10535	.10274	.10022	.09779	.09545	.09318	.09100	.08889	.08685
98	57	.15021	.14609	.14212	.13831	.13464	.13110	.12770	.12442	.12126	.11821	.11528	.11245	.10971	.10708	.10453	.10207	.09970	.09740	.09518	.09304
98	58	.15911	.15484	.15073	.14677	.14296	.13929	.13576	.13234	.12905	.12588	.12282	.11986	.11701	.11425	.11158	.10901	.10652	.10411	.10179	.09953
98	59	.16830	.16389	.15964	.15555	.15160	.14779	.14412	.14057	.13715	.13385	.13065	.12757	.12459	.12171	.11893	.11624	.11363	.11111	.10867	.10631
98	60	.17780	.17325	.16886	.16462	.16053	.15659	.15278	.14910	.14555	.14211	.13879	.13558	.13248	.12948	.12657	.12376	.12103	.11840	.11584	.11337
98	61	.18763	.18293	.17840	.17403	.16981	.16572	.16178	.15797	.15428	.15071	.14727	.14393	.14070	.13757	.13454	.13161	.12876	.12601	.12334	.12075
98	62	.19784	.19301	.18834	.18383	.17947	.17525	.17117	.16722	.16340	.15971	.15613	.15266	.14930	.14605	.14289	.13984	.13687	.13400	.13121	.12850
98	63	.20846	.20349	.19868	.19404	.18954	.18519	.18097	.17689	.17294	.16911	.16540	.16180	.15832	.15494	.15166	.14848	.14539	.14240	.13949	.13666
98	64	.21946	.21436	.20942	.20464	.20001	.19552	.19118	.18696	.18288	.17892	.17508	.17136	.16774	.16423	.16083	.15752	.15431	.15119	.14817	.14522
98	65	.23087	.22564	.22057	.21566	.21089	.20628	.20180	.19746	.19324	.18915	.18518	.18133	.17759	.17395	.17042	.16699	.16366	.16042	.15727	.15420
98	66	.24271	.23735	.23216	.22712	.22223	.21748	.21288	.20840	.20406	.19984	.19575	.19177	.18790	.18414	.18048	.17693	.17347	.17011	.16684	.16365
98	67	.25503	.24955	.24424	.23908	.23406	.22919	.22446	.21987	.21540	.21106	.20683	.20273	.19874	.19485	.19107	.18739	.18381	.18033	.17694	.17363
98	68	.26781	.26222	.25679	.25151	.24638	.24139	.23654	.23182	.22723	.22277	.21842	.21420	.21008	.20607	.20217	.19837	.19467	.19107	.18755	.18413
98	69	.28100	.27531	.26977	.26438	.25913	.25403	.24907	.24423	.23953	.23494	.23048	.22613	.22190	.21777	.21375	.20984	.20602	.20229	.19866	.19512
98	70	.29454	.28875	.28311	.27761	.27226	.26705	.26198	.25703	.25221	.24752	.24294	.23848	.23413	.22989	.22575	.22172	.21778	.21394	.21019	.20654
98	71	.30837	.30248	.29674	.29115	.28570	.28039	.27521	.27016	.26524	.26043	.25575	.25118	.24671	.24236	.23811	.23397	.22992	.22596	.22210	.21833
98	72	.32245	.31647	.31065	.30497	.29942	.29401	.28874	.28359	.27856	.27365	.26886	.26419	.25962	.25516	.25080	.24655	.24239	.23832	.23435	.23047
98	73	.33675	.33070	.32479	.31902	.31340	.30790	.30253	.29729	.29217	.28716	.28227	.27750	.27283	.26826	.26380	.25944	.25518	.25101	.24693	.24294
98	74	.35133	.34521	.33923	.33339	.32769	.32211	.31666	.31133	.30612	.30102	.29604	.29117	.28641	.28175	.27719	.27273	.26836	.26409	.25991	.25582
98	75	.36625	.36007	.35403	.34813	.34235	.33670	.33118	.32577	.32048	.31530	.31024	.30528	.30042	.29567	.29102	.28647	.28200	.27764	.27336	.26917
98	76	.38154	.37532	.36923	.36327	.35744	.35173	.34614	.34066	.33530	.33005	.32491	.31987	.31493	.31010	.30536	.30072	.29617	.29172	.28735	.28306
98	77	.39720	.39095	.38482	.37882	.37294	.36717	.36153	.35599	.35057	.34526	.34005	.33494	.32993	.32502	.32021	.31549	.31086	.30632	.30187	.29750
98	78	.41317	.40689	.40074	.39471	.38879	.38299	.37730	.37172	.36625	.36088	.35561	.35044	.34538	.34040	.33552	.33073	.32603	.32142	.31689	.31244
98	79	.42933	.42304	.41687	.41082	.40488	.39905	.39333	.38772	.38220	.37679	.37148	.36627	.36115	.35612	.35118	.34633	.34157	.33689	.33229	.32778
98	80	.44552	.43924	.43307	.42701	.42106	.41521	.40947	.40383	.39829	.39285	.38750	.38225	.37708	.37201	.36703	.36213	.35731	.35258	.34792	.34335
98	81	.46162	.45535	.44919	.44313	.43718	.43133	.42558	.41993	.41437	.40890	.40353	.39825	.39305	.38795	.38292	.37798	.37312	.36834	.36364	.35902
98	82	.47756	.47131	.46517	.45912	.45318	.44733	.44158	.43592	.43036	.42488	.41949	.41419	.40898	.40384	.39879	.39382	.38892	.38411	.37936	.37470
98	83	.49331	.48709	.48098	.47496	.46903	.46320	.45746	.45181	.44625	.44077	.43537	.43006	.42483	.41968	.41461	.40962	.40470	.39985	.39508	.39038
98	84	.50895	.50278	.49671	.49072	.48483	.47902	.47330	.46767	.46212	.45665	.45126	.44595	.44072	.43556	.43048	.42548	.42054	.41568	.41089	.40616
98	85	.52453	.51841	.51239	.50645	.50060	.49483	.48914	.48354	.47801	.47256	.46719	.46189	.45667	.45152	.44644	.44144	.43650	.43163	.42683	.42209
98	86	.53987	.53382	.52786	.52198	.51618	.51046	.50481	.49925	.49375	.48834	.48299	.47772	.47252	.46738	.46232	.45732	.45239	.44753	.44272	.43799
98	87	.55477	.54879	.54290	.53709	.53135	.52568	.52009	.51457	.50912	.50374	.49844	.49319	.48802	.48291	.47787	.47289	.46798	.46313	.45833	.45360
98	88	.56918	.56329	.55747	.55173	.54606	.54046	.53492	.52946	.52406	.51873	.51347	.50827	.50313	.49806	.49305	.48810	.48321	.47838	.47360	.46889
98	89	.58307	.57727	.57153	.56587	.56027	.55474	.54927	.54387	.53854	.53326	.52805	.52290	.51781	.51278	.50781	.50289	.49803	.49323	.48849	.48380
98	90	.59637	.59066	.58502	.57944	.57392	.56846	.56307	.55774	.55247	.54725	.54210	.53700	.53197	.52698	.52206	.51719	.51237	.50761	.50290	.49824
98	91	.60887	.60326	.59770	.59220	.58677	.58139	.57607	.57081	.56561	.56046	.55537	.55033	.54535	.54042	.53555	.53072	.52595	.52123	.51656	.51194
98	92	.62038	.61485	.60938	.60397	.59861	.59331	.58807	.58288	.57774	.57266	.56763	.56266	.55773	.55286	.54803	.54326	.53853	.53386	.52923	.52465
98	93	.63095	.62551	.62012	.61479	.60951	.60428	.59911	.59399	.58892	.58391	.57894	.57402	.56915	.56433	.55956	.55483	.55016	.54552	.54094	.53640
98	94	.64074	.63538	.63008	.62482	.61962	.61447	.60937	.60432	.59931	.59436	.58945	.58459	.57978	.57502	.57030	.56562	.56099	.55641	.55186	.54736
98	95	.64993	.64466	.63943	.63426	.62913	.62405	.61902	.61404	.60910	.60421	.59937	.59457	.58981	.58510	.58043	.57581	.57123	.56669	.56219	.55774
98	96	.65848	.65329	.64814	.64304	.63799	.63298	.62802	.62311	.61823	.61341	.60862	.60388	.59918	.59453	.58991	.58534	.58081	.57632	.57187	.56746
98	97	.66636	.66125	.65617	.65115	.64616	.64122	.63633	.63148	.62667	.62190	.61717	.61249	.60785	.60324	.59868	.59416	.58967	.58523	.58082	.57646
98	98	.67374	.66869	.66369	.65874	.65382	.64895	.64411	.63932	.63457	.62987	.62520	.62057	.61598	.61143	.60691	.60244	.59800	.59361	.58924	.58492

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	0	.01189	.01165	.01143	.01122	.01103	.01085	.01068	.01052	.01036	.01022	.01008	.00995	.00982	.00970	.00959	.00948	.00937	.00927	.00917	.00908
99	1	.00512	.00490	.00470	.00452	.00435	.00419	.00404	.00390	.00377	.00365	.00353	.00343	.00332	.00323	.00314	.00305	.00297	.00290	.00282	.00275
99	2	.00502	.00479	.00458	.00439	.00421	.00404	.00388	.00373	.00360	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00261	.00254
99	3	.00513	.00489	.00466	.00446	.00427	.00409	.00392	.00377	.00362	.00349	.00336	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00250
99	4	.00535	.00509	.00486	.00464	.00443	.00424	.00407	.00390	.00375	.00360	.00347	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00263	.00255
99	5	.00566	.00539	.00514	.00490	.00469	.00448	.00429	.00412	.00395	.00380	.00365	.00352	.00339	.00327	.00316	.00305	.00295	.00285	.00276	.00267
99	6	.00604	.00575	.00548	.00523	.00500	.00478	.00458	.00439	.00422	.00405	.00390	.00375	.00361	.00348	.00336	.00325	.00314	.00303	.00293	.00284
99	7	.00648	.00618	.00589	.00562	.00538	.00515	.00493	.00473	.00454	.00437	.00420	.00404	.00390	.00376	.00363	.00350	.00339	.00327	.00317	.00307
99	8	.00699	.00666	.00636	.00608	.00581	.00557	.00534	.00512	.00492	.00473	.00456	.00439	.00423	.00408	.00394	.00381	.00368	.00356	.00345	.00334
99	9	.00758	.00723	.00691	.00661	.00633	.00607	.00582	.00559	.00538	.00518	.00499	.00481	.00464	.00448	.00433	.00419	.00405	.00392	.00380	.00368
99	10	.00826	.00789	.00755	.00723	.00693	.00665	.00639	.00615	.00592	.00570	.00550	.00531	.00513	.00496	.00479	.00464	.00450	.00436	.00423	.00410
99	11	.00902	.00863	.00826	.00792	.00760	.00731	.00703	.00677	.00653	.00630	.00608	.00588	.00568	.00550	.00533	.00516	.00501	.00486	.00472	.00459
99	12	.00985	.00943	.00904	.00868	.00835	.00803	.00774	.00746	.00720	.00696	.00673	.00651	.00630	.00611	.00593	.00575	.00558	.00543	.00528	.00513
99	13	.01071	.01027	.00986	.00948	.00912	.00879	.00847	.00818	.00790	.00764	.00740	.00717	.00695	.00674	.00655	.00636	.00619	.00602	.00586	.00571
99	14	.01155	.01109	.01065	.01025	.00987	.00952	.00919	.00888	.00859	.00831	.00805	.00781	.00758	.00736	.00715	.00695	.00677	.00659	.00642	.00626
99	15	.01236	.01186	.01140	.01098	.01058	.01021	.00986	.00953	.00922	.00893	.00866	.00840	.00815	.00792	.00770	.00750	.00730	.00711	.00693	.00676
99	16	.01309	.01258	.01209	.01164	.01122	.01083	.01046	.01011	.00979	.00948	.00919	.00892	.00866	.00842	.00819	.00797	.00776	.00756	.00737	.00719
99	17	.01378	.01324	.01273	.01225	.01181	.01139	.01100	.01064	.01030	.00997	.00967	.00938	.00911	.00885	.00861	.00838	.00816	.00795	.00775	.00756
99	18	.01444	.01387	.01333	.01283	.01236	.01192	.01151	.01113	.01076	.01042	.01010	.00980	.00951	.00924	.00899	.00874	.00851	.00829	.00808	.00788
99	19	.01511	.01450	.01394	.01341	.01291	.01245	.01202	.01161	.01123	.01087	.01053	.01021	.00991	.00963	.00936	.00910	.00886	.00863	.00841	.00820
99	20	.01581	.01517	.01457	.01402	.01349	.01301	.01255	.01212	.01172	.01134	.01098	.01065	.01033	.01003	.00974	.00947	.00921	.00897	.00874	.00852
99	21	.01656	.01589	.01526	.01467	.01412	.01360	.01312	.01267	.01224	.01184	.01146	.01111	.01077	.01045	.01015	.00987	.00959	.00934	.00909	.00886
99	22	.01736	.01664	.01597	.01535	.01477	.01422	.01371	.01323	.01278	.01236	.01196	.01159	.01123	.01089	.01058	.01027	.00999	.00972	.00946	.00921
99	23	.01821	.01745	.01675	.01609	.01547	.01490	.01436	.01385	.01337	.01292	.01250	.01210	.01173	.01137	.01103	.01072	.01041	.01012	.00985	.00959
99	24	.01913	.01834	.01759	.01689	.01624	.01563	.01506	.01452	.01402	.01354	.01310	.01267	.01228	.01190	.01154	.01120	.01088	.01058	.01029	.01001
99	25	.02015	.01931	.01852	.01779	.01710	.01645	.01584	.01527	.01474	.01424	.01376	.01331	.01289	.01249	.01211	.01175	.01141	.01109	.01078	.01049
99	26	.02127	.02038	.01954	.01876	.01803	.01735	.01671	.01610	.01553	.01500	.01450	.01402	.01357	.01314	.01274	.01236	.01200	.01166	.01133	.01102
99	27	.02250	.02156	.02068	.01985	.01908	.01835	.01767	.01703	.01643	.01586	.01532	.01482	.01434	.01389	.01346	.01305	.01267	.01230	.01196	.01163
99	28	.02383	.02284	.02190	.02103	.02021	.01944	.01871	.01803	.01739	.01679	.01622	.01568	.01518	.01470	.01424	.01381	.01340	.01301	.01264	.01229
99	29	.02527	.02422	.02323	.02230	.02143	.02062	.01985	.01913	.01845	.01781	.01720	.01663	.01609	.01558	.01509	.01463	.01420	.01378	.01339	.01302
99	30	.02681	.02570	.02465	.02367	.02275	.02188	.02107	.02030	.01958	.01890	.01825	.01765	.01707	.01653	.01601	.01552	.01506	.01462	.01420	.01380
99	31	.02846	.02728	.02617	.02513	.02415	.02323	.02237	.02156	.02079	.02006	.01938	.01873	.01812	.01754	.01699	.01647	.01598	.01551	.01506	.01463
99	32	.03022	.02897	.02780	.02670	.02566	.02469	.02377	.02291	.02209	.02132	.02059	.01990	.01925	.01863	.01805	.01749	.01697	.01646	.01599	.01553
99	33	.03212	.03080	.02956	.02839	.02729	.02626	.02529	.02437	.02350	.02268	.02191	.02117	.02048	.01982	.01920	.01861	.01804	.01751	.01700	.01651
99	34	.03415	.03276	.03144	.03021	.02905	.02795	.02692	.02594	.02502	.02415	.02333	.02255	.02181	.02110	.02044	.01981	.01921	.01863	.01809	.01757
99	35	.03635	.03488	.03349	.03218	.03095	.02979	.02869	.02766	.02668	.02575	.02487	.02404	.02326	.02251	.02180	.02112	.02048	.01987	.01929	.01874
99	36	.03871	.03715	.03569	.03430	.03300	.03177	.03060	.02950	.02846	.02748	.02655	.02566	.02482	.02402	.02327	.02255	.02186	.02121	.02059	.02000
99	37	.04125	.03961	.03805	.03659	.03521	.03390	.03267	.03150	.03040	.02935	.02836	.02742	.02652	.02567	.02486	.02410	.02337	.02267	.02200	.02137
99	38	.04400	.04226	.04062	.03907	.03761	.03623	.03492	.03368	.03250	.03139	.03034	.02933	.02838	.02748	.02661	.02579	.02501	.02427	.02356	.02288
99	39	.04696	.04512	.04339	.04175	.04020	.03874	.03735	.03604	.03479	.03361	.03249	.03142	.03041	.02944	.02852	.02765	.02681	.02602	.02526	.02453
99	40	.05016	.04822	.04639	.04466	.04303	.04148	.04001	.03861	.03729	.03603	.03484	.03371	.03263	.03160	.03062	.02969	.02879	.02795	.02713	.02636
99	41	.05362	.05159	.04966	.04783	.04610	.04446	.04290	.04143	.04002	.03869	.03742	.03621	.03507	.03397	.03293	.03193	.03098	.03007	.02921	.02838
99	42	.05737	.05522	.05319	.05126	.04943	.04770	.04605	.04449	.04300	.04159	.04024	.03896	.03774	.03657	.03546	.03440	.03338	.03241	.03149	.03060
99	43	.06140	.05914	.05700	.05497	.05304	.05121	.04947	.04781	.04624	.04474	.04331	.04195	.04065	.03941	.03822	.03709	.03601	.03498	.03399	.03304
99	44	.06573	.06336	.06111	.05897	.05693	.05500	.05316	.05141	.04974	.04815	.04664	.04519	.04381	.04249	.04123	.04003	.03888	.03778	.03672	.03571
99	45	.07034	.06785	.06548	.06323	.06109	.05905	.05711	.05526	.05349	.05181	.05021	.04867	.04721	.04581	.04447	.04319	.04197	.04079	.03967	.03859
99	46	.07525	.07264	.07015	.06778	.06553	.06338	.06133	.05938	.05752	.05574	.05404	.05242	.05087	.04938	.04796	.04660	.04530	.04405	.04285	.04170
99	47	.08044	.07770	.07509	.07260	.07023	.06797	.06582	.06376	.06179	.05991	.05812	.05640	.05476	.05319	.05168	.05024	.04885	.04752	.04625	.04503
99	48	.08594	.08307	.08034	.07773	.07524	.07286	.07059	.06843	.06635	.06437	.06248	.06066	.05892	.05726	.05566	.05413	.05266	.05125	.04990	.04860
99	49	.09176	.08876	.08589	.08316	.08055	.07805	.07567	.07339	.07121	.06912	.06712	.06520	.06337	.06160	.05992	.05829	.05674	.05524	.05380	.05242

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	50	.09793	.09479	.09179	.08893	.08620	.08358	.08108	.07868	.07638	.07419	.07208	.07006	.06812	.06626	.06447	.06276	.06111	.05953	.05800	.05654
99	51	.10444	.10117	.09804	.09505	.09218	.08944	.08682	.08430	.08189	.07958	.07736	.07523	.07319	.07123	.06934	.06753	.06579	.06411	.06249	.06094
99	52	.11128	.10787	.10461	.10148	.09849	.09562	.09287	.09023	.08770	.08528	.08295	.08071	.07856	.07649	.07450	.07259	.07075	.06897	.06727	.06562
99	53	.11846	.11491	.11151	.10825	.10512	.10212	.09925	.09649	.09384	.09129	.08884	.08649	.08423	.08205	.07996	.07794	.07600	.07413	.07233	.07059
99	54	.12598	.12229	.11874	.11535	.11209	.10896	.10595	.10307	.10029	.09763	.09506	.09259	.09022	.08793	.08573	.08360	.08156	.07959	.07768	.07585
99	55	.13385	.13001	.12633	.12280	.11940	.11614	.11301	.10999	.10709	.10430	.10161	.09903	.09654	.09414	.09182	.08959	.08744	.08536	.08336	.08142
99	56	.14208	.13811	.13428	.13061	.12708	.12368	.12042	.11727	.11424	.11133	.10852	.10581	.10320	.10068	.09826	.09591	.09365	.09147	.08936	.08732
99	57	.15068	.14656	.14260	.13879	.13512	.13158	.12818	.12491	.12175	.11871	.11578	.11295	.11022	.10758	.10504	.10258	.10021	.09791	.09570	.09355
99	58	.15961	.15535	.15125	.14729	.14349	.13982	.13629	.13288	.12959	.12642	.12336	.12041	.11755	.11480	.11214	.10957	.10708	.10467	.10235	.10010
99	59	.16885	.16445	.16020	.15611	.15217	.14836	.14469	.14115	.13773	.13443	.13124	.12817	.12519	.12231	.11953	.11684	.11424	.11172	.10928	.10692
99	60	.17839	.17385	.16946	.16523	.16115	.15721	.15340	.14973	.14618	.14275	.13943	.13623	.13312	.13012	.12722	.12441	.12169	.11906	.11650	.11403
99	61	.18827	.18358	.17906	.17469	.17047	.16639	.16245	.15864	.15496	.15140	.14795	.14462	.14139	.13827	.13524	.13231	.12947	.12672	.12405	.12146
99	62	.19854	.19371	.18905	.18454	.18019	.17597	.17190	.16796	.16414	.16045	.15687	.15341	.15005	.14680	.14365	.14060	.13764	.13477	.13198	.12928
99	63	.20921	.20425	.19945	.19481	.19031	.18597	.18176	.17768	.17373	.16991	.16620	.16261	.15913	.15575	.15248	.14930	.14622	.14322	.14032	.13750
99	64	.22027	.21518	.21025	.20547	.20085	.19636	.19202	.18782	.18374	.17978	.17595	.17223	.16862	.16511	.16171	.15841	.15520	.15209	.14906	.14612
99	65	.23174	.22651	.22145	.21655	.21179	.20718	.20271	.19837	.19416	.19008	.18611	.18227	.17853	.17490	.17137	.16795	.16462	.16138	.15823	.15517
99	66	.24365	.23830	.23311	.22808	.22320	.21846	.21386	.20939	.20506	.20085	.19675	.19278	.18891	.18516	.18151	.17796	.17450	.17115	.16788	.16470
99	67	.25604	.25058	.24527	.24012	.23511	.23025	.22553	.22094	.21647	.21214	.20792	.20382	.19983	.19595	.19218	.18851	.18493	.18145	.17806	.17476
99	68	.26891	.26333	.25790	.25263	.24751	.24253	.23769	.23298	.22840	.22394	.21960	.21538	.21127	.20727	.20337	.19958	.19588	.19228	.18877	.18535
99	69	.28219	.27650	.27097	.26559	.26036	.25527	.25031	.24548	.24078	.23621	.23175	.22741	.22319	.21907	.21505	.21114	.20732	.20361	.19998	.19644
99	70	.29583	.29004	.28441	.27893	.27359	.26839	.26332	.25838	.25358	.24889	.24432	.23986	.23552	.23129	.22716	.22313	.21920	.21536	.21162	.20797
99	71	.30976	.30388	.29816	.29257	.28714	.28183	.27666	.27162	.26671	.26191	.25723	.25267	.24822	.24387	.23963	.23549	.23145	.22750	.22364	.21988
99	72	.32394	.31798	.31217	.30650	.30097	.29557	.29030	.28516	.28015	.27525	.27047	.26580	.26124	.25679	.25244	.24819	.24404	.23998	.23602	.23214
99	73	.33835	.33232	.32643	.32067	.31506	.30957	.30421	.29898	.29387	.28888	.28400	.27923	.27457	.27002	.26556	.26121	.25695	.25279	.24872	.24474
99	74	.35306	.34695	.34099	.33516	.32947	.32391	.31847	.31315	.30795	.30287	.29790	.29303	.28828	.28363	.27908	.27463	.27027	.26600	.26183	.25775
99	75	.36810	.36194	.35592	.35003	.34427	.33863	.33312	.32773	.32245	.31728	.31223	.30728	.30244	.29770	.29305	.28851	.28406	.27970	.27543	.27124
99	76	.38354	.37734	.37127	.36532	.35950	.35381	.34823	.34277	.33742	.33218	.32705	.32203	.31710	.31228	.30755	.30292	.29838	.29393	.28957	.28530
99	77	.39936	.39312	.38701	.38102	.37516	.36941	.36378	.35826	.35286	.34755	.34236	.33726	.33227	.32737	.32257	.31786	.31324	.30871	.30427	.29991
99	78	.41549	.40924	.40310	.39709	.39119	.38540	.37973	.37417	.36871	.36336	.35811	.35295	.34790	.34294	.33807	.33329	.32860	.32400	.31948	.31504
99	79	.43183	.42557	.41942	.41339	.40747	.40166	.39596	.39036	.38487	.37947	.37417	.36897	.36387	.35885	.35393	.34909	.34434	.33968	.33509	.33059
99	80	.44822	.44196	.43581	.42978	.42385	.41802	.41230	.40668	.40116	.39573	.39040	.38517	.38002	.37496	.36999	.36510	.36030	.35558	.35094	.34638
99	81	.46453	.45828	.45214	.44611	.44018	.43435	.42862	.42299	.41745	.41201	.40665	.40139	.39621	.39112	.38611	.38119	.37634	.37158	.36689	.36228
99	82	.48067	.47445	.46833	.46232	.45640	.45058	.44485	.43921	.43367	.42821	.42285	.41756	.41237	.40725	.40221	.39726	.39238	.38758	.38285	.37820
99	83	.49664	.49046	.48437	.47838	.47248	.46668	.46096	.45533	.44979	.44434	.43896	.43367	.42846	.42333	.41828	.41331	.40840	.40357	.39882	.39413
99	84	.51252	.50638	.50034	.49438	.48852	.48274	.47705	.47144	.46591	.46047	.45510	.44982	.44461	.43947	.43441	.42942	.42451	.41966	.41489	.41018
99	85	.52834	.52226	.51627	.51036	.50454	.49881	.49315	.48757	.48207	.47665	.47130	.46603	.46083	.45571	.45065	.44566	.44075	.43590	.43111	.42639
99	86	.54394	.53793	.53200	.52616	.52039	.51470	.50909	.50356	.49809	.49270	.48739	.48214	.47697	.47186	.46682	.46184	.45693	.45209	.44731	.44259
99	87	.55910	.55317	.54732	.54154	.53584	.53021	.52465	.51916	.51375	.50840	.50312	.49791	.49277	.48769	.48267	.47772	.47283	.46800	.46323	.45852
99	88	.57379	.56794	.56217	.55647	.55083	.54527	.53978	.53435	.52899	.52369	.51846	.51329	.50818	.50314	.49816	.49323	.48837	.48356	.47881	.47412
99	89	.58796	.58221	.57652	.57090	.56534	.55985	.55442	.54906	.54376	.53852	.53335	.52823	.52317	.51817	.51323	.50835	.50352	.49874	.49402	.48936
99	90	.60155	.59589	.59029	.58476	.57928	.57387	.56852	.56323	.55800	.55283	.54771	.54265	.53765	.53270	.52781	.52297	.51818	.51345	.50877	.50414
99	91	.61433	.60877	.60326	.59781	.59243	.58710	.58182	.57661	.57145	.56634	.56129	.55629	.55135	.54646	.54162	.53683	.53209	.52740	.52276	.51817
99	92	.62610	.62063	.61522	.60986	.60455	.59930	.59411	.58896	.58388	.57884	.57385	.56892	.56403	.55920	.55441	.54967	.54498	.54034	.53575	.53120
99	93	.63693	.63154	.62622	.62094	.61572	.61054	.60542	.60035	.59533	.59036	.58544	.58057	.57574	.57096	.56623	.56154	.55690	.55231	.54776	.54325
99	94	.64696	.64167	.63642	.63123	.62608	.62099	.61594	.61094	.60599	.60109	.59623	.59142	.58665	.58193	.57725	.57262	.56803	.56348	.55897	.55451
99	95	.65639	.65118	.64602	.64091	.63584	.63082	.62585	.62092	.61604	.61120	.60641	.60166	.59695	.59228	.58766	.58308	.57854	.57405	.56959	.56517
99	96	.66518	.66005	.65497	.64993	.64494	.64000	.63510	.63024	.62542	.62065	.61592	.61123	.60658	.60197	.59741	.59288	.58839	.58395	.57954	.57517
99	97	.67327	.66822	.66322	.65826	.65334	.64847	.64363	.63884	.63409	.62938	.62471	.62008	.61549	.61094	.60642	.60195	.59751	.59311	.58875	.58443
99	98	.68085	.67588	.67095	.66606	.66122	.65641	.65164	.64691	.64223	.63758	.63296	.62839	.62386	.61936	.61490	.61047	.60609	.60174	.59742	.59314
99	99	.68817	.68328	.67842	.67361	.66883	.66409	.65939	.65473	.65010	.64552	.64096	.63645	.63197	.62753	.62312	.61875	.61441	.61011	.60584	.60161

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	0	.01200	.01176	.01155	.01134	.01115	.01097	.01080	.01064	.01048	.01034	.01020	.01007	.00995	.00983	.00971	.00961	.00950	.00940	.00930	.00921
100	1	.00514	.00492	.00472	.00454	.00436	.00420	.00406	.00392	.00379	.00367	.00355	.00344	.00334	.00325	.00316	.00307	.00299	.00292	.00284	.00278
100	2	.00503	.00481	.00460	.00440	.00422	.00405	.00390	.00375	.00361	.00349	.00337	.00325	.00315	.00305	.00295	.00286	.00278	.00270	.00262	.00255
100	3	.00514	.00490	.00467	.00447	.00428	.00410	.00393	.00378	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00284	.00275	.00267	.00259	.00251
100	4	.00536	.00510	.00487	.00465	.00444	.00425	.00408	.00391	.00376	.00361	.00348	.00335	.00323	.00312	.00301	.00291	.00282	.00273	.00264	.00256
100	5	.00567	.00540	.00515	.00491	.00470	.00449	.00430	.00413	.00396	.00381	.00366	.00353	.00340	.00328	.00317	.00306	.00296	.00286	.00277	.00268
100	6	.00605	.00576	.00549	.00524	.00501	.00479	.00459	.00440	.00423	.00406	.00391	.00376	.00362	.00349	.00337	.00326	.00315	.00304	.00294	.00285
100	7	.00649	.00618	.00590	.00563	.00539	.00516	.00494	.00474	.00455	.00438	.00421	.00405	.00391	.00377	.00364	.00351	.00339	.00328	.00318	.00308
100	8	.00700	.00667	.00637	.00609	.00582	.00558	.00535	.00513	.00493	.00474	.00457	.00440	.00424	.00409	.00395	.00382	.00369	.00357	.00346	.00335
100	9	.00759	.00724	.00692	.00662	.00634	.00608	.00583	.00560	.00539	.00519	.00500	.00482	.00465	.00449	.00434	.00420	.00406	.00393	.00381	.00369
100	10	.00827	.00790	.00756	.00724	.00694	.00666	.00640	.00616	.00593	.00571	.00551	.00532	.00514	.00497	.00481	.00465	.00451	.00437	.00424	.00411
100	11	.00903	.00864	.00828	.00794	.00762	.00732	.00704	.00678	.00654	.00631	.00610	.00589	.00570	.00552	.00534	.00518	.00502	.00488	.00474	.00460
100	12	.00987	.00945	.00906	.00870	.00837	.00805	.00776	.00748	.00722	.00698	.00675	.00653	.00632	.00613	.00595	.00577	.00561	.00545	.00530	.00515
100	13	.01073	.01029	.00988	.00950	.00914	.00881	.00850	.00820	.00793	.00767	.00743	.00719	.00698	.00677	.00657	.00639	.00621	.00604	.00588	.00573
100	14	.01158	.01112	.01068	.01028	.00990	.00955	.00922	.00891	.00862	.00834	.00808	.00784	.00761	.00739	.00718	.00699	.00680	.00662	.00645	.00629
100	15	.01239	.01190	.01144	.01101	.01061	.01024	.00989	.00956	.00926	.00897	.00869	.00843	.00819	.00796	.00774	.00753	.00733	.00715	.00697	.00680
100	16	.01313	.01261	.01213	.01168	.01126	.01086	.01050	.01015	.00983	.00952	.00923	.00896	.00870	.00846	.00823	.00801	.00780	.00760	.00741	.00723
100	17	.01382	.01328	.01277	.01229	.01185	.01143	.01105	.01068	.01034	.01002	.00971	.00942	.00915	.00890	.00865	.00842	.00820	.00799	.00780	.00761
100	18	.01448	.01391	.01337	.01287	.01240	.01196	.01155	.01117	.01081	.01047	.01015	.00985	.00956	.00929	.00903	.00879	.00856	.00834	.00813	.00793
100	19	.01515	.01454	.01398	.01345	.01296	.01250	.01206	.01166	.01128	.01092	.01058	.01026	.00996	.00967	.00940	.00915	.00890	.00867	.00845	.00824
100	20	.01586	.01522	.01462	.01406	.01354	.01305	.01260	.01217	.01176	.01139	.01103	.01069	.01037	.01007	.00979	.00952	.00926	.00902	.00879	.00857
100	21	.01661	.01593	.01530	.01471	.01416	.01365	.01317	.01271	.01229	.01189	.01151	.01115	.01082	.01050	.01020	.00992	.00964	.00939	.00914	.00891
100	22	.01740	.01669	.01602	.01540	.01482	.01427	.01376	.01328	.01283	.01241	.01201	.01164	.01128	.01094	.01063	.01032	.01004	.00977	.00951	.00926
100	23	.01825	.01750	.01679	.01614	.01552	.01495	.01441	.01390	.01342	.01297	.01255	.01215	.01178	.01142	.01109	.01077	.01046	.01018	.00990	.00964
100	24	.01918	.01838	.01764	.01694	.01629	.01568	.01511	.01458	.01407	.01360	.01315	.01273	.01233	.01195	.01159	.01126	.01094	.01063	.01034	.01007
100	25	.02020	.01936	.01857	.01784	.01715	.01650	.01590	.01533	.01479	.01429	.01381	.01337	.01294	.01254	.01216	.01181	.01147	.01114	.01084	.01054
100	26	.02132	.02043	.01959	.01882	.01809	.01740	.01676	.01616	.01559	.01505	.01455	.01407	.01363	.01320	.01280	.01242	.01206	.01171	.01139	.01108
100	27	.02256	.02161	.02073	.01991	.01913	.01841	.01773	.01708	.01648	.01591	.01538	.01487	.01440	.01395	.01352	.01311	.01273	.01236	.01202	.01169
100	28	.02389	.02289	.02196	.02108	.02026	.01950	.01877	.01809	.01745	.01685	.01628	.01574	.01524	.01476	.01430	.01387	.01346	.01307	.01270	.01235
100	29	.02533	.02428	.02329	.02236	.02149	.02068	.01991	.01919	.01851	.01787	.01726	.01669	.01615	.01564	.01516	.01470	.01426	.01385	.01346	.01308
100	30	.02688	.02576	.02471	.02373	.02281	.02194	.02113	.02036	.01964	.01896	.01832	.01771	.01714	.01659	.01608	.01559	.01512	.01468	.01426	.01387
100	31	.02852	.02734	.02623	.02520	.02422	.02330	.02244	.02162	.02086	.02013	.01945	.01880	.01819	.01761	.01706	.01654	.01605	.01558	.01513	.01470
100	32	.03029	.02904	.02787	.02677	.02573	.02476	.02384	.02298	.02216	.02139	.02066	.01998	.01933	.01871	.01812	.01757	.01704	.01654	.01606	.01561
100	33	.03219	.03087	.02963	.02846	.02737	.02633	.02536	.02444	.02358	.02276	.02198	.02125	.02056	.01990	.01928	.01868	.01812	.01759	.01708	.01659
100	34	.03423	.03283	.03152	.03028	.02912	.02803	.02699	.02602	.02510	.02423	.02341	.02263	.02189	.02119	.02052	.01989	.01929	.01872	.01817	.01766
100	35	.03643	.03496	.03357	.03226	.03103	.02987	.02877	.02774	.02676	.02583	.02496	.02413	.02334	.02259	.02188	.02121	.02057	.01996	.01938	.01882
100	36	.03880	.03724	.03577	.03439	.03308	.03185	.03069	.02959	.02855	.02757	.02663	.02575	.02491	.02412	.02336	.02264	.02195	.02130	.02068	.02009
100	37	.04134	.03969	.03814	.03668	.03530	.03399	.03276	.03159	.03049	.02944	.02845	.02751	.02662	.02577	.02496	.02419	.02346	.02276	.02210	.02147
100	38	.04409	.04235	.04071	.03917	.03770	.03632	.03501	.03377	.03260	.03149	.03043	.02943	.02848	.02758	.02672	.02590	.02512	.02437	.02366	.02298
100	39	.04705	.04522	.04349	.04185	.04031	.03884	.03745	.03614	.03490	.03371	.03259	.03152	.03051	.02955	.02863	.02775	.02692	.02613	.02537	.02464
100	40	.05026	.04833	.04650	.04477	.04313	.04158	.04011	.03872	.03740	.03614	.03495	.03382	.03274	.03171	.03073	.02980	.02891	.02806	.02725	.02647
100	41	.05373	.05170	.04977	.04794	.04621	.04457	.04302	.04154	.04014	.03881	.03754	.03633	.03519	.03409	.03305	.03205	.03110	.03020	.02933	.02850
100	42	.05749	.05534	.05331	.05138	.04956	.04782	.04618	.04461	.04313	.04171	.04037	.03909	.03786	.03670	.03559	.03453	.03351	.03255	.03162	.03073
100	43	.06153	.05927	.05713	.05510	.05317	.05134	.04960	.04795	.04637	.04487	.04345	.04208	.04079	.03955	.03836	.03723	.03615	.03512	.03413	.03319
100	44	.06587	.06350	.06125	.05911	.05708	.05514	.05330	.05155	.04989	.04830	.04679	.04534	.04396	.04265	.04139	.04018	.03903	.03793	.03688	.03587
100	45	.07050	.06800	.06564	.06338	.06124	.05921	.05727	.05542	.05365	.05197	.05037	.04884	.04738	.04598	.04464	.04336	.04214	.04096	.03984	.03876
100	46	.07542	.07280	.07032	.06795	.06570	.06355	.06150	.05955	.05769	.05591	.05422	.05260	.05104	.04956	.04814	.04678	.04548	.04423	.04304	.04189
100	47	.08062	.07788	.07527	.07279	.07042	.06816	.06601	.06395	.06198	.06011	.05831	.05660	.05496	.05338	.05188	.05043	.04905	.04772	.04645	.04523
100	48	.08614	.08327	.08054	.07793	.07544	.07307	.07080	.06863	.06656	.06458	.06269	.06087	.05914	.05747	.05588	.05435	.05288	.05147	.05012	.04882
100	49	.09198	.08898	.08611	.08338	.08077	.07828	.07589	.07361	.07143	.06935	.06735	.06543	.06360	.06184	.06015	.05853	.05697	.05548	.05404	.05266

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	50	.09816	.09503	.09203	.08917	.08644	.08382	.08132	.07893	.07663	.07444	.07233	.07031	.06838	.06652	.06473	.06302	.06137	.05979	.05826	.05680
100	51	.10470	.10143	.09830	.09531	.09245	.08971	.08709	.08457	.08216	.07985	.07764	.07551	.07347	.07151	.06962	.06781	.06607	.06439	.06278	.06123
100	52	.11157	.10816	.10489	.10177	.09878	.09591	.09316	.09053	.08800	.08558	.08325	.08101	.07886	.07679	.07481	.07290	.07106	.06929	.06758	.06594
100	53	.11877	.11522	.11182	.10856	.10544	.10244	.09957	.09681	.09416	.09162	.08917	.08682	.08456	.08239	.08030	.07828	.07634	.07447	.07267	.07093
100	54	.12631	.12262	.11909	.11569	.11243	.10931	.10631	.10342	.10065	.09798	.09542	.09295	.09058	.08830	.08609	.08397	.08193	.07996	.07806	.07622
100	55	.13422	.13038	.12671	.12317	.11978	.11652	.11339	.11038	.10748	.10469	.10201	.09942	.09693	.09454	.09222	.08999	.08784	.08577	.08376	.08183
100	56	.14248	.13851	.13469	.13102	.12749	.12410	.12083	.11769	.11467	.11175	.10895	.10624	.10364	.10112	.09870	.09636	.09410	.09191	.08981	.08777
100	57	.15112	.14700	.14304	.13923	.13557	.13204	.12864	.12537	.12222	.11918	.11625	.11342	.11069	.10806	.10552	.10306	.10069	.09840	.09619	.09404
100	58	.16009	.15583	.15173	.14778	.14398	.14032	.13678	.13338	.13010	.12693	.12387	.12092	.11807	.11532	.11266	.11009	.10761	.10520	.10288	.10063
100	59	.16937	.16497	.16073	.15664	.15270	.14890	.14523	.14170	.13828	.13498	.13180	.12872	.12575	.12288	.12010	.11741	.11481	.11229	.10986	.10750
100	60	.17895	.17441	.17003	.16581	.16173	.15779	.15399	.15032	.14677	.14335	.14003	.13683	.13373	.13074	.12784	.12503	.12231	.11968	.11713	.11466
100	61	.18888	.18419	.17967	.17531	.17110	.16702	.16309	.15928	.15560	.15205	.14860	.14527	.14205	.13893	.13591	.13298	.13014	.12739	.12473	.12214
100	62	.19919	.19437	.18971	.18521	.18086	.17665	.17258	.16864	.16483	.16114	.15757	.15411	.15076	.14752	.14437	.14132	.13836	.13549	.13271	.13001
100	63	.20991	.20496	.20016	.19553	.19104	.18670	.18250	.17843	.17448	.17066	.16696	.16337	.15990	.15652	.15325	.15008	.14700	.14401	.14111	.13829
100	64	.22103	.21594	.21102	.20625	.20163	.19716	.19282	.18862	.18454	.18059	.17676	.17305	.16944	.16594	.16255	.15925	.15604	.15293	.14991	.14697
100	65	.23256	.22734	.22229	.21739	.21264	.20803	.20357	.19924	.19503	.19095	.18700	.18315	.17942	.17579	.17227	.16885	.16552	.16229	.15915	.15609
100	66	.24453	.23919	.23401	.22899	.22411	.21938	.21479	.21033	.20600	.20179	.19770	.19373	.18987	.18612	.18248	.17893	.17548	.17213	.16886	.16569
100	67	.25700	.25154	.24624	.24109	.23610	.23124	.22653	.22194	.21749	.21316	.20895	.20485	.20087	.19700	.19323	.18956	.18599	.18251	.17913	.17583
100	68	.26994	.26437	.25895	.25369	.24858	.24361	.23877	.23407	.22949	.22504	.22071	.21649	.21239	.20840	.20451	.20072	.19703	.19343	.18993	.18651
100	69	.28331	.27763	.27211	.26674	.26151	.25643	.25148	.24666	.24197	.23740	.23296	.22862	.22440	.22029	.21628	.21237	.20856	.20485	.20123	.19770
100	70	.29704	.29126	.28564	.28017	.27484	.26965	.26459	.25966	.25486	.25018	.24562	.24117	.23684	.23261	.22849	.22446	.22054	.21671	.21298	.20933
100	71	.31106	.30520	.29948	.29391	.28849	.28319	.27803	.27300	.26810	.26331	.25864	.25408	.24964	.24530	.24107	.23693	.23290	.22896	.22511	.22135
100	72	.32535	.31940	.31360	.30794	.30242	.29704	.29178	.28665	.28164	.27676	.27198	.26732	.26277	.25833	.25399	.24975	.24560	.24155	.23759	.23373
100	73	.33987	.33385	.32797	.32223	.31662	.31115	.30580	.30058	.29548	.29050	.28563	.28087	.27622	.27168	.26723	.26289	.25864	.25448	.25042	.24644
100	74	.35468	.34860	.34265	.33683	.33115	.32560	.32017	.31487	.30968	.30461	.29965	.29480	.29005	.28541	.28087	.27643	.27208	.26782	.26366	.25958
100	75	.36985	.36371	.35770	.35183	.34608	.34046	.33496	.32958	.32431	.31916	.31411	.30918	.30435	.29961	.29498	.29045	.28600	.28165	.27739	.27322
100	76	.38543	.37924	.37318	.36726	.36145	.35577	.35021	.34476	.33943	.33420	.32908	.32407	.31916	.31434	.30963	.30501	.30048	.29604	.29169	.28742
100	77	.40139	.39517	.38908	.38311	.37726	.37153	.36591	.36041	.35502	.34973	.34455	.33947	.33449	.32960	.32481	.32011	.31550	.31098	.30655	.30220
100	78	.41769	.41145	.40533	.39934	.39346	.38769	.38203	.37649	.37104	.36571	.36047	.35533	.35029	.34534	.34049	.33572	.33104	.32645	.32194	.31752
100	79	.43420	.42796	.42183	.41582	.40992	.40413	.39844	.39286	.38739	.38201	.37673	.37154	.36645	.36145	.35654	.35172	.34698	.34233	.33775	.33326
100	80	.45077	.44454	.43841	.43240	.42649	.42068	.41498	.40938	.40388	.39847	.39316	.38794	.38281	.37776	.37281	.36794	.36315	.35844	.35381	.34926
100	81	.46727	.46105	.45494	.44893	.44303	.43722	.43151	.42590	.42038	.41496	.40962	.40437	.39921	.39414	.38915	.38424	.37941	.37466	.36998	.36539
100	82	.48362	.47743	.47134	.46535	.45945	.45365	.44795	.44234	.43681	.43138	.42603	.42077	.41559	.41049	.40548	.40054	.39568	.39089	.38618	.38154
100	83	.49980	.49364	.48759	.48162	.47575	.46997	.46428	.45868	.45316	.44773	.44238	.43711	.43192	.42681	.42178	.41682	.41194	.40713	.40239	.39772
100	84	.51590	.50979	.50378	.49786	.49202	.48627	.48060	.47502	.46952	.46410	.45876	.45350	.44831	.44320	.43816	.43319	.42830	.42347	.41871	.41402
100	85	.53196	.52591	.51996	.51408	.50829	.50259	.49696	.49141	.48594	.48054	.47522	.46998	.46480	.45970	.45467	.44970	.44480	.43997	.43521	.43051
100	86	.54781	.54184	.53595	.53014	.52440	.51875	.51317	.50766	.50223	.49687	.49158	.48636	.48121	.47613	.47111	.46616	.46128	.45646	.45170	.44700
100	87	.56323	.55734	.55153	.54579	.54012	.53452	.52900	.52355	.51816	.51285	.50760	.50242	.49730	.49225	.48726	.48233	.47747	.47266	.46791	.46323
100	88	.57818	.57238	.56665	.56099	.55539	.54987	.54441	.53902	.53369	.52843	.52323	.51809	.51302	.50800	.50305	.49815	.49332	.48854	.48381	.47914
100	89	.59263	.58692	.58127	.57570	.57018	.56473	.55935	.55402	.54876	.54356	.53842	.53334	.52831	.52334	.51843	.51358	.50878	.50403	.49934	.49470
100	90	.60649	.60088	.59533	.58984	.58442	.57905	.57374	.56849	.56330	.55817	.55309	.54807	.54310	.53819	.53333	.52852	.52377	.51906	.51441	.50981
100	91	.61955	.61404	.60858	.60319	.59785	.59256	.58734	.58217	.57705	.57198	.56697	.56202	.55711	.55226	.54745	.54270	.53799	.53334	.52873	.52417
100	92	.63159	.62617	.62081	.61550	.61025	.60505	.59990	.59481	.58976	.58477	.57983	.57494	.57009	.56530	.56055	.55585	.55119	.54659	.54203	.53751
100	93	.64266	.63734	.63206	.62684	.62167	.61656	.61149	.60647	.60149	.59657	.59170	.58687	.58208	.57735	.57266	.56801	.56341	.55885	.55434	.54986
100	94	.65294	.64770	.64252	.63738	.63229	.62725	.62226	.61732	.61241	.60756	.60275	.59799	.59326	.58859	.58395	.57936	.57481	.57030	.56584	.56141
100	95	.66260	.65746	.65236	.64731	.64230	.63734	.63242	.62755	.62272	.61793	.61319	.60849	.60383	.59921	.59464	.59010	.58561	.58115	.57673	.57236
100	96	.67161	.66655	.66154	.65657	.65164	.64675	.64191	.63711	.63235	.62763	.62296	.61832	.61372	.60916	.60465	.60017	.59572	.59132	.58696	.58263
100	97	.67992	.67494	.67001	.66511	.66026	.65545	.65068	.64595	.64125	.63660	.63199	.62741	.62287	.61837	.61391	.60948	.60509	.60074	.59642	.59214
100	98	.68770	.68281	.67795	.67313	.66835	.66361	.65891	.65424	.64961	.64502	.64047	.63596	.63148	.62703	.62262	.61825	.61391	.60961	.60534	.60110
100	99	.69523	.69041	.68563	.68088	.67618	.67151	.66687	.66228	.65772	.65319	.64870	.64424	.63982	.63544	.63108	.62677	.62248	.61823	.61401	.60982

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	100	.70249	.69775	.69304	.68837	.68374	.67914	.67458	.67005	.66555	.66109	.65666	.65227	.64791	.64358	.63929	.63502	.63079	.62659	.62242	.61829
101	0	.01211	.01188	.01166	.01146	.01126	.01109	.01092	.01076	.01061	.01046	.01033	.01020	.01007	.00996	.00984	.00973	.00963	.00953	.00943	.00934
101	1	.00515	.00494	.00474	.00455	.00438	.00422	.00407	.00394	.00381	.00369	.00357	.00346	.00336	.00327	.00318	.00309	.00301	.00294	.00286	.00280
101	2	.00505	.00482	.00461	.00441	.00423	.00407	.00391	.00376	.00363	.00350	.00338	.00327	.00316	.00306	.00297	.00288	.00280	.00272	.00264	.00257
101	3	.00515	.00491	.00469	.00448	.00429	.00411	.00394	.00379	.00364	.00351	.00338	.00326	.00315	.00305	.00295	.00285	.00276	.00268	.00260	.00252
101	4	.00537	.00511	.00488	.00466	.00445	.00426	.00409	.00392	.00377	.00362	.00349	.00336	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257
101	5	.00568	.00541	.00516	.00492	.00470	.00450	.00431	.00414	.00397	.00382	.00367	.00354	.00341	.00329	.00318	.00307	.00297	.00287	.00278	.00269
101	6	.00605	.00576	.00550	.00525	.00502	.00480	.00460	.00441	.00424	.00407	.00392	.00377	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00286
101	7	.00650	.00619	.00591	.00564	.00539	.00516	.00495	.00475	.00456	.00438	.00422	.00406	.00392	.00378	.00365	.00352	.00340	.00329	.00319	.00309
101	8	.00701	.00668	.00638	.00609	.00583	.00559	.00536	.00514	.00494	.00475	.00457	.00441	.00425	.00410	.00396	.00383	.00370	.00358	.00347	.00336
101	9	.00760	.00725	.00693	.00663	.00635	.00609	.00584	.00561	.00540	.00520	.00501	.00483	.00466	.00450	.00435	.00421	.00407	.00394	.00382	.00370
101	10	.00828	.00791	.00757	.00725	.00695	.00667	.00641	.00617	.00594	.00572	.00552	.00533	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412
101	11	.00905	.00865	.00829	.00795	.00763	.00734	.00706	.00680	.00655	.00633	.00611	.00591	.00571	.00553	.00536	.00519	.00504	.00489	.00475	.00462
101	12	.00988	.00947	.00908	.00872	.00838	.00807	.00777	.00750	.00724	.00699	.00677	.00655	.00634	.00615	.00596	.00579	.00562	.00547	.00532	.00517
101	13	.01076	.01031	.00990	.00952	.00917	.00883	.00852	.00823	.00795	.00769	.00745	.00722	.00700	.00679	.00660	.00641	.00624	.00607	.00591	.00576
101	14	.01161	.01114	.01071	.01031	.00993	.00958	.00925	.00894	.00865	.00837	.00811	.00787	.00764	.00742	.00721	.00702	.00683	.00665	.00648	.00632
101	15	.01242	.01193	.01147	.01104	.01065	.01027	.00992	.00960	.00929	.00900	.00873	.00847	.00822	.00799	.00777	.00757	.00737	.00718	.00700	.00683
101	16	.01317	.01265	.01216	.01171	.01129	.01090	.01053	.01019	.00986	.00956	.00927	.00900	.00874	.00850	.00826	.00805	.00784	.00764	.00745	.00727
101	17	.01386	.01331	.01281	.01233	.01189	.01147	.01109	.01072	.01038	.01006	.00975	.00947	.00919	.00894	.00869	.00846	.00824	.00804	.00784	.00765
101	18	.01452	.01395	.01341	.01291	.01244	.01201	.01160	.01121	.01085	.01051	.01019	.00989	.00960	.00933	.00908	.00883	.00860	.00838	.00817	.00798
101	19	.01519	.01459	.01402	.01349	.01300	.01254	.01211	.01170	.01132	.01096	.01062	.01030	.01000	.00972	.00945	.00919	.00895	.00872	.00850	.00829
101	20	.01590	.01526	.01466	.01410	.01358	.01310	.01264	.01221	.01181	.01143	.01107	.01074	.01042	.01012	.00984	.00957	.00931	.00907	.00883	.00861
101	21	.01665	.01598	.01535	.01476	.01421	.01369	.01321	.01276	.01233	.01193	.01156	.01120	.01087	.01055	.01025	.00996	.00969	.00944	.00919	.00896
101	22	.01744	.01673	.01606	.01544	.01486	.01432	.01381	.01333	.01288	.01246	.01206	.01168	.01133	.01099	.01067	.01037	.01009	.00982	.00956	.00931
101	23	.01830	.01754	.01684	.01618	.01557	.01499	.01445	.01395	.01347	.01302	.01260	.01220	.01183	.01147	.01114	.01082	.01051	.01023	.00995	.00969
101	24	.01923	.01843	.01769	.01699	.01634	.01573	.01516	.01462	.01412	.01364	.01320	.01278	.01238	.01200	.01164	.01131	.01099	.01068	.01039	.01012
101	25	.02025	.01941	.01862	.01788	.01720	.01655	.01595	.01538	.01484	.01434	.01386	.01342	.01299	.01259	.01222	.01186	.01152	.01120	.01089	.01060
101	26	.02137	.02048	.01964	.01886	.01814	.01745	.01681	.01621	.01564	.01511	.01460	.01413	.01368	.01325	.01285	.01247	.01211	.01177	.01144	.01113
101	27	.02261	.02166	.02078	.01996	.01918	.01846	.01778	.01714	.01654	.01597	.01543	.01493	.01445	.01400	.01357	.01317	.01279	.01242	.01207	.01174
101	28	.02394	.02295	.02201	.02114	.02032	.01955	.01883	.01815	.01751	.01691	.01634	.01580	.01530	.01482	.01436	.01393	.01352	.01313	.01276	.01241
101	29	.02539	.02433	.02334	.02242	.02155	.02073	.01997	.01925	.01857	.01793	.01732	.01675	.01621	.01570	.01522	.01476	.01433	.01391	.01352	.01314
101	30	.02693	.02582	.02477	.02379	.02287	.02201	.02119	.02043	.01971	.01902	.01838	.01777	.01720	.01666	.01614	.01565	.01519	.01475	.01433	.01393
101	31	.02858	.02740	.02630	.02526	.02428	.02337	.02250	.02169	.02092	.02020	.01952	.01887	.01826	.01768	.01713	.01661	.01612	.01565	.01520	.01477
101	32	.03035	.02910	.02793	.02683	.02580	.02482	.02391	.02304	.02223	.02146	.02073	.02005	.01940	.01878	.01819	.01764	.01711	.01661	.01613	.01568
101	33	.03226	.03094	.02970	.02853	.02744	.02640	.02543	.02451	.02365	.02283	.02206	.02132	.02063	.01997	.01935	.01876	.01820	.01766	.01715	.01667
101	34	.03430	.03290	.03159	.03036	.02920	.02810	.02707	.02609	.02517	.02430	.02348	.02270	.02196	.02126	.02060	.01997	.01937	.01880	.01825	.01774
101	35	.03651	.03503	.03364	.03234	.03111	.02995	.02885	.02782	.02684	.02591	.02504	.02421	.02342	.02268	.02197	.02129	.02065	.02004	.01946	.01891
101	36	.03888	.03732	.03585	.03447	.03316	.03193	.03077	.02967	.02863	.02765	.02672	.02584	.02500	.02420	.02345	.02273	.02204	.02139	.02077	.02018
101	37	.04142	.03978	.03823	.03676	.03538	.03408	.03285	.03168	.03058	.02953	.02854	.02760	.02671	.02586	.02505	.02428	.02355	.02286	.02219	.02156
101	38	.04418	.04244	.04080	.03926	.03779	.03641	.03510	.03387	.03269	.03158	.03053	.02953	.02858	.02767	.02681	.02599	.02521	.02447	.02376	.02308
101	39	.04714	.04531	.04358	.04195	.04040	.03894	.03755	.03624	.03499	.03381	.03269	.03162	.03061	.02965	.02873	.02786	.02702	.02623	.02547	.02475
101	40	.05036	.04842	.04660	.04487	.04323	.04169	.04022	.03882	.03750	.03625	.03506	.03392	.03284	.03182	.03084	.02991	.02902	.02817	.02736	.02658
101	41	.05384	.05180	.04987	.04805	.04632	.04468	.04313	.04165	.04025	.03892	.03765	.03645	.03530	.03421	.03316	.03217	.03122	.03031	.02945	.02862
101	42	.05760	.05545	.05342	.05150	.04967	.04794	.04630	.04473	.04325	.04183	.04049	.03921	.03799	.03682	.03571	.03465	.03364	.03267	.03175	.03086
101	43	.06165	.05939	.05726	.05523	.05330	.05147	.04973	.04808	.04650	.04500	.04358	.04222	.04092	.03968	.03850	.03737	.03629	.03526	.03427	.03332
101	44	.06600	.06363	.06138	.05924	.05721	.05528	.05344	.05169	.05003	.04844	.04693	.04548	.04411	.04279	.04153	.04033	.03918	.03808	.03703	.03602
101	45	.07064	.06815	.06578	.06353	.06139	.05936	.05742	.05557	.05381	.05213	.05052	.04899	.04753	.04613	.04480	.04352	.04230	.04112	.04000	.03892
101	46	.07558	.07296	.07048	.06811	.06586	.06371	.06167	.05972	.05786	.05608	.05439	.05277	.05122	.04973	.04831	.04696	.04565	.04441	.04321	.04206
101	47	.08079	.07806	.07545	.07296	.07060	.06834	.06619	.06413	.06217	.06029	.05850	.05678	.05514	.05357	.05207	.05062	.04924	.04792	.04664	.04542
101	48	.08633	.08346	.08073	.07812	.07563	.07326	.07100	.06883	.06676	.06478	.06289	.06108	.05934	.05768	.05608	.05455	.05309	.05168	.05033	.04903

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	49	.09218	.08918	.08632	.08359	.08098	.07849	.07611	.07383	.07165	.06957	.06757	.06565	.06382	.06206	.06038	.05876	.05720	.05571	.05427	.05289
101	50	.09838	.09525	.09226	.08940	.08667	.08406	.08155	.07916	.07687	.07467	.07257	.07055	.06862	.06676	.06498	.06326	.06162	.06004	.05851	.05705
101	51	.10494	.10167	.09855	.09556	.09270	.08996	.08734	.08483	.08242	.08011	.07790	.07577	.07373	.07177	.06989	.06808	.06634	.06467	.06305	.06150
101	52	.11183	.10842	.10516	.10204	.09905	.09619	.09344	.09081	.08829	.08586	.08353	.08130	.07915	.07709	.07510	.07319	.07135	.06958	.06788	.06624
101	53	.11906	.11551	.11212	.10886	.10574	.10275	.09988	.09712	.09447	.09193	.08949	.08714	.08488	.08271	.08062	.07860	.07667	.07480	.07300	.07126
101	54	.12663	.12294	.11941	.11602	.11276	.10964	.10664	.10376	.10099	.09832	.09576	.09330	.09093	.08864	.08645	.08433	.08228	.08031	.07841	.07658
101	55	.13456	.13073	.12706	.12353	.12014	.11688	.11375	.11074	.10785	.10506	.10238	.09980	.09731	.09492	.09261	.09038	.08823	.08616	.08416	.08222
101	56	.14286	.13889	.13508	.13141	.12788	.12449	.12123	.11809	.11507	.11216	.10936	.10666	.10405	.10154	.09911	.09678	.09452	.09234	.09023	.08820
101	57	.15153	.14742	.14346	.13966	.13600	.13247	.12908	.12581	.12266	.11962	.11669	.11387	.11114	.10851	.10597	.10352	.10115	.09886	.09665	.09451
101	58	.16054	.15629	.15219	.14825	.14445	.14079	.13726	.13386	.13058	.12741	.12436	.12141	.11856	.11581	.11316	.11059	.10811	.10571	.10339	.10114
101	59	.16986	.16546	.16123	.15714	.15321	.14941	.14575	.14221	.13880	.13551	.13233	.12926	.12629	.12342	.12064	.11796	.11536	.11284	.11041	.10805
101	60	.17948	.17495	.17057	.16635	.16228	.15834	.15455	.15088	.14734	.14392	.14061	.13741	.13431	.13132	.12842	.12562	.12290	.12027	.11773	.11526
101	61	.18945	.18477	.18026	.17590	.17169	.16762	.16369	.15989	.15622	.15266	.14922	.14590	.14268	.13956	.13654	.13362	.13078	.12803	.12537	.12279
101	62	.19981	.19499	.19034	.18585	.18150	.17730	.17323	.16930	.16549	.16181	.15824	.15479	.15144	.14820	.14505	.14201	.13905	.13619	.13341	.13071
101	63	.21058	.20563	.20084	.19621	.19173	.18740	.18320	.17913	.17519	.17138	.16768	.16410	.16063	.15726	.15399	.15082	.14774	.14476	.14186	.13904
101	64	.22175	.21667	.21175	.20699	.20238	.19791	.19358	.18938	.18531	.18137	.17754	.17383	.17023	.16673	.16334	.16005	.15685	.15374	.15072	.14779
101	65	.23333	.22812	.22308	.21819	.21344	.20884	.20438	.20006	.19586	.19179	.18783	.18400	.18027	.17665	.17313	.16971	.16639	.16316	.16002	.15697
101	66	.24537	.24003	.23486	.22985	.22498	.22025	.21567	.21121	.20689	.20269	.19861	.19464	.19079	.18705	.18340	.17986	.17642	.17307	.16981	.16664
101	67	.25790	.25245	.24716	.24202	.23703	.23219	.22748	.22290	.21845	.21413	.20993	.20584	.20186	.19799	.19423	.19057	.18700	.18353	.18015	.17686
101	68	.27092	.26536	.25995	.25470	.24959	.24463	.23980	.23510	.23054	.22609	.22177	.21756	.21346	.20947	.20559	.20181	.19812	.19453	.19103	.18762
101	69	.28437	.27870	.27319	.26783	.26261	.25754	.25260	.24779	.24310	.23854	.23410	.22978	.22556	.22146	.21745	.21355	.20975	.20604	.20243	.19890
101	70	.29819	.29242	.28681	.28135	.27603	.27084	.26580	.26088	.25609	.25141	.24686	.24242	.23809	.23387	.22976	.22574	.22182	.21800	.21427	.21063
101	71	.31230	.30645	.30075	.29519	.28977	.28449	.27934	.27432	.26942	.26464	.25998	.25544	.25100	.24667	.24244	.23831	.23429	.23035	.22651	.22276
101	72	.32669	.32075	.31496	.30932	.30381	.29843	.29319	.28807	.28307	.27820	.27343	.26878	.26424	.25980	.25547	.25124	.24710	.24306	.23911	.23524
101	73	.34131	.33530	.32943	.32371	.31811	.31265	.30732	.30211	.29702	.29205	.28719	.28244	.27780	.27326	.26883	.26449	.26025	.25610	.25205	.24808
101	74	.35623	.35016	.34422	.33843	.33276	.32722	.32180	.31651	.31134	.30628	.30133	.29649	.29175	.28712	.28259	.27815	.27381	.26957	.26541	.26134
101	75	.37152	.36539	.35940	.35354	.34781	.34220	.33671	.33134	.32609	.32095	.31592	.31099	.30617	.30145	.29683	.29230	.28787	.28353	.27928	.27511
101	76	.38722	.38105	.37501	.36910	.36331	.35764	.35210	.34666	.34134	.33613	.33102	.32602	.32112	.31632	.31162	.30701	.30249	.29806	.29372	.28946
101	77	.40332	.39712	.39105	.38510	.37926	.37355	.36795	.36246	.35709	.35181	.34664	.34158	.33661	.33173	.32696	.32227	.31767	.31316	.30874	.30440
101	78	.41977	.41356	.40746	.40148	.39562	.38987	.38423	.37870	.37328	.36796	.36273	.35761	.35258	.34765	.34281	.33805	.33339	.32881	.32431	.31990
101	79	.43646	.43024	.42413	.41814	.41226	.40649	.40082	.39526	.38980	.38444	.37918	.37401	.36893	.36394	.35905	.35424	.34951	.34487	.34031	.33583
101	80	.45321	.44700	.44089	.43490	.42901	.42323	.41755	.41197	.40648	.40110	.39580	.39060	.38548	.38046	.37552	.37066	.36589	.36119	.35658	.35204
101	81	.46990	.46370	.45761	.45163	.44575	.43996	.43428	.42869	.42319	.41778	.41247	.40724	.40210	.39704	.39207	.38717	.38236	.37762	.37297	.36838
101	82	.48644	.48027	.47421	.46825	.46238	.45660	.45092	.44533	.43983	.43442	.42909	.42385	.41869	.41361	.40862	.40369	.39885	.39408	.38939	.38476
101	83	.50282	.49670	.49067	.48473	.47889	.47314	.46747	.46189	.45640	.45099	.44567	.44042	.43525	.43016	.42515	.42021	.41534	.41055	.40583	.40117
101	84	.51914	.51307	.50708	.50119	.49538	.48966	.48402	.47847	.47299	.46760	.46228	.45704	.45188	.44679	.44177	.43682	.43195	.42714	.42240	.41773
101	85	.53543	.52942	.52350	.51766	.51190	.50622	.50062	.49510	.48966	.48429	.47900	.47378	.46863	.46355	.45854	.45360	.44872	.44391	.43917	.43449
101	86	.55152	.54559	.53974	.53396	.52826	.52264	.51709	.51162	.50622	.50089	.49563	.49044	.48531	.48026	.47526	.47034	.46548	.46068	.45594	.45126
101	87	.56720	.56135	.55557	.54987	.54424	.53868	.53319	.52777	.52242	.51714	.51192	.50677	.50168	.49666	.49170	.48680	.48195	.47717	.47245	.46779
101	88	.58241	.57665	.57096	.56534	.55979	.55430	.54888	.54352	.53823	.53300	.52784	.52273	.51769	.51271	.50778	.50291	.49810	.49335	.48865	.48401
101	89	.59713	.59146	.58586	.58033	.57486	.56945	.56410	.55882	.55359	.54843	.54332	.53828	.53328	.52835	.52347	.51865	.51388	.50916	.50450	.49988
101	90	.61127	.60570	.60020	.59476	.58938	.58405	.57879	.57358	.56843	.56334	.55830	.55331	.54838	.54351	.53868	.53391	.52918	.52451	.51989	.51532
101	91	.62459	.61913	.61373	.60838	.60309	.59786	.59268	.58755	.58248	.57745	.57249	.56757	.56270	.55789	.55312	.54840	.54373	.53911	.53453	.53000
101	92	.63689	.63153	.62622	.62097	.61577	.61062	.60552	.60047	.59548	.59053	.58563	.58078	.57598	.57122	.56651	.56185	.55724	.55267	.54814	.54366
101	93	.64821	.64295	.63773	.63257	.62745	.62239	.61737	.61240	.60748	.60260	.59777	.59299	.58825	.58356	.57891	.57430	.56974	.56522	.56075	.55631
101	94	.65873	.65355	.64843	.64335	.63832	.63334	.62840	.62351	.61866	.61386	.60910	.60438	.59970	.59507	.59048	.58593	.58143	.57696	.57253	.56815
101	95	.66862	.66354	.65851	.65352	.64857	.64367	.63881	.63400	.62922	.62449	.61980	.61515	.61054	.60597	.60144	.59695	.59250	.58808	.58371	.57937
101	96	.67786	.67287	.66792	.66301	.65815	.65333	.64855	.64380	.63910	.63444	.62982	.62523	.62069	.61618	.61171	.60728	.60288	.59852	.59420	.58992
101	97	.68638	.68148	.67661	.67178	.66700	.66225	.65754	.65287	.64824	.64364	.63909	.63457	.63008	.62563	.62122	.61685	.61251	.60820	.60393	.59969
101	98	.69437	.68955	.68476	.68001	.67530	.67063	.66599	.66139	.65682	.65229	.64780	.64334	.63892	.63453	.63017	.62585	.62157	.61731	.61309	.60890

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	99	.70210	.69736	.69265	.68798	.68334	.67874	.67418	.66965	.66515	.66069	.65626	.65186	.64750	.64317	.63887	.63461	.63038	.62618	.62201	.61787
101	100	.70956	.70490	.70027	.69568	.69112	.68659	.68210	.67764	.67321	.66882	.66445	.66012	.65582	.65155	.64731	.64311	.63893	.63478	.63067	.62658
101	101	.71684	.71226	.70772	.70320	.69872	.69426	.68984	.68545	.68110	.67677	.67247	.66821	.66397	.65976	.65558	.65144	.64732	.64323	.63917	.63513
102	0	.01222	.01199	.01177	.01157	.01138	.01120	.01103	.01087	.01072	.01058	.01045	.01032	.01020	.01008	.00997	.00986	.00976	.00966	.00956	.00947
102	1	.00517	.00495	.00476	.00457	.00440	.00424	.00409	.00395	.00382	.00370	.00359	.00348	.00338	.00329	.00320	.00311	.00303	.00296	.00288	.00282
102	2	.00506	.00483	.00462	.00443	.00425	.00408	.00392	.00378	.00364	.00351	.00339	.00328	.00318	.00308	.00298	.00289	.00281	.00273	.00265	.00258
102	3	.00516	.00492	.00470	.00449	.00430	.00412	.00396	.00380	.00366	.00352	.00339	.00327	.00316	.00306	.00296	.00286	.00277	.00269	.00261	.00253
102	4	.00538	.00512	.00489	.00467	.00446	.00427	.00410	.00393	.00378	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00284	.00275	.00266	.00258
102	5	.00569	.00542	.00516	.00493	.00471	.00451	.00432	.00415	.00398	.00383	.00368	.00355	.00342	.00330	.00318	.00308	.00298	.00288	.00279	.00270
102	6	.00606	.00577	.00550	.00526	.00502	.00481	.00461	.00442	.00424	.00408	.00392	.00378	.00364	.00351	.00339	.00327	.00316	.00306	.00296	.00287
102	7	.00651	.00620	.00591	.00565	.00540	.00517	.00496	.00476	.00457	.00439	.00423	.00407	.00392	.00378	.00365	.00353	.00341	.00330	.00319	.00309
102	8	.00702	.00669	.00638	.00610	.00584	.00559	.00536	.00515	.00495	.00476	.00458	.00442	.00426	.00411	.00397	.00384	.00371	.00359	.00348	.00337
102	9	.00761	.00726	.00694	.00664	.00636	.00609	.00585	.00562	.00541	.00521	.00502	.00484	.00467	.00451	.00436	.00422	.00408	.00395	.00383	.00371
102	10	.00829	.00792	.00758	.00726	.00696	.00668	.00642	.00618	.00595	.00573	.00553	.00534	.00516	.00499	.00483	.00468	.00453	.00439	.00426	.00414
102	11	.00906	.00867	.00830	.00796	.00765	.00735	.00707	.00681	.00657	.00634	.00612	.00592	.00573	.00554	.00537	.00521	.00505	.00491	.00476	.00463
102	12	.00990	.00948	.00910	.00874	.00840	.00809	.00779	.00752	.00726	.00701	.00678	.00657	.00636	.00617	.00598	.00581	.00564	.00548	.00533	.00519
102	13	.01078	.01034	.00993	.00954	.00919	.00885	.00854	.00825	.00797	.00772	.00747	.00724	.00702	.00682	.00662	.00644	.00626	.00609	.00593	.00578
102	14	.01164	.01117	.01074	.01033	.00996	.00960	.00927	.00896	.00867	.00840	.00814	.00790	.00767	.00745	.00724	.00704	.00686	.00668	.00651	.00635
102	15	.01245	.01196	.01150	.01107	.01068	.01030	.00996	.00963	.00932	.00903	.00876	.00850	.00826	.00803	.00781	.00760	.00740	.00721	.00704	.00686
102	16	.01320	.01268	.01220	.01175	.01133	.01094	.01057	.01022	.00990	.00959	.00930	.00903	.00878	.00853	.00830	.00808	.00787	.00768	.00749	.00731
102	17	.01390	.01335	.01284	.01237	.01193	.01151	.01112	.01076	.01042	.01009	.00979	.00950	.00923	.00898	.00873	.00850	.00829	.00808	.00788	.00769
102	18	.01456	.01398	.01345	.01295	.01248	.01204	.01164	.01125	.01089	.01055	.01023	.00993	.00964	.00937	.00912	.00888	.00864	.00843	.00822	.00802
102	19	.01523	.01462	.01406	.01353	.01304	.01258	.01215	.01174	.01136	.01100	.01066	.01035	.01005	.00976	.00949	.00924	.00899	.00876	.00854	.00833
102	20	.01594	.01530	.01470	.01414	.01362	.01314	.01268	.01225	.01185	.01147	.01112	.01078	.01046	.01016	.00988	.00961	.00935	.00911	.00888	.00866
102	21	.01669	.01602	.01539	.01480	.01425	.01374	.01325	.01280	.01238	.01198	.01160	.01125	.01091	.01059	.01029	.01001	.00974	.00948	.00924	.00901
102	22	.01749	.01677	.01611	.01549	.01491	.01436	.01385	.01337	.01293	.01250	.01210	.01173	.01137	.01104	.01072	.01042	.01013	.00986	.00961	.00936
102	23	.01834	.01759	.01688	.01623	.01561	.01504	.01450	.01399	.01352	.01307	.01265	.01225	.01187	.01152	.01118	.01086	.01056	.01028	.01000	.00974
102	24	.01927	.01847	.01773	.01704	.01639	.01578	.01521	.01467	.01417	.01369	.01324	.01282	.01243	.01205	.01169	.01136	.01104	.01073	.01044	.01017
102	25	.02030	.01945	.01867	.01793	.01724	.01660	.01599	.01542	.01489	.01439	.01391	.01347	.01304	.01264	.01227	.01191	.01157	.01125	.01094	.01065
102	26	.02141	.02052	.01969	.01891	.01818	.01750	.01686	.01626	.01569	.01515	.01465	.01418	.01373	.01330	.01290	.01252	.01216	.01182	.01149	.01118
102	27	.02265	.02171	.02083	.02001	.01923	.01851	.01783	.01719	.01659	.01602	.01549	.01498	.01451	.01405	.01363	.01322	.01284	.01247	.01213	.01180
102	28	.02399	.02300	.02206	.02119	.02037	.01960	.01888	.01820	.01756	.01696	.01639	.01586	.01535	.01487	.01442	.01399	.01358	.01319	.01282	.01247
102	29	.02544	.02439	.02340	.02247	.02160	.02079	.02002	.01930	.01862	.01798	.01738	.01681	.01627	.01576	.01528	.01482	.01438	.01397	.01358	.01320
102	30	.02699	.02587	.02483	.02385	.02293	.02206	.02125	.02049	.01976	.01908	.01844	.01784	.01726	.01672	.01620	.01572	.01525	.01481	.01439	.01399
102	31	.02864	.02746	.02636	.02532	.02434	.02343	.02256	.02175	.02098	.02026	.01958	.01893	.01832	.01774	.01720	.01668	.01618	.01571	.01527	.01484
102	32	.03041	.02916	.02799	.02689	.02586	.02489	.02397	.02311	.02230	.02153	.02080	.02011	.01946	.01885	.01826	.01771	.01718	.01668	.01620	.01575
102	33	.03232	.03100	.02976	.02860	.02750	.02647	.02550	.02458	.02372	.02290	.02213	.02140	.02070	.02005	.01942	.01883	.01827	.01774	.01723	.01674
102	34	.03436	.03297	.03166	.03043	.02927	.02817	.02714	.02617	.02525	.02438	.02355	.02278	.02204	.02134	.02067	.02004	.01944	.01887	.01833	.01781
102	35	.03658	.03510	.03372	.03241	.03118	.03002	.02893	.02789	.02691	.02599	.02512	.02429	.02350	.02275	.02205	.02137	.02073	.02012	.01954	.01899
102	36	.03895	.03739	.03593	.03454	.03324	.03201	.03085	.02975	.02871	.02773	.02680	.02592	.02508	.02428	.02353	.02281	.02213	.02148	.02085	.02026
102	37	.04150	.03986	.03831	.03684	.03546	.03416	.03293	.03176	.03066	.02962	.02862	.02768	.02679	.02594	.02514	.02437	.02364	.02295	.02228	.02165
102	38	.04426	.04252	.04089	.03934	.03788	.03650	.03519	.03395	.03278	.03167	.03062	.02962	.02867	.02776	.02690	.02608	.02530	.02456	.02385	.02318
102	39	.04723	.04540	.04367	.04204	.04049	.03903	.03764	.03633	.03509	.03391	.03278	.03172	.03071	.02974	.02883	.02795	.02712	.02633	.02557	.02485
102	40	.05045	.04852	.04669	.04496	.04333	.04178	.04031	.03892	.03760	.03635	.03516	.03402	.03295	.03192	.03094	.03001	.02912	.02827	.02746	.02669
102	41	.05394	.05190	.04998	.04815	.04642	.04479	.04323	.04176	.04036	.03903	.03776	.03655	.03541	.03431	.03327	.03228	.03133	.03042	.02956	.02873
102	42	.05771	.05556	.05353	.05161	.04978	.04805	.04641	.04485	.04336	.04195	.04060	.03932	.03810	.03694	.03583	.03477	.03376	.03279	.03187	.03098
102	43	.06177	.05951	.05737	.05534	.05342	.05159	.04985	.04820	.04662	.04513	.04370	.04234	.04104	.03981	.03863	.03750	.03642	.03539	.03440	.03345
102	44	.06613	.06376	.06151	.05937	.05734	.05541	.05357	.05183	.05016	.04858	.04706	.04562	.04424	.04293	.04167	.04047	.03932	.03822	.03717	.03616
102	45	.07078	.06829	.06592	.06367	.06153	.05950	.05756	.05571	.05395	.05227	.05067	.04914	.04768	.04628	.04495	.04367	.04245	.04128	.04015	.03908
102	46	.07572	.07311	.07063	.06826	.06601	.06387	.06183	.05988	.05802	.05624	.05455	.05293	.05138	.04990	.04848	.04712	.04582	.04457	.04338	.04223

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	47	.08096	.07822	.07561	.07313	.07076	.06851	.06636	.06430	.06234	.06047	.05867	.05696	.05532	.05375	.05225	.05080	.04942	.04810	.04683	.04561
102	48	.08650	.08364	.08091	.07830	.07582	.07345	.07118	.06902	.06695	.06497	.06308	.06127	.05953	.05787	.05628	.05475	.05329	.05188	.05053	.04923
102	49	.09237	.08938	.08652	.08379	.08118	.07869	.07631	.07403	.07186	.06977	.06778	.06586	.06403	.06227	.06059	.05897	.05742	.05592	.05449	.05311
102	50	.09859	.09546	.09247	.08962	.08689	.08428	.08178	.07939	.07710	.07490	.07280	.07078	.06885	.06699	.06521	.06350	.06185	.06027	.05875	.05729
102	51	.10517	.10191	.09878	.09580	.09294	.09020	.08758	.08507	.08267	.08036	.07815	.07603	.07399	.07203	.07015	.06834	.06660	.06493	.06332	.06177
102	52	.11208	.10868	.10542	.10230	.09932	.09645	.09371	.09108	.08856	.08613	.08381	.08157	.07943	.07737	.07538	.07347	.07164	.06987	.06816	.06652
102	53	.11934	.11579	.11240	.10915	.10603	.10304	.10017	.09741	.09477	.09223	.08979	.08744	.08518	.08301	.08092	.07891	.07698	.07511	.07331	.07157
102	54	.12693	.12325	.11972	.11633	.11308	.10995	.10696	.10408	.10131	.09865	.09609	.09363	.09126	.08898	.08678	.08466	.08262	.08065	.07876	.07693
102	55	.13489	.13107	.12739	.12387	.12048	.11723	.11410	.11109	.10820	.10542	.10274	.10016	.09767	.09528	.09297	.09075	.08860	.08653	.08453	.08260
102	56	.14322	.13925	.13544	.13178	.12826	.12487	.12161	.11848	.11546	.11255	.10975	.10705	.10445	.10194	.09951	.09718	.09492	.09274	.09064	.08861
102	57	.15192	.14782	.14386	.14006	.13640	.13288	.12949	.12622	.12308	.12004	.11712	.11430	.11157	.10895	.10641	.10396	.10159	.09931	.09710	.09496
102	58	.16097	.15672	.15263	.14869	.14489	.14123	.13771	.13431	.13104	.12787	.12482	.12188	.11904	.11629	.11363	.11107	.10859	.10619	.10387	.10163
102	59	.17032	.16593	.16170	.15762	.15369	.14990	.14624	.14271	.13930	.13601	.13283	.12977	.12680	.12393	.12116	.11848	.11588	.11337	.11094	.10859
102	60	.17999	.17546	.17109	.16687	.16280	.15887	.15508	.15142	.14788	.14446	.14115	.13796	.13487	.13188	.12898	.12618	.12347	.12084	.11830	.11583
102	61	.18999	.18532	.18081	.17646	.17225	.16819	.16426	.16047	.15680	.15325	.14982	.14649	.14328	.14016	.13715	.13423	.13139	.12865	.12599	.12341
102	62	.20040	.19559	.19094	.18645	.18211	.17791	.17385	.16993	.16612	.16244	.15888	.15543	.15209	.14885	.14571	.14267	.13971	.13685	.13408	.13138
102	63	.21121	.20627	.20149	.19687	.19239	.18806	.18387	.17981	.17587	.17206	.16837	.16479	.16132	.15796	.15470	.15153	.14846	.14548	.14258	.13977
102	64	.22243	.21736	.21245	.20769	.20309	.19862	.19430	.19011	.18605	.18211	.17829	.17458	.17098	.16749	.16410	.16081	.15762	.15452	.15150	.14857
102	65	.23407	.22887	.22383	.21894	.21421	.20962	.20516	.20084	.19665	.19258	.18864	.18480	.18108	.17746	.17395	.17054	.16722	.16400	.16086	.15781
102	66	.24616	.24084	.23567	.23066	.22580	.22109	.21651	.21206	.20774	.20355	.19947	.19551	.19167	.18793	.18429	.18075	.17732	.17397	.17071	.16755
102	67	.25876	.25332	.24804	.24291	.23793	.23309	.22839	.22382	.21938	.21506	.21086	.20678	.20281	.19895	.19519	.19153	.18797	.18450	.18113	.17784
102	68	.27185	.26630	.26090	.25566	.25056	.24560	.24078	.23610	.23154	.22710	.22278	.21858	.21449	.21051	.20663	.20285	.19917	.19558	.19209	.18869
102	69	.28538	.27972	.27422	.26887	.26366	.25859	.25366	.24886	.24419	.23963	.23520	.23088	.22667	.22257	.21858	.21468	.21089	.20719	.20357	.20005
102	70	.29928	.29353	.28793	.28247	.27716	.27199	.26695	.26204	.25726	.25259	.24805	.24362	.23930	.23509	.23098	.22697	.22306	.21924	.21552	.21188
102	71	.31349	.30765	.30195	.29641	.29100	.28573	.28059	.27557	.27069	.26592	.26127	.25673	.25230	.24798	.24376	.23964	.23562	.23169	.22786	.22411
102	72	.32796	.32204	.31626	.31063	.30513	.29977	.29454	.28943	.28444	.27957	.27482	.27018	.26565	.26122	.25689	.25267	.24854	.24450	.24056	.23671
102	73	.34268	.33669	.33083	.32512	.31954	.31409	.30877	.30357	.29849	.29353	.28868	.28395	.27931	.27479	.27036	.26603	.26180	.25766	.25361	.24965
102	74	.35771	.35165	.34573	.33995	.33429	.32877	.32336	.31808	.31292	.30787	.30293	.29810	.29338	.28876	.28424	.27981	.27548	.27124	.26709	.26303
102	75	.37311	.36700	.36102	.35517	.34946	.34386	.33839	.33303	.32779	.32267	.31765	.31273	.30792	.30321	.29860	.29409	.28966	.28533	.28109	.27693
102	76	.38893	.38278	.37676	.37086	.36509	.35944	.35390	.34849	.34318	.33798	.33289	.32790	.32301	.31822	.31353	.30893	.30442	.30000	.29567	.29142
102	77	.40517	.39899	.39293	.38700	.38118	.37549	.36990	.36443	.35907	.35381	.34865	.34360	.33864	.33378	.32902	.32434	.31976	.31526	.31085	.30652
102	78	.42177	.41557	.40950	.40354	.39770	.39196	.38634	.38083	.37542	.37011	.36491	.35980	.35478	.34986	.34504	.34030	.33564	.33107	.32659	.32219
102	79	.43862	.43242	.42633	.42036	.41450	.40875	.40310	.39756	.39212	.38677	.38153	.37637	.37131	.36634	.36146	.35667	.35195	.34733	.34278	.33831
102	80	.45554	.44935	.44327	.43730	.43144	.42568	.42001	.41445	.40899	.40362	.39834	.39316	.38806	.38305	.37812	.37328	.36852	.36385	.35925	.35472
102	81	.47241	.46624	.46018	.45422	.44836	.44260	.43694	.43137	.42589	.42050	.41521	.41000	.40488	.39984	.39488	.39000	.38521	.38049	.37584	.37127
102	82	.48914	.48301	.47697	.47103	.46519	.45944	.45378	.44822	.44274	.43735	.43204	.42682	.42168	.41662	.41164	.40674	.40191	.39716	.39248	.38787
102	83	.50572	.49963	.49363	.48772	.48191	.47618	.47054	.46499	.45952	.45413	.44883	.44361	.43846	.43339	.42840	.42348	.41863	.41386	.40915	.40452
102	84	.52225	.51621	.51026	.50440	.49862	.49293	.48732	.48179	.47634	.47097	.46568	.46046	.45532	.45025	.44526	.44033	.43548	.43069	.42597	.42132
102	85	.53877	.53279	.52690	.52110	.51537	.50972	.50416	.49866	.49325	.48791	.48264	.47745	.47232	.46727	.46228	.45736	.45251	.44772	.44300	.43834
102	86	.55510	.54921	.54339	.53765	.53198	.52640	.52088	.51544	.51007	.50477	.49953	.49437	.48928	.48425	.47928	.47438	.46954	.46477	.46005	.45540
102	87	.57103	.56522	.55948	.55381	.54822	.54270	.53724	.53186	.52654	.52129	.51610	.51098	.50592	.50093	.49599	.49112	.48631	.48155	.47685	.47221
102	88	.58649	.58078	.57513	.56955	.56403	.55858	.55320	.54788	.54263	.53743	.53230	.52723	.52222	.51726	.51237	.50753	.50275	.49802	.49335	.48874
102	89	.60147	.59585	.59030	.58480	.57938	.57401	.56871	.56346	.55827	.55315	.54808	.54306	.53811	.53321	.52836	.52357	.51883	.51414	.50951	.50492
102	90	.61588	.61036	.60491	.59952	.59418	.58890	.58368	.57852	.57341	.56835	.56335	.55841	.55351	.54867	.54388	.53914	.53445	.52981	.52522	.52068
102	91	.62947	.62407	.61871	.61342	.60818	.60299	.59785	.59277	.58774	.58277	.57784	.57296	.56813	.56336	.55863	.55394	.54931	.54472	.54018	.53568
102	92	.64203	.63672	.63147	.62627	.62112	.61602	.61097	.60597	.60102	.59612	.59127	.58646	.58170	.57699	.57232	.56770	.56312	.55859	.55409	.54965
102	93	.65359	.64839	.64323	.63812	.63306	.62805	.62309	.61817	.61330	.60847	.60369	.59895	.59426	.58961	.58500	.58044	.57591	.57143	.56699	.56260
102	94	.66435	.65924	.65417	.64915	.64418	.63925	.63437	.62953	.62474	.61998	.61527	.61060	.60598	.60139	.59685	.59234	.58788	.58345	.57906	.57472
102	95	.67448	.66946	.66449	.65956	.65468	.64983	.64503	.64027	.63555	.63087	.62623	.62164	.61708	.61256	.60807	.60363	.59922	.59485	.59052	.58623
102	96	.68394	.67901	.67413	.66929	.66449	.65973	.65501	.65032	.64568	.64107	.63651	.63197	.62748	.62303	.61861	.61422	.60987	.60556	.60128	.59704

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	97	.69267	.68783	.68304	.67828	.67356	.66888	.66423	.65962	.65505	.65051	.64601	.64155	.63712	.63272	.62836	.62404	.61975	.61549	.61127	.60708
102	98	.70086	.69611	.69140	.68672	.68207	.67747	.67290	.66836	.66386	.65939	.65495	.65055	.64619	.64185	.63755	.63328	.62905	.62484	.62067	.61653
102	99	.70879	.70413	.69949	.69490	.69033	.68580	.68130	.67684	.67241	.66801	.66364	.65931	.65500	.65073	.64649	.64228	.63810	.63396	.62984	.62575
102	100	.71646	.71187	.70732	.70281	.69832	.69387	.68944	.68505	.68069	.67636	.67206	.66779	.66356	.65935	.65517	.65102	.64690	.64281	.63874	.63471
102	101	.72394	.71944	.71498	.71054	.70613	.70175	.69741	.69309	.68880	.68454	.68031	.67611	.67194	.66779	.66368	.65959	.65553	.65149	.64749	.64351
102	102	.73125	.72684	.72245	.71810	.71377	.70947	.70520	.70095	.69674	.69255	.68839	.68426	.68015	.67607	.67202	.66799	.66399	.66002	.65607	.65214
103	0	.01233	.01210	.01188	.01168	.01149	.01132	.01115	.01099	.01084	.01070	.01057	.01044	.01032	.01020	.01009	.00999	.00989	.00979	.00969	.00960
103	1	.00519	.00497	.00477	.00459	.00442	.00426	.00411	.00397	.00384	.00372	.00361	.00350	.00340	.00331	.00322	.00313	.00305	.00298	.00290	.00284
103	2	.00507	.00484	.00463	.00444	.00426	.00409	.00394	.00379	.00365	.00353	.00341	.00330	.00319	.00309	.00300	.00291	.00282	.00274	.00267	.00260
103	3	.00517	.00493	.00471	.00450	.00431	.00413	.00397	.00381	.00367	.00353	.00341	.00329	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00255
103	4	.00539	.00513	.00490	.00468	.00447	.00428	.00411	.00394	.00379	.00364	.00351	.00338	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259
103	5	.00570	.00542	.00517	.00494	.00472	.00452	.00433	.00416	.00399	.00384	.00369	.00356	.00343	.00331	.00319	.00309	.00298	.00289	.00280	.00271
103	6	.00607	.00578	.00551	.00526	.00503	.00482	.00462	.00443	.00425	.00409	.00393	.00379	.00365	.00352	.00340	.00328	.00317	.00307	.00297	.00288
103	7	.00652	.00621	.00592	.00566	.00541	.00518	.00497	.00476	.00458	.00440	.00423	.00408	.00393	.00379	.00366	.00354	.00342	.00331	.00320	.00310
103	8	.00702	.00670	.00639	.00611	.00585	.00560	.00537	.00516	.00496	.00477	.00459	.00442	.00427	.00412	.00398	.00384	.00372	.00360	.00348	.00338
103	9	.00762	.00727	.00695	.00664	.00636	.00610	.00586	.00563	.00542	.00521	.00502	.00485	.00468	.00452	.00437	.00422	.00409	.00396	.00384	.00372
103	10	.00830	.00793	.00759	.00727	.00697	.00669	.00643	.00619	.00596	.00574	.00554	.00535	.00517	.00500	.00484	.00469	.00454	.00440	.00427	.00415
103	11	.00907	.00868	.00831	.00797	.00766	.00736	.00708	.00682	.00658	.00635	.00614	.00593	.00574	.00556	.00539	.00522	.00507	.00492	.00478	.00464
103	12	.00992	.00950	.00911	.00875	.00842	.00810	.00781	.00753	.00727	.00703	.00680	.00658	.00638	.00618	.00600	.00583	.00566	.00550	.00535	.00521
103	13	.01080	.01036	.00995	.00956	.00921	.00888	.00856	.00827	.00800	.00774	.00749	.00726	.00705	.00684	.00664	.00646	.00628	.00612	.00596	.00580
103	14	.01166	.01119	.01076	.01036	.00998	.00963	.00930	.00899	.00870	.00842	.00817	.00792	.00769	.00747	.00727	.00707	.00688	.00671	.00654	.00638
103	15	.01248	.01199	.01153	.01110	.01071	.01033	.00999	.00966	.00935	.00906	.00879	.00853	.00829	.00806	.00784	.00763	.00743	.00725	.00707	.00690
103	16	.01323	.01271	.01223	.01178	.01136	.01097	.01060	.01026	.00993	.00963	.00934	.00907	.00881	.00857	.00834	.00812	.00791	.00771	.00753	.00735
103	17	.01393	.01339	.01288	.01240	.01196	.01155	.01116	.01080	.01045	.01013	.00983	.00954	.00927	.00902	.00877	.00854	.00832	.00812	.00792	.00773
103	18	.01460	.01402	.01349	.01299	.01252	.01208	.01167	.01129	.01093	.01059	.01027	.00997	.00968	.00941	.00916	.00892	.00869	.00847	.00826	.00806
103	19	.01527	.01466	.01410	.01357	.01308	.01262	.01219	.01178	.01140	.01104	.01071	.01039	.01009	.00980	.00953	.00928	.00904	.00881	.00859	.00838
103	20	.01598	.01534	.01474	.01418	.01366	.01318	.01272	.01230	.01189	.01152	.01116	.01082	.01051	.01021	.00992	.00965	.00940	.00916	.00892	.00870
103	21	.01673	.01606	.01543	.01484	.01429	.01378	.01330	.01284	.01242	.01202	.01164	.01129	.01095	.01064	.01034	.01005	.00978	.00953	.00928	.00905
103	22	.01753	.01681	.01615	.01553	.01495	.01440	.01390	.01342	.01297	.01255	.01215	.01177	.01142	.01108	.01077	.01047	.01018	.00991	.00965	.00941
103	23	.01838	.01763	.01693	.01627	.01565	.01508	.01454	.01404	.01356	.01311	.01269	.01229	.01192	.01156	.01123	.01091	.01061	.01032	.01005	.00979
103	24	.01931	.01852	.01777	.01708	.01643	.01582	.01525	.01471	.01421	.01374	.01329	.01287	.01247	.01210	.01174	.01140	.01108	.01078	.01049	.01022
103	25	.02034	.01950	.01871	.01797	.01729	.01664	.01604	.01547	.01494	.01443	.01396	.01351	.01309	.01269	.01231	.01196	.01162	.01130	.01099	.01070
103	26	.02146	.02057	.01974	.01896	.01823	.01755	.01691	.01630	.01574	.01520	.01470	.01423	.01378	.01335	.01295	.01257	.01221	.01187	.01154	.01123
103	27	.02270	.02176	.02088	.02005	.01928	.01856	.01788	.01724	.01664	.01607	.01554	.01503	.01456	.01411	.01368	.01328	.01289	.01253	.01218	.01185
103	28	.02404	.02305	.02211	.02124	.02042	.01965	.01893	.01825	.01762	.01701	.01645	.01591	.01540	.01492	.01447	.01404	.01363	.01325	.01288	.01253
103	29	.02549	.02444	.02345	.02253	.02166	.02084	.02008	.01936	.01868	.01804	.01744	.01687	.01633	.01582	.01534	.01488	.01444	.01403	.01364	.01326
103	30	.02704	.02593	.02488	.02390	.02298	.02212	.02131	.02054	.01982	.01914	.01850	.01789	.01732	.01678	.01626	.01578	.01531	.01487	.01445	.01406
103	31	.02870	.02752	.02641	.02538	.02440	.02349	.02262	.02181	.02104	.02032	.01964	.01899	.01838	.01781	.01726	.01674	.01625	.01578	.01533	.01491
103	32	.03047	.02922	.02805	.02696	.02592	.02495	.02403	.02317	.02236	.02159	.02086	.02018	.01953	.01891	.01833	.01777	.01725	.01675	.01627	.01582
103	33	.03238	.03106	.02983	.02866	.02757	.02654	.02556	.02465	.02378	.02297	.02219	.02146	.02077	.02011	.01949	.01890	.01834	.01781	.01730	.01681
103	34	.03443	.03304	.03173	.03049	.02933	.02824	.02721	.02624	.02532	.02445	.02363	.02285	.02211	.02141	.02075	.02012	.01952	.01895	.01840	.01789
103	35	.03665	.03517	.03379	.03248	.03125	.03009	.02900	.02797	.02699	.02606	.02519	.02436	.02358	.02283	.02212	.02145	.02081	.02020	.01962	.01907
103	36	.03902	.03747	.03600	.03462	.03332	.03209	.03093	.02983	.02879	.02781	.02688	.02600	.02516	.02436	.02361	.02289	.02221	.02156	.02094	.02035
103	37	.04158	.03993	.03838	.03692	.03554	.03424	.03301	.03184	.03074	.02970	.02871	.02777	.02688	.02603	.02522	.02446	.02373	.02303	.02237	.02174
103	38	.04434	.04260	.04097	.03942	.03796	.03658	.03528	.03404	.03287	.03176	.03070	.02970	.02875	.02785	.02699	.02617	.02540	.02465	.02394	.02327
103	39	.04732	.04549	.04376	.04212	.04058	.03912	.03773	.03642	.03518	.03400	.03288	.03181	.03080	.02984	.02892	.02805	.02722	.02642	.02567	.02494
103	40	.05054	.04861	.04678	.04506	.04342	.04188	.04041	.03902	.03770	.03644	.03525	.03412	.03304	.03202	.03104	.03011	.02922	.02837	.02757	.02679
103	41	.05403	.05200	.05007	.04825	.04652	.04489	.04333	.04186	.04046	.03913	.03786	.03666	.03551	.03442	.03338	.03239	.03144	.03053	.02967	.02884
103	42	.05781	.05567	.05364	.05171	.04989	.04816	.04652	.04495	.04347	.04206	.04071	.03944	.03822	.03705	.03594	.03489	.03387	.03291	.03198	.03110
103	43	.06188	.05962	.05749	.05546	.05353	.05171	.04997	.04832	.04674	.04525	.04382	.04246	.04117	.03993	.03875	.03762	.03654	.03551	.03453	.03358

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	44	.06625	.06388	.06163	.05950	.05747	.05554	.05370	.05195	.05029	.04871	.04719	.04575	.04438	.04306	.04181	.04061	.03946	.03836	.03731	.03630
103	45	.07091	.06842	.06605	.06381	.06167	.05963	.05770	.05585	.05409	.05242	.05081	.04929	.04783	.04643	.04510	.04382	.04260	.04143	.04030	.03923
103	46	.07587	.07326	.07077	.06841	.06616	.06402	.06198	.06003	.05817	.05640	.05470	.05308	.05154	.05006	.04864	.04728	.04598	.04474	.04354	.04240
103	47	.08111	.07838	.07577	.07329	.07093	.06867	.06652	.06447	.06251	.06063	.05884	.05713	.05549	.05392	.05242	.05098	.04960	.04828	.04701	.04579
103	48	.08667	.08381	.08108	.07848	.07599	.07362	.07136	.06920	.06713	.06516	.06326	.06145	.05972	.05806	.05647	.05494	.05348	.05207	.05072	.04942
103	49	.09256	.08956	.08670	.08398	.08137	.07888	.07651	.07423	.07206	.06997	.06798	.06607	.06424	.06248	.06080	.05918	.05763	.05614	.05470	.05332
103	50	.09880	.09567	.09268	.08983	.08710	.08449	.08199	.07960	.07731	.07512	.07302	.07101	.06907	.06722	.06544	.06373	.06208	.06050	.05898	.05752
103	51	.10540	.10213	.09901	.09603	.09317	.09044	.08782	.08531	.08291	.08060	.07839	.07627	.07423	.07228	.07040	.06859	.06685	.06518	.06357	.06202
103	52	.11233	.10892	.10567	.10255	.09957	.09671	.09397	.09134	.08882	.08640	.08407	.08184	.07970	.07764	.07565	.07375	.07191	.07014	.06844	.06680
103	53	.11960	.11606	.11267	.10942	.10630	.10331	.10045	.09770	.09505	.09252	.09008	.08773	.08548	.08331	.08122	.07921	.07728	.07541	.07361	.07188
103	54	.12722	.12354	.12001	.11663	.11338	.11026	.10726	.10439	.10162	.09896	.09641	.09395	.09158	.08930	.08711	.08499	.08295	.08099	.07909	.07726
103	55	.13521	.13139	.12772	.12420	.12081	.11756	.11444	.11143	.10854	.10576	.10309	.10051	.09803	.09563	.09333	.09110	.08896	.08689	.08489	.08296
103	56	.14357	.13960	.13580	.13214	.12862	.12523	.12198	.11885	.11583	.11292	.11013	.10743	.10483	.10232	.09990	.09757	.09531	.09314	.09104	.08901
103	57	.15230	.14820	.14425	.14045	.13680	.13328	.12989	.12663	.12348	.12045	.11753	.11471	.11199	.10937	.10684	.10439	.10202	.09974	.09753	.09540
103	58	.16138	.15714	.15305	.14911	.14532	.14167	.13815	.13475	.13148	.12832	.12527	.12233	.11949	.11675	.11410	.11154	.10906	.10666	.10435	.10210
103	59	.17077	.16639	.16216	.15808	.15416	.15037	.14671	.14319	.13979	.13650	.13333	.13026	.12730	.12443	.12166	.11898	.11639	.11388	.11146	.10910
103	60	.18048	.17595	.17158	.16737	.16331	.15938	.15559	.15194	.14840	.14499	.14169	.13849	.13541	.13242	.12953	.12673	.12402	.12140	.11886	.11640
103	61	.19052	.18585	.18135	.17700	.17280	.16874	.16482	.16103	.15736	.15382	.15039	.14707	.14386	.14075	.13774	.13482	.13199	.12925	.12660	.12402
103	62	.20096	.19616	.19152	.18704	.18270	.17851	.17445	.17053	.16673	.16306	.15950	.15605	.15272	.14948	.14635	.14331	.14036	.13750	.13473	.13204
103	63	.21183	.20689	.20212	.19750	.19303	.18870	.18452	.18046	.17653	.17273	.16904	.16547	.16200	.15864	.15538	.15222	.14915	.14618	.14328	.14048
103	64	.22310	.21803	.21312	.20837	.20377	.19932	.19500	.19081	.18676	.18282	.17901	.17531	.17171	.16823	.16485	.16156	.15837	.15527	.15226	.14934
103	65	.23478	.22959	.22456	.21968	.21495	.21037	.20592	.20160	.19742	.19336	.18941	.18559	.18187	.17826	.17475	.17134	.16803	.16481	.16168	.15864
103	66	.24693	.24162	.23646	.23146	.22660	.22189	.21732	.21288	.20857	.20438	.20031	.19636	.19252	.18878	.18515	.18162	.17819	.17485	.17160	.16843
103	67	.25960	.25416	.24889	.24377	.23879	.23396	.22927	.22470	.22027	.21596	.21177	.20769	.20373	.19987	.19612	.19247	.18891	.18545	.18208	.17880
103	68	.27275	.26721	.26182	.25659	.25150	.24655	.24174	.23706	.23250	.22808	.22377	.21957	.21549	.21151	.20764	.20387	.20019	.19661	.19313	.18973
103	69	.28636	.28071	.27522	.26988	.26468	.25962	.25470	.24990	.24524	.24069	.23627	.23196	.22776	.22366	.21967	.21579	.21200	.20830	.20470	.20118
103	70	.30034	.29460	.28901	.28356	.27826	.27310	.26807	.26317	.25840	.25374	.24921	.24478	.24047	.23627	.23216	.22816	.22426	.22045	.21673	.21310
103	71	.31463	.30880	.30312	.29759	.29219	.28693	.28180	.27680	.27192	.26716	.26252	.25799	.25357	.24926	.24504	.24093	.23692	.23300	.22917	.22543
103	72	.32920	.32329	.31753	.31190	.30642	.30107	.29584	.29075	.28577	.28091	.27617	.27154	.26702	.26260	.25828	.25407	.24994	.24592	.24198	.23813
103	73	.34401	.33803	.33219	.32649	.32093	.31549	.31018	.30499	.29993	.29498	.29014	.28541	.28079	.27627	.27186	.26754	.26331	.25918	.25514	.25119
103	74	.35914	.35310	.34719	.34142	.33578	.33027	.32488	.31961	.31446	.30943	.30450	.29968	.29497	.29036	.28584	.28143	.27711	.27288	.26874	.26469
103	75	.37465	.36856	.36259	.35676	.35106	.34548	.34002	.33468	.32945	.32434	.31933	.31443	.30963	.30493	.30033	.29583	.29142	.28709	.28286	.27871
103	76	.39060	.38446	.37845	.37257	.36682	.36118	.35566	.35026	.34497	.33978	.33470	.32973	.32485	.32008	.31540	.31081	.30631	.30190	.29758	.29334
103	77	.40697	.40080	.39476	.38885	.38305	.37737	.37180	.36635	.36100	.35576	.35062	.34558	.34063	.33579	.33103	.32637	.32180	.31731	.31291	.30859
103	78	.42371	.41754	.41148	.40554	.39971	.39400	.38840	.38290	.37751	.37222	.36703	.36194	.35694	.35203	.34722	.34249	.33785	.33330	.32882	.32443
103	79	.44072	.43454	.42848	.42253	.41669	.41095	.40533	.39980	.39438	.38905	.38382	.37869	.37364	.36869	.36382	.35904	.35434	.34973	.34520	.34074
103	80	.45781	.45165	.44559	.43964	.43380	.42806	.42242	.41688	.41143	.40608	.40083	.39566	.39058	.38559	.38068	.37585	.37111	.36645	.36186	.35735
103	81	.47486	.46872	.46268	.45675	.45091	.44517	.43953	.43398	.42853	.42317	.41789	.41270	.40760	.40258	.39764	.39278	.38800	.38329	.37867	.37411
103	82	.49178	.48567	.47966	.47375	.46793	.46221	.45658	.45103	.44558	.44021	.43493	.42973	.42461	.41957	.41461	.40973	.40492	.40019	.39552	.39093
103	83	.50856	.50249	.49652	.49064	.48486	.47916	.47354	.46802	.46257	.45721	.45193	.44673	.44161	.43656	.43159	.42669	.42186	.41711	.41242	.40781
103	84	.52529	.51928	.51336	.50753	.50178	.49612	.49054	.48504	.47962	.47428	.46901	.46382	.45870	.45366	.44868	.44378	.43895	.43418	.42948	.42485
103	85	.54203	.53609	.53024	.52446	.51877	.51316	.50762	.50216	.49677	.49146	.48622	.48105	.47595	.47093	.46596	.46107	.45624	.45148	.44678	.44214
103	86	.55861	.55275	.54697	.54126	.53563	.53008	.52460	.51919	.51385	.50858	.50338	.49824	.49317	.48817	.48323	.47836	.47355	.46879	.46410	.45947
103	87	.57478	.56901	.56331	.55768	.55213	.54664	.54122	.53587	.53059	.52537	.52022	.51513	.51010	.50513	.50023	.49538	.49060	.48587	.48119	.47658
103	88	.59050	.58483	.57922	.57368	.56820	.56280	.55745	.55217	.54695	.54179	.53670	.53166	.52668	.52176	.51690	.51209	.50734	.50264	.49800	.49341
103	89	.60574	.60017	.59466	.58921	.58383	.57850	.57324	.56803	.56289	.55780	.55276	.54779	.54287	.53800	.53319	.52843	.52372	.51906	.51446	.50990
103	90	.62042	.61495	.60955	.60420	.59891	.59368	.58850	.58338	.57831	.57330	.56834	.56343	.55858	.55377	.54902	.54431	.53966	.53505	.53049	.52598
103	91	.63428	.62893	.62363	.61838	.61319	.60805	.60296	.59793	.59294	.58801	.58313	.57829	.57351	.56877	.56408	.55943	.55483	.55028	.54577	.54131
103	92	.64710	.64185	.63665	.63150	.62641	.62136	.61636	.61141	.60651	.60165	.59685	.59208	.58737	.58270	.57807	.57349	.56895	.56445	.56000	.55559
103	93	.65891	.65376	.64866	.64361	.63861	.63365	.62874	.62387	.61905	.61427	.60954	.60485	.60020	.59560	.59103	.58651	.58203	.57759	.57319	.56883

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	94	.66990	.66485	.65985	.65489	.64998	.64511	.64028	.63549	.63075	.62605	.62139	.61677	.61219	.60765	.60315	.59870	.59427	.58989	.58555	.58124
103	95	.68026	.67531	.67040	.66554	.66072	.65593	.65119	.64649	.64182	.63720	.63261	.62807	.62356	.61909	.61465	.61026	.60590	.60157	.59728	.59303
103	96	.68995	.68509	.68028	.67550	.67076	.66607	.66141	.65678	.65220	.64765	.64314	.63866	.63422	.62982	.62545	.62112	.61682	.61255	.60832	.60412
103	97	.69889	.69413	.68940	.68471	.68006	.67544	.67086	.66631	.66180	.65733	.65288	.64848	.64410	.63976	.63546	.63118	.62694	.62274	.61856	.61442
103	98	.70729	.70261	.69797	.69336	.68879	.68425	.67974	.67527	.67083	.66643	.66206	.65771	.65341	.64913	.64488	.64067	.63649	.63234	.62821	.62412
103	99	.71542	.71083	.70628	.70175	.69726	.69280	.68837	.68398	.67961	.67528	.67097	.66670	.66246	.65825	.65406	.64991	.64579	.64169	.63763	.63359
103	100	.72329	.71879	.71432	.70988	.70546	.70108	.69673	.69241	.68812	.68386	.67962	.67542	.67124	.66710	.66298	.65889	.65482	.65079	.64678	.64280
103	101	.73098	.72657	.72218	.71782	.71349	.70919	.70492	.70067	.69646	.69227	.68810	.68397	.67986	.67578	.67173	.66770	.66370	.65972	.65578	.65185
103	102	.73849	.73416	.72986	.72559	.72134	.71712	.71292	.70876	.70462	.70050	.69641	.69235	.68831	.68429	.68031	.67634	.67240	.66849	.66460	.66074
103	103	.74596	.74172	.73750	.73331	.72915	.72501	.72089	.71680	.71274	.70870	.70468	.70069	.69672	.69278	.68886	.68496	.68109	.67723	.67341	.66960
104	0	.01244	.01221	.01200	.01180	.01161	.01144	.01127	.01112	.01097	.01083	.01070	.01057	.01045	.01034	.01023	.01012	.01002	.00993	.00983	.00974
104	1	.00520	.00499	.00479	.00461	.00444	.00428	.00413	.00399	.00386	.00374	.00363	.00352	.00342	.00333	.00324	.00315	.00307	.00300	.00292	.00286
104	2	.00508	.00486	.00465	.00445	.00427	.00411	.00395	.00380	.00367	.00354	.00342	.00331	.00320	.00311	.00301	.00292	.00284	.00276	.00268	.00261
104	3	.00518	.00494	.00472	.00451	.00432	.00414	.00398	.00382	.00368	.00354	.00342	.00330	.00319	.00308	.00298	.00289	.00280	.00271	.00263	.00256
104	4	.00540	.00514	.00490	.00469	.00448	.00429	.00412	.00395	.00380	.00365	.00352	.00339	.00327	.00316	.00305	.00295	.00286	.00277	.00268	.00260
104	5	.00570	.00543	.00518	.00495	.00473	.00453	.00434	.00416	.00400	.00385	.00370	.00357	.00344	.00332	.00320	.00310	.00299	.00290	.00281	.00272
104	6	.00608	.00579	.00552	.00527	.00504	.00482	.00462	.00444	.00426	.00410	.00394	.00380	.00366	.00353	.00341	.00329	.00318	.00308	.00298	.00289
104	7	.00652	.00621	.00593	.00566	.00542	.00519	.00497	.00477	.00458	.00441	.00424	.00409	.00394	.00380	.00367	.00355	.00343	.00332	.00321	.00311
104	8	.00703	.00670	.00640	.00612	.00585	.00561	.00538	.00516	.00496	.00478	.00460	.00443	.00427	.00413	.00398	.00385	.00373	.00361	.00349	.00338
104	9	.00762	.00728	.00695	.00665	.00637	.00611	.00587	.00564	.00542	.00522	.00503	.00485	.00468	.00453	.00437	.00423	.00410	.00397	.00385	.00373
104	10	.00831	.00794	.00760	.00728	.00698	.00670	.00644	.00620	.00597	.00575	.00555	.00536	.00518	.00501	.00485	.00470	.00455	.00441	.00428	.00416
104	11	.00908	.00869	.00833	.00799	.00767	.00737	.00710	.00684	.00659	.00636	.00615	.00594	.00575	.00557	.00540	.00523	.00508	.00493	.00479	.00466
104	12	.00993	.00952	.00913	.00877	.00843	.00812	.00782	.00755	.00729	.00705	.00682	.00660	.00639	.00620	.00602	.00584	.00568	.00552	.00537	.00523
104	13	.01082	.01038	.00997	.00959	.00923	.00890	.00858	.00829	.00802	.00776	.00752	.00729	.00707	.00686	.00667	.00648	.00631	.00614	.00598	.00583
104	14	.01168	.01122	.01079	.01038	.01001	.00966	.00933	.00902	.00873	.00845	.00819	.00795	.00772	.00750	.00730	.00710	.00691	.00673	.00657	.00640
104	15	.01251	.01202	.01156	.01113	.01074	.01036	.01002	.00969	.00938	.00909	.00882	.00856	.00832	.00809	.00787	.00766	.00747	.00728	.00710	.00693
104	16	.01326	.01275	.01226	.01182	.01140	.01100	.01064	.01029	.00997	.00966	.00938	.00910	.00885	.00860	.00837	.00816	.00795	.00775	.00756	.00738
104	17	.01397	.01342	.01291	.01244	.01200	.01158	.01120	.01083	.01049	.01017	.00987	.00958	.00931	.00906	.00881	.00858	.00836	.00816	.00796	.00777
104	18	.01463	.01406	.01352	.01302	.01256	.01212	.01171	.01133	.01097	.01063	.01031	.01001	.00972	.00946	.00920	.00896	.00873	.00851	.00830	.00810
104	19	.01531	.01470	.01414	.01361	.01312	.01266	.01223	.01182	.01144	.01108	.01075	.01043	.01013	.00985	.00958	.00932	.00908	.00885	.00863	.00842
104	20	.01602	.01538	.01478	.01422	.01371	.01322	.01276	.01234	.01194	.01156	.01120	.01087	.01055	.01025	.00997	.00970	.00944	.00920	.00897	.00875
104	21	.01677	.01610	.01547	.01488	.01433	.01382	.01334	.01289	.01246	.01206	.01169	.01133	.01100	.01068	.01038	.01010	.00983	.00957	.00933	.00910
104	22	.01757	.01686	.01619	.01557	.01499	.01445	.01394	.01346	.01301	.01259	.01219	.01182	.01146	.01113	.01081	.01051	.01023	.00996	.00970	.00946
104	23	.01842	.01767	.01697	.01631	.01570	.01512	.01459	.01408	.01361	.01316	.01274	.01234	.01197	.01161	.01128	.01096	.01066	.01037	.01010	.00984
104	24	.01936	.01856	.01782	.01712	.01647	.01587	.01530	.01476	.01426	.01378	.01334	.01292	.01252	.01214	.01179	.01145	.01113	.01083	.01054	.01027
104	25	.02038	.01954	.01875	.01802	.01733	.01669	.01608	.01552	.01498	.01448	.01401	.01356	.01314	.01274	.01236	.01201	.01167	.01135	.01104	.01075
104	26	.02150	.02061	.01978	.01900	.01828	.01759	.01695	.01635	.01579	.01525	.01475	.01428	.01383	.01340	.01300	.01262	.01226	.01192	.01160	.01129
104	27	.02275	.02181	.02093	.02010	.01933	.01861	.01793	.01729	.01669	.01612	.01559	.01509	.01461	.01416	.01373	.01333	.01295	.01258	.01224	.01191
104	28	.02409	.02310	.02216	.02129	.02047	.01971	.01898	.01831	.01767	.01707	.01650	.01597	.01546	.01498	.01453	.01410	.01369	.01330	.01293	.01258
104	29	.02554	.02449	.02350	.02258	.02171	.02090	.02013	.01941	.01874	.01810	.01749	.01692	.01639	.01588	.01539	.01494	.01450	.01409	.01370	.01332
104	30	.02710	.02598	.02494	.02396	.02304	.02218	.02137	.02060	.01988	.01920	.01856	.01795	.01738	.01684	.01633	.01584	.01538	.01494	.01452	.01412
104	31	.02876	.02758	.02647	.02543	.02446	.02355	.02268	.02187	.02111	.02038	.01970	.01906	.01845	.01787	.01732	.01680	.01631	.01584	.01540	.01497
104	32	.03053	.02928	.02812	.02702	.02598	.02501	.02410	.02324	.02242	.02166	.02093	.02024	.01959	.01898	.01840	.01784	.01732	.01682	.01634	.01589
104	33	.03245	.03113	.02989	.02873	.02763	.02660	.02563	.02472	.02385	.02304	.02226	.02153	.02084	.02019	.01956	.01897	.01841	.01788	.01737	.01689
104	34	.03450	.03310	.03179	.03056	.02940	.02831	.02728	.02631	.02539	.02452	.02370	.02292	.02218	.02149	.02082	.02019	.01959	.01902	.01848	.01796
104	35	.03671	.03524	.03386	.03255	.03132	.03017	.02907	.02804	.02706	.02614	.02527	.02444	.02365	.02291	.02220	.02153	.02089	.02028	.01970	.01915
104	36	.03909	.03754	.03607	.03469	.03339	.03216	.03100	.02991	.02887	.02789	.02696	.02608	.02524	.02445	.02369	.02297	.02229	.02164	.02102	.02043
104	37	.04165	.04001	.03846	.03700	.03562	.03432	.03309	.03193	.03082	.02978	.02879	.02785	.02696	.02611	.02531	.02454	.02382	.02312	.02246	.02183
104	38	.04442	.04269	.04105	.03951	.03805	.03667	.03536	.03413	.03296	.03185	.03079	.02979	.02884	.02794	.02708	.02627	.02549	.02475	.02404	.02336
104	39	.04740	.04557	.04384	.04221	.04067	.03921	.03782	.03651	.03527	.03409	.03297	.03191	.03090	.02993	.02902	.02815	.02731	.02652	.02576	.02504

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	40	.05063	.04870	.04687	.04515	.04352	.04197	.04050	.03911	.03780	.03654	.03535	.03422	.03314	.03212	.03114	.03021	.02933	.02848	.02767	.02690
104	41	.05413	.05209	.05017	.04835	.04662	.04499	.04343	.04196	.04056	.03923	.03797	.03677	.03562	.03453	.03349	.03250	.03155	.03064	.02978	.02895
104	42	.05791	.05577	.05374	.05182	.05000	.04827	.04662	.04506	.04358	.04217	.04083	.03955	.03833	.03717	.03606	.03500	.03399	.03303	.03210	.03122
104	43	.06199	.05974	.05760	.05557	.05365	.05182	.05009	.04843	.04686	.04537	.04394	.04259	.04129	.04005	.03887	.03775	.03667	.03564	.03465	.03371
104	44	.06637	.06400	.06176	.05962	.05759	.05566	.05383	.05208	.05042	.04884	.04733	.04589	.04451	.04320	.04194	.04074	.03960	.03850	.03745	.03644
104	45	.07104	.06855	.06619	.06394	.06181	.05977	.05784	.05599	.05424	.05256	.05096	.04943	.04797	.04658	.04524	.04397	.04275	.04158	.04046	.03938
104	46	.07601	.07340	.07092	.06856	.06631	.06417	.06213	.06018	.05833	.05655	.05486	.05324	.05170	.05022	.04880	.04745	.04615	.04490	.04371	.04256
104	47	.08127	.07854	.07593	.07345	.07109	.06884	.06669	.06464	.06268	.06080	.05901	.05730	.05567	.05410	.05260	.05116	.04978	.04846	.04719	.04597
104	48	.08684	.08398	.08125	.07865	.07617	.07380	.07154	.06938	.06732	.06534	.06345	.06164	.05991	.05825	.05666	.05514	.05367	.05227	.05092	.04962
104	49	.09274	.08975	.08690	.08417	.08157	.07908	.07670	.07443	.07226	.07018	.06818	.06627	.06444	.06269	.06101	.05939	.05784	.05635	.05492	.05354
104	50	.09900	.09588	.09289	.09004	.08731	.08470	.08221	.07982	.07753	.07534	.07324	.07123	.06930	.06745	.06567	.06396	.06232	.06074	.05922	.05776
104	51	.10562	.10236	.09924	.09626	.09340	.09067	.08806	.08555	.08315	.08085	.07864	.07652	.07448	.07253	.07065	.06884	.06711	.06544	.06383	.06228
104	52	.11257	.10917	.10592	.10281	.09982	.09697	.09423	.09160	.08908	.08666	.08434	.08211	.07997	.07791	.07593	.07402	.07219	.07043	.06873	.06709
104	53	.11987	.11633	.11294	.10969	.10658	.10360	.10073	.09798	.09534	.09281	.09037	.08803	.08578	.08361	.08152	.07952	.07758	.07572	.07392	.07219
104	54	.12752	.12384	.12031	.11693	.11368	.11057	.10757	.10470	.10194	.09928	.09673	.09427	.09191	.08963	.08744	.08532	.08329	.08132	.07943	.07760
104	55	.13553	.13171	.12804	.12453	.12115	.11790	.11478	.11177	.10889	.10611	.10344	.10086	.09838	.09599	.09369	.09147	.08933	.08726	.08526	.08334
104	56	.14392	.13996	.13615	.13250	.12898	.12560	.12235	.11922	.11621	.11330	.11051	.10782	.10522	.10271	.10030	.09797	.09572	.09354	.09144	.08941
104	57	.15269	.14858	.14464	.14085	.13720	.13368	.13030	.12704	.12390	.12087	.11795	.11514	.11242	.10980	.10727	.10482	.10246	.10018	.09797	.09584
104	58	.16180	.15756	.15347	.14954	.14576	.14211	.13859	.13520	.13193	.12878	.12573	.12279	.11996	.11722	.11457	.11201	.10954	.10714	.10483	.10259
104	59	.17123	.16684	.16262	.15855	.15463	.15085	.14720	.14368	.14028	.13699	.13382	.13076	.12780	.12494	.12218	.11950	.11691	.11441	.11198	.10963
104	60	.18097	.17645	.17208	.16788	.16382	.15990	.15612	.15246	.14893	.14552	.14223	.13904	.13595	.13297	.13009	.12729	.12459	.12197	.11943	.11697
104	61	.19105	.18639	.18189	.17755	.17336	.16930	.16539	.16160	.15794	.15440	.15097	.14766	.14445	.14135	.13834	.13542	.13260	.12987	.12721	.12464
104	62	.20154	.19674	.19211	.18763	.18330	.17911	.17506	.17115	.16736	.16369	.16013	.15669	.15336	.15013	.14700	.14396	.14102	.13816	.13540	.13271
104	63	.21245	.20752	.20275	.19814	.19368	.18936	.18518	.18113	.17720	.17341	.16972	.16615	.16270	.15934	.15609	.15293	.14987	.14689	.14400	.14120
104	64	.22377	.21871	.21381	.20907	.20447	.20002	.19571	.19153	.18748	.18355	.17974	.17605	.17246	.16898	.16560	.16232	.15914	.15604	.15304	.15012
104	65	.23551	.23032	.22529	.22042	.21570	.21112	.20668	.20238	.19820	.19414	.19021	.18639	.18267	.17907	.17557	.17217	.16886	.16564	.16252	.15948
104	66	.24771	.24240	.23725	.23226	.22741	.22271	.21815	.21371	.20941	.20523	.20117	.19722	.19339	.18966	.18603	.18251	.17908	.17575	.17250	.16934
104	67	.26044	.25501	.24975	.24464	.23967	.23485	.23016	.22561	.22118	.21688	.21269	.20863	.20467	.20082	.19707	.19343	.18988	.18642	.18306	.17978
104	68	.27366	.26813	.26275	.25753	.25245	.24751	.24271	.23804	.23349	.22907	.22477	.22058	.21650	.21254	.20867	.20491	.20124	.19767	.19418	.19079
104	69	.28735	.28171	.27623	.27090	.26571	.26066	.25575	.25096	.24631	.24177	.23735	.23305	.22886	.22478	.22080	.21691	.21313	.20944	.20585	.20234
104	70	.30141	.29568	.29010	.28467	.27938	.27423	.26921	.26432	.25956	.25491	.25039	.24597	.24167	.23747	.23338	.22939	.22549	.22169	.21798	.21436
104	71	.31579	.30998	.30431	.29879	.29340	.28815	.28303	.27804	.27318	.26843	.26380	.25928	.25487	.25056	.24636	.24226	.23825	.23434	.23052	.22679
104	72	.33046	.32456	.31881	.31320	.30773	.30239	.29718	.29209	.28713	.28228	.27755	.27293	.26842	.26401	.25970	.25550	.25138	.24737	.24344	.23960
104	73	.34537	.33940	.33357	.32789	.32233	.31691	.31162	.30644	.30139	.29645	.29162	.28691	.28230	.27779	.27339	.26908	.26487	.26074	.25671	.25277
104	74	.36060	.35457	.34868	.34292	.33730	.33180	.32643	.32117	.31603	.31101	.30610	.30129	.29659	.29199	.28749	.28309	.27878	.27456	.27043	.26639
104	75	.37622	.37014	.36419	.35838	.35269	.34713	.34169	.33636	.33115	.32605	.32105	.31617	.31138	.30670	.30211	.29761	.29321	.28890	.28468	.28054
104	76	.39229	.38617	.38018	.37432	.36858	.36296	.35746	.35207	.34679	.34162	.33656	.33160	.32674	.32198	.31731	.31273	.30825	.30385	.29954	.29532
104	77	.40879	.40265	.39663	.39073	.38495	.37929	.37374	.36830	.36297	.35775	.35262	.34760	.34267	.33784	.33310	.32846	.32390	.31942	.31503	.31073
104	78	.42569	.41953	.41350	.40758	.40178	.39608	.39050	.38502	.37965	.37438	.36920	.36413	.35914	.35425	.34946	.34474	.34012	.33558	.33112	.32674
104	79	.44286	.43670	.43067	.42474	.41892	.41321	.40760	.40210	.39669	.39139	.38618	.38106	.37603	.37110	.36625	.36148	.35680	.35221	.34769	.34325
104	80	.46013	.45399	.44796	.44204	.43622	.43050	.42488	.41936	.41394	.40861	.40337	.39823	.39317	.38819	.38331	.37850	.37377	.36913	.36456	.36007
104	81	.47737	.47125	.46524	.45933	.45352	.44781	.44219	.43667	.43124	.42590	.42064	.41548	.41040	.40540	.40048	.39564	.39088	.38619	.38158	.37704
104	82	.49448	.48840	.48242	.47654	.47075	.46505	.45945	.45393	.44850	.44316	.43790	.43272	.42763	.42261	.41767	.41281	.40802	.40331	.39867	.39410
104	83	.51146	.50543	.49949	.49364	.48788	.48221	.47663	.47113	.46572	.46038	.45513	.44995	.44485	.43983	.43488	.43001	.42520	.42047	.41580	.41121
104	84	.52841	.52244	.51655	.51075	.50504	.49941	.49386	.48839	.48300	.47768	.47244	.46728	.46219	.45717	.45223	.44735	.44254	.43780	.43312	.42851
104	85	.54539	.53949	.53367	.52793	.52227	.51669	.51119	.50576	.50040	.49512	.48991	.48478	.47971	.47471	.46977	.46491	.46010	.45536	.45069	.44607
104	86	.56221	.55639	.55065	.54499	.53939	.53388	.52843	.52306	.51775	.51252	.50735	.50225	.49721	.49224	.48733	.48248	.47770	.47298	.46831	.46371
104	87	.57864	.57292	.56726	.56168	.55616	.55072	.54534	.54003	.53478	.52960	.52448	.51942	.51443	.50950	.50462	.49981	.49505	.49035	.48571	.48112
104	88	.59464	.58901	.58345	.57795	.57252	.56716	.56185	.55661	.55144	.54632	.54126	.53626	.53132	.52643	.52160	.51683	.51211	.50744	.50283	.49827
104	89	.61015	.60463	.59917	.59377	.58844	.58316	.57794	.57278	.56768	.56263	.55764	.55270	.54782	.54299	.53822	.53349	.52882	.52420	.51963	.51511

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																		
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	90	.62512	.61971	.61436	.60906	.60383	.59864	.59351	.58844	.58342	.57845	.57354	.56867	.56386	.55909	.55438	.54971	.54510	.54053	.53601	.53153
104	91	.63927	.63398	.62873	.62354	.61841	.61332	.60828	.60330	.59837	.59348	.58864	.58386	.57911	.57442	.56977	.56517	.56061	.55610	.55163	.54721
104	92	.65237	.64718	.64204	.63695	.63191	.62692	.62198	.61708	.61223	.60743	.60267	.59796	.59329	.58867	.58409	.57955	.57505	.57060	.56619	.56182
104	93	.66444	.65936	.65433	.64934	.64439	.63949	.63464	.62983	.62507	.62034	.61566	.61102	.60643	.60187	.59736	.59288	.58845	.58406	.57970	.57538
104	94	.67568	.67071	.66577	.66088	.65603	.65122	.64645	.64173	.63705	.63240	.62780	.62323	.61871	.61422	.60978	.60537	.60099	.59666	.59236	.58810
104	95	.68630	.68142	.67659	.67179	.66703	.66231	.65764	.65300	.64839	.64383	.63930	.63482	.63036	.62595	.62157	.61722	.61291	.60864	.60440	.60020
104	96	.69623	.69145	.68671	.68200	.67734	.67271	.66811	.66356	.65904	.65455	.65010	.64569	.64131	.63696	.63265	.62837	.62412	.61991	.61573	.61159
104	97	.70541	.70072	.69607	.69145	.68687	.68233	.67782	.67334	.66889	.66448	.66011	.65576	.65145	.64717	.64293	.63871	.63453	.63037	.62625	.62216
104	98	.71402	.70943	.70486	.70033	.69584	.69137	.68694	.68254	.67817	.67383	.66953	.66525	.66101	.65679	.65261	.64846	.64433	.64024	.63617	.63214
104	99	.72238	.71787	.71340	.70896	.70454	.70016	.69581	.69148	.68719	.68293	.67870	.67449	.67032	.66617	.66205	.65796	.65390	.64986	.64586	.64188
104	100	.73047	.72605	.72167	.71731	.71298	.70868	.70440	.70016	.69594	.69176	.68760	.68346	.67936	.67528	.67122	.66720	.66320	.65923	.65528	.65136
104	101	.73838	.73405	.72975	.72548	.72124	.71702	.71283	.70866	.70453	.70041	.69633	.69227	.68823	.68422	.68024	.67628	.67234	.66843	.66455	.66068
104	102	.74611	.74187	.73766	.73348	.72932	.72518	.72107	.71699	.71293	.70889	.70488	.70089	.69693	.69299	.68907	.68518	.68131	.67746	.67364	.66984
104	103	.75379	.74965	.74553	.74143	.73736	.73331	.72928	.72527	.72129	.71733	.71340	.70949	.70559	.70173	.69788	.69406	.69025	.68647	.68271	.67897
104	104	.76192	.75787	.75385	.74985	.74587	.74191	.73797	.73406	.73016	.72629	.72244	.71861	.71480	.71101	.70724	.70349	.69976	.69606	.69237	.68870
105	0	.01256	.01233	.01212	.01192	.01173	.01156	.01140	.01124	.01110	.01096	.01083	.01070	.01058	.01047	.01036	.01026	.01016	.01006	.00997	.00988
105	1	.00522	.00501	.00481	.00462	.00445	.00430	.00415	.00401	.00388	.00376	.00365	.00354	.00344	.00335	.00326	.00317	.00309	.00302	.00295	.00288
105	2	.00510	.00487	.00466	.00447	.00429	.00412	.00396	.00382	.00368	.00356	.00344	.00332	.00322	.00312	.00303	.00294	.00285	.00278	.00270	.00263
105	3	.00519	.00495	.00473	.00452	.00433	.00416	.00399	.00384	.00369	.00356	.00343	.00331	.00320	.00309	.00299	.00290	.00281	.00273	.00265	.00257
105	4	.00541	.00515	.00491	.00470	.00449	.00430	.00413	.00396	.00381	.00366	.00353	.00340	.00328	.00317	.00306	.00296	.00287	.00278	.00269	.00261
105	5	.00571	.00544	.00519	.00496	.00474	.00454	.00435	.00417	.00401	.00386	.00371	.00358	.00345	.00333	.00321	.00311	.00300	.00291	.00282	.00273
105	6	.00609	.00580	.00553	.00528	.00505	.00483	.00463	.00444	.00427	.00410	.00395	.00380	.00367	.00354	.00342	.00330	.00319	.00309	.00299	.00290
105	7	.00653	.00622	.00594	.00567	.00542	.00519	.00498	.00478	.00459	.00442	.00425	.00409	.00395	.00381	.00368	.00355	.00344	.00333	.00322	.00312
105	8	.00704	.00671	.00641	.00612	.00586	.00561	.00539	.00517	.00497	.00478	.00461	.00444	.00428	.00413	.00399	.00386	.00373	.00361	.00350	.00339
105	9	.00763	.00728	.00696	.00666	.00638	.00612	.00587	.00564	.00543	.00523	.00504	.00486	.00469	.00453	.00438	.00424	.00410	.00398	.00385	.00374
105	10	.00832	.00795	.00761	.00729	.00699	.00671	.00645	.00621	.00598	.00576	.00556	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00429	.00417
105	11	.00909	.00870	.00834	.00800	.00768	.00738	.00711	.00685	.00660	.00638	.00616	.00596	.00576	.00558	.00541	.00525	.00509	.00494	.00480	.00467
105	12	.00995	.00953	.00914	.00878	.00845	.00813	.00784	.00756	.00731	.00706	.00683	.00662	.00641	.00622	.00603	.00586	.00569	.00554	.00539	.00524
105	13	.01084	.01040	.00999	.00961	.00925	.00892	.00861	.00831	.00804	.00778	.00754	.00731	.00709	.00688	.00669	.00650	.00633	.00616	.00600	.00585
105	14	.01171	.01124	.01081	.01041	.01003	.00968	.00935	.00904	.00875	.00848	.00822	.00798	.00775	.00753	.00732	.00713	.00694	.00676	.00659	.00643
105	15	.01254	.01205	.01159	.01116	.01077	.01040	.01005	.00972	.00941	.00912	.00885	.00860	.00835	.00812	.00790	.00770	.00750	.00731	.00714	.00697
105	16	.01330	.01278	.01230	.01185	.01143	.01104	.01067	.01033	.01000	.00970	.00941	.00914	.00888	.00864	.00841	.00819	.00799	.00779	.00760	.00742
105	17	.01400	.01346	.01295	.01248	.01203	.01162	.01123	.01087	.01053	.01021	.00991	.00962	.00935	.00909	.00885	.00862	.00840	.00820	.00800	.00781
105	18	.01467	.01410	.01356	.01306	.01260	.01216	.01175	.01137	.01101	.01067	.01035	.01005	.00977	.00950	.00924	.00900	.00877	.00855	.00834	.00815
105	19	.01534	.01474	.01417	.01365	.01316	.01270	.01227	.01186	.01148	.01113	.01079	.01047	.01017	.00989	.00962	.00937	.00912	.00889	.00867	.00847
105	20	.01605	.01542	.01482	.01427	.01375	.01326	.01281	.01238	.01198	.01160	.01125	.01091	.01059	.01030	.01001	.00974	.00949	.00925	.00902	.00880
105	21	.01681	.01614	.01551	.01492	.01438	.01386	.01338	.01293	.01251	.01211	.01173	.01138	.01105	.01073	.01043	.01015	.00988	.00962	.00938	.00915
105	22	.01761	.01690	.01623	.01561	.01503	.01449	.01398	.01351	.01306	.01264	.01224	.01186	.01151	.01118	.01086	.01056	.01028	.01001	.00975	.00950
105	23	.01847	.01771	.01701	.01636	.01574	.01517	.01463	.01413	.01365	.01320	.01278	.01239	.01201	.01166	.01132	.01101	.01071	.01042	.01015	.00989
105	24	.01940	.01860	.01786	.01717	.01652	.01591	.01534	.01481	.01430	.01383	.01338	.01296	.01257	.01219	.01184	.01150	.01118	.01088	.01059	.01032
105	25	.02043	.01958	.01880	.01806	.01738	.01673	.01613	.01556	.01503	.01453	.01406	.01361	.01319	.01279	.01241	.01206	.01172	.01140	.01109	.01080
105	26	.02155	.02066	.01983	.01905	.01832	.01764	.01700	.01640	.01583	.01530	.01480	.01433	.01388	.01346	.01306	.01268	.01232	.01197	.01165	.01134
105	27	.02279	.02185	.02097	.02015	.01938	.01866	.01798	.01734	.01674	.01617	.01564	.01514	.01466	.01421	.01379	.01338	.01300	.01264	.01229	.01196
105	28	.02414	.02314	.02221	.02134	.02052	.01976	.01904	.01836	.01772	.01712	.01655	.01602	.01551	.01504	.01458	.01415	.01375	.01336	.01299	.01264
105	29	.02559	.02454	.02356	.02263	.02177	.02095	.02019	.01947	.01879	.01815	.01755	.01698	.01644	.01593	.01545	.01500	.01456	.01415	.01376	.01338
105	30	.02715	.02604	.02499	.02402	.02310	.02223	.02142	.02066	.01994	.01926	.01862	.01801	.01744	.01690	.01639	.01590	.01544	.01500	.01458	.01418
105	31	.02881	.02763	.02653	.02549	.02452	.02360	.02274	.02193	.02117	.02045	.01977	.01912	.01851	.01793	.01739	.01687	.01638	.01591	.01546	.01504
105	32	.03059	.02934	.02818	.02708	.02605	.02508	.02416	.02330	.02249	.02172	.02100	.02031	.01966	.01905	.01846	.01791	.01739	.01689	.01641	.01596
105	33	.03251	.03119	.02995	.02879	.02770	.02667	.02570	.02478	.02392	.02310	.02233	.02160	.02091	.02026	.01963	.01904	.01848	.01795	.01744	.01696
105	34	.03456	.03317	.03186	.03063	.02947	.02838	.02735	.02638	.02546	.02459	.02377	.02299	.02226	.02156	.02090	.02027	.01967	.01910	.01856	.01804

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	35	.03678	.03531	.03393	.03262	.03140	.03024	.02915	.02811	.02714	.02622	.02534	.02451	.02373	.02299	.02228	.02161	.02097	.02036	.01978	.01923
105	36	.03917	.03761	.03615	.03477	.03347	.03224	.03108	.02998	.02895	.02797	.02704	.02616	.02532	.02453	.02377	.02306	.02237	.02173	.02111	.02052
105	37	.04173	.04009	.03854	.03708	.03570	.03440	.03317	.03201	.03091	.02986	.02887	.02794	.02705	.02620	.02540	.02463	.02390	.02321	.02255	.02192
105	38	.04450	.04277	.04113	.03959	.03813	.03675	.03545	.03421	.03304	.03193	.03088	.02988	.02893	.02803	.02717	.02636	.02558	.02484	.02413	.02346
105	39	.04748	.04566	.04393	.04230	.04075	.03929	.03791	.03660	.03536	.03418	.03306	.03200	.03099	.03003	.02911	.02824	.02741	.02662	.02586	.02514
105	40	.05072	.04879	.04697	.04524	.04361	.04206	.04060	.03921	.03789	.03664	.03545	.03432	.03324	.03222	.03124	.03031	.02943	.02858	.02777	.02700
105	41	.05422	.05219	.05027	.04845	.04672	.04509	.04354	.04206	.04067	.03934	.03807	.03687	.03573	.03463	.03360	.03260	.03166	.03075	.02989	.02906
105	42	.05801	.05587	.05385	.05192	.05010	.04837	.04673	.04517	.04369	.04228	.04094	.03966	.03844	.03728	.03618	.03512	.03411	.03314	.03222	.03134
105	43	.06210	.05985	.05771	.05569	.05376	.05194	.05020	.04855	.04698	.04549	.04406	.04271	.04141	.04018	.03900	.03787	.03680	.03577	.03478	.03384
105	44	.06649	.06412	.06188	.05974	.05772	.05579	.05396	.05221	.05055	.04897	.04746	.04602	.04464	.04333	.04208	.04088	.03973	.03864	.03759	.03658
105	45	.07117	.06868	.06632	.06408	.06194	.05991	.05798	.05613	.05438	.05270	.05110	.04958	.04812	.04673	.04539	.04412	.04290	.04173	.04061	.03954
105	46	.07615	.07355	.07107	.06871	.06646	.06432	.06228	.06034	.05848	.05671	.05502	.05340	.05186	.05038	.04896	.04761	.04631	.04507	.04388	.04273
105	47	.08142	.07869	.07609	.07361	.07125	.06900	.06685	.06480	.06284	.06097	.05919	.05748	.05584	.05427	.05277	.05134	.04996	.04864	.04737	.04615
105	48	.08701	.08415	.08143	.07883	.07635	.07398	.07172	.06956	.06750	.06553	.06364	.06183	.06010	.05844	.05685	.05533	.05387	.05246	.05112	.04982
105	49	.09293	.08994	.08708	.08436	.08176	.07927	.07690	.07463	.07246	.07038	.06839	.06648	.06465	.06290	.06122	.05960	.05805	.05656	.05513	.05376
105	50	.09920	.09608	.09309	.09024	.08752	.08491	.08242	.08004	.07775	.07556	.07347	.07145	.06953	.06767	.06590	.06419	.06255	.06097	.05946	.05800
105	51	.10584	.10258	.09946	.09648	.09363	.09090	.08829	.08579	.08339	.08109	.07888	.07676	.07473	.07278	.07090	.06910	.06736	.06569	.06409	.06254
105	52	.11281	.10942	.10617	.10305	.10007	.09722	.09448	.09186	.08934	.08693	.08461	.08238	.08024	.07818	.07620	.07430	.07247	.07071	.06901	.06737
105	53	.12013	.11660	.11321	.10997	.10686	.10387	.10101	.09826	.09563	.09309	.09066	.08832	.08607	.08391	.08182	.07982	.07789	.07603	.07423	.07250
105	54	.12780	.12413	.12061	.11723	.11398	.11087	.10788	.10501	.10225	.09960	.09705	.09459	.09223	.08995	.08776	.08565	.08362	.08166	.07977	.07794
105	55	.13584	.13203	.12837	.12485	.12147	.11823	.11511	.11211	.10923	.10645	.10378	.10121	.09874	.09635	.09405	.09183	.08969	.08762	.08563	.08371
105	56	.14426	.14031	.13651	.13285	.12934	.12597	.12272	.11959	.11658	.11368	.11089	.10820	.10560	.10310	.10069	.09836	.09611	.09394	.09185	.08982
105	57	.15306	.14897	.14503	.14124	.13759	.13408	.13070	.12744	.12431	.12128	.11837	.11556	.11284	.11022	.10770	.10526	.10290	.10062	.09842	.09629
105	58	.16221	.15797	.15390	.14997	.14619	.14254	.13903	.13564	.13238	.12923	.12619	.12325	.12042	.11768	.11504	.11248	.11001	.10762	.10531	.10308
105	59	.17167	.16730	.16308	.15902	.15510	.15132	.14767	.14416	.14076	.13748	.13432	.13126	.12831	.12545	.12269	.12002	.11743	.11493	.11251	.11016
105	60	.18145	.17694	.17258	.16838	.16433	.16041	.15664	.15299	.14946	.14606	.14276	.13958	.13650	.13352	.13064	.12785	.12515	.12253	.12000	.11754
105	61	.19158	.18692	.18243	.17809	.17391	.16986	.16595	.16217	.15851	.15498	.15156	.14825	.14504	.14194	.13894	.13603	.13321	.13048	.12783	.12526
105	62	.20211	.19732	.19269	.18822	.18389	.17971	.17567	.17176	.16797	.16431	.16076	.15732	.15400	.15077	.14764	.14461	.14168	.13883	.13606	.13338
105	63	.21306	.20814	.20338	.19877	.19432	.19000	.18583	.18179	.17787	.17408	.17040	.16684	.16338	.16003	.15679	.15363	.15058	.14761	.14472	.14193
105	64	.22443	.21937	.21448	.20975	.20516	.20072	.19641	.19224	.18820	.18428	.18047	.17678	.17320	.16973	.16636	.16308	.15990	.15682	.15381	.15090
105	65	.23622	.23104	.22602	.22116	.21645	.21188	.20744	.20314	.19897	.19492	.19099	.18718	.18347	.17988	.17638	.17298	.16968	.16647	.16335	.16032
105	66	.24848	.24318	.23804	.23306	.22822	.22352	.21897	.21454	.21025	.20607	.20202	.19808	.19425	.19053	.18691	.18339	.17997	.17664	.17340	.17025
105	67	.26127	.25586	.25060	.24550	.24054	.23573	.23105	.22650	.22208	.21779	.21361	.20955	.20560	.20176	.19802	.19438	.19084	.18739	.18404	.18077
105	68	.27457	.26904	.26368	.25846	.25339	.24846	.24367	.23901	.23447	.23006	.22577	.22159	.21752	.21356	.20970	.20594	.20228	.19872	.19524	.19186
105	69	.28833	.28270	.27723	.27191	.26673	.26170	.25679	.25202	.24737	.24285	.23844	.23414	.22996	.22589	.22191	.21804	.21427	.21059	.20700	.20350
105	70	.30248	.29676	.29119	.28577	.28049	.27535	.27035	.26547	.26071	.25608	.25156	.24716	.24286	.23868	.23459	.23061	.22672	.22293	.21923	.21561
105	71	.31695	.31114	.30549	.29998	.29460	.28937	.28426	.27928	.27443	.26969	.26507	.26056	.25616	.25187	.24767	.24358	.23959	.23568	.23187	.22815
105	72	.33170	.32582	.32008	.31449	.30903	.30370	.29850	.29343	.28848	.28365	.27893	.27432	.26982	.26542	.26112	.25693	.25283	.24882	.24490	.24107
105	73	.34671	.34076	.33495	.32927	.32374	.31833	.31305	.30789	.30284	.29792	.29311	.28840	.28381	.27931	.27492	.27062	.26642	.26231	.25829	.25436
105	74	.36204	.35603	.35015	.34442	.33881	.33332	.32796	.32273	.31760	.31259	.30769	.30290	.29821	.29363	.28914	.28475	.28045	.27624	.27213	.26809
105	75	.37777	.37171	.36578	.35999	.35432	.34877	.34334	.33803	.33284	.32775	.32277	.31790	.31313	.30846	.30388	.29940	.29501	.29072	.28651	.28238
105	76	.39396	.38786	.38189	.37605	.37033	.36473	.35925	.35388	.34861	.34346	.33841	.33347	.32862	.32388	.31922	.31466	.31019	.30581	.30151	.29730
105	77	.41060	.40448	.39848	.39261	.38685	.38121	.37568	.37026	.36494	.35974	.35463	.34962	.34471	.33990	.33517	.33054	.32600	.32154	.31716	.31287
105	78	.42765	.42152	.41551	.40961	.40383	.39816	.39260	.38714	.38178	.37653	.37138	.36632	.36135	.35648	.35170	.34701	.34240	.33787	.33343	.32907
105	79	.44499	.43886	.43285	.42694	.42115	.41546	.40988	.40439	.39901	.39373	.38854	.38344	.37843	.37351	.36868	.36394	.35928	.35469	.35019	.34577
105	80	.46244	.45633	.45032	.44442	.43863	.43294	.42735	.42185	.41645	.41115	.40593	.40080	.39577	.39081	.38594	.38116	.37645	.37182	.36727	.36280
105	81	.47986	.47378	.46779	.46191	.45613	.45045	.44486	.43936	.43395	.42864	.42341	.41826	.41321	.40823	.40333	.39851	.39377	.38911	.38452	.38000
105	82	.49717	.49112	.48518	.47932	.47356	.46790	.46232	.45683	.45143	.44611	.44088	.43573	.43066	.42567	.42075	.41591	.41115	.40646	.40184	.39728
105	83	.51436	.50836	.50246	.49664	.49092	.48528	.47973	.47426	.46887	.46356	.45834	.45319	.44812	.44312	.43820	.43335	.42857	.42386	.41922	.41464
105	84	.53153	.52560	.51975	.51398	.50830	.50270	.49719	.49175	.48639	.48111	.47590	.47077	.46571	.46072	.45580	.45095	.44616	.44145	.43679	.43221

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	85	.54875	.54289	.53711	.53141	.52578	.52024	.51477	.50938	.50406	.49881	.49364	.48853	.48349	.47852	.47362	.46878	.46401	.45929	.45465	.45006
105	86	.56583	.56005	.55435	.54873	.54318	.53770	.53229	.52696	.52169	.51649	.51136	.50629	.50129	.49635	.49147	.48665	.48190	.47721	.47257	.46799
105	87	.58253	.57685	.57124	.56570	.56023	.55482	.54949	.54422	.53901	.53387	.52879	.52377	.51881	.51391	.50907	.50429	.49957	.49490	.49029	.48573
105	88	.59880	.59322	.58771	.58226	.57688	.57156	.56630	.56111	.55597	.55089	.54588	.54092	.53601	.53117	.52637	.52164	.51695	.51232	.50774	.50322
105	89	.61461	.60914	.60373	.59839	.59310	.58787	.58270	.57759	.57253	.56753	.56258	.55769	.55285	.54806	.54332	.53864	.53400	.52942	.52489	.52040
105	90	.62988	.62452	.61923	.61399	.60880	.60367	.59859	.59357	.58860	.58368	.57881	.57399	.56922	.56450	.55983	.55521	.55063	.54610	.54162	.53718
105	91	.64433	.63909	.63391	.62878	.62369	.61866	.61368	.60875	.60387	.59904	.59425	.58951	.58482	.58017	.57557	.57101	.56650	.56203	.55760	.55322
105	92	.65771	.65258	.64751	.64248	.63750	.63257	.62769	.62285	.61805	.61330	.60860	.60394	.59932	.59475	.59022	.58572	.58128	.57687	.57250	.56817
105	93	.67006	.66504	.66007	.65515	.65027	.64543	.64064	.63589	.63119	.62652	.62190	.61731	.61277	.60827	.60380	.59938	.59500	.59065	.58634	.58207
105	94	.68156	.67666	.67179	.66697	.66218	.65744	.65274	.64808	.64345	.63887	.63433	.62982	.62535	.62092	.61653	.61217	.60785	.60357	.59932	.59510
105	95	.69244	.68763	.68287	.67814	.67346	.66881	.66420	.65962	.65509	.65059	.64612	.64169	.63730	.63294	.62862	.62433	.62008	.61586	.61167	.60751
105	96	.70261	.69791	.69325	.68862	.68403	.67947	.67495	.67046	.66600	.66158	.65720	.65285	.64853	.64424	.63999	.63577	.63158	.62742	.62330	.61921
105	97	.71203	.70742	.70285	.69831	.69381	.68934	.68490	.68049	.67612	.67178	.66747	.66319	.65895	.65473	.65054	.64639	.64226	.63817	.63410	.63007
105	98	.72087	.71636	.71188	.70743	.70301	.69863	.69427	.68994	.68565	.68138	.67715	.67294	.66876	.66461	.66049	.65640	.65234	.64831	.64430	.64032
105	99	.72946	.72504	.72065	.71629	.71196	.70765	.70338	.69914	.69492	.69073	.68657	.68243	.67833	.67425	.67020	.66617	.66217	.65820	.65426	.65034
105	100	.73777	.73345	.72915	.72488	.72063	.71641	.71222	.70806	.70392	.69981	.69572	.69166	.68763	.68362	.67964	.67568	.67175	.66784	.66395	.66010
105	101	.74591	.74167	.73747	.73328	.72913	.72500	.72089	.71681	.71275	.70872	.70471	.70072	.69676	.69283	.68891	.68502	.68116	.67731	.67349	.66970
105	102	.75386	.74972	.74560	.74151	.73744	.73340	.72937	.72538	.72140	.71744	.71351	.70960	.70572	.70185	.69801	.69419	.69039	.68662	.68286	.67913
105	103	.76176	.75771	.75369	.74969	.74571	.74175	.73781	.73390	.73000	.72613	.72228	.71845	.71463	.71084	.70707	.70332	.69960	.69589	.69220	.68853
105	104	.77011	.76617	.76224	.75834	.75446	.75060	.74675	.74293	.73912	.73534	.73157	.72783	.72410	.72039	.71670	.71303	.70938	.70574	.70213	.69853
105	105	.77868	.77485	.77103	.76723	.76345	.75968	.75594	.75221	.74850	.74480	.74113	.73747	.73383	.73020	.72659	.72300	.71943	.71587	.71233	.70881
106	0	.01270	.01248	.01227	.01207	.01189	.01172	.01156	.01140	.01126	.01112	.01099	.01087	.01075	.01064	.01054	.01043	.01034	.01024	.01015	.01007
106	1	.00524	.00503	.00483	.00465	.00448	.00432	.00417	.00403	.00390	.00378	.00367	.00356	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290
106	2	.00511	.00489	.00468	.00448	.00430	.00414	.00398	.00384	.00370	.00357	.00345	.00334	.00324	.00314	.00304	.00296	.00287	.00279	.00272	.00265
106	3	.00521	.00496	.00474	.00454	.00435	.00417	.00400	.00385	.00371	.00357	.00344	.00333	.00321	.00311	.00301	.00292	.00283	.00274	.00266	.00259
106	4	.00542	.00516	.00493	.00471	.00450	.00431	.00414	.00397	.00382	.00368	.00354	.00341	.00330	.00318	.00308	.00298	.00288	.00279	.00271	.00263
106	5	.00572	.00545	.00520	.00497	.00475	.00455	.00436	.00418	.00402	.00387	.00372	.00359	.00346	.00334	.00323	.00312	.00302	.00292	.00283	.00274
106	6	.00609	.00580	.00554	.00529	.00506	.00484	.00464	.00445	.00428	.00411	.00396	.00381	.00368	.00355	.00343	.00331	.00320	.00310	.00300	.00291
106	7	.00654	.00623	.00594	.00568	.00543	.00520	.00499	.00479	.00460	.00442	.00426	.00410	.00396	.00382	.00369	.00356	.00345	.00334	.00323	.00313
106	8	.00704	.00672	.00641	.00613	.00587	.00562	.00539	.00518	.00498	.00479	.00461	.00445	.00429	.00414	.00400	.00387	.00374	.00362	.00351	.00340
106	9	.00764	.00729	.00697	.00667	.00639	.00613	.00588	.00565	.00544	.00524	.00505	.00487	.00470	.00454	.00439	.00425	.00411	.00398	.00386	.00375
106	10	.00833	.00796	.00762	.00730	.00700	.00672	.00646	.00622	.00599	.00577	.00557	.00538	.00520	.00503	.00487	.00471	.00457	.00443	.00430	.00418
106	11	.00910	.00871	.00835	.00801	.00769	.00740	.00712	.00686	.00662	.00639	.00617	.00597	.00578	.00559	.00542	.00526	.00510	.00496	.00482	.00468
106	12	.00996	.00955	.00916	.00880	.00846	.00815	.00786	.00758	.00732	.00708	.00685	.00663	.00643	.00623	.00605	.00588	.00571	.00555	.00540	.00526
106	13	.01086	.01042	.01001	.00963	.00927	.00894	.00863	.00834	.00806	.00780	.00756	.00733	.00711	.00691	.00671	.00653	.00635	.00618	.00603	.00587
106	14	.01174	.01127	.01084	.01044	.01006	.00971	.00938	.00907	.00878	.00851	.00825	.00801	.00778	.00756	.00735	.00716	.00697	.00679	.00663	.00647
106	15	.01257	.01208	.01162	.01120	.01080	.01043	.01008	.00976	.00945	.00916	.00889	.00863	.00839	.00816	.00794	.00774	.00754	.00735	.00717	.00700
106	16	.01333	.01282	.01233	.01189	.01147	.01108	.01071	.01037	.01004	.00974	.00945	.00918	.00893	.00868	.00845	.00824	.00803	.00783	.00764	.00747
106	17	.01404	.01350	.01299	.01252	.01208	.01166	.01128	.01091	.01057	.01025	.00995	.00966	.00940	.00914	.00890	.00867	.00845	.00824	.00805	.00786
106	18	.01471	.01414	.01360	.01311	.01264	.01220	.01180	.01141	.01105	.01072	.01040	.01010	.00981	.00955	.00929	.00905	.00882	.00860	.00839	.00820
106	19	.01539	.01478	.01422	.01369	.01320	.01274	.01231	.01191	.01153	.01117	.01084	.01052	.01022	.00994	.00967	.00942	.00917	.00895	.00873	.00852
106	20	.01610	.01546	.01487	.01431	.01379	.01331	.01285	.01243	.01203	.01165	.01130	.01096	.01065	.01035	.01006	.00980	.00954	.00930	.00907	.00885
106	21	.01686	.01619	.01556	.01497	.01442	.01391	.01343	.01298	.01256	.01216	.01179	.01143	.01110	.01078	.01048	.01020	.00993	.00968	.00943	.00920
106	22	.01766	.01694	.01628	.01566	.01508	.01454	.01403	.01356	.01311	.01269	.01229	.01192	.01156	.01123	.01092	.01062	.01033	.01006	.00981	.00956
106	23	.01851	.01776	.01706	.01640	.01579	.01522	.01468	.01418	.01370	.01326	.01284	.01244	.01207	.01171	.01138	.01106	.01076	.01048	.01021	.00995
106	24	.01945	.01865	.01791	.01722	.01657	.01596	.01539	.01486	.01436	.01388	.01344	.01302	.01262	.01225	.01189	.01156	.01124	.01094	.01065	.01037
106	25	.02047	.01963	.01885	.01812	.01743	.01679	.01618	.01562	.01508	.01458	.01411	.01367	.01325	.01285	.01247	.01211	.01178	.01146	.01115	.01086
106	26	.02160	.02071	.01988	.01910	.01838	.01769	.01706	.01645	.01589	.01536	.01486	.01438	.01394	.01351	.01311	.01274	.01238	.01203	.01171	.01140
106	27	.02285	.02191	.02103	.02021	.01944	.01871	.01803	.01740	.01680	.01623	.01570	.01520	.01472	.01427	.01385	.01344	.01306	.01270	.01235	.01203
106	28	.02420	.02320	.02227	.02140	.02058	.01982	.01910	.01842	.01778	.01718	.01662	.01608	.01558	.01510	.01465	.01422	.01381	.01343	.01306	.01271

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	29	.02565	.02460	.02362	.02269	.02183	.02101	.02025	.01953	.01886	.01822	.01762	.01705	.01651	.01600	.01552	.01506	.01463	.01422	.01383	.01346
106	30	.02721	.02610	.02506	.02408	.02316	.02230	.02149	.02073	.02001	.01933	.01869	.01808	.01751	.01697	.01646	.01597	.01551	.01507	.01465	.01426
106	31	.02888	.02770	.02660	.02556	.02459	.02367	.02281	.02200	.02124	.02052	.01984	.01919	.01859	.01801	.01746	.01694	.01645	.01598	.01554	.01512
106	32	.03066	.02941	.02824	.02715	.02612	.02515	.02423	.02337	.02256	.02180	.02107	.02039	.01974	.01912	.01854	.01799	.01746	.01697	.01649	.01604
106	33	.03258	.03126	.03003	.02886	.02777	.02674	.02577	.02486	.02400	.02318	.02241	.02168	.02099	.02034	.01972	.01913	.01857	.01804	.01753	.01705
106	34	.03464	.03324	.03194	.03071	.02955	.02846	.02743	.02646	.02554	.02467	.02385	.02308	.02234	.02164	.02098	.02035	.01976	.01919	.01865	.01813
106	35	.03686	.03539	.03401	.03271	.03148	.03032	.02923	.02820	.02722	.02630	.02543	.02460	.02382	.02308	.02237	.02170	.02106	.02045	.01988	.01933
106	36	.03925	.03769	.03623	.03485	.03355	.03233	.03117	.03007	.02904	.02806	.02713	.02625	.02541	.02462	.02387	.02315	.02247	.02182	.02121	.02062
106	37	.04182	.04017	.03863	.03717	.03579	.03449	.03326	.03210	.03100	.02996	.02897	.02803	.02714	.02630	.02550	.02473	.02400	.02331	.02265	.02202
106	38	.04459	.04286	.04122	.03968	.03822	.03685	.03554	.03431	.03314	.03203	.03098	.02999	.02904	.02814	.02728	.02646	.02569	.02495	.02424	.02357
106	39	.04758	.04575	.04403	.04240	.04085	.03939	.03801	.03670	.03546	.03429	.03317	.03211	.03110	.03014	.02922	.02835	.02752	.02673	.02598	.02526
106	40	.05082	.04889	.04707	.04534	.04371	.04217	.04071	.03932	.03800	.03675	.03556	.03443	.03336	.03234	.03136	.03043	.02955	.02870	.02789	.02712
106	41	.05433	.05230	.05038	.04856	.04683	.04520	.04365	.04218	.04078	.03945	.03819	.03699	.03585	.03476	.03372	.03273	.03178	.03088	.03002	.02919
106	42	.05813	.05599	.05396	.05204	.05022	.04850	.04686	.04530	.04382	.04241	.04107	.03979	.03857	.03742	.03631	.03525	.03424	.03328	.03236	.03148
106	43	.06222	.05997	.05784	.05581	.05389	.05207	.05034	.04869	.04712	.04562	.04420	.04285	.04155	.04032	.03914	.03802	.03694	.03591	.03493	.03399
106	44	.06662	.06426	.06201	.05988	.05786	.05593	.05410	.05236	.05070	.04912	.04761	.04617	.04480	.04349	.04223	.04104	.03989	.03880	.03775	.03674
106	45	.07131	.06883	.06647	.06423	.06210	.06007	.05813	.05629	.05454	.05286	.05127	.04974	.04829	.04689	.04556	.04429	.04307	.04190	.04078	.03971
106	46	.07631	.07371	.07123	.06887	.06663	.06449	.06245	.06051	.05865	.05689	.05520	.05358	.05204	.05056	.04915	.04780	.04650	.04526	.04407	.04292
106	47	.08160	.07887	.07627	.07379	.07143	.06918	.06704	.06499	.06303	.06117	.05938	.05767	.05604	.05447	.05297	.05154	.05016	.04884	.04758	.04636
106	48	.08720	.08434	.08162	.07902	.07655	.07418	.07192	.06977	.06771	.06574	.06385	.06204	.06032	.05866	.05707	.05555	.05409	.05269	.05134	.05005
106	49	.09313	.09014	.08729	.08457	.08198	.07949	.07712	.07485	.07268	.07061	.06862	.06671	.06489	.06314	.06146	.05984	.05830	.05681	.05538	.05401
106	50	.09943	.09631	.09333	.09048	.08776	.08515	.08266	.08028	.07800	.07581	.07372	.07171	.06978	.06793	.06616	.06445	.06282	.06124	.05973	.05827
106	51	.10609	.10283	.09972	.09674	.09389	.09117	.08856	.08605	.08366	.08136	.07916	.07704	.07501	.07306	.07119	.06939	.06765	.06599	.06438	.06284
106	52	.11308	.10969	.10644	.10333	.10036	.09751	.09477	.09215	.08964	.08723	.08491	.08269	.08055	.07849	.07652	.07462	.07279	.07103	.06933	.06770
106	53	.12043	.11690	.11351	.11027	.10717	.10419	.10133	.09859	.09595	.09342	.09099	.08866	.08641	.08425	.08217	.08016	.07824	.07638	.07459	.07286
106	54	.12813	.12446	.12094	.11756	.11432	.11121	.10823	.10536	.10260	.09996	.09741	.09496	.09260	.09033	.08814	.08603	.08400	.08204	.08015	.07833
106	55	.13620	.13239	.12873	.12522	.12185	.11861	.11549	.11250	.10962	.10685	.10418	.10161	.09914	.09676	.09446	.09224	.09011	.08805	.08606	.08413
106	56	.14465	.14070	.13690	.13326	.12975	.12638	.12313	.12001	.11701	.11411	.11132	.10864	.10605	.10355	.10114	.09882	.09657	.09440	.09231	.09029
106	57	.15349	.14940	.14546	.14168	.13804	.13453	.13116	.12790	.12477	.12175	.11884	.11604	.11333	.11071	.10819	.10575	.10340	.10113	.09893	.09680
106	58	.16268	.15844	.15437	.15045	.14667	.14304	.13953	.13615	.13289	.12974	.12671	.12378	.12095	.11822	.11558	.11303	.11056	.10818	.10587	.10364
106	59	.17218	.16781	.16360	.15954	.15563	.15186	.14822	.14471	.14132	.13805	.13489	.13183	.12888	.12603	.12327	.12061	.11803	.11553	.11312	.11078
106	60	.18200	.17749	.17315	.16895	.16490	.16100	.15723	.15358	.15006	.14666	.14338	.14020	.13713	.13416	.13128	.12849	.12580	.12319	.12066	.11821
106	61	.19217	.18753	.18304	.17871	.17453	.17049	.16659	.16281	.15916	.15563	.15222	.14892	.14572	.14263	.13963	.13673	.13391	.13119	.12854	.12598
106	62	.20275	.19797	.19335	.18889	.18457	.18040	.17636	.17246	.16868	.16502	.16148	.15805	.15473	.15151	.14839	.14537	.14244	.13959	.13683	.13416
106	63	.21375	.20884	.20409	.19949	.19505	.19074	.18658	.18254	.17863	.17485	.17118	.16762	.16418	.16084	.15759	.15445	.15140	.14843	.14556	.14277
106	64	.22517	.22013	.21525	.21053	.20595	.20152	.19722	.19306	.18902	.18511	.18131	.17763	.17406	.17059	.16723	.16396	.16079	.15771	.15471	.15181
106	65	.23702	.23186	.22685	.22200	.21729	.21273	.20831	.20402	.19986	.19582	.19190	.18809	.18440	.18081	.17732	.17393	.17064	.16744	.16432	.16130
106	66	.24935	.24406	.23893	.23396	.22913	.22445	.21990	.21549	.21120	.20704	.20299	.19906	.19525	.19153	.18792	.18441	.18100	.17768	.17445	.17131
106	67	.26221	.25681	.25157	.24647	.24153	.23673	.23206	.22753	.22312	.21883	.21467	.21062	.20668	.20285	.19912	.19549	.19196	.18852	.18517	.18191
106	68	.27559	.27008	.26472	.25952	.25446	.24955	.24477	.24012	.23559	.23119	.22691	.22274	.21869	.21473	.21089	.20714	.20349	.19994	.19647	.19309
106	69	.28944	.28383	.27837	.27306	.26790	.26288	.25799	.25323	.24859	.24408	.23968	.23540	.23123	.22717	.22321	.21934	.21558	.21191	.20833	.20484
106	70	.30368	.29798	.29243	.28703	.28176	.27664	.27164	.26678	.26204	.25742	.25291	.24852	.24424	.24007	.23600	.23203	.22815	.22437	.22068	.21708
106	71	.31826	.31247	.30683	.30134	.29598	.29076	.28567	.28071	.27587	.27114	.26654	.26204	.25766	.25338	.24920	.24512	.24114	.23725	.23345	.22974
106	72	.33312	.32725	.32154	.31596	.31052	.30521	.30003	.29497	.29004	.28522	.28052	.27592	.27144	.26705	.26277	.25859	.25450	.25051	.24661	.24279
106	73	.34824	.34230	.33651	.33086	.32534	.31995	.31469	.30955	.30452	.29962	.29482	.29013	.28555	.28107	.27670	.27241	.26823	.26413	.26013	.25621
106	74	.36369	.35770	.35184	.34613	.34054	.33507	.32973	.32451	.31941	.31442	.30954	.30476	.30009	.29553	.29106	.28668	.28240	.27821	.27411	.27009
106	75	.37954	.37351	.36760	.36183	.35618	.35065	.34525	.33996	.33478	.32972	.32476	.31990	.31515	.31050	.30594	.30148	.29711	.29283	.28864	.28453
106	76	.39587	.38980	.38386	.37804	.37234	.36676	.36130	.35595	.35072	.34559	.34056	.33564	.33081	.32608	.32145	.31691	.31246	.30809	.30382	.29962
106	77	.41267	.40658	.40061	.39476	.38903	.38341	.37790	.37251	.36722	.36203	.35695	.35197	.34708	.34228	.33758	.33297	.32845	.32401	.31966	.31538
106	78	.42990	.42380	.41782	.41195	.40619	.40055	.39501	.38958	.38425	.37903	.37390	.36886	.36392	.35908	.35432	.34965	.34506	.34056	.33614	.33179

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	79	.44744	.44134	.43536	.42948	.42372	.41806	.41251	.40705	.40170	.39644	.39128	.38621	.38123	.37634	.37153	.36681	.36217	.35761	.35314	.34873
106	80	.46510	.45902	.45305	.44718	.44142	.43576	.43020	.42474	.41937	.41409	.40891	.40381	.39880	.39388	.38904	.38428	.37960	.37500	.37047	.36602
106	81	.48274	.47669	.47075	.46490	.45916	.45351	.44795	.44249	.43712	.43183	.42664	.42152	.41650	.41155	.40668	.40189	.39718	.39255	.38798	.38349
106	82	.50028	.49428	.48837	.48255	.47683	.47120	.46567	.46021	.45485	.44957	.44437	.43925	.43422	.42926	.42437	.41957	.41483	.41017	.40558	.40106
106	83	.51772	.51176	.50590	.50013	.49445	.48885	.48334	.47791	.47256	.46729	.46210	.45699	.45196	.44700	.44211	.43729	.43255	.42787	.42326	.41872
106	84	.53516	.52927	.52346	.51775	.51211	.50656	.50109	.49569	.49037	.48513	.47996	.47487	.46985	.46490	.46002	.45520	.45046	.44577	.44116	.43660
106	85	.55266	.54685	.54112	.53547	.52990	.52440	.51898	.51364	.50836	.50316	.49803	.49296	.48797	.48304	.47818	.47338	.46864	.46397	.45936	.45481
106	86	.57005	.56433	.55869	.55312	.54762	.54219	.53684	.53155	.52633	.52118	.51609	.51107	.50612	.50122	.49639	.49162	.48691	.48226	.47766	.47312
106	87	.58708	.58146	.57591	.57043	.56501	.55967	.55438	.54917	.54401	.53892	.53389	.52893	.52402	.51917	.51438	.50964	.50497	.50034	.49578	.49126
106	88	.60370	.59819	.59274	.58736	.58203	.57677	.57158	.56644	.56136	.55634	.55138	.54647	.54162	.53682	.53208	.52740	.52276	.51818	.51365	.50917
106	89	.61988	.61448	.60914	.60386	.59864	.59348	.58837	.58332	.57832	.57338	.56849	.56366	.55888	.55414	.54946	.54483	.54025	.53572	.53124	.52680
106	90	.63553	.63025	.62503	.61986	.61474	.60968	.60467	.59972	.59481	.58996	.58515	.58040	.57569	.57103	.56642	.56185	.55733	.55286	.54843	.54405
106	91	.65036	.64521	.64010	.63505	.63004	.62508	.62018	.61532	.61051	.60574	.60102	.59635	.59173	.58714	.58260	.57811	.57366	.56925	.56488	.56055
106	92	.66411	.65907	.65408	.64914	.64424	.63939	.63458	.62982	.62510	.62043	.61579	.61121	.60666	.60215	.59769	.59326	.58888	.58454	.58023	.57597
106	93	.67682	.67190	.66702	.66218	.65739	.65264	.64793	.64326	.63863	.63404	.62950	.62499	.62052	.61609	.61170	.60735	.60303	.59875	.59451	.59030
106	94	.68868	.68387	.67909	.67436	.66967	.66501	.66040	.65582	.65128	.64678	.64232	.63789	.63350	.62915	.62483	.62055	.61630	.61209	.60791	.60377
106	95	.69990	.69519	.69053	.68590	.68131	.67675	.67223	.66775	.66330	.65888	.65450	.65016	.64585	.64157	.63733	.63312	.62894	.62480	.62068	.61660
106	96	.71041	.70581	.70125	.69672	.69222	.68776	.68334	.67894	.67458	.67025	.66596	.66170	.65746	.65326	.64909	.64495	.64085	.63677	.63272	.62870
106	97	.72014	.71564	.71118	.70674	.70234	.69797	.69364	.68933	.68505	.68080	.67659	.67240	.66825	.66412	.66002	.65595	.65191	.64790	.64391	.63996
106	98	.72929	.72489	.72052	.71618	.71187	.70759	.70334	.69911	.69492	.69075	.68661	.68250	.67842	.67436	.67033	.66633	.66235	.65841	.65448	.65059
106	99	.73819	.73389	.72961	.72536	.72114	.71695	.71278	.70864	.70453	.70045	.69639	.69235	.68834	.68436	.68040	.67647	.67256	.66868	.66482	.66099
106	100	.74681	.74261	.73843	.73427	.73014	.72604	.72196	.71790	.71388	.70987	.70589	.70193	.69800	.69409	.69020	.68634	.68250	.67869	.67490	.67113
106	101	.75526	.75116	.74707	.74301	.73897	.73496	.73097	.72700	.72306	.71913	.71523	.71135	.70750	.70367	.69985	.69606	.69230	.68855	.68482	.68112
106	102	.76352	.75951	.75552	.75156	.74761	.74369	.73979	.73590	.73204	.72820	.72438	.72059	.71681	.71305	.70931	.70560	.70190	.69822	.69457	.69093
106	103	.77173	.76782	.76393	.76006	.75620	.75237	.74856	.74477	.74099	.73724	.73350	.72978	.72608	.72240	.71874	.71510	.71148	.70787	.70428	.70071
106	104	.78040	.77659	.77281	.76904	.76529	.76156	.75784	.75414	.75046	.74680	.74316	.73953	.73592	.73232	.72874	.72518	.72164	.71811	.71460	.71111
106	105	.78926	.78556	.78189	.77823	.77458	.77095	.76734	.76374	.76015	.75659	.75304	.74950	.74598	.74247	.73898	.73550	.73204	.72860	.72517	.72175
106	106	.80070	.79716	.79363	.79012	.78662	.78314	.77967	.77621	.77276	.76933	.76591	.76251	.75912	.75574	.75237	.74902	.74568	.74235	.73904	.73573
107	0	.01288	.01266	.01245	.01226	.01208	.01191	.01175	.01160	.01146	.01133	.01120	.01108	.01096	.01085	.01075	.01065	.01056	.01046	.01038	.01029
107	1	.00527	.00505	.00486	.00467	.00450	.00434	.00420	.00406	.00393	.00381	.00370	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00300	.00293
107	2	.00513	.00490	.00470	.00450	.00432	.00416	.00400	.00386	.00372	.00359	.00347	.00336	.00326	.00316	.00307	.00298	.00289	.00282	.00274	.00267
107	3	.00522	.00498	.00476	.00455	.00436	.00418	.00402	.00387	.00372	.00359	.00346	.00334	.00323	.00313	.00303	.00293	.00284	.00276	.00268	.00261
107	4	.00543	.00517	.00494	.00472	.00452	.00433	.00415	.00399	.00383	.00369	.00356	.00343	.00331	.00320	.00309	.00299	.00290	.00281	.00272	.00264
107	5	.00573	.00546	.00521	.00498	.00476	.00456	.00437	.00420	.00403	.00388	.00374	.00360	.00347	.00335	.00324	.00313	.00303	.00293	.00284	.00276
107	6	.00610	.00582	.00555	.00530	.00507	.00485	.00465	.00447	.00429	.00413	.00397	.00383	.00369	.00356	.00344	.00332	.00321	.00311	.00301	.00292
107	7	.00655	.00624	.00595	.00569	.00544	.00521	.00500	.00480	.00461	.00444	.00427	.00411	.00397	.00383	.00370	.00357	.00346	.00335	.00324	.00314
107	8	.00705	.00672	.00642	.00614	.00588	.00563	.00540	.00519	.00499	.00480	.00462	.00446	.00430	.00415	.00401	.00388	.00375	.00363	.00352	.00341
107	9	.00765	.00730	.00697	.00667	.00639	.00613	.00589	.00566	.00545	.00525	.00506	.00488	.00471	.00455	.00440	.00426	.00412	.00399	.00387	.00375
107	10	.00834	.00797	.00762	.00730	.00701	.00673	.00647	.00622	.00600	.00578	.00558	.00539	.00521	.00504	.00488	.00472	.00458	.00444	.00431	.00419
107	11	.00911	.00872	.00836	.00802	.00770	.00741	.00713	.00687	.00663	.00640	.00618	.00598	.00579	.00561	.00543	.00527	.00512	.00497	.00483	.00469
107	12	.00998	.00956	.00917	.00881	.00848	.00817	.00787	.00760	.00734	.00709	.00687	.00665	.00644	.00625	.00607	.00589	.00573	.00557	.00542	.00528
107	13	.01088	.01044	.01003	.00965	.00929	.00896	.00865	.00836	.00808	.00783	.00758	.00735	.00714	.00693	.00674	.00655	.00638	.00621	.00605	.00590
107	14	.01176	.01130	.01087	.01047	.01009	.00974	.00941	.00910	.00881	.00854	.00828	.00804	.00781	.00759	.00739	.00719	.00701	.00683	.00666	.00650
107	15	.01260	.01211	.01166	.01123	.01084	.01047	.01012	.00979	.00949	.00920	.00893	.00867	.00843	.00820	.00798	.00778	.00758	.00739	.00722	.00705
107	16	.01337	.01286	.01238	.01193	.01151	.01112	.01075	.01041	.01009	.00978	.00950	.00923	.00897	.00873	.00850	.00828	.00808	.00788	.00769	.00751
107	17	.01408	.01354	.01303	.01256	.01212	.01171	.01132	.01096	.01062	.01030	.01000	.00971	.00945	.00919	.00895	.00872	.00850	.00830	.00810	.00791
107	18	.01476	.01418	.01365	.01315	.01269	.01225	.01185	.01146	.01111	.01077	.01045	.01015	.00987	.00960	.00934	.00910	.00888	.00866	.00845	.00825
107	19	.01544	.01483	.01427	.01374	.01325	.01279	.01236	.01196	.01158	.01123	.01089	.01058	.01028	.00999	.00973	.00947	.00923	.00900	.00879	.00858
107	20	.01615	.01551	.01492	.01436	.01385	.01336	.01291	.01248	.01208	.01171	.01135	.01102	.01070	.01040	.01012	.00985	.00960	.00936	.00913	.00891
107	21	.01691	.01624	.01561	.01502	.01448	.01397	.01349	.01304	.01261	.01222	.01184	.01149	.01116	.01084	.01054	.01026	.00999	.00974	.00950	.00927

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	22	.01771	.01700	.01633	.01572	.01514	.01460	.01409	.01361	.01317	.01275	.01235	.01198	.01162	.01129	.01098	.01068	.01039	.01013	.00987	.00963
107	23	.01857	.01781	.01711	.01646	.01585	.01528	.01474	.01424	.01376	.01332	.01290	.01250	.01213	.01178	.01144	.01113	.01083	.01054	.01027	.01001
107	24	.01950	.01871	.01796	.01727	.01662	.01602	.01545	.01492	.01442	.01394	.01350	.01308	.01268	.01231	.01196	.01162	.01130	.01100	.01071	.01044
107	25	.02053	.01969	.01891	.01817	.01749	.01684	.01624	.01568	.01514	.01464	.01417	.01373	.01331	.01291	.01254	.01218	.01184	.01152	.01122	.01093
107	26	.02165	.02077	.01994	.01916	.01843	.01775	.01712	.01652	.01595	.01542	.01492	.01445	.01400	.01358	.01318	.01280	.01244	.01210	.01178	.01147
107	27	.02290	.02197	.02109	.02027	.01950	.01877	.01810	.01746	.01686	.01630	.01576	.01526	.01479	.01434	.01392	.01351	.01313	.01277	.01243	.01210
107	28	.02426	.02326	.02233	.02146	.02065	.01988	.01916	.01849	.01785	.01725	.01668	.01615	.01565	.01517	.01472	.01429	.01388	.01350	.01313	.01278
107	29	.02572	.02466	.02368	.02276	.02189	.02108	.02032	.01960	.01893	.01829	.01769	.01712	.01658	.01608	.01559	.01514	.01471	.01430	.01391	.01353
107	30	.02728	.02617	.02512	.02415	.02323	.02237	.02156	.02080	.02008	.01940	.01876	.01816	.01759	.01705	.01654	.01605	.01559	.01515	.01474	.01434
107	31	.02895	.02777	.02667	.02563	.02466	.02375	.02289	.02208	.02132	.02060	.01992	.01927	.01867	.01809	.01755	.01703	.01654	.01607	.01563	.01520
107	32	.03073	.02949	.02832	.02722	.02619	.02523	.02431	.02345	.02264	.02188	.02115	.02047	.01982	.01921	.01863	.01808	.01755	.01706	.01658	.01613
107	33	.03265	.03134	.03010	.02894	.02785	.02682	.02586	.02494	.02408	.02327	.02250	.02177	.02108	.02043	.01981	.01922	.01866	.01813	.01762	.01714
107	34	.03472	.03333	.03202	.03079	.02963	.02854	.02752	.02655	.02563	.02476	.02395	.02317	.02244	.02174	.02108	.02045	.01985	.01929	.01875	.01823
107	35	.03695	.03548	.03409	.03279	.03157	.03041	.02932	.02829	.02732	.02640	.02553	.02470	.02392	.02318	.02247	.02180	.02116	.02056	.01998	.01943
107	36	.03934	.03779	.03632	.03495	.03365	.03242	.03127	.03017	.02914	.02816	.02723	.02635	.02552	.02473	.02397	.02326	.02258	.02193	.02132	.02073
107	37	.04191	.04027	.03872	.03727	.03589	.03459	.03337	.03220	.03111	.03006	.02908	.02814	.02725	.02641	.02561	.02484	.02412	.02343	.02277	.02214
107	38	.04469	.04296	.04132	.03978	.03833	.03695	.03565	.03442	.03325	.03214	.03109	.03010	.02915	.02825	.02740	.02658	.02581	.02507	.02436	.02369
107	39	.04768	.04586	.04413	.04250	.04096	.03950	.03812	.03682	.03558	.03440	.03329	.03223	.03122	.03026	.02935	.02848	.02765	.02686	.02610	.02538
107	40	.05093	.04900	.04718	.04546	.04383	.04229	.04082	.03944	.03812	.03687	.03569	.03456	.03348	.03246	.03149	.03056	.02968	.02883	.02803	.02726
107	41	.05444	.05241	.05049	.04868	.04695	.04532	.04377	.04230	.04091	.03958	.03832	.03712	.03598	.03489	.03385	.03287	.03192	.03102	.03016	.02934
107	42	.05825	.05611	.05409	.05217	.05035	.04863	.04699	.04543	.04395	.04255	.04121	.03993	.03872	.03756	.03645	.03540	.03439	.03343	.03251	.03163
107	43	.06235	.06010	.05797	.05595	.05403	.05221	.05048	.04883	.04726	.04577	.04435	.04300	.04171	.04048	.03930	.03818	.03710	.03608	.03509	.03415
107	44	.06677	.06440	.06216	.06003	.05801	.05609	.05426	.05252	.05086	.04928	.04777	.04634	.04496	.04366	.04240	.04121	.04007	.03897	.03792	.03692
107	45	.07147	.06899	.06663	.06439	.06226	.06023	.05830	.05646	.05471	.05304	.05144	.04992	.04847	.04708	.04575	.04448	.04326	.04209	.04098	.03991
107	46	.07648	.07388	.07140	.06905	.06681	.06467	.06264	.06070	.05884	.05708	.05539	.05378	.05224	.05076	.04935	.04800	.04671	.04547	.04428	.04314
107	47	.08178	.07905	.07646	.07399	.07163	.06938	.06724	.06519	.06324	.06137	.05959	.05788	.05625	.05469	.05319	.05176	.05039	.04907	.04780	.04659
107	48	.08740	.08455	.08183	.07923	.07676	.07440	.07214	.06999	.06793	.06596	.06408	.06228	.06055	.05890	.05731	.05579	.05434	.05294	.05159	.05030
107	49	.09335	.09037	.08752	.08480	.08221	.07973	.07736	.07509	.07293	.07085	.06887	.06696	.06514	.06339	.06172	.06011	.05856	.05708	.05565	.05428
107	50	.09967	.09655	.09357	.09073	.08801	.08541	.08292	.08054	.07827	.07608	.07399	.07199	.07006	.06822	.06644	.06474	.06311	.06154	.06002	.05857
107	51	.10635	.10310	.09999	.09701	.09417	.09145	.08884	.08634	.08395	.08166	.07946	.07734	.07532	.07337	.07150	.06970	.06797	.06631	.06471	.06317
107	52	.11337	.10998	.10674	.10364	.10066	.09782	.09509	.09247	.08996	.08755	.08524	.08302	.08088	.07883	.07686	.07496	.07314	.07138	.06969	.06806
107	53	.12074	.11722	.11384	.11060	.10750	.10453	.10167	.09893	.09630	.09378	.09135	.08902	.08678	.08462	.08254	.08054	.07862	.07676	.07498	.07325
107	54	.12847	.12481	.12129	.11792	.11469	.11158	.10860	.10574	.10299	.10034	.09780	.09535	.09300	.09073	.08855	.08645	.08442	.08246	.08058	.07876
107	55	.13657	.13277	.12912	.12561	.12224	.11901	.11590	.11291	.11004	.10727	.10461	.10205	.09958	.09720	.09491	.09270	.09056	.08851	.08652	.08461
107	56	.14506	.14112	.13733	.13369	.13019	.12682	.12358	.12047	.11747	.11458	.11179	.10911	.10653	.10404	.10163	.09931	.09707	.09491	.09282	.09080
107	57	.15394	.14986	.14593	.14215	.13852	.13502	.13165	.12840	.12528	.12226	.11936	.11656	.11386	.11125	.10873	.10630	.10395	.10168	.09949	.09737
107	58	.16317	.15895	.15488	.15097	.14720	.14357	.14007	.13669	.13344	.13030	.12727	.12435	.12153	.11880	.11617	.11363	.11117	.10879	.10649	.10426
107	59	.17273	.16836	.16416	.16011	.15620	.15244	.14881	.14530	.14192	.13866	.13550	.13246	.12952	.12667	.12392	.12126	.11869	.11620	.11379	.11145
107	60	.18259	.17809	.17375	.16957	.16553	.16163	.15787	.15423	.15072	.14733	.14405	.14088	.13781	.13485	.13198	.12920	.12651	.12391	.12139	.11895
107	61	.19281	.18818	.18370	.17938	.17521	.17118	.16728	.16351	.15987	.15635	.15295	.14965	.14647	.14338	.14039	.13749	.13469	.13197	.12933	.12678
107	62	.20344	.19867	.19406	.18961	.18530	.18114	.17711	.17322	.16945	.16580	.16227	.15885	.15553	.15233	.14921	.14620	.14328	.14044	.13769	.13502
107	63	.21450	.20960	.20486	.20028	.19584	.19155	.18739	.18336	.17947	.17569	.17203	.16849	.16505	.16172	.15848	.15535	.15230	.14935	.14648	.14370
107	64	.22598	.22095	.21608	.21137	.20680	.20238	.19810	.19394	.18992	.18602	.18223	.17856	.17500	.17154	.16819	.16493	.16177	.15870	.15571	.15281
107	65	.23790	.23274	.22775	.22291	.21822	.21367	.20926	.20498	.20083	.19680	.19289	.18909	.18541	.18183	.17835	.17498	.17169	.16850	.16540	.16238
107	66	.25029	.24502	.23990	.23494	.23013	.22545	.22092	.21652	.21224	.20809	.20406	.20014	.19634	.19264	.18904	.18554	.18214	.17883	.17561	.17248
107	67	.26323	.25784	.25261	.24753	.24260	.23781	.23316	.22864	.22425	.21998	.21582	.21179	.20786	.20404	.20032	.19671	.19319	.18976	.18642	.18317
107	68	.27669	.27120	.26586	.26067	.25563	.25073	.24596	.24133	.23682	.23243	.22816	.22401	.21997	.21603	.21220	.20846	.20483	.20128	.19783	.19447
107	69	.29064	.28504	.27961	.27431	.26917	.26416	.25929	.25454	.24992	.24543	.24105	.23678	.23262	.22857	.22463	.22078	.21703	.21338	.20981	.20633
107	70	.30499	.29931	.29377	.28839	.28314	.27804	.27306	.26821	.26349	.25889	.25440	.25003	.24576	.24160	.23755	.23359	.22973	.22597	.22229	.21870
107	71	.31968	.31391	.30829	.30282	.29748	.29228	.28721	.28227	.27744	.27274	.26815	.26368	.25931	.25505	.25089	.24682	.24286	.23898	.23520	.23151

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	72	.33466	.32882	.32312	.31757	.31215	.30686	.30170	.29666	.29175	.28695	.28227	.27769	.27323	.26886	.26460	.26044	.25637	.25239	.24851	.24471
107	73	.34990	.34399	.33823	.33260	.32710	.32173	.31649	.31137	.30637	.30149	.29671	.29205	.28749	.28303	.27867	.27441	.27024	.26617	.26218	.25828
107	74	.36548	.35951	.35369	.34799	.34243	.33699	.33168	.32648	.32140	.31643	.31158	.30683	.30218	.29763	.29318	.28883	.28457	.28040	.27632	.27232
107	75	.38147	.37546	.36959	.36384	.35822	.35272	.34734	.34208	.33693	.33189	.32695	.32212	.31740	.31277	.30824	.30380	.29945	.29519	.29102	.28693
107	76	.39796	.39191	.38600	.38021	.37454	.36899	.36356	.35824	.35303	.34793	.34293	.33803	.33323	.32853	.32392	.31941	.31498	.31064	.30639	.30221
107	77	.41493	.40887	.40293	.39711	.39141	.38582	.38035	.37498	.36972	.36457	.35951	.35456	.34970	.34493	.34026	.33568	.33118	.32677	.32244	.31819
107	78	.43236	.42629	.42034	.41451	.40878	.40317	.39767	.39227	.38698	.38178	.37668	.37168	.36677	.36196	.35723	.35258	.34803	.34355	.33916	.33485
107	79	.45011	.44405	.43810	.43227	.42654	.42092	.41540	.40999	.40467	.39944	.39431	.38928	.38433	.37947	.37470	.37001	.36540	.36088	.35643	.35206
107	80	.46801	.46197	.45605	.45022	.44450	.43888	.43336	.42794	.42261	.41737	.41222	.40716	.40219	.39730	.39249	.38777	.38312	.37856	.37406	.36965
107	81	.48591	.47991	.47401	.46821	.46250	.45690	.45139	.44597	.44063	.43539	.43024	.42516	.42018	.41527	.41044	.40569	.40102	.39642	.39189	.38744
107	82	.50371	.49776	.49190	.48613	.48046	.47488	.46938	.46398	.45866	.45342	.44827	.44320	.43820	.43329	.42845	.42368	.41899	.41436	.40981	.40533
107	83	.52142	.51552	.50972	.50400	.49836	.49282	.48736	.48198	.47668	.47146	.46632	.46125	.45627	.45135	.44651	.44174	.43703	.43240	.42783	.42333
107	84	.53917	.53333	.52759	.52193	.51635	.51085	.50543	.50009	.49483	.48964	.48452	.47948	.47451	.46961	.46477	.46001	.45531	.45068	.44611	.44160
107	85	.55701	.55126	.54559	.54000	.53449	.52906	.52369	.51841	.51319	.50804	.50297	.49796	.49302	.48814	.48333	.47859	.47390	.46928	.46472	.46022
107	86	.57476	.56911	.56353	.55803	.55260	.54723	.54194	.53672	.53156	.52647	.52145	.51649	.51159	.50675	.50198	.49726	.49261	.48801	.48347	.47899
107	87	.59217	.58663	.58115	.57574	.57039	.56512	.55990	.55475	.54967	.54464	.53968	.53478	.52993	.52515	.52042	.51575	.51113	.50657	.50206	.49760
107	88	.60920	.60377	.59840	.59309	.58785	.58266	.57754	.57247	.56747	.56252	.55763	.55279	.54801	.54328	.53861	.53399	.52942	.52490	.52044	.51602
107	89	.62582	.62051	.61525	.61006	.60492	.59984	.59481	.58984	.58492	.58006	.57525	.57049	.56578	.56112	.55651	.55196	.54745	.54298	.53857	.53420
107	90	.64194	.63675	.63162	.62654	.62152	.61655	.61162	.60675	.60193	.59716	.59244	.58777	.58314	.57856	.57403	.56954	.56510	.56070	.55634	.55203
107	91	.65725	.65219	.64719	.64223	.63732	.63246	.62765	.62288	.61816	.61349	.60886	.60427	.59973	.59524	.59078	.58637	.58200	.57767	.57338	.56914
107	92	.67146	.66653	.66165	.65681	.65201	.64726	.64255	.63789	.63327	.62869	.62415	.61966	.61520	.61079	.60642	.60208	.59778	.59353	.58931	.58513
107	93	.68462	.67981	.67504	.67032	.66563	.66099	.65638	.65182	.64730	.64281	.63837	.63396	.62959	.62526	.62096	.61670	.61248	.60829	.60414	.60002
107	94	.69692	.69223	.68758	.68296	.67838	.67384	.66934	.66488	.66045	.65605	.65170	.64738	.64309	.63884	.63462	.63044	.62629	.62218	.61809	.61404
107	95	.70859	.70401	.69947	.69496	.69049	.68606	.68166	.67729	.67296	.66866	.66439	.66016	.65596	.65179	.64765	.64355	.63947	.63543	.63142	.62743
107	96	.71953	.71507	.71063	.70623	.70187	.69753	.69323	.68896	.68472	.68051	.67634	.67219	.66807	.66398	.65993	.65590	.65190	.64793	.64399	.64008
107	97	.72967	.72531	.72099	.71669	.71242	.70818	.70398	.69980	.69565	.69153	.68743	.68337	.67933	.67532	.67134	.66739	.66346	.65956	.65569	.65184
107	98	.73923	.73497	.73074	.72654	.72237	.71823	.71411	.71002	.70596	.70192	.69791	.69393	.68997	.68604	.68213	.67825	.67440	.67056	.66676	.66298
107	99	.74853	.74438	.74025	.73615	.73208	.72803	.72400	.72000	.71603	.71208	.70815	.70425	.70037	.69652	.69269	.68888	.68510	.68134	.67760	.67389
107	100	.75757	.75352	.74950	.74549	.74152	.73756	.73363	.72972	.72583	.72197	.71813	.71431	.71051	.70674	.70299	.69926	.69555	.69186	.68819	.68454
107	101	.76643	.76249	.75857	.75467	.75078	.74693	.74309	.73927	.73547	.73170	.72794	.72421	.72050	.71680	.71313	.70947	.70584	.70223	.69863	.69506
107	102	.77513	.77129	.76747	.76367	.75988	.75612	.75238	.74865	.74495	.74126	.73759	.73394	.73031	.72670	.72311	.71953	.71597	.71244	.70891	.70541
107	103	.78374	.78001	.77629	.77259	.76891	.76524	.76159	.75796	.75435	.75075	.74717	.74361	.74006	.73653	.73302	.72953	.72605	.72258	.71914	.71571
107	104	.79286	.78923	.78563	.78204	.77846	.77490	.77136	.76783	.76432	.76082	.75734	.75387	.75042	.74698	.74356	.74015	.73675	.73338	.73001	.72666
107	105	.80211	.79860	.79511	.79163	.78817	.78472	.78128	.77786	.77445	.77105	.76766	.76429	.76094	.75759	.75426	.75094	.74763	.74434	.74106	.73779
107	106	.81402	.81068	.80735	.80403	.80072	.79742	.79413	.79085	.78758	.78433	.78108	.77785	.77463	.77142	.76822	.76503	.76185	.75868	.75552	.75237
107	107	.82952	.82641	.82330	.82019	.81710	.81402	.81094	.80787	.80481	.80176	.79872	.79568	.79266	.78964	.78663	.78363	.78063	.77765	.77467	.77170
108	0	.01316	.01295	.01274	.01255	.01238	.01221	.01206	.01191	.01178	.01165	.01152	.01141	.01130	.01119	.01109	.01100	.01091	.01082	.01073	.01065
108	1	.00530	.00509	.00489	.00471	.00454	.00438	.00423	.00410	.00397	.00385	.00374	.00363	.00353	.00344	.00335	.00327	.00319	.00311	.00304	.00298
108	2	.00515	.00493	.00472	.00453	.00435	.00418	.00403	.00388	.00375	.00362	.00350	.00339	.00329	.00319	.00309	.00301	.00292	.00284	.00277	.00270
108	3	.00524	.00500	.00478	.00457	.00438	.00420	.00404	.00389	.00374	.00361	.00348	.00336	.00325	.00315	.00305	.00295	.00287	.00278	.00270	.00263
108	4	.00545	.00519	.00495	.00474	.00453	.00434	.00417	.00400	.00385	.00371	.00357	.00345	.00333	.00322	.00311	.00301	.00292	.00283	.00274	.00266
108	5	.00575	.00548	.00523	.00499	.00478	.00458	.00439	.00421	.00405	.00390	.00375	.00362	.00349	.00337	.00326	.00315	.00305	.00295	.00286	.00277
108	6	.00612	.00583	.00556	.00531	.00508	.00487	.00467	.00448	.00430	.00414	.00399	.00384	.00370	.00358	.00345	.00334	.00323	.00313	.00303	.00294
108	7	.00656	.00625	.00597	.00570	.00546	.00523	.00501	.00481	.00462	.00445	.00428	.00413	.00398	.00384	.00371	.00359	.00347	.00336	.00326	.00316
108	8	.00706	.00673	.00643	.00615	.00589	.00564	.00541	.00520	.00500	.00481	.00463	.00447	.00431	.00416	.00402	.00389	.00376	.00364	.00353	.00342
108	9	.00765	.00731	.00698	.00668	.00640	.00614	.00590	.00567	.00546	.00526	.00507	.00489	.00472	.00456	.00441	.00427	.00413	.00400	.00388	.00377
108	10	.00835	.00798	.00763	.00731	.00702	.00674	.00648	.00623	.00601	.00579	.00559	.00540	.00522	.00505	.00489	.00474	.00459	.00445	.00432	.00420
108	11	.00912	.00873	.00837	.00803	.00771	.00742	.00714	.00688	.00664	.00641	.00619	.00599	.00580	.00562	.00545	.00528	.00513	.00498	.00484	.00471
108	12	.00999	.00957	.00919	.00883	.00849	.00818	.00789	.00761	.00735	.00711	.00688	.00667	.00646	.00627	.00609	.00591	.00575	.00559	.00544	.00530
108	13	.01090	.01046	.01005	.00967	.00932	.00898	.00867	.00838	.00811	.00785	.00761	.00738	.00716	.00696	.00676	.00658	.00640	.00624	.00608	.00593

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	14	.01179	.01133	.01090	.01049	.01012	.00977	.00944	.00913	.00884	.00857	.00831	.00807	.00784	.00763	.00742	.00723	.00704	.00686	.00670	.00654
108	15	.01264	.01215	.01169	.01127	.01088	.01051	.01016	.00983	.00953	.00924	.00897	.00871	.00847	.00824	.00803	.00782	.00763	.00744	.00726	.00709
108	16	.01341	.01290	.01242	.01197	.01156	.01117	.01080	.01046	.01014	.00983	.00955	.00928	.00902	.00878	.00855	.00834	.00813	.00793	.00775	.00757
108	17	.01413	.01359	.01308	.01261	.01217	.01176	.01138	.01102	.01068	.01036	.01006	.00977	.00950	.00925	.00901	.00878	.00856	.00836	.00816	.00798
108	18	.01481	.01424	.01370	.01321	.01274	.01231	.01190	.01152	.01116	.01083	.01051	.01021	.00993	.00966	.00941	.00917	.00894	.00872	.00852	.00832
108	19	.01549	.01489	.01432	.01380	.01331	.01285	.01242	.01202	.01164	.01129	.01095	.01064	.01034	.01006	.00979	.00954	.00930	.00907	.00885	.00865
108	20	.01620	.01557	.01497	.01442	.01390	.01342	.01297	.01254	.01215	.01177	.01142	.01108	.01077	.01047	.01019	.00992	.00967	.00943	.00920	.00898
108	21	.01697	.01630	.01567	.01509	.01454	.01403	.01355	.01310	.01268	.01228	.01191	.01156	.01123	.01091	.01061	.01033	.01007	.00981	.00957	.00934
108	22	.01777	.01706	.01640	.01578	.01520	.01466	.01415	.01368	.01323	.01281	.01242	.01205	.01170	.01136	.01105	.01075	.01047	.01020	.00995	.00970
108	23	.01863	.01788	.01718	.01652	.01591	.01534	.01480	.01430	.01383	.01339	.01297	.01257	.01220	.01185	.01152	.01120	.01090	.01062	.01035	.01009
108	24	.01956	.01877	.01803	.01734	.01669	.01608	.01552	.01498	.01448	.01401	.01357	.01315	.01276	.01238	.01203	.01170	.01138	.01108	.01079	.01052
108	25	.02059	.01975	.01897	.01824	.01755	.01691	.01631	.01575	.01521	.01472	.01424	.01380	.01338	.01299	.01261	.01226	.01192	.01160	.01130	.01101
108	26	.02172	.02083	.02000	.01923	.01850	.01782	.01718	.01659	.01602	.01549	.01499	.01452	.01408	.01365	.01326	.01288	.01252	.01218	.01186	.01155
108	27	.02297	.02203	.02115	.02033	.01957	.01884	.01817	.01753	.01693	.01637	.01584	.01534	.01487	.01442	.01400	.01359	.01321	.01285	.01251	.01218
108	28	.02432	.02333	.02240	.02153	.02072	.01995	.01924	.01856	.01793	.01733	.01676	.01623	.01573	.01525	.01480	.01437	.01397	.01358	.01322	.01287
108	29	.02579	.02474	.02375	.02283	.02197	.02116	.02040	.01968	.01901	.01837	.01777	.01720	.01667	.01616	.01568	.01523	.01480	.01439	.01400	.01363
108	30	.02735	.02624	.02520	.02423	.02331	.02245	.02164	.02088	.02017	.01949	.01885	.01825	.01768	.01714	.01663	.01614	.01569	.01525	.01483	.01444
108	31	.02903	.02785	.02675	.02572	.02475	.02383	.02298	.02217	.02141	.02069	.02001	.01937	.01876	.01819	.01764	.01713	.01664	.01617	.01573	.01531
108	32	.03081	.02957	.02841	.02731	.02628	.02532	.02440	.02355	.02274	.02197	.02125	.02057	.01992	.01931	.01873	.01818	.01766	.01716	.01669	.01624
108	33	.03274	.03143	.03019	.02904	.02795	.02692	.02595	.02504	.02418	.02337	.02260	.02187	.02118	.02053	.01991	.01933	.01877	.01824	.01773	.01725
108	34	.03481	.03342	.03211	.03089	.02973	.02864	.02762	.02665	.02573	.02487	.02405	.02328	.02254	.02185	.02119	.02056	.01997	.01940	.01886	.01835
108	35	.03704	.03557	.03419	.03289	.03167	.03052	.02943	.02840	.02743	.02651	.02564	.02481	.02403	.02329	.02259	.02192	.02128	.02068	.02010	.01956
108	36	.03944	.03789	.03643	.03505	.03376	.03253	.03138	.03028	.02925	.02827	.02735	.02647	.02564	.02485	.02410	.02338	.02271	.02206	.02144	.02086
108	37	.04201	.04038	.03883	.03738	.03600	.03471	.03348	.03232	.03123	.03019	.02920	.02827	.02738	.02654	.02574	.02498	.02425	.02356	.02290	.02227
108	38	.04480	.04307	.04144	.03990	.03845	.03707	.03577	.03454	.03338	.03227	.03122	.03023	.02928	.02839	.02753	.02672	.02595	.02521	.02450	.02383
108	39	.04780	.04598	.04425	.04263	.04109	.03963	.03825	.03695	.03571	.03454	.03342	.03236	.03136	.03040	.02949	.02862	.02779	.02701	.02625	.02553
108	40	.05105	.04912	.04731	.04559	.04396	.04242	.04096	.03957	.03826	.03701	.03583	.03470	.03363	.03261	.03164	.03071	.02983	.02899	.02818	.02742
108	41	.05457	.05255	.05063	.04881	.04709	.04546	.04392	.04245	.04106	.03973	.03847	.03727	.03613	.03505	.03401	.03303	.03208	.03118	.03032	.02950
108	42	.05839	.05625	.05423	.05231	.05050	.04877	.04714	.04558	.04411	.04270	.04137	.04009	.03888	.03772	.03662	.03557	.03456	.03360	.03269	.03181
108	43	.06250	.06025	.05813	.05611	.05419	.05237	.05064	.04900	.04743	.04594	.04452	.04317	.04188	.04065	.03948	.03836	.03729	.03626	.03528	.03434
108	44	.06693	.06457	.06233	.06020	.05818	.05626	.05443	.05269	.05104	.04946	.04796	.04652	.04515	.04385	.04260	.04141	.04027	.03917	.03813	.03713
108	45	.07164	.06917	.06681	.06457	.06245	.06042	.05849	.05666	.05491	.05324	.05165	.05013	.04867	.04729	.04596	.04469	.04348	.04231	.04120	.04013
108	46	.07667	.07407	.07160	.06925	.06701	.06488	.06285	.06091	.05906	.05730	.05561	.05400	.05246	.05099	.04958	.04824	.04694	.04571	.04452	.04338
108	47	.08199	.07927	.07667	.07420	.07185	.06961	.06747	.06542	.06347	.06161	.05983	.05813	.05650	.05494	.05345	.05202	.05065	.04933	.04807	.04686
108	48	.08763	.08478	.08206	.07947	.07700	.07464	.07239	.07024	.06819	.06622	.06434	.06254	.06082	.05917	.05759	.05607	.05462	.05322	.05188	.05059
108	49	.09360	.09062	.08777	.08506	.08247	.07999	.07763	.07537	.07320	.07113	.06915	.06725	.06543	.06369	.06202	.06041	.05887	.05739	.05597	.05460
108	50	.09994	.09682	.09385	.09101	.08830	.08570	.08322	.08084	.07857	.07639	.07430	.07230	.07038	.06854	.06677	.06507	.06344	.06187	.06037	.05892
108	51	.10664	.10340	.10029	.09732	.09448	.09177	.08916	.08667	.08428	.08199	.07980	.07769	.07567	.07373	.07186	.07007	.06834	.06668	.06509	.06355
108	52	.11369	.11031	.10707	.10398	.10101	.09817	.09544	.09283	.09032	.08792	.08561	.08340	.08127	.07922	.07726	.07536	.07354	.07179	.07010	.06848
108	53	.12110	.11758	.11421	.11098	.10788	.10491	.10206	.09933	.09670	.09418	.09176	.08944	.08720	.08505	.08297	.08098	.07906	.07721	.07543	.07371
108	54	.12886	.12520	.12169	.11833	.11510	.11200	.10903	.10617	.10343	.10079	.09825	.09581	.09346	.09120	.08902	.08692	.08490	.08295	.08107	.07926
108	55	.13700	.13320	.12955	.12606	.12270	.11947	.11636	.11338	.11051	.10775	.10510	.10254	.10008	.09771	.09542	.09322	.09109	.08904	.08706	.08515
108	56	.14553	.14159	.13781	.13417	.13068	.12732	.12409	.12098	.11799	.11511	.11233	.10966	.10708	.10459	.10220	.09988	.09765	.09549	.09341	.09140
108	57	.15445	.15037	.14645	.14268	.13906	.13557	.13221	.12897	.12585	.12285	.11995	.11715	.11446	.11186	.10935	.10693	.10458	.10232	.10014	.09802
108	58	.16373	.15952	.15546	.15156	.14780	.14417	.14068	.13732	.13407	.13094	.12792	.12501	.12219	.11948	.11685	.11432	.11186	.10949	.10720	.10498
108	59	.17334	.16898	.16479	.16075	.15686	.15310	.14948	.14598	.14261	.13936	.13621	.13318	.13024	.12741	.12467	.12202	.11945	.11697	.11457	.11224
108	60	.18326	.17877	.17444	.17027	.16624	.16235	.15860	.15497	.15147	.14809	.14482	.14166	.13861	.13565	.13279	.13002	.12735	.12475	.12224	.11981
108	61	.19353	.18891	.18445	.18014	.17597	.17195	.16807	.16432	.16069	.15718	.15379	.15050	.14732	.14425	.14127	.13838	.13559	.13288	.13026	.12771
108	62	.20422	.19947	.19487	.19043	.18614	.18198	.17797	.17409	.17033	.16669	.16317	.15977	.15646	.15327	.15017	.14716	.14425	.14143	.13869	.13603
108	63	.21535	.21046	.20574	.20116	.19674	.19246	.18832	.18431	.18042	.17666	.17301	.16948	.16606	.16274	.15952	.15639	.15336	.15042	.14757	.14479

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	64	.22690	.22189	.21703	.21233	.20778	.20337	.19910	.19496	.19095	.18706	.18329	.17964	.17609	.17265	.16931	.16606	.16291	.15985	.15688	.15400
108	65	.23888	.23375	.22877	.22394	.21927	.21473	.21034	.20608	.20194	.19793	.19403	.19025	.18658	.18302	.17956	.17619	.17293	.16975	.16666	.16366
108	66	.25135	.24610	.24100	.23605	.23126	.22660	.22209	.21770	.21344	.20931	.20529	.20139	.19760	.19392	.19033	.18685	.18347	.18017	.17697	.17385
108	67	.26438	.25901	.25380	.24874	.24383	.23905	.23442	.22992	.22554	.22129	.21715	.21313	.20922	.20542	.20172	.19812	.19462	.19121	.18789	.18465
108	68	.27793	.27246	.26714	.26198	.25695	.25207	.24733	.24271	.23822	.23385	.22961	.22547	.22145	.21753	.21371	.21000	.20638	.20286	.19942	.19608
108	69	.29199	.28642	.28100	.27574	.27061	.26562	.26077	.25605	.25145	.24697	.24262	.23837	.23423	.23021	.22628	.22245	.21872	.21509	.21154	.20808
108	70	.30647	.30081	.29530	.28994	.28472	.27963	.27468	.26986	.26516	.26057	.25611	.25176	.24752	.24338	.23935	.23541	.23158	.22783	.22418	.22061
108	71	.32129	.31555	.30996	.30451	.29920	.29402	.28898	.28406	.27926	.27458	.27002	.26557	.26122	.25699	.25285	.24881	.24487	.24102	.23726	.23359
108	72	.33641	.33060	.32493	.31940	.31401	.30875	.30362	.29861	.29373	.28895	.28430	.27975	.27531	.27097	.26674	.26260	.25856	.25461	.25075	.24697
108	73	.35180	.34592	.34019	.33459	.32912	.32379	.31857	.31348	.30851	.30366	.29891	.29427	.28974	.28531	.28098	.27675	.27261	.26856	.26461	.26073
108	74	.36753	.36160	.35580	.35014	.34461	.33921	.33392	.32876	.32371	.31878	.31395	.30923	.30461	.30010	.29568	.29136	.28713	.28299	.27893	.27497
108	75	.38368	.37771	.37187	.36616	.36057	.35511	.34976	.34453	.33942	.33441	.32951	.32472	.32002	.31543	.31093	.30652	.30221	.29798	.29384	.28978
108	76	.40034	.39434	.38846	.38271	.37708	.37157	.36617	.36089	.35572	.35065	.34569	.34083	.33606	.33140	.32682	.32234	.31795	.31365	.30943	.30529
108	77	.41751	.41149	.40559	.39981	.39416	.38861	.38318	.37785	.37263	.36752	.36250	.35758	.35276	.34804	.34340	.33886	.33440	.33002	.32573	.32152
108	78	.43516	.42914	.42323	.41745	.41177	.40620	.40074	.39539	.39014	.38499	.37993	.37497	.37011	.36533	.36064	.35604	.35153	.34709	.34274	.33847
108	79	.45317	.44716	.44126	.43548	.42980	.42423	.41876	.41339	.40812	.40294	.39786	.39287	.38797	.38316	.37843	.37379	.36923	.36474	.36034	.35601
108	80	.47136	.46538	.45950	.45373	.44807	.44250	.43703	.43166	.42638	.42119	.41610	.41109	.40617	.40133	.39657	.39190	.38730	.38278	.37834	.37397
108	81	.48956	.48362	.47778	.47204	.46640	.46085	.45540	.45003	.44476	.43957	.43447	.42946	.42452	.41967	.41490	.41020	.40558	.40103	.39656	.39216
108	82	.50769	.50180	.49601	.49031	.48470	.47918	.47375	.46841	.46315	.45797	.45288	.44787	.44293	.43808	.43330	.42859	.42395	.41939	.41490	.41047
108	83	.52574	.51991	.51417	.50852	.50295	.49748	.49208	.48677	.48154	.47639	.47131	.46632	.46139	.45654	.45176	.44706	.44242	.43785	.43334	.42890
108	84	.54384	.53808	.53241	.52683	.52132	.51590	.51056	.50529	.50010	.49498	.48994	.48496	.48006	.47523	.47047	.46577	.46114	.45657	.45207	.44763
108	85	.56209	.55642	.55084	.54533	.53990	.53455	.52927	.52406	.51892	.51385	.50885	.50392	.49906	.49426	.48953	.48486	.48025	.47570	.47121	.46678
108	86	.58030	.57474	.56925	.56383	.55849	.55322	.54801	.54288	.53781	.53280	.52786	.52298	.51817	.51342	.50873	.50409	.49952	.49500	.49054	.48614
108	87	.59819	.59274	.58736	.58205	.57680	.57162	.56650	.56145	.55646	.55152	.54665	.54184	.53709	.53239	.52775	.52317	.51864	.51417	.50974	.50537
108	88	.61573	.61040	.60514	.59994	.59480	.58972	.58470	.57974	.57483	.56998	.56519	.56046	.55577	.55115	.54657	.54205	.53757	.53315	.52878	.52445
108	89	.63291	.62771	.62257	.61749	.61246	.60750	.60258	.59772	.59291	.58816	.58346	.57881	.57421	.56965	.56515	.56070	.55629	.55193	.54762	.54335
108	90	.64964	.64459	.63958	.63463	.62973	.62488	.62008	.61533	.61063	.60597	.60137	.59681	.59230	.58784	.58342	.57905	.57472	.57043	.56619	.56199
108	91	.66561	.66069	.65582	.65100	.64622	.64150	.63682	.63218	.62759	.62305	.61855	.61409	.60968	.60530	.60097	.59669	.59244	.58823	.58407	.57994
108	92	.68047	.67569	.67095	.66626	.66161	.65700	.65243	.64791	.64343	.63899	.63460	.63024	.62592	.62164	.61740	.61320	.60903	.60491	.60082	.59677
108	93	.69426	.68961	.68499	.68042	.67589	.67140	.66695	.66254	.65817	.65383	.64953	.64527	.64105	.63686	.63271	.62859	.62451	.62046	.61645	.61247
108	94	.70718	.70266	.69817	.69372	.68931	.68493	.68059	.67629	.67202	.66779	.66359	.65942	.65529	.65119	.64713	.64310	.63910	.63514	.63120	.62730
108	95	.71949	.71510	.71073	.70640	.70211	.69784	.69362	.68942	.68526	.68113	.67703	.67296	.66893	.66492	.66095	.65700	.65309	.64921	.64535	.64153
108	96	.73109	.72681	.72257	.71835	.71417	.71002	.70590	.70181	.69776	.69373	.68973	.68576	.68181	.67790	.67402	.67016	.66633	.66253	.65875	.65501
108	97	.74184	.73768	.73355	.72945	.72538	.72134	.71732	.71333	.70937	.70544	.70154	.69766	.69381	.68998	.68618	.68241	.67866	.67494	.67124	.66757
108	98	.75200	.74795	.74393	.73994	.73597	.73203	.72812	.72423	.72036	.71653	.71271	.70892	.70516	.70142	.69770	.69401	.69034	.68670	.68307	.67948
108	99	.76192	.75799	.75408	.75020	.74634	.74250	.73869	.73490	.73113	.72739	.72367	.71997	.71630	.71265	.70902	.70541	.70182	.69826	.69471	.69119
108	100	.77160	.76778	.76399	.76021	.75646	.75273	.74902	.74533	.74166	.73802	.73439	.73079	.72720	.72364	.72010	.71657	.71307	.70959	.70612	.70268
108	101	.78114	.77744	.77375	.77009	.76645	.76282	.75922	.75563	.75206	.74852	.74499	.74148	.73799	.73451	.73106	.72762	.72421	.72081	.71742	.71406
108	102	.79050	.78691	.78334	.77979	.77625	.77274	.76924	.76575	.76229	.75884	.75541	.75199	.74860	.74521	.74185	.73850	.73517	.73186	.72856	.72527
108	103	.79986	.79638	.79293	.78949	.78607	.78266	.77926	.77589	.77252	.76918	.76585	.76253	.75923	.75594	.75267	.74941	.74617	.74294	.73973	.73653
108	104	.80967	.80633	.80300	.79968	.79637	.79308	.78981	.78654	.78329	.78005	.77683	.77362	.77042	.76724	.76407	.76091	.75776	.75463	.75151	.74840
108	105	.81964	.81643	.81322	.81003	.80684	.80367	.80051	.79737	.79423	.79110	.78799	.78489	.78179	.77871	.77564	.77258	.76954	.76650	.76347	.76046
108	106	.83236	.82932	.82628	.82326	.82024	.81724	.81424	.81125	.80827	.80530	.80234	.79938	.79644	.79350	.79058	.78766	.78475	.78185	.77896	.77607
108	107	.84869	.84589	.84309	.84030	.83752	.83474	.83197	.82920	.82644	.82369	.82094	.81820	.81546	.81273	.81001	.80729	.80458	.80187	.79917	.79648
108	108	.87496	.87258	.87022	.86785	.86549	.86313	.86077	.85842	.85606	.85372	.85137	.84903	.84669	.84436	.84202	.83969	.83737	.83504	.83272	.83041
109	0	.01363	.01342	.01323	.01305	.01288	.01272	.01258	.01244	.01231	.01219	.01208	.01197	.01187	.01177	.01168	.01159	.01151	.01143	.01135	.01128
109	1	.00534	.00512	.00493	.00474	.00458	.00442	.00427	.00414	.00401	.00389	.00378	.00367	.00358	.00348	.00340	.00331	.00323	.00316	.00309	.00302
109	2	.00518	.00495	.00474	.00455	.00437	.00421	.00405	.00391	.00377	.00365	.00353	.00342	.00331	.00322	.00312	.00304	.00295	.00288	.00280	.00273
109	3	.00526	.00502	.00480	.00459	.00440	.00422	.00406	.00391	.00376	.00363	.00350	.00339	.00327	.00317	.00307	.00298	.00289	.00281	.00273	.00265
109	4	.00546	.00521	.00497	.00475	.00455	.00436	.00419	.00402	.00387	.00373	.00359	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	5	.00576	.00549	.00524	.00501	.00479	.00459	.00440	.00423	.00406	.00391	.00377	.00363	.00351	.00339	.00327	.00317	.00306	.00297	.00288	.00279
109	6	.00613	.00584	.00557	.00532	.00509	.00488	.00468	.00449	.00432	.00415	.00400	.00386	.00372	.00359	.00347	.00335	.00325	.00314	.00305	.00295
109	7	.00657	.00626	.00598	.00571	.00547	.00524	.00502	.00482	.00464	.00446	.00430	.00414	.00400	.00386	.00373	.00360	.00349	.00338	.00327	.00317
109	8	.00707	.00675	.00644	.00616	.00590	.00565	.00542	.00521	.00501	.00482	.00465	.00448	.00432	.00417	.00403	.00390	.00378	.00366	.00354	.00344
109	9	.00766	.00732	.00699	.00669	.00641	.00615	.00591	.00568	.00547	.00527	.00508	.00490	.00473	.00457	.00442	.00428	.00414	.00402	.00389	.00378
109	10	.00835	.00798	.00764	.00732	.00702	.00675	.00649	.00624	.00602	.00580	.00560	.00541	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00421
109	11	.00913	.00874	.00838	.00804	.00772	.00743	.00715	.00689	.00665	.00642	.00620	.00600	.00581	.00563	.00546	.00529	.00514	.00499	.00485	.00472
109	12	.01000	.00959	.00920	.00884	.00851	.00819	.00790	.00762	.00737	.00712	.00689	.00668	.00647	.00628	.00610	.00593	.00576	.00560	.00545	.00531
109	13	.01091	.01048	.01007	.00969	.00933	.00900	.00869	.00840	.00813	.00787	.00763	.00740	.00718	.00698	.00678	.00660	.00642	.00626	.00610	.00595
109	14	.01181	.01135	.01092	.01052	.01014	.00979	.00947	.00916	.00887	.00860	.00834	.00810	.00787	.00766	.00745	.00726	.00707	.00689	.00673	.00657
109	15	.01267	.01218	.01173	.01130	.01091	.01054	.01019	.00987	.00956	.00928	.00901	.00875	.00851	.00828	.00807	.00786	.00767	.00748	.00730	.00714
109	16	.01345	.01294	.01246	.01201	.01160	.01121	.01084	.01050	.01018	.00988	.00959	.00932	.00907	.00883	.00860	.00839	.00818	.00799	.00780	.00762
109	17	.01418	.01364	.01313	.01266	.01222	.01181	.01143	.01107	.01073	.01041	.01011	.00983	.00956	.00930	.00907	.00884	.00862	.00842	.00822	.00804
109	18	.01486	.01429	.01375	.01326	.01279	.01236	.01196	.01158	.01122	.01088	.01057	.01027	.00999	.00972	.00947	.00923	.00900	.00879	.00858	.00839
109	19	.01554	.01494	.01438	.01385	.01336	.01291	.01248	.01208	.01170	.01135	.01101	.01070	.01040	.01012	.00985	.00960	.00936	.00914	.00892	.00871
109	20	.01626	.01562	.01503	.01448	.01396	.01348	.01303	.01260	.01220	.01183	.01148	.01115	.01083	.01054	.01026	.00999	.00974	.00950	.00927	.00905
109	21	.01702	.01635	.01573	.01514	.01460	.01409	.01361	.01316	.01274	.01235	.01197	.01162	.01129	.01098	.01068	.01040	.01014	.00988	.00964	.00941
109	22	.01782	.01711	.01645	.01584	.01526	.01472	.01422	.01374	.01330	.01288	.01249	.01211	.01176	.01143	.01112	.01082	.01054	.01027	.01002	.00978
109	23	.01868	.01793	.01724	.01658	.01597	.01540	.01487	.01437	.01390	.01345	.01304	.01264	.01227	.01192	.01159	.01127	.01098	.01069	.01042	.01017
109	24	.01962	.01883	.01809	.01740	.01675	.01615	.01558	.01505	.01455	.01408	.01364	.01322	.01283	.01246	.01210	.01177	.01145	.01115	.01087	.01060
109	25	.02065	.01981	.01903	.01830	.01762	.01698	.01638	.01581	.01528	.01478	.01431	.01387	.01345	.01306	.01268	.01233	.01199	.01168	.01137	.01109
109	26	.02178	.02089	.02006	.01929	.01856	.01789	.01725	.01665	.01609	.01556	.01506	.01459	.01415	.01373	.01333	.01295	.01260	.01226	.01194	.01163
109	27	.02303	.02209	.02122	.02040	.01963	.01891	.01824	.01760	.01700	.01644	.01591	.01541	.01494	.01449	.01407	.01367	.01329	.01293	.01259	.01226
109	28	.02439	.02339	.02247	.02160	.02079	.02002	.01931	.01863	.01800	.01740	.01684	.01631	.01580	.01533	.01488	.01445	.01405	.01367	.01330	.01296
109	29	.02585	.02480	.02382	.02290	.02204	.02123	.02047	.01976	.01908	.01845	.01785	.01728	.01675	.01624	.01577	.01531	.01488	.01447	.01408	.01372
109	30	.02742	.02631	.02527	.02430	.02339	.02253	.02172	.02096	.02025	.01957	.01893	.01833	.01776	.01723	.01672	.01623	.01578	.01534	.01493	.01453
109	31	.02910	.02793	.02683	.02579	.02482	.02391	.02306	.02225	.02149	.02077	.02010	.01946	.01885	.01828	.01773	.01722	.01673	.01627	.01582	.01540
109	32	.03089	.02965	.02849	.02739	.02636	.02540	.02449	.02363	.02282	.02206	.02134	.02066	.02002	.01940	.01883	.01828	.01776	.01726	.01679	.01634
109	33	.03282	.03151	.03028	.02912	.02803	.02701	.02604	.02513	.02427	.02346	.02270	.02197	.02128	.02063	.02002	.01943	.01887	.01835	.01784	.01736
109	34	.03489	.03350	.03220	.03097	.02982	.02873	.02771	.02674	.02583	.02497	.02415	.02338	.02265	.02195	.02130	.02067	.02008	.01951	.01897	.01846
109	35	.03713	.03567	.03429	.03299	.03177	.03061	.02953	.02850	.02753	.02661	.02574	.02492	.02414	.02340	.02270	.02203	.02140	.02080	.02022	.01967
109	36	.03953	.03798	.03653	.03515	.03386	.03263	.03148	.03039	.02936	.02838	.02746	.02658	.02575	.02496	.02422	.02350	.02283	.02218	.02157	.02098
109	37	.04211	.04048	.03894	.03748	.03611	.03481	.03359	.03243	.03134	.03030	.02932	.02838	.02750	.02666	.02586	.02510	.02438	.02369	.02303	.02241
109	38	.04490	.04318	.04155	.04001	.03856	.03719	.03589	.03466	.03350	.03239	.03135	.03035	.02941	.02851	.02766	.02685	.02608	.02534	.02464	.02397
109	39	.04791	.04609	.04437	.04274	.04120	.03975	.03837	.03707	.03583	.03466	.03355	.03249	.03149	.03053	.02962	.02876	.02793	.02715	.02640	.02568
109	40	.05116	.04924	.04742	.04571	.04408	.04254	.04108	.03970	.03839	.03714	.03596	.03484	.03377	.03275	.03178	.03086	.02998	.02914	.02833	.02757
109	41	.05469	.05267	.05075	.04894	.04722	.04559	.04405	.04258	.04119	.03987	.03861	.03742	.03628	.03520	.03416	.03318	.03224	.03134	.03048	.02966
109	42	.05851	.05638	.05436	.05245	.05063	.04891	.04728	.04573	.04425	.04285	.04152	.04025	.03903	.03788	.03678	.03573	.03473	.03377	.03285	.03198
109	43	.06263	.06039	.05827	.05625	.05433	.05252	.05079	.04915	.04759	.04610	.04468	.04333	.04205	.04082	.03965	.03853	.03746	.03644	.03546	.03453
109	44	.06707	.06472	.06248	.06035	.05834	.05642	.05459	.05286	.05121	.04963	.04813	.04670	.04533	.04403	.04278	.04159	.04045	.03936	.03832	.03732
109	45	.07180	.06933	.06698	.06474	.06262	.06059	.05867	.05684	.05509	.05342	.05183	.05032	.04887	.04748	.04616	.04489	.04368	.04252	.04141	.04034
109	46	.07685	.07425	.07178	.06943	.06720	.06507	.06304	.06110	.05926	.05750	.05582	.05421	.05267	.05121	.04980	.04846	.04717	.04593	.04475	.04362
109	47	.08218	.07946	.07687	.07440	.07205	.06981	.06768	.06564	.06369	.06183	.06006	.05836	.05673	.05518	.05369	.05226	.05089	.04958	.04832	.04711
109	48	.08784	.08499	.08228	.07969	.07722	.07487	.07262	.07047	.06842	.06646	.06459	.06279	.06107	.05943	.05785	.05634	.05488	.05349	.05216	.05087
109	49	.09382	.09085	.08801	.08530	.08271	.08024	.07788	.07562	.07346	.07140	.06942	.06752	.06571	.06397	.06230	.06070	.05916	.05768	.05626	.05490
109	50	.10018	.09707	.09410	.09127	.08856	.08597	.08349	.08112	.07885	.07667	.07459	.07259	.07068	.06884	.06708	.06538	.06376	.06219	.06069	.05924
109	51	.10691	.10367	.10057	.09761	.09477	.09206	.08946	.08697	.08459	.08231	.08012	.07801	.07599	.07406	.07220	.07041	.06869	.06703	.06544	.06391
109	52	.11399	.11061	.10738	.10429	.10132	.09849	.09577	.09316	.09066	.08826	.08596	.08375	.08163	.07959	.07763	.07574	.07392	.07218	.07049	.06887
109	53	.12142	.11791	.11454	.11132	.10823	.10526	.10242	.09969	.09707	.09456	.09214	.08982	.08759	.08544	.08338	.08139	.07948	.07763	.07586	.07415
109	54	.12921	.12556	.12206	.11870	.11548	.11239	.10942	.10657	.10383	.10120	.09867	.09623	.09389	.09164	.08946	.08737	.08536	.08342	.08154	.07974

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	55	.13738	.13359	.12995	.12646	.12311	.11989	.11679	.11382	.11096	.10820	.10556	.10301	.10055	.09819	.09591	.09371	.09159	.08955	.08757	.08567
109	56	.14595	.14202	.13824	.13462	.13113	.12778	.12456	.12146	.11847	.11560	.11283	.11016	.10759	.10511	.10272	.10042	.09819	.09605	.09397	.09197
109	57	.15491	.15084	.14693	.14317	.13955	.13607	.13272	.12949	.12638	.12338	.12050	.11771	.11502	.11243	.10993	.10751	.10518	.10293	.10075	.09864
109	58	.16424	.16004	.15599	.15209	.14834	.14473	.14125	.13789	.13465	.13153	.12852	.12562	.12281	.12011	.11749	.11496	.11252	.11016	.10787	.10567
109	59	.17390	.16955	.16537	.16134	.15746	.15371	.15010	.14662	.14325	.14001	.13687	.13385	.13092	.12810	.12537	.12273	.12017	.11770	.11531	.11299
109	60	.18387	.17939	.17507	.17091	.16689	.16302	.15927	.15566	.15217	.14880	.14554	.14240	.13935	.13641	.13356	.13080	.12813	.12555	.12305	.12063
109	61	.19420	.18958	.18513	.18084	.17669	.17268	.16881	.16506	.16145	.15795	.15457	.15130	.14813	.14507	.14210	.13923	.13644	.13375	.13113	.12860
109	62	.20494	.20020	.19561	.19119	.18691	.18277	.17877	.17490	.17115	.16753	.16402	.16063	.15734	.15415	.15107	.14808	.14518	.14237	.13964	.13699
109	63	.21613	.21126	.20654	.20199	.19758	.19331	.18918	.18518	.18131	.17757	.17393	.17042	.16700	.16370	.16049	.15738	.15437	.15144	.14860	.14584
109	64	.22774	.22274	.21791	.21322	.20869	.20429	.20004	.19592	.19192	.18805	.18429	.18065	.17712	.17369	.17036	.16714	.16400	.16096	.15800	.15513
109	65	.23979	.23467	.22971	.22490	.22025	.21573	.21135	.20710	.20299	.19899	.19511	.19135	.18769	.18415	.18070	.17735	.17410	.17094	.16787	.16488
109	66	.25233	.24709	.24202	.23709	.23231	.22767	.22318	.21881	.21457	.21045	.20645	.20257	.19880	.19513	.19157	.18810	.18473	.18146	.17827	.17517
109	67	.26543	.26009	.25489	.24985	.24496	.24021	.23560	.23111	.22676	.22252	.21841	.21441	.21052	.20673	.20305	.19947	.19599	.19259	.18929	.18608
109	68	.27908	.27363	.26833	.26319	.25819	.25332	.24860	.24400	.23954	.23519	.23096	.22685	.22284	.21895	.21515	.21146	.20786	.20436	.20094	.19762
109	69	.29324	.28769	.28230	.27705	.27195	.26699	.26216	.25746	.25288	.24843	.24409	.23987	.23575	.23175	.22784	.22404	.22033	.21672	.21320	.20976
109	70	.30783	.30219	.29671	.29137	.28618	.28112	.27619	.27139	.26672	.26216	.25772	.25339	.24918	.24507	.24106	.23715	.23333	.22961	.22598	.22244
109	71	.32277	.31706	.31150	.30608	.30079	.29564	.29063	.28573	.28096	.27631	.27178	.26735	.26304	.25882	.25471	.25070	.24679	.24296	.23923	.23559
109	72	.33803	.33225	.32661	.32112	.31575	.31052	.30542	.30044	.29559	.29084	.28622	.28170	.27729	.27298	.26877	.26467	.26065	.25673	.25290	.24915
109	73	.35356	.34772	.34201	.33645	.33101	.32571	.32053	.31547	.31053	.30571	.30100	.29639	.29189	.28749	.28320	.27899	.27489	.27087	.26694	.26310
109	74	.36943	.36354	.35778	.35215	.34666	.34129	.33604	.33091	.32590	.32100	.31621	.31152	.30694	.30246	.29807	.29378	.28959	.28548	.28146	.27753
109	75	.38574	.37980	.37400	.36833	.36278	.35735	.35205	.34686	.34178	.33681	.33195	.32719	.32253	.31797	.31351	.30914	.30486	.30067	.29657	.29255
109	76	.40256	.39660	.39076	.38505	.37947	.37400	.36864	.36340	.35827	.35324	.34832	.34350	.33877	.33415	.32961	.32517	.32082	.31656	.31238	.30828
109	77	.41991	.41394	.40808	.40235	.39674	.39124	.38585	.38056	.37539	.37032	.36535	.36047	.35570	.35101	.34642	.34192	.33750	.33317	.32892	.32475
109	78	.43777	.43180	.42594	.42020	.41457	.40906	.40365	.39834	.39314	.38803	.38302	.37811	.37329	.36856	.36392	.35937	.35490	.35051	.34621	.34198
109	79	.45602	.45007	.44422	.43849	.43287	.42735	.42193	.41661	.41139	.40627	.40124	.39630	.39145	.38669	.38201	.37742	.37291	.36848	.36413	.35985
109	80	.47449	.46856	.46275	.45704	.45143	.44592	.44051	.43519	.42997	.42484	.41980	.41485	.40998	.40520	.40050	.39588	.39134	.38688	.38249	.37818
109	81	.49300	.48712	.48134	.47566	.47008	.46460	.45921	.45391	.44870	.44357	.43854	.43358	.42871	.42392	.41921	.41457	.41001	.40553	.40112	.39678
109	82	.51145	.50563	.49990	.49427	.48873	.48328	.47792	.47265	.46746	.46235	.45733	.45238	.44752	.44273	.43802	.43338	.42881	.42431	.41989	.41553
109	83	.52983	.52407	.51841	.51284	.50735	.50195	.49663	.49139	.48624	.48116	.47616	.47123	.46638	.46161	.45690	.45227	.44770	.44320	.43877	.43441
109	84	.54828	.54261	.53702	.53151	.52609	.52075	.51549	.51030	.50519	.50015	.49519	.49030	.48548	.48073	.47604	.47143	.46688	.46239	.45797	.45361
109	85	.56693	.56135	.55586	.55044	.54510	.53983	.53464	.52952	.52447	.51949	.51458	.50974	.50496	.50025	.49560	.49102	.48650	.48204	.47763	.47329
109	86	.58560	.58013	.57474	.56943	.56418	.55901	.55390	.54886	.54389	.53898	.53413	.52935	.52463	.51998	.51538	.51084	.50636	.50194	.49758	.49327
109	87	.60398	.59864	.59337	.58817	.58303	.57795	.57294	.56799	.56310	.55828	.55351	.54881	.54416	.53957	.53503	.53055	.52613	.52176	.51744	.51317
109	88	.62206	.61685	.61170	.60662	.60159	.59663	.59173	.58688	.58209	.57736	.57268	.56806	.56349	.55898	.55451	.55010	.54574	.54144	.53718	.53296
109	89	.63980	.63474	.62972	.62477	.61987	.61503	.61024	.60551	.60083	.59620	.59162	.58710	.58262	.57819	.57382	.56949	.56520	.56097	.55678	.55263
109	90	.65719	.65227	.64741	.64259	.63783	.63312	.62846	.62385	.61928	.61477	.61030	.60588	.60151	.59718	.59290	.58866	.58447	.58032	.57621	.57214
109	91	.67388	.66912	.66440	.65973	.65511	.65053	.64600	.64152	.63708	.63269	.62834	.62403	.61977	.61554	.61136	.60722	.60312	.59907	.59505	.59107
109	92	.68949	.68487	.68030	.67577	.67129	.66685	.66245	.65809	.65378	.64950	.64527	.64107	.63692	.63280	.62872	.62468	.62068	.61672	.61279	.60890
109	93	.70401	.69954	.69511	.69072	.68637	.68205	.67778	.67355	.66935	.66519	.66107	.65699	.65294	.64893	.64495	.64101	.63711	.63323	.62940	.62559
109	94	.71765	.71332	.70902	.70477	.70055	.69636	.69222	.68810	.68403	.67998	.67597	.67200	.66806	.66415	.66027	.65643	.65262	.64884	.64509	.64138
109	95	.73072	.72653	.72237	.71825	.71416	.71010	.70608	.70209	.69813	.69421	.69031	.68645	.68262	.67881	.67504	.67130	.66759	.66390	.66025	.65662
109	96	.74311	.73906	.73504	.73105	.72709	.72316	.71926	.71539	.71155	.70774	.70396	.70021	.69648	.69279	.68912	.68548	.68186	.67828	.67471	.67118
109	97	.75465	.75073	.74684	.74297	.73914	.73533	.73155	.72780	.72407	.72037	.71670	.71305	.70943	.70584	.70227	.69872	.69520	.69171	.68824	.68480
109	98	.76555	.76175	.75798	.75424	.75052	.74683	.74317	.73953	.73591	.73232	.72875	.72521	.72169	.71819	.71472	.71127	.70784	.70444	.70106	.69770
109	99	.77626	.77260	.76895	.76534	.76174	.75817	.75462	.75109	.74759	.74411	.74065	.73721	.73379	.73040	.72703	.72368	.72035	.71704	.71375	.71048
109	100	.78676	.78323	.77971	.77622	.77274	.76929	.76586	.76245	.75906	.75569	.75234	.74901	.74570	.74241	.73914	.73589	.73265	.72944	.72625	.72307
109	101	.79719	.79379	.79040	.78703	.78368	.78035	.77704	.77375	.77048	.76722	.76399	.76077	.75757	.75438	.75122	.74807	.74494	.74183	.73873	.73565
109	102	.80749	.80422	.80096	.79772	.79450	.79130	.78811	.78494	.78178	.77864	.77552	.77241	.76932	.76625	.76319	.76015	.75712	.75411	.75111	.74813
109	103	.81775	.81461	.81149	.80838	.80529	.80221	.79914	.79609	.79306	.79003	.78703	.78404	.78106	.77809	.77514	.77221	.76929	.76638	.76348	.76060
109	104	.82881	.82582	.82284	.81988	.81693	.81399	.81106	.80815	.80525	.80236	.79948	.79662	.79377	.79093	.78810	.78528	.78248	.77969	.77691	.77414

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	105	.83959	.83674	.83391	.83108	.82826	.82546	.82267	.81988	.81711	.81435	.81159	.80885	.80612	.80340	.80069	.79799	.79530	.79262	.78995	.78729
109	106	.85373	.85108	.84844	.84581	.84319	.84058	.83797	.83537	.83278	.83020	.82763	.82506	.82250	.81995	.81741	.81488	.81235	.80983	.80732	.80482
109	107	.87113	.86875	.86636	.86399	.86161	.85925	.85689	.85453	.85218	.84984	.84749	.84516	.84283	.84051	.83819	.83587	.83356	.83126	.82896	.82666
109	108	.89913	.89721	.89529	.89337	.89145	.88953	.88762	.88571	.88380	.88189	.87999	.87808	.87618	.87428	.87238	.87049	.86859	.86670	.86481	.86293
109	109	.94900	.94800	.94700	.94600	.94500	.94400	.94300	.94200	.94100	.94000	.93900	.93800	.93700	.93600	.93500	.93400	.93300	.93200	.93100	.93000

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
0	0	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00014	.00014	.00013	.00013	.00013	.00013	.00013	.00013	.00013	.00012	.00012	.00012
1	0	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
1	1	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
2	0	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
2	1	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
2	2	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
3	0	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
3	1	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
3	2	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
3	3	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
4	0	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
4	1	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
4	2	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
4	3	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
4	4	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
5	0	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
5	1	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
5	2	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
5	3	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
5	4	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
5	5	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
6	0	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
6	1	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
6	2	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
6	3	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
6	4	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
6	5	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
6	6	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	0	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
7	1	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
7	2	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
7	3	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
7	4	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	5	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	6	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
7	7	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
8	0	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
8	1	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	2	.00006	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	3	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	4	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	5	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
8	6	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
8	7	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
8	8	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
9	0	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
9	1	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	2	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	3	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	4	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
9	5	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
9	6	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
9	7	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
9	8	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
9	9	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
10	0	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
10	1	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
10	2	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
10	3	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
10	4	.00007	.00006	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
10	5	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
10	6	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
10	7	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
10	8	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
10	9	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
10	10	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
11	0	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
11	1	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
11	2	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
11	3	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
11	4	.00008	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
11	5	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
11	6	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
11	7	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
11	8	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
11	9	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
11	10	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
11	11	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
12	0	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
12	1	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
12	2	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
12	3	.00008	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
12	4	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
12	5	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
12	6	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
12	7	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
12	8	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
12	9	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
12	10	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
12	11	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
12	12	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
13	0	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
13	1	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
13	2	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
13	3	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
13	4	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
13	5	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
13	6	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
13	7	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
13	8	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
13	9	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
13	10	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
13	11	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
13	12	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
13	13	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
14	0	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007
14	1	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
14	2	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
14	3	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
14	4	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
14	5	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
14	6	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
14	7	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
14	8	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
14	9	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
14	10	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
14	11	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
14	12	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
14	13	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
14	14	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
15	0	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00007	.00007
15	1	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
15	2	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
15	3	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
15	4	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
15	5	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
15	6	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003
15	7	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
15	8	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
15	9	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
15	10	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
15	11	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
15	12	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006
15	13	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
15	14	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
15	15	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
16	0	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008
16	1	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
16	2	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
16	3	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
16	4	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
16	5	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003
16	6	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
16	7	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
16	8	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
16	9	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
16	10	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
16	11	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
16	12	.00018	.00017	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006
16	13	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
16	14	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
16	15	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
16	16	.00023	.00021	.00020	.00019	.00018	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
17	0	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
17	1	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
17	2	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
17	3	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
17	4	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
17	5	.00011	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
17	6	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
17	7	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
17	8	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
17	9	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
17	10	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
17	11	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
17	12	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
17	13	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
17	14	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007
17	15	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
17	16	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
17	17	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009
18	0	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008
18	1	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
18	2	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
18	3	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
18	4	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
18	5	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
18	6	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
18	7	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
18	8	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
18	9	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
18	10	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
18	11	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006
18	12	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
18	13	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
18	14	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
18	15	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008
18	16	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009
18	17	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009
18	18	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
19	0	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009
19	1	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
19	2	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
19	3	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
19	4	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
19	5	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
19	6	.00014	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004
19	7	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
19	8	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
19	9	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
19	10	.00018	.00017	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
19	11	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
19	12	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
19	13	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007
19	14	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
19	15	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009
19	16	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009
19	17	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
19	18	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00010	.00010
19	19	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
20	0	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00010	.00009	.00009
20	1	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
20	2	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
20	3	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
20	4	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
20	5	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
20	6	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004
20	7	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
20	8	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
20	9	.00018	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
20	10	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
20	11	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006
20	12	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
20	13	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
20	14	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
20	15	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
20	16	.00028	.00026	.00025	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010
20	17	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00010	.00010
20	18	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
20	19	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011	.00011
20	20	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
21	0	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
21	1	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
21	2	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
21	3	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
21	4	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
21	5	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
21	6	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004
21	7	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
21	8	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
21	9	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
21	10	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
21	11	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
21	12	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
21	13	.00025	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008
21	14	.00026	.00025	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009
21	15	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
21	16	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
21	17	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
21	18	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011	.00011

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
21	19	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
21	20	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
21	21	.00039	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00013
22	0	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
22	1	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
22	2	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
22	3	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
22	4	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
22	5	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
22	6	.00016	.00015	.00013	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
22	7	.00017	.00016	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
22	8	.00018	.00017	.00016	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
22	9	.00019	.00018	.00017	.00016	.00014	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
22	10	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006
22	11	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
22	12	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
22	13	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009
22	14	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009
22	15	.00030	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
22	16	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
22	17	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011	.00011
22	18	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
22	19	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
22	20	.00039	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00013
22	21	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
22	22	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
23	0	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
23	1	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
23	2	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004
23	3	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
23	4	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
23	5	.00016	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
23	6	.00017	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
23	7	.00018	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
23	8	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
23	9	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
23	10	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
23	11	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
23	12	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009	.00009	.00008
23	13	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
23	14	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
23	15	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010
23	16	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011	.00011
23	17	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
23	18	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
23	19	.00039	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
23	20	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
23	21	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
23	22	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
23	23	.00048	.00044	.00041	.00038	.00036	.00034	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
24	0	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011
24	1	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
24	2	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004
24	3	.00015	.00013	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
24	4	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
24	5	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
24	6	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
24	7	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
24	8	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
24	9	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
24	10	.00023	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007
24	11	.00025	.00023	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
24	12	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009	.00009
24	13	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
24	14	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010
24	15	.00033	.00031	.00028	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011
24	16	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
24	17	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
24	18	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
24	19	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
24	20	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
24	21	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
24	22	.00048	.00044	.00041	.00039	.00036	.00034	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
24	23	.00050	.00047	.00044	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
24	24	.00053	.00049	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017
25	0	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
25	1	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
25	2	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004
25	3	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
25	4	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
25	5	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
25	6	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
25	7	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
25	8	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
25	9	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
25	10	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
25	11	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
25	12	.00028	.00026	.00025	.00023	.00021	.00020	.00019	.00018	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009
25	13	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
25	14	.00033	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011
25	15	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
25	16	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
25	17	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
25	18	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
25	19	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
25	20	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
25	21	.00048	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
25	22	.00050	.00047	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
25	23	.00053	.00049	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
25	24	.00056	.00052	.00049	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
25	25	.00059	.00055	.00051	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
26	0	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00014	.00013	.00013	.00012	.00012	.00012
26	1	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
26	2	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
26	3	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
26	4	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
26	5	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
26	6	.00019	.00018	.00017	.00016	.00014	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006
26	7	.00021	.00019	.00018	.00017	.00016	.00014	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
26	8	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
26	9	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
26	10	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
26	11	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
26	12	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
26	13	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
26	14	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
26	15	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
26	16	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
26	17	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
26	18	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
26	19	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
26	20	.00048	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
26	21	.00051	.00047	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
26	22	.00053	.00050	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
26	23	.00056	.00052	.00049	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
26	24	.00060	.00055	.00052	.00048	.00045	.00042	.00039	.00037	.00035	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
26	25	.00063	.00059	.00055	.00051	.00047	.00044	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
26	26	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021
27	0	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012
27	1	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
27	2	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
27	3	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
27	4	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
27	5	.00019	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006
27	6	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006
27	7	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
27	8	.00024	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007
27	9	.00025	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
27	10	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
27	11	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
27	12	.00032	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010
27	13	.00034	.00032	.00029	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011
27	14	.00036	.00034	.00032	.00029	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
27	15	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
27	16	.00041	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
27	17	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014
27	18	.00046	.00042	.00040	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
27	19	.00048	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
27	20	.00051	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
27	21	.00053	.00050	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
27	22	.00056	.00053	.00049	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
27	23	.00060	.00055	.00052	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
27	24	.00063	.00059	.00055	.00051	.00048	.00044	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
27	25	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021
27	26	.00071	.00066	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022
27	27	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00046	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023
28	0	.00027	.00026	.00025	.00024	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
28	1	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
28	2	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
28	3	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
28	4	.00019	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006
28	5	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
28	6	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006
28	7	.00023	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
28	8	.00025	.00023	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008
28	9	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00016	.00015	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
28	10	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009
28	11	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
28	12	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011
28	13	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
28	14	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
28	15	.00041	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
28	16	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
28	17	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015
28	18	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016
28	19	.00051	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016
28	20	.00054	.00050	.00047	.00043	.00041	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017
28	21	.00057	.00053	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
28	22	.00060	.00056	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
28	23	.00063	.00059	.00055	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
28	24	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021
28	25	.00071	.00066	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022
28	26	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00046	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023
28	27	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025
28	28	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026
29	0	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00014
29	1	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
29	2	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
29	3	.00019	.00018	.00017	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006
29	4	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
29	5	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006
29	6	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
29	7	.00025	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
29	8	.00026	.00025	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008
29	9	.00028	.00026	.00025	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
29	10	.00031	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
29	11	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
29	12	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011
29	13	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
29	14	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
29	15	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
29	16	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016	.00015
29	17	.00048	.00045	.00042	.00039	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016
29	18	.00051	.00048	.00044	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00018	.00017
29	19	.00054	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017
29	20	.00057	.00053	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018
29	21	.00060	.00056	.00052	.00049	.00045	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
29	22	.00063	.00059	.00055	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020
29	23	.00067	.00062	.00058	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021
29	24	.00071	.00066	.00061	.00057	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022
29	25	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023
29	26	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
29	27	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026
29	28	.00089	.00083	.00078	.00072	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028
29	29	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
30	0	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
30	1	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
30	2	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
30	3	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
30	4	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006
30	5	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
30	6	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
30	7	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
30	8	.00028	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
30	9	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009
30	10	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
30	11	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
30	12	.00037	.00035	.00033	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00018	.00017	.00017	.00016	.00015	.00014	.00013	.00013	.00012
30	13	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
30	14	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014
30	15	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017	.00016	.00015
30	16	.00049	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
30	17	.00051	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
30	18	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
30	19	.00057	.00053	.00050	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00019
30	20	.00060	.00056	.00052	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019
30	21	.00064	.00059	.00055	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020
30	22	.00067	.00063	.00058	.00054	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021
30	23	.00071	.00066	.00062	.00057	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022
30	24	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024
30	25	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025
30	26	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026
30	27	.00089	.00083	.00078	.00072	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028
30	28	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
30	29	.00101	.00094	.00088	.00082	.00076	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032
30	30	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034
31	0	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
31	1	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
31	2	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006
31	3	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
31	4	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
31	5	.00024	.00023	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
31	6	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
31	7	.00028	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
31	8	.00030	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
31	9	.00032	.00030	.00028	.00026	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010
31	10	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
31	11	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
31	12	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
31	13	.00043	.00040	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
31	14	.00046	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016	.00015
31	15	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
31	16	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
31	17	.00054	.00051	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
31	18	.00057	.00053	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
31	19	.00060	.00056	.00053	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
31	20	.00064	.00059	.00055	.00052	.00048	.00045	.00043	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
31	21	.00067	.00063	.00059	.00055	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
31	22	.00071	.00066	.00062	.00058	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023
31	23	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024
31	24	.00080	.00074	.00069	.00065	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025
31	25	.00084	.00079	.00073	.00068	.00064	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027
31	26	.00089	.00083	.00078	.00072	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028
31	27	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
31	28	.00101	.00094	.00088	.00082	.00076	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032
31	29	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034
31	30	.00114	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036
31	31	.00121	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038
32	0	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016
32	1	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007
32	2	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
32	3	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
32	4	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
32	5	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
32	6	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
32	7	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009
32	8	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
32	9	.00034	.00031	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011
32	10	.00036	.00034	.00032	.00029	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012
32	11	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
32	12	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
32	13	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
32	14	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
32	15	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
32	16	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
32	17	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
32	18	.00061	.00057	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
32	19	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021
32	20	.00068	.00063	.00059	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00035	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
32	21	.00071	.00067	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
32	22	.00075	.00070	.00066	.00061	.00057	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024
32	23	.00080	.00074	.00069	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025
32	24	.00084	.00079	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027
32	25	.00089	.00083	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028
32	26	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
32	27	.00101	.00094	.00087	.00082	.00076	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032
32	28	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034
32	29	.00113	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036
32	30	.00121	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038
32	31	.00128	.00119	.00112	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041
32	32	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043
33	0	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017
33	1	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
33	2	.00023	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
33	3	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
33	4	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
33	5	.00027	.00025	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
33	6	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
33	7	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
33	8	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
33	9	.00036	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011
33	10	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
33	11	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
33	12	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
33	13	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016
33	14	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
33	15	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
33	16	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
33	17	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020
33	18	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00024	.00022	.00021
33	19	.00068	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022
33	20	.00072	.00067	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023
33	21	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025
33	22	.00080	.00074	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
33	23	.00084	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027
33	24	.00089	.00083	.00078	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029
33	25	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030
33	26	.00100	.00094	.00087	.00082	.00076	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032
33	27	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034
33	28	.00113	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036
33	29	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038
33	30	.00128	.00119	.00112	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041
33	31	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043
33	32	.00145	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046
33	33	.00154	.00143	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049
34	0	.00039	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
34	1	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
34	2	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
34	3	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
34	4	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
34	5	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
34	6	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
34	7	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
34	8	.00035	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
34	9	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012
34	10	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
34	11	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
34	12	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
34	13	.00051	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
34	14	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
34	15	.00058	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00020
34	16	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
34	17	.00065	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
34	18	.00068	.00064	.00059	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023
34	19	.00072	.00067	.00063	.00059	.00055	.00052	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024
34	20	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
34	21	.00080	.00075	.00070	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026
34	22	.00085	.00079	.00074	.00069	.00065	.00061	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027
34	23	.00090	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00030	.00029
34	24	.00095	.00088	.00083	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00030
34	25	.00100	.00094	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032
34	26	.00107	.00099	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034
34	27	.00113	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036
34	28	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038
34	29	.00128	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041
34	30	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043
34	31	.00144	.00135	.00126	.00118	.00110	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046
34	32	.00153	.00143	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049
34	33	.00163	.00152	.00143	.00134	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053
34	34	.00173	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056
35	0	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019
35	1	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
35	2	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
35	3	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00009
35	4	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009
35	5	.00031	.00028	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009
35	6	.00033	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
35	7	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
35	8	.00037	.00035	.00033	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
35	9	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
35	10	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014
35	11	.00046	.00043	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
35	12	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
35	13	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
35	14	.00057	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00019
35	15	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
35	16	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
35	17	.00068	.00064	.00060	.00056	.00053	.00049	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023
35	18	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024
35	19	.00076	.00071	.00067	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
35	20	.00080	.00075	.00070	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027
35	21	.00085	.00079	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028
35	22	.00090	.00084	.00078	.00073	.00069	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029
35	23	.00095	.00089	.00083	.00077	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031
35	24	.00100	.00094	.00088	.00082	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032
35	25	.00107	.00099	.00093	.00087	.00081	.00076	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034
35	26	.00113	.00105	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036
35	27	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
35	28	.00128	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00045	.00043	.00041
35	29	.00136	.00127	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044
35	30	.00144	.00135	.00126	.00118	.00110	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046
35	31	.00153	.00143	.00134	.00125	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049
35	32	.00163	.00152	.00143	.00134	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053
35	33	.00173	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056
35	34	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060
35	35	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00071	.00068	.00064
36	0	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
36	1	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
36	2	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
36	3	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
36	4	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
36	5	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
36	6	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
36	7	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
36	8	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00018	.00017	.00017	.00016	.00015	.00014	.00013	.00013
36	9	.00043	.00040	.00037	.00035	.00033	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
36	10	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015
36	11	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016
36	12	.00053	.00050	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
36	13	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
36	14	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
36	15	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
36	16	.00069	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024
36	17	.00072	.00068	.00064	.00060	.00056	.00053	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025
36	18	.00076	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
36	19	.00081	.00075	.00071	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027
36	20	.00085	.00080	.00074	.00070	.00065	.00061	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028
36	21	.00090	.00084	.00079	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00037	.00035	.00033	.00031	.00030
36	22	.00095	.00089	.00083	.00078	.00073	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031
36	23	.00101	.00094	.00088	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033
36	24	.00106	.00099	.00093	.00087	.00082	.00076	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035
36	25	.00113	.00105	.00099	.00092	.00086	.00081	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037
36	26	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
36	27	.00127	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041
36	28	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044
36	29	.00144	.00135	.00126	.00118	.00110	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047
36	30	.00153	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050
36	31	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053
36	32	.00173	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056
36	33	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
36	34	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00071	.00068	.00064
36	35	.00208	.00195	.00183	.00171	.00161	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069
36	36	.00222	.00208	.00195	.00183	.00171	.00161	.00152	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00095	.00090	.00086	.00081	.00077	.00073
37	0	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
37	1	.00028	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
37	2	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
37	3	.00030	.00028	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
37	4	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
37	5	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
37	6	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
37	7	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013
37	8	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
37	9	.00045	.00042	.00039	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
37	10	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
37	11	.00052	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017
37	12	.00056	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
37	13	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
37	14	.00064	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
37	15	.00069	.00064	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024
37	16	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
37	17	.00077	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026
37	18	.00081	.00076	.00071	.00067	.00063	.00059	.00055	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
37	19	.00085	.00080	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029
37	20	.00090	.00084	.00079	.00074	.00070	.00065	.00061	.00058	.00055	.00051	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00030
37	21	.00095	.00089	.00083	.00078	.00073	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032
37	22	.00101	.00094	.00088	.00083	.00077	.00073	.00068	.00064	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033
37	23	.00107	.00100	.00093	.00087	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035
37	24	.00113	.00105	.00099	.00092	.00087	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037
37	25	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039
37	26	.00127	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00041
37	27	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044
37	28	.00144	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047
37	29	.00153	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050
37	30	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00097	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053
37	31	.00173	.00162	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00059	.00056
37	32	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060
37	33	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00088	.00084	.00079	.00075	.00071	.00068	.00064
37	34	.00208	.00195	.00183	.00171	.00161	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069
37	35	.00222	.00208	.00195	.00183	.00171	.00161	.00152	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00095	.00090	.00086	.00081	.00077	.00073
37	36	.00236	.00221	.00207	.00194	.00183	.00172	.00162	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00078
37	37	.00251	.00235	.00221	.00207	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084
38	0	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
38	1	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
38	2	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
38	3	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
38	4	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
38	5	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
38	6	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012
38	7	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013
38	8	.00044	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
38	9	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016
38	10	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017
38	11	.00055	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
38	12	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020
38	13	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022
38	14	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
38	15	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
38	16	.00077	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
38	17	.00081	.00076	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
38	18	.00086	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00052	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
38	19	.00091	.00085	.00080	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
38	20	.00096	.00089	.00084	.00079	.00074	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033
38	21	.00101	.00095	.00089	.00083	.00078	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034
38	22	.00107	.00100	.00094	.00088	.00082	.00077	.00073	.00068	.00065	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036
38	23	.00113	.00106	.00099	.00093	.00087	.00082	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
38	24	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040
38	25	.00127	.00119	.00111	.00104	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042
38	26	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00044
38	27	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047
38	28	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00092	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053	.00050
38	29	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053
38	30	.00172	.00161	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057
38	31	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00079	.00074	.00071	.00067	.00064	.00060
38	32	.00195	.00183	.00171	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00079	.00075	.00071	.00068	.00064
38	33	.00208	.00195	.00182	.00171	.00161	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00089	.00085	.00080	.00076	.00072	.00069
38	34	.00221	.00207	.00194	.00182	.00171	.00161	.00151	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00081	.00077	.00073
38	35	.00235	.00221	.00207	.00194	.00183	.00172	.00162	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079
38	36	.00251	.00235	.00221	.00207	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084
38	37	.00267	.00250	.00235	.00221	.00208	.00195	.00184	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090
38	38	.00284	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00175	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00112	.00107	.00101	.00096
39	0	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
39	1	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011
39	2	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
39	3	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011
39	4	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
39	5	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012
39	6	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00013
39	7	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
39	8	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016
39	9	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
39	10	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00019	.00018
39	11	.00059	.00055	.00052	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
39	12	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
39	13	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024
39	14	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00026
39	15	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027
39	16	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
39	17	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
39	18	.00091	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032
39	19	.00096	.00090	.00084	.00079	.00075	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038	.00037	.00035	.00033

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
39	20	.00101	.00095	.00089	.00084	.00079	.00074	.00070	.00066	.00062	.00058	.00055	.00052	.00050	.00047	.00045	.00042	.00040	.00038	.00037	.00035
39	21	.00107	.00100	.00094	.00088	.00083	.00078	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037
39	22	.00113	.00106	.00099	.00093	.00087	.00082	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038
39	23	.00120	.00112	.00105	.00098	.00092	.00087	.00082	.00077	.00073	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040
39	24	.00127	.00119	.00111	.00104	.00098	.00092	.00087	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042
39	25	.00134	.00126	.00118	.00111	.00104	.00098	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045
39	26	.00143	.00134	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00081	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00053	.00050	.00047
39	27	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050
39	28	.00161	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00054
39	29	.00172	.00161	.00151	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057
39	30	.00183	.00171	.00161	.00151	.00141	.00133	.00125	.00118	.00111	.00104	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061
39	31	.00195	.00182	.00171	.00160	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065
39	32	.00207	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00076	.00073	.00069
39	33	.00221	.00207	.00194	.00182	.00171	.00161	.00151	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074
39	34	.00235	.00220	.00207	.00194	.00182	.00172	.00161	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079
39	35	.00250	.00235	.00220	.00207	.00194	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00104	.00098	.00093	.00089	.00084
39	36	.00266	.00250	.00235	.00221	.00207	.00195	.00184	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090
39	37	.00283	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00175	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00112	.00107	.00101	.00096
39	38	.00302	.00283	.00266	.00251	.00236	.00222	.00209	.00198	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00120	.00114	.00109	.00103
39	39	.00321	.00302	.00284	.00267	.00252	.00237	.00224	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111
40	0	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
40	1	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
40	2	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
40	3	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012
40	4	.00038	.00036	.00034	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013
40	5	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00013
40	6	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
40	7	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
40	8	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017
40	9	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
40	10	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
40	11	.00062	.00058	.00055	.00051	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
40	12	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00025	.00023
40	13	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
40	14	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027
40	15	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
40	16	.00087	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031
40	17	.00092	.00086	.00081	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00033
40	18	.00097	.00091	.00085	.00080	.00075	.00071	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034
40	19	.00102	.00095	.00090	.00084	.00079	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036
40	20	.00107	.00101	.00094	.00089	.00083	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037
40	21	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
40	22	.00120	.00112	.00105	.00099	.00093	.00087	.00082	.00078	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041
40	23	.00127	.00119	.00111	.00105	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043
40	24	.00134	.00126	.00118	.00111	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046
40	25	.00143	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048
40	26	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051
40	27	.00161	.00151	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054
40	28	.00171	.00160	.00150	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057
40	29	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00071	.00068	.00064	.00061

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
40	30	.00194	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065
40	31	.00207	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069
40	32	.00220	.00206	.00193	.00182	.00171	.00161	.00151	.00142	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074
40	33	.00234	.00220	.00206	.00194	.00182	.00171	.00161	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079
40	34	.00249	.00234	.00220	.00206	.00194	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00104	.00098	.00093	.00089	.00084
40	35	.00266	.00249	.00234	.00220	.00207	.00195	.00184	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090
40	36	.00283	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00174	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097
40	37	.00301	.00283	.00266	.00250	.00236	.00222	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00114	.00109	.00103
40	38	.00321	.00302	.00284	.00267	.00251	.00237	.00223	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111
40	39	.00342	.00321	.00302	.00285	.00268	.00253	.00239	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00153	.00146	.00138	.00131	.00125	.00119
40	40	.00364	.00342	.00322	.00304	.00286	.00270	.00255	.00241	.00227	.00215	.00204	.00193	.00183	.00173	.00164	.00156	.00148	.00141	.00134	.00128
41	0	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029
41	1	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
41	2	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
41	3	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
41	4	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
41	5	.00043	.00040	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
41	6	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
41	7	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
41	8	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
41	9	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00020	.00019
41	10	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021
41	11	.00066	.00062	.00058	.00055	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023
41	12	.00071	.00067	.00063	.00059	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
41	13	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00037	.00035	.00033	.00031	.00030	.00029	.00027
41	14	.00081	.00077	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029
41	15	.00087	.00081	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
41	16	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
41	17	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035
41	18	.00102	.00096	.00090	.00085	.00080	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037
41	19	.00108	.00101	.00095	.00090	.00084	.00079	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
41	20	.00114	.00107	.00100	.00094	.00089	.00084	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040
41	21	.00120	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042
41	22	.00127	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046	.00044
41	23	.00134	.00126	.00118	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046
41	24	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049
41	25	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052
41	26	.00160	.00150	.00141	.00132	.00125	.00117	.00110	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055
41	27	.00171	.00160	.00150	.00141	.00132	.00125	.00117	.00111	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058
41	28	.00182	.00170	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00075	.00072	.00068	.00065	.00062
41	29	.00193	.00181	.00170	.00160	.00150	.00141	.00133	.00125	.00118	.00112	.00105	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069	.00066
41	30	.00206	.00193	.00181	.00170	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00101	.00095	.00090	.00086	.00081	.00077	.00073	.00070
41	31	.00219	.00206	.00193	.00181	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00113	.00107	.00102	.00096	.00091	.00087	.00082	.00078	.00074
41	32	.00233	.00219	.00206	.00193	.00182	.00171	.00161	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00103	.00097	.00092	.00088	.00083	.00079
41	33	.00249	.00233	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085
41	34	.00265	.00249	.00234	.00220	.00207	.00195	.00183	.00173	.00163	.00154	.00146	.00138	.00130	.00124	.00117	.00111	.00105	.00100	.00095	.00091
41	35	.00282	.00265	.00249	.00234	.00221	.00208	.00196	.00185	.00174	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097
41	36	.00301	.00283	.00266	.00250	.00235	.00222	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00109	.00104
41	37	.00320	.00301	.00283	.00267	.00251	.00237	.00223	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111
41	38	.00341	.00321	.00302	.00284	.00268	.00253	.00238	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00138	.00132	.00125	.00119

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
41	39	.00363	.00342	.00322	.00303	.00286	.00270	.00255	.00241	.00227	.00215	.00204	.00193	.00183	.00173	.00164	.00156	.00148	.00141	.00134	.00128
41	40	.00387	.00364	.00343	.00324	.00305	.00288	.00272	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137
41	41	.00412	.00388	.00366	.00345	.00326	.00308	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00162	.00155	.00147
42	0	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031
42	1	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00014
42	2	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
42	3	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
42	4	.00043	.00040	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
42	5	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
42	6	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
42	7	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
42	8	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
42	9	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021
42	10	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
42	11	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025
42	12	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
42	13	.00081	.00076	.00072	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
42	14	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032
42	15	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034
42	16	.00097	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036
42	17	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038
42	18	.00109	.00102	.00096	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039
42	19	.00114	.00107	.00101	.00095	.00090	.00085	.00080	.00075	.00071	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041
42	20	.00121	.00113	.00107	.00100	.00094	.00089	.00084	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043
42	21	.00127	.00120	.00112	.00106	.00100	.00094	.00089	.00084	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045
42	22	.00135	.00126	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047
42	23	.00142	.00134	.00126	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050
42	24	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052
42	25	.00160	.00150	.00141	.00133	.00125	.00117	.00111	.00104	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055
42	26	.00170	.00159	.00150	.00141	.00132	.00125	.00117	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059
42	27	.00181	.00170	.00159	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00065	.00062
42	28	.00192	.00181	.00170	.00159	.00150	.00141	.00133	.00125	.00118	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066
42	29	.00205	.00192	.00181	.00170	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00070
42	30	.00218	.00205	.00192	.00181	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075
42	31	.00232	.00218	.00205	.00193	.00181	.00171	.00161	.00152	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080
42	32	.00248	.00232	.00218	.00205	.00193	.00182	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085
42	33	.00264	.00248	.00233	.00219	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124	.00117	.00111	.00106	.00100	.00096	.00091
42	34	.00281	.00264	.00248	.00234	.00220	.00207	.00195	.00184	.00174	.00165	.00156	.00147	.00140	.00132	.00125	.00119	.00113	.00107	.00102	.00097
42	35	.00300	.00282	.00265	.00249	.00235	.00221	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00109	.00104
42	36	.00319	.00300	.00283	.00266	.00251	.00236	.00223	.00210	.00199	.00188	.00178	.00168	.00160	.00151	.00143	.00136	.00129	.00123	.00117	.00111
42	37	.00340	.00320	.00301	.00284	.00268	.00252	.00238	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00125	.00119
42	38	.00363	.00341	.00321	.00303	.00286	.00269	.00254	.00240	.00227	.00215	.00204	.00193	.00183	.00173	.00165	.00156	.00148	.00141	.00134	.00128
42	39	.00386	.00364	.00343	.00323	.00305	.00288	.00272	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137
42	40	.00412	.00388	.00366	.00345	.00325	.00307	.00290	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00162	.00155	.00147
42	41	.00439	.00413	.00390	.00368	.00347	.00328	.00310	.00294	.00278	.00263	.00250	.00237	.00225	.00213	.00203	.00193	.00183	.00174	.00166	.00158
42	42	.00467	.00440	.00416	.00393	.00371	.00351	.00332	.00314	.00297	.00282	.00267	.00254	.00241	.00229	.00217	.00207	.00197	.00187	.00178	.00170
43	0	.00069	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034
43	1	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
43	2	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
43	3	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
43	4	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
43	5	.00048	.00045	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
43	6	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
43	7	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
43	8	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
43	9	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022
43	10	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025
43	11	.00074	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027
43	12	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
43	13	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032
43	14	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034
43	15	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036
43	16	.00103	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
43	17	.00109	.00103	.00097	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00040
43	18	.00115	.00108	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042
43	19	.00121	.00114	.00107	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044
43	20	.00128	.00120	.00113	.00107	.00100	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046
43	21	.00135	.00127	.00119	.00112	.00106	.00100	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049
43	22	.00143	.00134	.00126	.00119	.00112	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051
43	23	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053
43	24	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056
43	25	.00170	.00159	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00065	.00062	.00059
43	26	.00180	.00169	.00159	.00149	.00141	.00133	.00125	.00118	.00111	.00105	.00100	.00094	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063
43	27	.00192	.00180	.00169	.00159	.00150	.00141	.00133	.00125	.00119	.00112	.00106	.00100	.00095	.00090	.00086	.00081	.00077	.00074	.00070	.00067
43	28	.00204	.00191	.00180	.00169	.00159	.00150	.00142	.00134	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00087	.00082	.00078	.00074	.00071
43	29	.00217	.00204	.00192	.00180	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00075
43	30	.00231	.00217	.00204	.00192	.00181	.00170	.00161	.00152	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080
43	31	.00246	.00231	.00218	.00205	.00193	.00182	.00171	.00162	.00153	.00144	.00137	.00129	.00123	.00116	.00110	.00105	.00099	.00095	.00090	.00086
43	32	.00263	.00247	.00232	.00218	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00091
43	33	.00280	.00263	.00247	.00233	.00219	.00207	.00195	.00184	.00174	.00165	.00156	.00147	.00140	.00132	.00126	.00119	.00113	.00108	.00103	.00098
43	34	.00298	.00280	.00264	.00248	.00234	.00221	.00208	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00110	.00104
43	35	.00318	.00299	.00282	.00265	.00250	.00236	.00222	.00210	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00136	.00130	.00123	.00117	.00112
43	36	.00339	.00319	.00300	.00283	.00267	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120
43	37	.00361	.00340	.00320	.00302	.00285	.00269	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00173	.00165	.00156	.00149	.00141	.00135	.00128
43	38	.00385	.00363	.00342	.00322	.00304	.00287	.00271	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00152	.00144	.00137
43	39	.00411	.00387	.00365	.00344	.00325	.00307	.00290	.00274	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00162	.00155	.00147
43	40	.00438	.00413	.00389	.00367	.00347	.00328	.00310	.00293	.00278	.00263	.00249	.00237	.00224	.00213	.00203	.00193	.00183	.00174	.00166	.00158
43	41	.00467	.00440	.00415	.00392	.00371	.00350	.00331	.00314	.00297	.00282	.00267	.00253	.00241	.00229	.00217	.00207	.00197	.00187	.00178	.00170
43	42	.00497	.00469	.00443	.00419	.00396	.00374	.00354	.00336	.00318	.00302	.00286	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00192	.00183
43	43	.00529	.00500	.00472	.00446	.00422	.00400	.00379	.00359	.00340	.00323	.00306	.00291	.00277	.00263	.00250	.00238	.00227	.00216	.00206	.00197
44	0	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037
44	1	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016
44	2	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
44	3	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016
44	4	.00048	.00045	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017
44	5	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
44	6	.00055	.00051	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
44	7	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
44	8	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
44	9	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
44	10	.00073	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026
44	11	.00079	.00074	.00070	.00066	.00062	.00059	.00055	.00052	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029
44	12	.00085	.00080	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
44	13	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034
44	14	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
44	15	.00103	.00097	.00092	.00087	.00082	.00078	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
44	16	.00110	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041
44	17	.00116	.00109	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043
44	18	.00122	.00115	.00108	.00102	.00096	.00091	.00086	.00082	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00045
44	19	.00128	.00121	.00114	.00107	.00101	.00096	.00091	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048
44	20	.00135	.00127	.00120	.00113	.00107	.00101	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050
44	21	.00143	.00135	.00127	.00119	.00113	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00052
44	22	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00055
44	23	.00160	.00150	.00141	.00133	.00126	.00118	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057
44	24	.00169	.00159	.00150	.00141	.00133	.00125	.00118	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060
44	25	.00180	.00169	.00159	.00149	.00141	.00133	.00125	.00118	.00112	.00106	.00100	.00095	.00090	.00086	.00081	.00077	.00074	.00070	.00067	.00064
44	26	.00191	.00179	.00169	.00159	.00149	.00141	.00133	.00126	.00119	.00112	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00068
44	27	.00203	.00191	.00179	.00169	.00159	.00150	.00141	.00134	.00126	.00120	.00113	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072
44	28	.00216	.00203	.00191	.00180	.00169	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00108	.00103	.00097	.00093	.00088	.00084	.00080	.00076
44	29	.00230	.00216	.00203	.00191	.00180	.00170	.00160	.00152	.00143	.00136	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081
44	30	.00245	.00230	.00217	.00204	.00192	.00181	.00171	.00162	.00153	.00144	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086
44	31	.00261	.00245	.00231	.00217	.00205	.00193	.00182	.00172	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00107	.00101	.00097	.00092
44	32	.00278	.00262	.00246	.00232	.00219	.00206	.00195	.00184	.00174	.00164	.00156	.00147	.00140	.00133	.00126	.00120	.00114	.00108	.00103	.00098
44	33	.00297	.00279	.00263	.00247	.00233	.00220	.00208	.00196	.00186	.00176	.00166	.00157	.00149	.00142	.00134	.00128	.00121	.00116	.00110	.00105
44	34	.00316	.00298	.00280	.00264	.00249	.00235	.00222	.00210	.00198	.00188	.00178	.00168	.00160	.00151	.00144	.00137	.00130	.00124	.00118	.00112
44	35	.00337	.00318	.00299	.00282	.00266	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120
44	36	.00360	.00339	.00319	.00301	.00284	.00268	.00253	.00239	.00226	.00214	.00203	.00192	.00183	.00173	.00165	.00156	.00149	.00142	.00135	.00128
44	37	.00384	.00361	.00341	.00321	.00303	.00286	.00271	.00256	.00242	.00229	.00217	.00206	.00195	.00186	.00176	.00167	.00159	.00152	.00144	.00138
44	38	.00409	.00386	.00364	.00343	.00324	.00306	.00289	.00274	.00259	.00245	.00233	.00221	.00209	.00199	.00189	.00180	.00171	.00163	.00155	.00148
44	39	.00436	.00411	.00388	.00366	.00346	.00327	.00309	.00293	.00277	.00263	.00249	.00236	.00224	.00213	.00202	.00192	.00183	.00174	.00166	.00158
44	40	.00465	.00439	.00414	.00391	.00370	.00350	.00331	.00313	.00297	.00281	.00267	.00253	.00240	.00228	.00217	.00207	.00197	.00187	.00178	.00170
44	41	.00496	.00468	.00442	.00418	.00395	.00374	.00354	.00335	.00318	.00301	.00286	.00271	.00258	.00245	.00233	.00222	.00211	.00201	.00192	.00183
44	42	.00529	.00499	.00472	.00446	.00422	.00399	.00378	.00359	.00340	.00323	.00306	.00291	.00276	.00263	.00250	.00238	.00227	.00216	.00206	.00197
44	43	.00563	.00532	.00503	.00476	.00451	.00427	.00404	.00383	.00364	.00345	.00328	.00312	.00296	.00282	.00268	.00256	.00244	.00232	.00222	.00211
44	44	.00600	.00567	.00536	.00508	.00481	.00456	.00432	.00410	.00389	.00370	.00351	.00334	.00318	.00302	.00288	.00274	.00262	.00250	.00238	.00227
45	0	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
45	1	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00019	.00018	.00017
45	2	.00046	.00044	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00018	.00017
45	3	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
45	4	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
45	5	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
45	6	.00058	.00055	.00051	.00048	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020
45	7	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022
45	8	.00067	.00063	.00059	.00056	.00052	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
45	9	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026
45	10	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
45	11	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
45	12	.00090	.00085	.00080	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035	.00034
45	13	.00096	.00091	.00086	.00081	.00077	.00072	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
45	14	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
45	15	.00110	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
45	16	.00116	.00110	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00048	.00046	.00044
45	17	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047
45	18	.00129	.00122	.00115	.00108	.00103	.00097	.00092	.00087	.00083	.00078	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049
45	19	.00136	.00128	.00121	.00114	.00108	.00102	.00097	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051
45	20	.00143	.00135	.00127	.00120	.00114	.00107	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053
45	21	.00151	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056
45	22	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059
45	23	.00169	.00159	.00150	.00141	.00133	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062
45	24	.00179	.00168	.00159	.00150	.00141	.00133	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00087	.00082	.00078	.00075	.00071	.00068	.00065
45	25	.00190	.00179	.00168	.00159	.00150	.00141	.00133	.00126	.00119	.00113	.00107	.00102	.00096	.00092	.00087	.00083	.00079	.00075	.00072	.00068
45	26	.00202	.00190	.00179	.00168	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072
45	27	.00215	.00202	.00190	.00179	.00169	.00159	.00150	.00142	.00135	.00127	.00121	.00114	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077
45	28	.00228	.00215	.00202	.00191	.00180	.00170	.00160	.00151	.00143	.00136	.00128	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082
45	29	.00243	.00229	.00216	.00203	.00191	.00181	.00171	.00161	.00153	.00144	.00137	.00130	.00123	.00117	.00111	.00106	.00100	.00096	.00091	.00087
45	30	.00259	.00244	.00230	.00216	.00204	.00193	.00182	.00172	.00163	.00154	.00146	.00138	.00131	.00125	.00118	.00113	.00107	.00102	.00097	.00093
45	31	.00276	.00260	.00245	.00231	.00218	.00205	.00194	.00183	.00174	.00164	.00156	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099
45	32	.00295	.00277	.00261	.00246	.00232	.00219	.00207	.00196	.00185	.00175	.00166	.00157	.00149	.00142	.00135	.00128	.00122	.00116	.00110	.00105
45	33	.00314	.00296	.00279	.00263	.00248	.00234	.00221	.00209	.00198	.00187	.00177	.00168	.00160	.00151	.00144	.00137	.00130	.00124	.00118	.00112
45	34	.00335	.00316	.00297	.00280	.00265	.00250	.00236	.00223	.00211	.00200	.00189	.00180	.00170	.00162	.00154	.00146	.00139	.00132	.00126	.00120
45	35	.00358	.00337	.00317	.00299	.00283	.00267	.00252	.00239	.00226	.00214	.00203	.00192	.00182	.00173	.00165	.00156	.00149	.00142	.00135	.00129
45	36	.00381	.00359	.00339	.00320	.00302	.00285	.00270	.00255	.00241	.00229	.00217	.00206	.00195	.00185	.00176	.00167	.00159	.00152	.00145	.00138
45	37	.00407	.00384	.00362	.00342	.00323	.00305	.00288	.00273	.00258	.00245	.00232	.00220	.00209	.00198	.00189	.00179	.00171	.00163	.00155	.00148
45	38	.00434	.00409	.00386	.00365	.00345	.00326	.00308	.00292	.00276	.00262	.00248	.00236	.00224	.00213	.00202	.00192	.00183	.00174	.00166	.00158
45	39	.00463	.00437	.00413	.00390	.00368	.00348	.00330	.00312	.00296	.00280	.00266	.00253	.00240	.00228	.00217	.00206	.00196	.00187	.00178	.00170
45	40	.00494	.00466	.00440	.00416	.00394	.00372	.00353	.00334	.00317	.00300	.00285	.00271	.00257	.00244	.00233	.00221	.00211	.00201	.00191	.00183
45	41	.00527	.00498	.00470	.00445	.00421	.00398	.00377	.00358	.00339	.00322	.00305	.00290	.00276	.00262	.00250	.00238	.00226	.00216	.00206	.00196
45	42	.00562	.00531	.00502	.00475	.00450	.00426	.00404	.00383	.00363	.00345	.00327	.00311	.00296	.00281	.00268	.00255	.00243	.00232	.00221	.00211
45	43	.00599	.00566	.00536	.00507	.00480	.00455	.00432	.00410	.00389	.00369	.00351	.00334	.00317	.00302	.00288	.00274	.00261	.00249	.00238	.00227
45	44	.00638	.00604	.00571	.00541	.00513	.00486	.00461	.00438	.00416	.00395	.00376	.00358	.00340	.00324	.00309	.00294	.00281	.00268	.00256	.00244
45	45	.00679	.00643	.00609	.00577	.00547	.00519	.00493	.00468	.00445	.00423	.00402	.00383	.00365	.00347	.00331	.00316	.00301	.00288	.00275	.00263
46	0	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043
46	1	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
46	2	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
46	3	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
46	4	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
46	5	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020
46	6	.00061	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
46	7	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024
46	8	.00071	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026
46	9	.00076	.00072	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
46	10	.00082	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00030
46	11	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00056	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
46	12	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00041	.00040	.00038	.00036
46	13	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039
46	14	.00109	.00103	.00097	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
46	15	.00116	.00110	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045
46	16	.00123	.00116	.00110	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00054	.00052	.00050	.00048
46	17	.00130	.00123	.00116	.00109	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050
46	18	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
46	19	.00144	.00136	.00128	.00121	.00115	.00108	.00103	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055
46	20	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057
46	21	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060
46	22	.00169	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063
46	23	.00179	.00168	.00159	.00150	.00141	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072	.00069	.00066
46	24	.00189	.00178	.00168	.00159	.00150	.00141	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00093	.00088	.00084	.00080	.00076	.00073	.00070
46	25	.00201	.00189	.00178	.00168	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00073
46	26	.00213	.00201	.00189	.00178	.00168	.00159	.00150	.00142	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00085	.00081	.00078
46	27	.00227	.00214	.00201	.00190	.00179	.00169	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00086	.00082
46	28	.00242	.00227	.00214	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088
46	29	.00257	.00242	.00228	.00215	.00203	.00192	.00181	.00172	.00162	.00154	.00146	.00138	.00131	.00125	.00119	.00113	.00108	.00102	.00098	.00093
46	30	.00274	.00258	.00243	.00230	.00217	.00205	.00193	.00183	.00173	.00164	.00156	.00148	.00140	.00133	.00127	.00120	.00115	.00109	.00104	.00099
46	31	.00292	.00275	.00260	.00245	.00231	.00218	.00206	.00195	.00185	.00175	.00166	.00157	.00149	.00142	.00135	.00128	.00122	.00116	.00111	.00106
46	32	.00312	.00294	.00277	.00261	.00246	.00233	.00220	.00208	.00197	.00187	.00177	.00168	.00159	.00151	.00144	.00137	.00130	.00124	.00118	.00113
46	33	.00333	.00313	.00295	.00279	.00263	.00249	.00235	.00222	.00211	.00199	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00126	.00121
46	34	.00355	.00334	.00315	.00298	.00281	.00265	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00164	.00156	.00149	.00142	.00135	.00129
46	35	.00379	.00357	.00337	.00318	.00300	.00284	.00268	.00254	.00241	.00228	.00216	.00205	.00195	.00185	.00176	.00167	.00159	.00152	.00145	.00138
46	36	.00404	.00381	.00360	.00339	.00321	.00303	.00287	.00272	.00257	.00244	.00231	.00219	.00208	.00198	.00188	.00179	.00171	.00163	.00155	.00148
46	37	.00431	.00407	.00384	.00363	.00343	.00324	.00307	.00290	.00275	.00261	.00248	.00235	.00223	.00212	.00202	.00192	.00183	.00174	.00166	.00158
46	38	.00460	.00434	.00410	.00388	.00366	.00347	.00328	.00311	.00295	.00279	.00265	.00252	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170
46	39	.00491	.00464	.00438	.00414	.00392	.00371	.00351	.00333	.00315	.00299	.00284	.00270	.00256	.00244	.00232	.00221	.00210	.00200	.00191	.00182
46	40	.00524	.00495	.00468	.00443	.00419	.00397	.00376	.00356	.00338	.00321	.00304	.00289	.00275	.00262	.00249	.00237	.00226	.00215	.00205	.00196
46	41	.00559	.00529	.00500	.00473	.00448	.00424	.00402	.00381	.00362	.00343	.00326	.00310	.00295	.00281	.00267	.00255	.00243	.00231	.00221	.00211
46	42	.00597	.00564	.00534	.00505	.00479	.00454	.00430	.00408	.00388	.00368	.00350	.00333	.00317	.00301	.00287	.00273	.00261	.00249	.00237	.00227
46	43	.00636	.00602	.00570	.00540	.00512	.00485	.00460	.00437	.00415	.00394	.00375	.00357	.00340	.00323	.00308	.00294	.00280	.00267	.00255	.00244
46	44	.00678	.00642	.00608	.00576	.00547	.00519	.00492	.00468	.00444	.00422	.00402	.00383	.00364	.00347	.00331	.00316	.00301	.00288	.00275	.00263
46	45	.00722	.00684	.00648	.00615	.00583	.00554	.00526	.00500	.00475	.00452	.00430	.00410	.00391	.00372	.00355	.00339	.00323	.00309	.00295	.00282
46	46	.00768	.00728	.00691	.00655	.00622	.00591	.00562	.00534	.00508	.00484	.00461	.00439	.00418	.00399	.00381	.00364	.00347	.00332	.00317	.00303
47	0	.00090	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046
47	1	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00020
47	2	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
47	3	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020
47	4	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
47	5	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
47	6	.00065	.00061	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00023
47	7	.00070	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
47	8	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027
47	9	.00080	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
47	10	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
47	11	.00093	.00088	.00083	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036
47	12	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00041	.00039
47	13	.00108	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
47	14	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00049	.00047	.00045
47	15	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00048
47	16	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051
47	17	.00137	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054
47	18	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056
47	19	.00152	.00144	.00136	.00128	.00122	.00115	.00109	.00104	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059
47	20	.00160	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062
47	21	.00169	.00160	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
47	22	.00179	.00169	.00159	.00150	.00142	.00134	.00127	.00121	.00115	.00109	.00103	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00071	.00068
47	23	.00189	.00178	.00168	.00159	.00150	.00142	.00134	.00127	.00121	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071
47	24	.00200	.00189	.00178	.00168	.00159	.00150	.00142	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075
47	25	.00212	.00200	.00189	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079
47	26	.00225	.00212	.00200	.00189	.00179	.00169	.00160	.00151	.00143	.00136	.00129	.00123	.00116	.00111	.00105	.00100	.00096	.00091	.00087	.00083
47	27	.00240	.00226	.00213	.00201	.00190	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00088
47	28	.00255	.00240	.00227	.00214	.00202	.00191	.00181	.00171	.00162	.00154	.00146	.00138	.00132	.00125	.00119	.00113	.00108	.00103	.00098	.00094
47	29	.00272	.00256	.00242	.00228	.00215	.00204	.00193	.00182	.00173	.00164	.00155	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100
47	30	.00290	.00273	.00258	.00243	.00230	.00217	.00205	.00194	.00184	.00175	.00166	.00157	.00149	.00142	.00135	.00129	.00123	.00117	.00111	.00106
47	31	.00309	.00291	.00275	.00259	.00245	.00232	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00113
47	32	.00330	.00311	.00293	.00277	.00261	.00247	.00234	.00221	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121
47	33	.00352	.00332	.00313	.00295	.00279	.00264	.00250	.00236	.00224	.00212	.00201	.00191	.00182	.00173	.00164	.00156	.00149	.00142	.00135	.00129
47	34	.00375	.00354	.00334	.00315	.00298	.00282	.00267	.00253	.00239	.00227	.00215	.00204	.00194	.00185	.00176	.00167	.00159	.00152	.00145	.00138
47	35	.00400	.00378	.00357	.00337	.00318	.00301	.00285	.00270	.00256	.00243	.00230	.00219	.00208	.00198	.00188	.00179	.00170	.00162	.00155	.00148
47	36	.00428	.00403	.00381	.00360	.00340	.00322	.00305	.00289	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00192	.00182	.00174	.00166	.00158
47	37	.00456	.00431	.00407	.00385	.00364	.00344	.00326	.00309	.00293	.00278	.00264	.00251	.00238	.00227	.00216	.00205	.00196	.00186	.00178	.00170
47	38	.00487	.00460	.00435	.00411	.00389	.00368	.00349	.00331	.00314	.00298	.00283	.00269	.00255	.00243	.00231	.00220	.00210	.00200	.00191	.00182
47	39	.00520	.00492	.00465	.00440	.00416	.00394	.00373	.00354	.00336	.00319	.00303	.00288	.00274	.00260	.00248	.00236	.00225	.00215	.00205	.00196
47	40	.00555	.00525	.00497	.00470	.00445	.00422	.00400	.00379	.00360	.00342	.00325	.00309	.00294	.00279	.00266	.00254	.00242	.00231	.00220	.00210
47	41	.00593	.00561	.00531	.00502	.00476	.00451	.00428	.00406	.00386	.00366	.00348	.00331	.00315	.00300	.00286	.00272	.00260	.00248	.00237	.00226
47	42	.00633	.00599	.00567	.00537	.00509	.00483	.00458	.00435	.00413	.00393	.00373	.00355	.00338	.00322	.00307	.00293	.00279	.00267	.00255	.00243
47	43	.00675	.00639	.00606	.00574	.00544	.00517	.00490	.00466	.00443	.00421	.00400	.00381	.00363	.00346	.00330	.00315	.00300	.00287	.00274	.00262
47	44	.00720	.00682	.00647	.00613	.00582	.00552	.00525	.00499	.00474	.00451	.00429	.00409	.00390	.00371	.00354	.00338	.00323	.00308	.00295	.00282
47	45	.00767	.00727	.00690	.00654	.00621	.00590	.00561	.00533	.00507	.00483	.00460	.00438	.00418	.00398	.00380	.00363	.00347	.00331	.00317	.00303
47	46	.00816	.00774	.00735	.00698	.00663	.00630	.00599	.00570	.00543	.00517	.00492	.00469	.00448	.00427	.00408	.00390	.00372	.00356	.00341	.00326
47	47	.00868	.00824	.00782	.00743	.00707	.00672	.00639	.00609	.00580	.00552	.00527	.00502	.00479	.00458	.00437	.00418	.00399	.00382	.00366	.00350
48	0	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050
48	1	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021
48	2	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021
48	3	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
48	4	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
48	5	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00023
48	6	.00068	.00065	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026	.00025
48	7	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
48	8	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
48	9	.00085	.00080	.00076	.00071	.00068	.00064	.00061	.00057	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032
48	10	.00091	.00086	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035
48	11	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038
48	12	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00048	.00045	.00044	.00042
48	13	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045
48	14	.00122	.00116	.00109	.00104	.00098	.00093	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00055	.00053	.00051	.00049
48	15	.00130	.00123	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00067	.00065	.00062	.00059	.00057	.00054	.00052
48	16	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055
48	17	.00145	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058
48	18	.00153	.00145	.00137	.00130	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060
48	19	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063
48	20	.00170	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066
48	21	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00086	.00083	.00079	.00075	.00072	.00069
48	22	.00189	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072
48	23	.00200	.00188	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
48	24	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00087	.00084	.00080
48	25	.00224	.00211	.00199	.00188	.00178	.00169	.00160	.00151	.00144	.00136	.00130	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084
48	26	.00238	.00224	.00212	.00200	.00189	.00179	.00169	.00161	.00152	.00145	.00137	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089
48	27	.00253	.00239	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00114	.00109	.00104	.00099	.00095
48	28	.00269	.00254	.00240	.00227	.00214	.00203	.00192	.00182	.00172	.00163	.00155	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00101
48	29	.00287	.00271	.00256	.00241	.00228	.00216	.00204	.00194	.00184	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00123	.00117	.00112	.00107
48	30	.00306	.00289	.00272	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00114
48	31	.00326	.00308	.00291	.00275	.00260	.00246	.00232	.00220	.00209	.00198	.00188	.00179	.00170	.00162	.00154	.00146	.00140	.00133	.00127	.00121
48	32	.00348	.00328	.00310	.00293	.00277	.00262	.00248	.00235	.00223	.00211	.00201	.00191	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00129
48	33	.00371	.00350	.00331	.00313	.00296	.00280	.00265	.00251	.00238	.00226	.00214	.00204	.00194	.00184	.00175	.00167	.00159	.00152	.00145	.00138
48	34	.00396	.00374	.00353	.00334	.00316	.00299	.00283	.00268	.00254	.00241	.00229	.00218	.00207	.00197	.00187	.00179	.00170	.00162	.00155	.00148
48	35	.00423	.00400	.00378	.00357	.00338	.00320	.00303	.00287	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158
48	36	.00452	.00427	.00403	.00381	.00361	.00342	.00324	.00307	.00291	.00276	.00262	.00249	.00237	.00226	.00215	.00205	.00195	.00186	.00177	.00169
48	37	.00483	.00456	.00431	.00408	.00386	.00366	.00346	.00328	.00312	.00296	.00281	.00267	.00254	.00242	.00230	.00219	.00209	.00199	.00190	.00182
48	38	.00516	.00487	.00461	.00436	.00413	.00391	.00371	.00352	.00334	.00317	.00301	.00286	.00272	.00259	.00247	.00235	.00224	.00214	.00204	.00195
48	39	.00551	.00521	.00493	.00466	.00442	.00419	.00397	.00377	.00357	.00340	.00323	.00307	.00292	.00278	.00265	.00252	.00241	.00230	.00219	.00209
48	40	.00588	.00556	.00527	.00499	.00473	.00448	.00425	.00403	.00383	.00364	.00346	.00329	.00313	.00298	.00284	.00271	.00259	.00247	.00236	.00225
48	41	.00628	.00594	.00563	.00533	.00506	.00480	.00455	.00432	.00411	.00390	.00371	.00353	.00336	.00320	.00305	.00291	.00278	.00265	.00253	.00242
48	42	.00671	.00635	.00602	.00570	.00541	.00513	.00487	.00463	.00440	.00419	.00398	.00379	.00361	.00344	.00328	.00313	.00299	.00285	.00273	.00261
48	43	.00716	.00678	.00643	.00610	.00579	.00549	.00522	.00496	.00472	.00449	.00427	.00407	.00388	.00370	.00353	.00337	.00321	.00307	.00293	.00281
48	44	.00764	.00724	.00687	.00652	.00619	.00588	.00559	.00531	.00505	.00481	.00458	.00437	.00416	.00397	.00379	.00362	.00346	.00330	.00316	.00302
48	45	.00814	.00772	.00733	.00696	.00661	.00628	.00598	.00568	.00541	.00515	.00491	.00468	.00447	.00426	.00407	.00389	.00371	.00355	.00340	.00325
48	46	.00867	.00823	.00781	.00742	.00706	.00671	.00639	.00608	.00579	.00552	.00526	.00502	.00479	.00457	.00437	.00417	.00399	.00382	.00365	.00350
48	47	.00922	.00876	.00832	.00791	.00753	.00716	.00682	.00649	.00619	.00590	.00563	.00537	.00513	.00490	.00468	.00447	.00428	.00410	.00392	.00376
48	48	.00980	.00931	.00886	.00842	.00802	.00763	.00727	.00693	.00661	.00630	.00602	.00574	.00549	.00524	.00501	.00479	.00459	.00439	.00421	.00403
49	0	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054
49	1	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00023	.00023
49	2	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
49	3	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023
49	4	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024
49	5	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025
49	6	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028	.00027
49	7	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
49	8	.00083	.00079	.00074	.00070	.00066	.00063	.00060	.00056	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
49	9	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034
49	10	.00097	.00091	.00086	.00082	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037
49	11	.00104	.00099	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041
49	12	.00112	.00106	.00101	.00095	.00090	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045
49	13	.00121	.00114	.00108	.00103	.00097	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
49	14	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052
49	15	.00138	.00130	.00123	.00117	.00111	.00106	.00100	.00096	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056
49	16	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059
49	17	.00154	.00145	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062
49	18	.00162	.00153	.00145	.00137	.00130	.00124	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00065
49	19	.00170	.00161	.00152	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068
49	20	.00179	.00169	.00160	.00152	.00144	.00136	.00130	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071
49	21	.00189	.00178	.00169	.00160	.00151	.00144	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074
49	22	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00136	.00129	.00123	.00117	.00112	.00106	.00102	.00097	.00093	.00088	.00085	.00081	.00078
49	23	.00211	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00136	.00130	.00123	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00081
49	24	.00223	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137	.00130	.00124	.00118	.00113	.00107	.00102	.00098	.00094	.00089	.00086

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
49	25	.00236	.00223	.00211	.00199	.00189	.00179	.00169	.00161	.00153	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090
49	26	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00170	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00104	.00100	.00095
49	27	.00267	.00252	.00238	.00225	.00213	.00202	.00191	.00181	.00172	.00163	.00155	.00148	.00140	.00134	.00127	.00122	.00116	.00111	.00106	.00101
49	28	.00284	.00268	.00253	.00240	.00227	.00215	.00203	.00193	.00183	.00174	.00165	.00157	.00149	.00142	.00136	.00129	.00123	.00118	.00112	.00108
49	29	.00303	.00286	.00270	.00255	.00242	.00229	.00217	.00205	.00195	.00185	.00176	.00167	.00159	.00151	.00144	.00138	.00131	.00125	.00120	.00114
49	30	.00323	.00305	.00288	.00272	.00258	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00170	.00161	.00154	.00147	.00140	.00133	.00127	.00122
49	31	.00344	.00325	.00307	.00290	.00275	.00260	.00246	.00234	.00222	.00210	.00200	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130
49	32	.00367	.00347	.00328	.00310	.00293	.00278	.00263	.00249	.00237	.00225	.00213	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00138
49	33	.00392	.00370	.00350	.00331	.00313	.00297	.00281	.00266	.00253	.00240	.00228	.00217	.00206	.00196	.00187	.00178	.00170	.00162	.00155	.00148
49	34	.00418	.00395	.00374	.00353	.00335	.00317	.00300	.00285	.00270	.00257	.00244	.00232	.00220	.00210	.00200	.00190	.00182	.00173	.00165	.00158
49	35	.00447	.00422	.00399	.00378	.00358	.00339	.00321	.00305	.00289	.00274	.00261	.00248	.00236	.00225	.00214	.00204	.00194	.00186	.00177	.00169
49	36	.00477	.00451	.00427	.00404	.00382	.00362	.00343	.00326	.00309	.00294	.00279	.00265	.00253	.00241	.00229	.00218	.00208	.00199	.00190	.00181
49	37	.00510	.00482	.00456	.00432	.00409	.00388	.00368	.00349	.00331	.00315	.00299	.00284	.00271	.00258	.00246	.00234	.00223	.00213	.00203	.00194
49	38	.00545	.00515	.00488	.00462	.00438	.00415	.00394	.00374	.00355	.00337	.00320	.00305	.00290	.00276	.00263	.00251	.00240	.00229	.00218	.00209
49	39	.00582	.00551	.00522	.00494	.00468	.00444	.00421	.00400	.00380	.00361	.00344	.00327	.00311	.00297	.00283	.00269	.00257	.00245	.00234	.00224
49	40	.00622	.00589	.00558	.00529	.00501	.00475	.00451	.00429	.00407	.00387	.00369	.00351	.00334	.00318	.00303	.00289	.00276	.00264	.00252	.00241
49	41	.00665	.00629	.00596	.00566	.00536	.00509	.00484	.00459	.00437	.00415	.00395	.00377	.00359	.00342	.00326	.00311	.00297	.00284	.00271	.00259
49	42	.00710	.00673	.00638	.00605	.00574	.00545	.00518	.00492	.00468	.00446	.00424	.00404	.00385	.00367	.00350	.00335	.00319	.00305	.00292	.00279
49	43	.00758	.00719	.00682	.00647	.00614	.00584	.00555	.00528	.00502	.00478	.00455	.00434	.00414	.00395	.00377	.00360	.00344	.00328	.00314	.00301
49	44	.00809	.00768	.00729	.00692	.00657	.00625	.00594	.00565	.00538	.00513	.00489	.00466	.00444	.00424	.00405	.00387	.00370	.00353	.00338	.00324
49	45	.00863	.00819	.00778	.00739	.00703	.00668	.00636	.00605	.00577	.00549	.00524	.00500	.00477	.00455	.00435	.00416	.00397	.00380	.00364	.00348
49	46	.00919	.00873	.00830	.00789	.00750	.00714	.00680	.00648	.00617	.00588	.00561	.00536	.00511	.00489	.00467	.00446	.00427	.00409	.00391	.00375
49	47	.00979	.00930	.00884	.00841	.00801	.00762	.00726	.00692	.00660	.00629	.00601	.00574	.00548	.00524	.00501	.00479	.00458	.00439	.00420	.00403
49	48	.01041	.00990	.00941	.00896	.00853	.00813	.00775	.00739	.00705	.00673	.00642	.00614	.00586	.00561	.00536	.00513	.00491	.00471	.00451	.00432
49	49	.01105	.01052	.01001	.00954	.00909	.00866	.00826	.00788	.00752	.00718	.00686	.00656	.00627	.00600	.00574	.00550	.00527	.00505	.00484	.00464
50	0	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058
50	1	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024
50	2	.00061	.00058	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024
50	3	.00063	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024
50	4	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025
50	5	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027
50	6	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029
50	7	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031
50	8	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035	.00034
50	9	.00095	.00089	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
50	10	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00060	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040
50	11	.00110	.00104	.00099	.00093	.00089	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044
50	12	.00119	.00112	.00106	.00101	.00096	.00091	.00087	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048
50	13	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052
50	14	.00137	.00129	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056
50	15	.00145	.00138	.00131	.00124	.00118	.00112	.00107	.00102	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060
50	16	.00154	.00146	.00138	.00131	.00125	.00119	.00113	.00107	.00102	.00098	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00063
50	17	.00162	.00154	.00146	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066
50	18	.00171	.00162	.00153	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069
50	19	.00179	.00170	.00161	.00153	.00145	.00138	.00131	.00124	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073
50	20	.00189	.00179	.00169	.00161	.00152	.00145	.00137	.00131	.00124	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076
50	21	.00199	.00188	.00178	.00169	.00160	.00152	.00145	.00137	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090	.00086	.00083	.00079
50	22	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00095	.00090	.00087	.00083
50	23	.00222	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087
50	24	.00235	.00222	.00210	.00199	.00188	.00179	.00170	.00161	.00153	.00146	.00138	.00132	.00126	.00120	.00114	.00109	.00105	.00100	.00096	.00092

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
50	25	.00249	.00235	.00223	.00211	.00200	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00097
50	26	.00264	.00250	.00236	.00224	.00212	.00201	.00190	.00181	.00172	.00163	.00155	.00148	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00102
50	27	.00281	.00266	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00165	.00157	.00149	.00142	.00136	.00130	.00124	.00118	.00113	.00108
50	28	.00299	.00283	.00268	.00253	.00240	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159	.00151	.00144	.00138	.00132	.00126	.00120	.00115
50	29	.00319	.00302	.00285	.00270	.00255	.00242	.00229	.00218	.00207	.00196	.00187	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00122
50	30	.00340	.00321	.00304	.00288	.00272	.00258	.00245	.00232	.00220	.00209	.00199	.00189	.00180	.00172	.00164	.00156	.00149	.00142	.00136	.00130
50	31	.00363	.00343	.00324	.00307	.00291	.00275	.00261	.00248	.00235	.00223	.00212	.00202	.00192	.00183	.00175	.00167	.00159	.00152	.00145	.00139
50	32	.00387	.00366	.00346	.00327	.00310	.00294	.00279	.00264	.00251	.00239	.00227	.00216	.00205	.00196	.00186	.00178	.00170	.00162	.00155	.00148
50	33	.00413	.00391	.00370	.00350	.00331	.00314	.00298	.00282	.00268	.00255	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00165	.00158
50	34	.00441	.00417	.00395	.00374	.00354	.00335	.00318	.00302	.00287	.00272	.00259	.00246	.00235	.00223	.00213	.00203	.00194	.00185	.00177	.00169
50	35	.00471	.00446	.00422	.00399	.00378	.00359	.00340	.00323	.00307	.00292	.00277	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181
50	36	.00504	.00476	.00451	.00427	.00405	.00384	.00364	.00346	.00328	.00312	.00297	.00282	.00269	.00256	.00244	.00233	.00222	.00212	.00203	.00194
50	37	.00538	.00509	.00482	.00457	.00433	.00411	.00390	.00370	.00352	.00334	.00318	.00303	.00288	.00275	.00262	.00250	.00238	.00227	.00217	.00208
50	38	.00575	.00545	.00516	.00489	.00463	.00440	.00417	.00396	.00377	.00358	.00341	.00324	.00309	.00294	.00281	.00268	.00256	.00244	.00233	.00223
50	39	.00615	.00582	.00552	.00523	.00496	.00471	.00447	.00425	.00404	.00384	.00365	.00348	.00331	.00316	.00301	.00288	.00274	.00262	.00251	.00240
50	40	.00657	.00623	.00590	.00560	.00531	.00504	.00479	.00455	.00433	.00412	.00392	.00373	.00356	.00339	.00324	.00309	.00295	.00282	.00269	.00258
50	41	.00702	.00666	.00631	.00599	.00569	.00540	.00513	.00488	.00464	.00442	.00421	.00401	.00382	.00365	.00348	.00332	.00317	.00303	.00290	.00277
50	42	.00751	.00712	.00675	.00641	.00609	.00579	.00550	.00523	.00498	.00474	.00452	.00431	.00411	.00392	.00374	.00357	.00341	.00326	.00312	.00299
50	43	.00802	.00761	.00722	.00686	.00652	.00620	.00590	.00561	.00534	.00509	.00485	.00462	.00441	.00421	.00402	.00384	.00367	.00351	.00336	.00322
50	44	.00856	.00813	.00772	.00734	.00698	.00664	.00632	.00601	.00573	.00546	.00521	.00497	.00474	.00453	.00432	.00413	.00395	.00378	.00362	.00346
50	45	.00914	.00868	.00825	.00784	.00746	.00710	.00676	.00644	.00614	.00585	.00558	.00533	.00509	.00486	.00465	.00444	.00425	.00407	.00389	.00373
50	46	.00974	.00926	.00880	.00838	.00797	.00759	.00723	.00689	.00657	.00627	.00598	.00571	.00546	.00522	.00499	.00477	.00457	.00437	.00419	.00401
50	47	.01037	.00987	.00939	.00893	.00851	.00811	.00773	.00737	.00703	.00671	.00641	.00612	.00585	.00559	.00535	.00512	.00490	.00470	.00450	.00432
50	48	.01104	.01050	.01000	.00952	.00907	.00865	.00825	.00787	.00751	.00717	.00685	.00655	.00626	.00599	.00574	.00549	.00526	.00504	.00483	.00464
50	49	.01173	.01117	.01064	.01014	.00967	.00922	.00880	.00840	.00802	.00766	.00732	.00700	.00670	.00641	.00614	.00588	.00564	.00541	.00518	.00497
50	50	.01246	.01187	.01131	.01078	.01029	.00982	.00937	.00895	.00855	.00818	.00782	.00748	.00716	.00686	.00657	.00630	.00604	.00579	.00556	.00534
51	0	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063
51	1	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026
51	2	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025
51	3	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026
51	4	.00071	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027
51	5	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029
51	6	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
51	7	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
51	8	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036
51	9	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
51	10	.00108	.00102	.00096	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043
51	11	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047
51	12	.00125	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051
51	13	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056
51	14	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060
51	15	.00153	.00146	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064
51	16	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00073	.00071	.00068
51	17	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00080	.00077	.00074	.00071
51	18	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00077	.00074
51	19	.00189	.00179	.00170	.00161	.00153	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00078
51	20	.00199	.00189	.00179	.00170	.00161	.00153	.00146	.00139	.00132	.00126	.00120	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00085	.00081
51	21	.00210	.00199	.00188	.00179	.00170	.00161	.00153	.00146	.00139	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085
51	22	.00221	.00210	.00199	.00188	.00179	.00170	.00161	.00153	.00146	.00139	.00133	.00126	.00121	.00115	.00110	.00105	.00101	.00097	.00093	.00089
51	23	.00234	.00221	.00210	.00199	.00188	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.00097	.00093

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
51	24	.00247	.00234	.00222	.00210	.00199	.00189	.00180	.00171	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098
51	25	.00262	.00248	.00235	.00222	.00211	.00200	.00190	.00181	.00172	.00163	.00156	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00103
51	26	.00278	.00263	.00249	.00236	.00224	.00212	.00202	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00119	.00114	.00109
51	27	.00296	.00280	.00265	.00251	.00238	.00226	.00214	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00138	.00132	.00126	.00121	.00116
51	28	.00315	.00298	.00282	.00267	.00253	.00240	.00228	.00217	.00206	.00196	.00186	.00177	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123
51	29	.00336	.00318	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00208	.00198	.00189	.00180	.00172	.00164	.00156	.00149	.00143	.00137	.00131
51	30	.00358	.00339	.00321	.00304	.00288	.00273	.00259	.00246	.00234	.00222	.00211	.00201	.00192	.00183	.00174	.00167	.00159	.00152	.00145	.00139
51	31	.00382	.00361	.00342	.00324	.00307	.00291	.00276	.00262	.00249	.00237	.00226	.00215	.00205	.00195	.00186	.00178	.00170	.00162	.00155	.00148
51	32	.00408	.00386	.00365	.00346	.00328	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00165	.00158
51	33	.00435	.00412	.00390	.00369	.00350	.00332	.00315	.00299	.00284	.00270	.00257	.00245	.00233	.00222	.00212	.00202	.00193	.00185	.00176	.00169
51	34	.00465	.00440	.00417	.00395	.00374	.00355	.00337	.00320	.00304	.00289	.00275	.00262	.00249	.00238	.00227	.00216	.00207	.00197	.00189	.00180
51	35	.00497	.00470	.00445	.00422	.00400	.00380	.00360	.00342	.00325	.00309	.00294	.00280	.00267	.00254	.00243	.00232	.00221	.00211	.00202	.00193
51	36	.00531	.00503	.00476	.00451	.00428	.00406	.00386	.00366	.00348	.00331	.00315	.00300	.00286	.00273	.00260	.00248	.00237	.00226	.00216	.00207
51	37	.00568	.00537	.00509	.00483	.00458	.00435	.00413	.00392	.00373	.00355	.00338	.00322	.00306	.00292	.00279	.00266	.00254	.00243	.00232	.00222
51	38	.00607	.00575	.00545	.00517	.00490	.00465	.00442	.00420	.00400	.00380	.00362	.00345	.00329	.00313	.00299	.00285	.00273	.00260	.00249	.00238
51	39	.00649	.00615	.00583	.00553	.00525	.00499	.00474	.00450	.00428	.00408	.00388	.00370	.00353	.00336	.00321	.00306	.00293	.00280	.00268	.00256
51	40	.00694	.00658	.00624	.00592	.00562	.00534	.00508	.00483	.00459	.00437	.00417	.00397	.00379	.00361	.00345	.00329	.00315	.00301	.00288	.00275
51	41	.00742	.00704	.00668	.00634	.00602	.00572	.00544	.00518	.00493	.00470	.00447	.00427	.00407	.00388	.00371	.00354	.00338	.00324	.00310	.00296
51	42	.00793	.00753	.00715	.00679	.00645	.00613	.00584	.00555	.00529	.00504	.00480	.00458	.00437	.00417	.00399	.00381	.00364	.00348	.00333	.00319
51	43	.00848	.00805	.00765	.00727	.00691	.00657	.00626	.00596	.00568	.00541	.00516	.00492	.00470	.00449	.00429	.00410	.00392	.00375	.00359	.00344
51	44	.00906	.00860	.00818	.00778	.00740	.00704	.00670	.00639	.00609	.00581	.00554	.00529	.00505	.00482	.00461	.00441	.00422	.00404	.00387	.00371
51	45	.00967	.00919	.00874	.00831	.00791	.00754	.00718	.00684	.00653	.00623	.00594	.00568	.00542	.00518	.00496	.00474	.00454	.00435	.00416	.00399
51	46	.01031	.00981	.00933	.00888	.00846	.00806	.00768	.00733	.00699	.00667	.00637	.00609	.00582	.00557	.00532	.00510	.00488	.00467	.00448	.00430
51	47	.01099	.01046	.00995	.00948	.00903	.00861	.00821	.00784	.00748	.00714	.00683	.00652	.00624	.00597	.00571	.00547	.00524	.00502	.00482	.00462
51	48	.01170	.01114	.01061	.01011	.00964	.00919	.00877	.00837	.00800	.00764	.00731	.00699	.00668	.00640	.00613	.00587	.00562	.00539	.00517	.00496
51	49	.01244	.01185	.01129	.01077	.01027	.00980	.00936	.00894	.00854	.00817	.00781	.00747	.00715	.00685	.00656	.00629	.00603	.00578	.00555	.00533
51	50	.01321	.01259	.01201	.01146	.01094	.01044	.00998	.00953	.00912	.00872	.00834	.00799	.00765	.00733	.00702	.00674	.00646	.00620	.00595	.00572
51	51	.01402	.01337	.01276	.01218	.01163	.01112	.01062	.01016	.00972	.00930	.00890	.00853	.00817	.00783	.00751	.00721	.00692	.00664	.00638	.00613
52	0	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
52	1	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028
52	2	.00068	.00064	.00061	.00057	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027
52	3	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027
52	4	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029
52	5	.00079	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031
52	6	.00084	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
52	7	.00091	.00086	.00081	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035
52	8	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038
52	9	.00105	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042
52	10	.00113	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046
52	11	.00122	.00116	.00110	.00105	.00099	.00094	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050
52	12	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00089	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055
52	13	.00142	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00065	.00062	.00060
52	14	.00152	.00144	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00072	.00070	.00067	.00064
52	15	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00104	.00100	.00096	.00091	.00088	.00084	.00081	.00077	.00074	.00071	.00069
52	16	.00171	.00163	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00110	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00073
52	17	.00181	.00171	.00163	.00155	.00147	.00140	.00134	.00127	.00122	.00116	.00111	.00106	.00102	.00097	.00093	.00090	.00086	.00082	.00079	.00076
52	18	.00190	.00180	.00171	.00163	.00155	.00147	.00140	.00134	.00128	.00122	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080
52	19	.00199	.00189	.00180	.00171	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00086	.00083
52	20	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00087
52	21	.00221	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
52	22	.00233	.00221	.00209	.00199	.00189	.00179	.00171	.00162	.00155	.00148	.00141	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099	.00095
52	23	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00100
52	24	.00260	.00247	.00234	.00222	.00210	.00200	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105
52	25	.00276	.00261	.00248	.00235	.00223	.00211	.00201	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110
52	26	.00293	.00277	.00263	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00116
52	27	.00312	.00295	.00279	.00265	.00251	.00238	.00227	.00215	.00205	.00195	.00186	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00123
52	28	.00332	.00314	.00297	.00282	.00267	.00254	.00241	.00229	.00218	.00207	.00198	.00188	.00180	.00171	.00164	.00156	.00149	.00143	.00137	.00131
52	29	.00354	.00335	.00317	.00300	.00285	.00270	.00257	.00244	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00146	.00139
52	30	.00377	.00357	.00338	.00320	.00304	.00288	.00274	.00260	.00247	.00235	.00224	.00214	.00204	.00194	.00186	.00177	.00169	.00162	.00155	.00148
52	31	.00402	.00381	.00360	.00342	.00324	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00165	.00158
52	32	.00429	.00406	.00385	.00365	.00346	.00328	.00312	.00296	.00282	.00268	.00255	.00243	.00232	.00221	.00211	.00202	.00193	.00184	.00176	.00169
52	33	.00458	.00434	.00411	.00390	.00370	.00351	.00333	.00317	.00301	.00286	.00273	.00260	.00248	.00236	.00225	.00215	.00206	.00197	.00188	.00180
52	34	.00489	.00463	.00439	.00416	.00395	.00375	.00356	.00338	.00322	.00306	.00292	.00278	.00265	.00253	.00241	.00230	.00220	.00210	.00201	.00192
52	35	.00523	.00495	.00470	.00445	.00422	.00401	.00381	.00362	.00344	.00328	.00312	.00297	.00284	.00270	.00258	.00246	.00235	.00225	.00215	.00206
52	36	.00559	.00530	.00502	.00476	.00452	.00429	.00408	.00388	.00369	.00351	.00334	.00319	.00304	.00290	.00276	.00264	.00252	.00241	.00231	.00221
52	37	.00598	.00567	.00537	.00510	.00484	.00460	.00437	.00415	.00395	.00376	.00358	.00341	.00325	.00311	.00296	.00283	.00270	.00259	.00247	.00237
52	38	.00639	.00606	.00575	.00546	.00518	.00492	.00468	.00445	.00423	.00403	.00384	.00366	.00349	.00333	.00318	.00304	.00290	.00278	.00266	.00254
52	39	.00684	.00648	.00615	.00584	.00555	.00527	.00501	.00477	.00454	.00432	.00412	.00393	.00375	.00358	.00342	.00326	.00312	.00298	.00285	.00273
52	40	.00731	.00694	.00659	.00626	.00594	.00565	.00538	.00512	.00487	.00464	.00442	.00422	.00402	.00384	.00367	.00351	.00335	.00321	.00307	.00294
52	41	.00782	.00743	.00705	.00670	.00637	.00606	.00577	.00549	.00523	.00498	.00475	.00453	.00433	.00413	.00395	.00377	.00361	.00345	.00330	.00316
52	42	.00837	.00795	.00755	.00718	.00683	.00650	.00618	.00589	.00561	.00535	.00510	.00487	.00465	.00444	.00424	.00406	.00388	.00372	.00356	.00341
52	43	.00895	.00850	.00808	.00769	.00731	.00696	.00663	.00632	.00602	.00575	.00548	.00523	.00500	.00478	.00457	.00437	.00418	.00400	.00383	.00367
52	44	.00957	.00909	.00865	.00823	.00783	.00746	.00711	.00678	.00646	.00617	.00589	.00562	.00537	.00514	.00491	.00470	.00450	.00431	.00413	.00396
52	45	.01022	.00972	.00925	.00880	.00838	.00799	.00762	.00726	.00693	.00662	.00632	.00604	.00577	.00552	.00528	.00506	.00484	.00464	.00445	.00426
52	46	.01090	.01038	.00988	.00941	.00897	.00855	.00815	.00778	.00743	.00709	.00678	.00648	.00620	.00593	.00568	.00544	.00521	.00499	.00479	.00459
52	47	.01162	.01107	.01054	.01005	.00958	.00914	.00872	.00833	.00795	.00760	.00726	.00695	.00665	.00636	.00609	.00584	.00560	.00537	.00515	.00494
52	48	.01238	.01179	.01124	.01072	.01022	.00976	.00932	.00890	.00851	.00813	.00778	.00744	.00712	.00682	.00654	.00626	.00601	.00576	.00553	.00531
52	49	.01317	.01255	.01197	.01142	.01090	.01041	.00995	.00951	.00909	.00869	.00832	.00796	.00763	.00731	.00700	.00672	.00644	.00618	.00594	.00570
52	50	.01400	.01335	.01274	.01216	.01161	.01110	.01061	.01014	.00970	.00929	.00889	.00851	.00816	.00782	.00750	.00719	.00690	.00663	.00637	.00612
52	51	.01486	.01418	.01354	.01293	.01236	.01182	.01130	.01081	.01035	.00991	.00949	.00910	.00872	.00836	.00802	.00770	.00739	.00710	.00682	.00656
52	52	.01576	.01505	.01438	.01374	.01314	.01257	.01202	.01151	.01102	.01056	.01012	.00970	.00931	.00893	.00857	.00823	.00791	.00760	.00730	.00702
53	0	.00132	.00127	.00123	.00118	.00114	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
53	1	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029
53	2	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029
53	3	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029
53	4	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031
53	5	.00083	.00079	.00074	.00071	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
53	6	.00089	.00084	.00080	.00075	.00072	.00068	.00065	.00061	.00058	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035
53	7	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038
53	8	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041
53	9	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045
53	10	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
53	11	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053
53	12	.00139	.00132	.00126	.00119	.00114	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00059
53	13	.00150	.00142	.00135	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064
53	14	.00160	.00152	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00081	.00077	.00074	.00071	.00069
53	15	.00171	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00097	.00093	.00090	.00086	.00083	.00079	.00076	.00073
53	16	.00180	.00171	.00163	.00155	.00148	.00141	.00134	.00128	.00123	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078
53	17	.00190	.00181	.00172	.00163	.00156	.00148	.00142	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081
53	18	.00200	.00190	.00180	.00172	.00163	.00156	.00148	.00142	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00088	.00085

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
53	19	.00210	.00199	.00189	.00180	.00171	.00163	.00156	.00148	.00142	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089
53	20	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00093
53	21	.00233	.00221	.00210	.00199	.00189	.00180	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097
53	22	.00245	.00233	.00221	.00210	.00199	.00190	.00180	.00172	.00164	.00156	.00149	.00143	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00101
53	23	.00259	.00245	.00233	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00126	.00120	.00115	.00111	.00106
53	24	.00274	.00259	.00246	.00234	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00127	.00121	.00116	.00112
53	25	.00290	.00275	.00261	.00247	.00235	.00223	.00212	.00202	.00192	.00183	.00175	.00167	.00159	.00152	.00146	.00139	.00134	.00128	.00123	.00118
53	26	.00308	.00292	.00277	.00262	.00249	.00237	.00225	.00214	.00204	.00194	.00185	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00130	.00124
53	27	.00327	.00310	.00294	.00279	.00265	.00252	.00239	.00228	.00217	.00206	.00197	.00188	.00179	.00171	.00164	.00156	.00150	.00143	.00137	.00132
53	28	.00349	.00330	.00313	.00297	.00282	.00268	.00255	.00242	.00231	.00220	.00209	.00200	.00190	.00182	.00174	.00166	.00159	.00152	.00146	.00140
53	29	.00372	.00352	.00334	.00316	.00300	.00285	.00271	.00258	.00246	.00234	.00223	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00149
53	30	.00396	.00375	.00356	.00337	.00320	.00304	.00289	.00275	.00262	.00249	.00238	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00165	.00158
53	31	.00423	.00400	.00380	.00360	.00342	.00325	.00308	.00293	.00279	.00266	.00253	.00242	.00230	.00220	.00210	.00201	.00192	.00184	.00176	.00168
53	32	.00451	.00427	.00405	.00384	.00365	.00346	.00329	.00313	.00298	.00284	.00270	.00258	.00246	.00235	.00224	.00214	.00205	.00196	.00188	.00180
53	33	.00482	.00456	.00433	.00411	.00390	.00370	.00352	.00335	.00318	.00303	.00289	.00275	.00263	.00251	.00239	.00229	.00219	.00209	.00200	.00192
53	34	.00515	.00488	.00462	.00439	.00417	.00396	.00376	.00358	.00340	.00324	.00309	.00295	.00281	.00268	.00256	.00245	.00234	.00224	.00214	.00205
53	35	.00550	.00521	.00495	.00469	.00446	.00423	.00403	.00383	.00364	.00347	.00331	.00315	.00301	.00287	.00274	.00262	.00250	.00240	.00229	.00220
53	36	.00588	.00558	.00529	.00502	.00477	.00453	.00431	.00410	.00390	.00372	.00354	.00338	.00322	.00308	.00294	.00281	.00268	.00257	.00246	.00235
53	37	.00629	.00596	.00566	.00537	.00511	.00485	.00461	.00439	.00418	.00398	.00380	.00362	.00345	.00330	.00315	.00301	.00288	.00275	.00263	.00252
53	38	.00673	.00638	.00606	.00575	.00547	.00520	.00495	.00471	.00448	.00427	.00407	.00388	.00371	.00354	.00338	.00323	.00309	.00296	.00283	.00271
53	39	.00720	.00683	.00649	.00616	.00586	.00557	.00530	.00505	.00481	.00458	.00437	.00417	.00398	.00380	.00363	.00347	.00332	.00317	.00304	.00291
53	40	.00770	.00731	.00695	.00660	.00628	.00597	.00569	.00541	.00516	.00492	.00469	.00448	.00427	.00408	.00390	.00373	.00357	.00341	.00327	.00313
53	41	.00824	.00783	.00744	.00707	.00673	.00641	.00610	.00581	.00554	.00528	.00504	.00481	.00459	.00439	.00420	.00401	.00384	.00368	.00352	.00337
53	42	.00882	.00838	.00797	.00758	.00722	.00687	.00654	.00624	.00595	.00567	.00541	.00517	.00494	.00472	.00451	.00432	.00413	.00396	.00379	.00363
53	43	.00944	.00897	.00854	.00812	.00773	.00737	.00702	.00669	.00639	.00609	.00582	.00556	.00531	.00508	.00486	.00465	.00445	.00426	.00409	.00392
53	44	.01009	.00960	.00914	.00870	.00829	.00790	.00753	.00718	.00686	.00655	.00625	.00597	.00571	.00546	.00523	.00501	.00479	.00459	.00440	.00422
53	45	.01078	.01026	.00977	.00931	.00887	.00846	.00807	.00770	.00735	.00702	.00671	.00642	.00614	.00587	.00562	.00539	.00516	.00495	.00474	.00455
53	46	.01151	.01096	.01045	.00996	.00949	.00906	.00864	.00825	.00788	.00753	.00720	.00689	.00659	.00631	.00604	.00579	.00555	.00532	.00511	.00490
53	47	.01228	.01170	.01115	.01064	.01015	.00968	.00925	.00883	.00844	.00807	.00772	.00739	.00707	.00677	.00649	.00622	.00597	.00572	.00549	.00527
53	48	.01308	.01247	.01190	.01135	.01083	.01035	.00989	.00945	.00903	.00864	.00827	.00792	.00758	.00727	.00696	.00668	.00641	.00615	.00590	.00567
53	49	.01393	.01328	.01268	.01210	.01156	.01104	.01056	.01009	.00966	.00924	.00885	.00848	.00812	.00779	.00747	.00716	.00687	.00660	.00634	.00609
53	50	.01481	.01413	.01350	.01289	.01232	.01178	.01126	.01078	.01031	.00988	.00946	.00907	.00869	.00834	.00800	.00768	.00737	.00708	.00680	.00654
53	51	.01573	.01502	.01435	.01372	.01312	.01255	.01200	.01149	.01100	.01054	.01010	.00969	.00929	.00892	.00856	.00822	.00789	.00759	.00729	.00701
53	52	.01669	.01595	.01525	.01458	.01395	.01335	.01278	.01224	.01173	.01124	.01078	.01034	.00992	.00952	.00915	.00879	.00845	.00812	.00781	.00751
53	53	.01769	.01691	.01617	.01548	.01481	.01419	.01359	.01302	.01248	.01197	.01148	.01102	.01058	.01016	.00977	.00939	.00902	.00868	.00835	.00804
54	0	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079
54	1	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00033	.00031
54	2	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031
54	3	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00033	.00031
54	4	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
54	5	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035
54	6	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00041	.00039	.00037
54	7	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040
54	8	.00108	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00047	.00045	.00044
54	9	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00047
54	10	.00125	.00119	.00113	.00108	.00102	.00097	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052
54	11	.00136	.00129	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00087	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
54	12	.00146	.00139	.00132	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00068	.00065	.00062
54	13	.00158	.00150	.00143	.00136	.00129	.00123	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068
54	14	.00169	.00161	.00153	.00146	.00139	.00132	.00126	.00121	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
54	15	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078
54	16	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083
54	17	.00200	.00190	.00181	.00173	.00164	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087
54	18	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00126	.00120	.00115	.00111	.00106	.00102	.00098	.00094	.00091
54	19	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00126	.00121	.00116	.00111	.00107	.00102	.00098	.00095
54	20	.00232	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00103	.00099
54	21	.00245	.00232	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00127	.00121	.00117	.00112	.00107	.00103
54	22	.00258	.00245	.00232	.00221	.00210	.00200	.00191	.00182	.00173	.00166	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00108
54	23	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00191	.00183	.00174	.00166	.00159	.00152	.00146	.00139	.00134	.00128	.00123	.00118	.00113
54	24	.00288	.00273	.00259	.00246	.00234	.00223	.00212	.00202	.00192	.00184	.00175	.00168	.00160	.00153	.00147	.00140	.00135	.00129	.00124	.00119
54	25	.00305	.00289	.00274	.00260	.00248	.00235	.00224	.00214	.00204	.00194	.00185	.00177	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00125
54	26	.00323	.00307	.00291	.00276	.00263	.00250	.00238	.00226	.00216	.00206	.00196	.00187	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132
54	27	.00344	.00326	.00309	.00294	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00199	.00190	.00182	.00174	.00166	.00159	.00152	.00146	.00140
54	28	.00366	.00347	.00329	.00313	.00297	.00282	.00269	.00256	.00244	.00232	.00221	.00211	.00202	.00193	.00184	.00177	.00169	.00162	.00155	.00149
54	29	.00390	.00370	.00351	.00333	.00316	.00301	.00286	.00272	.00259	.00247	.00236	.00225	.00215	.00205	.00196	.00188	.00180	.00172	.00165	.00158
54	30	.00416	.00394	.00374	.00355	.00337	.00321	.00305	.00290	.00277	.00264	.00251	.00240	.00229	.00219	.00209	.00200	.00191	.00183	.00176	.00168
54	31	.00444	.00421	.00399	.00379	.00360	.00342	.00325	.00310	.00295	.00281	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00195	.00187	.00179
54	32	.00474	.00449	.00426	.00404	.00384	.00365	.00347	.00331	.00315	.00300	.00286	.00273	.00261	.00249	.00238	.00227	.00218	.00208	.00200	.00191
54	33	.00506	.00480	.00455	.00432	.00411	.00390	.00371	.00353	.00336	.00321	.00306	.00292	.00278	.00266	.00254	.00243	.00232	.00223	.00213	.00204
54	34	.00540	.00513	.00486	.00462	.00439	.00417	.00397	.00378	.00360	.00343	.00327	.00312	.00298	.00284	.00272	.00260	.00249	.00238	.00228	.00218
54	35	.00578	.00548	.00520	.00494	.00470	.00446	.00425	.00404	.00385	.00367	.00350	.00334	.00319	.00304	.00291	.00278	.00266	.00255	.00244	.00234
54	36	.00618	.00586	.00557	.00529	.00503	.00478	.00455	.00433	.00412	.00393	.00375	.00358	.00341	.00326	.00312	.00298	.00285	.00273	.00261	.00250
54	37	.00661	.00627	.00596	.00566	.00538	.00512	.00487	.00464	.00442	.00421	.00402	.00383	.00366	.00350	.00334	.00320	.00306	.00293	.00280	.00269
54	38	.00707	.00672	.00638	.00606	.00576	.00548	.00522	.00497	.00474	.00452	.00431	.00411	.00393	.00375	.00359	.00343	.00328	.00314	.00301	.00288
54	39	.00757	.00719	.00683	.00649	.00618	.00588	.00560	.00533	.00508	.00485	.00463	.00442	.00422	.00403	.00385	.00368	.00353	.00338	.00323	.00310
54	40	.00810	.00770	.00732	.00696	.00662	.00630	.00601	.00572	.00546	.00521	.00497	.00474	.00453	.00433	.00414	.00396	.00379	.00363	.00348	.00333
54	41	.00868	.00825	.00784	.00746	.00710	.00676	.00644	.00614	.00586	.00559	.00534	.00510	.00487	.00466	.00446	.00426	.00408	.00391	.00375	.00359
54	42	.00929	.00883	.00840	.00800	.00762	.00726	.00692	.00660	.00629	.00601	.00574	.00548	.00524	.00501	.00480	.00459	.00440	.00421	.00404	.00387
54	43	.00994	.00946	.00900	.00857	.00817	.00778	.00742	.00708	.00676	.00646	.00617	.00590	.00564	.00539	.00516	.00494	.00474	.00454	.00435	.00417
54	44	.01063	.01012	.00964	.00918	.00875	.00835	.00797	.00760	.00726	.00694	.00663	.00634	.00606	.00580	.00556	.00532	.00510	.00489	.00469	.00450
54	45	.01137	.01083	.01032	.00983	.00938	.00895	.00854	.00816	.00779	.00745	.00712	.00681	.00652	.00624	.00598	.00573	.00549	.00527	.00505	.00485
54	46	.01214	.01157	.01103	.01052	.01004	.00958	.00915	.00874	.00836	.00799	.00764	.00732	.00700	.00671	.00643	.00616	.00591	.00567	.00544	.00523
54	47	.01296	.01235	.01178	.01124	.01073	.01025	.00979	.00936	.00895	.00856	.00820	.00785	.00752	.00720	.00691	.00662	.00635	.00610	.00586	.00563
54	48	.01381	.01318	.01257	.01201	.01147	.01096	.01047	.01002	.00958	.00917	.00878	.00841	.00806	.00773	.00741	.00711	.00683	.00655	.00630	.00605
54	49	.01471	.01404	.01341	.01281	.01224	.01170	.01119	.01071	.01025	.00981	.00940	.00901	.00864	.00828	.00795	.00763	.00733	.00704	.00676	.00650
54	50	.01565	.01495	.01428	.01365	.01305	.01248	.01194	.01143	.01095	.01049	.01005	.00964	.00925	.00887	.00852	.00818	.00786	.00755	.00726	.00698
54	51	.01663	.01589	.01519	.01453	.01390	.01330	.01274	.01220	.01169	.01120	.01074	.01031	.00989	.00949	.00912	.00876	.00842	.00809	.00778	.00749
54	52	.01766	.01688	.01615	.01545	.01479	.01416	.01357	.01300	.01246	.01195	.01147	.01100	.01057	.01015	.00975	.00937	.00901	.00867	.00834	.00803
54	53	.01872	.01791	.01714	.01641	.01571	.01506	.01443	.01384	.01327	.01273	.01222	.01174	.01127	.01083	.01041	.01001	.00963	.00927	.00892	.00859
54	54	.01982	.01897	.01817	.01740	.01668	.01599	.01533	.01471	.01411	.01355	.01301	.01250	.01201	.01155	.01111	.01068	.01028	.00990	.00953	.00918
55	0	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00085
55	1	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033
55	2	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033
55	3	.00082	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033
55	4	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035
55	5	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037
55	6	.00098	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
55	7	.00105	.00100	.00095	.00090	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00045	.00043
55	8	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046
55	9	.00122	.00116	.00110	.00105	.00099	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
55	10	.00132	.00125	.00119	.00113	.00108	.00103	.00098	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055
55	11	.00143	.00135	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00071	.00069	.00066	.00063	.00061
55	12	.00154	.00146	.00139	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067
55	13	.00166	.00158	.00150	.00143	.00137	.00130	.00125	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072
55	14	.00178	.00169	.00161	.00154	.00146	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078
55	15	.00189	.00180	.00171	.00163	.00156	.00149	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087	.00084
55	16	.00200	.00190	.00181	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00095	.00092	.00088
55	17	.00211	.00200	.00191	.00182	.00174	.00166	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093
55	18	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097
55	19	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101
55	20	.00244	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00123	.00118	.00114	.00110	.00105
55	21	.00257	.00244	.00232	.00221	.00211	.00201	.00191	.00183	.00175	.00167	.00160	.00153	.00146	.00140	.00135	.00129	.00124	.00119	.00114	.00110
55	22	.00271	.00257	.00244	.00233	.00221	.00211	.00201	.00192	.00183	.00175	.00168	.00160	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00115
55	23	.00286	.00271	.00258	.00245	.00233	.00222	.00212	.00202	.00193	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00125	.00121
55	24	.00302	.00287	.00272	.00259	.00246	.00235	.00224	.00213	.00203	.00194	.00186	.00177	.00170	.00162	.00156	.00149	.00143	.00137	.00132	.00127
55	25	.00320	.00303	.00288	.00274	.00261	.00248	.00236	.00225	.00215	.00205	.00196	.00187	.00179	.00171	.00164	.00157	.00151	.00145	.00139	.00133
55	26	.00339	.00322	.00306	.00291	.00276	.00263	.00251	.00239	.00228	.00217	.00207	.00198	.00190	.00181	.00174	.00166	.00159	.00153	.00147	.00141
55	27	.00361	.00342	.00325	.00309	.00294	.00279	.00266	.00254	.00242	.00231	.00220	.00210	.00201	.00192	.00184	.00176	.00169	.00162	.00155	.00149
55	28	.00384	.00364	.00346	.00329	.00313	.00297	.00283	.00270	.00257	.00245	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00158
55	29	.00409	.00388	.00369	.00350	.00333	.00317	.00302	.00287	.00274	.00261	.00249	.00238	.00228	.00218	.00208	.00199	.00191	.00183	.00175	.00168
55	30	.00436	.00414	.00393	.00373	.00355	.00338	.00321	.00306	.00292	.00278	.00266	.00254	.00242	.00232	.00222	.00212	.00203	.00195	.00187	.00179
55	31	.00465	.00442	.00419	.00398	.00379	.00360	.00343	.00327	.00311	.00297	.00283	.00271	.00258	.00247	.00236	.00226	.00217	.00207	.00199	.00191
55	32	.00497	.00471	.00448	.00425	.00404	.00385	.00366	.00349	.00332	.00317	.00302	.00289	.00276	.00264	.00252	.00241	.00231	.00221	.00212	.00203
55	33	.00531	.00504	.00478	.00454	.00432	.00411	.00391	.00373	.00355	.00339	.00323	.00308	.00295	.00282	.00269	.00258	.00247	.00236	.00226	.00217
55	34	.00567	.00538	.00511	.00486	.00462	.00439	.00418	.00398	.00380	.00362	.00346	.00330	.00315	.00301	.00288	.00275	.00264	.00253	.00242	.00232
55	35	.00606	.00576	.00547	.00520	.00494	.00470	.00448	.00426	.00406	.00388	.00370	.00353	.00337	.00322	.00308	.00295	.00282	.00270	.00259	.00248
55	36	.00648	.00616	.00585	.00556	.00529	.00503	.00479	.00457	.00435	.00415	.00396	.00378	.00361	.00345	.00330	.00316	.00303	.00290	.00278	.00266
55	37	.00694	.00659	.00626	.00596	.00567	.00539	.00514	.00489	.00467	.00445	.00425	.00406	.00387	.00370	.00354	.00339	.00324	.00311	.00298	.00285
55	38	.00743	.00706	.00671	.00638	.00607	.00578	.00551	.00525	.00500	.00477	.00456	.00435	.00416	.00398	.00380	.00364	.00348	.00334	.00320	.00307
55	39	.00795	.00756	.00719	.00684	.00651	.00620	.00591	.00563	.00537	.00512	.00489	.00467	.00447	.00427	.00408	.00391	.00374	.00359	.00344	.00330
55	40	.00851	.00809	.00770	.00733	.00698	.00665	.00634	.00604	.00576	.00550	.00526	.00502	.00480	.00459	.00439	.00420	.00403	.00386	.00370	.00355
55	41	.00912	.00867	.00825	.00786	.00749	.00713	.00680	.00649	.00619	.00591	.00565	.00540	.00516	.00494	.00473	.00452	.00433	.00415	.00398	.00382
55	42	.00977	.00929	.00885	.00843	.00803	.00766	.00730	.00697	.00665	.00636	.00607	.00581	.00555	.00531	.00509	.00487	.00467	.00448	.00429	.00412
55	43	.01046	.00996	.00948	.00904	.00861	.00822	.00784	.00749	.00715	.00683	.00653	.00625	.00598	.00572	.00548	.00525	.00503	.00482	.00463	.00444
55	44	.01119	.01066	.01016	.00969	.00924	.00882	.00842	.00804	.00768	.00734	.00702	.00672	.00643	.00616	.00590	.00565	.00542	.00520	.00499	.00479
55	45	.01197	.01141	.01088	.01037	.00990	.00945	.00903	.00863	.00825	.00789	.00755	.00722	.00692	.00663	.00635	.00609	.00584	.00560	.00538	.00517
55	46	.01279	.01220	.01164	.01110	.01060	.01013	.00968	.00925	.00885	.00846	.00810	.00776	.00743	.00712	.00683	.00655	.00629	.00603	.00579	.00557
55	47	.01366	.01303	.01243	.01187	.01134	.01084	.01036	.00991	.00948	.00908	.00869	.00833	.00798	.00765	.00734	.00704	.00676	.00649	.00624	.00599
55	48	.01456	.01390	.01328	.01268	.01212	.01159	.01109	.01061	.01015	.00972	.00932	.00893	.00856	.00821	.00788	.00756	.00726	.00698	.00671	.00645
55	49	.01552	.01482	.01416	.01353	.01294	.01238	.01185	.01134	.01086	.01041	.00998	.00957	.00918	.00881	.00845	.00812	.00780	.00749	.00721	.00693
55	50	.01652	.01578	.01509	.01443	.01381	.01321	.01265	.01212	.01161	.01113	.01067	.01024	.00983	.00943	.00906	.00871	.00837	.00804	.00774	.00744
55	51	.01756	.01679	.01606	.01537	.01471	.01409	.01350	.01294	.01240	.01189	.01141	.01095	.01051	.01010	.00970	.00933	.00897	.00863	.00830	.00799
55	52	.01865	.01785	.01708	.01635	.01566	.01501	.01438	.01379	.01323	.01269	.01218	.01170	.01124	.01080	.01038	.00998	.00960	.00924	.00889	.00856
55	53	.01979	.01894	.01814	.01737	.01665	.01596	.01531	.01468	.01409	.01353	.01299	.01248	.01199	.01153	.01109	.01067	.01027	.00988	.00952	.00917
55	54	.02096	.02008	.01924	.01844	.01768	.01696	.01627	.01561	.01499	.01440	.01383	.01330	.01278	.01230	.01183	.01139	.01096	.01056	.01017	.00980
55	55	.02218	.02126	.02038	.01954	.01875	.01799	.01727	.01658	.01593	.01531	.01472	.01415	.01361	.01310	.01261	.01214	.01169	.01127	.01086	.01047
56	0	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00093	.00091
56	1	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036
56	2	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035
56	3	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
56	4	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037
56	5	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039
56	6	.00103	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042
56	7	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045
56	8	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00066	.00064	.00061	.00058	.00056	.00053	.00051	.00049
56	9	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054
56	10	.00138	.00132	.00125	.00119	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059
56	11	.00150	.00142	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065
56	12	.00162	.00154	.00147	.00140	.00133	.00127	.00122	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071
56	13	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00126	.00120	.00115	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077
56	14	.00187	.00178	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083
56	15	.00199	.00189	.00181	.00172	.00165	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00089
56	16	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094
56	17	.00221	.00211	.00201	.00192	.00183	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00124	.00120	.00115	.00111	.00106	.00103	.00099
56	18	.00232	.00221	.00211	.00201	.00192	.00183	.00175	.00168	.00160	.00154	.00147	.00141	.00136	.00130	.00125	.00120	.00116	.00111	.00107	.00103
56	19	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00125	.00121	.00116	.00112	.00108
56	20	.00256	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00117	.00112
56	21	.00270	.00256	.00244	.00233	.00222	.00212	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117
56	22	.00284	.00270	.00257	.00245	.00233	.00222	.00212	.00203	.00194	.00185	.00177	.00170	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122
56	23	.00299	.00285	.00271	.00258	.00246	.00234	.00223	.00213	.00204	.00195	.00186	.00178	.00171	.00164	.00157	.00150	.00144	.00139	.00133	.00128
56	24	.00316	.00301	.00286	.00272	.00259	.00247	.00236	.00225	.00215	.00205	.00196	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00135
56	25	.00335	.00318	.00303	.00288	.00274	.00261	.00249	.00238	.00227	.00217	.00207	.00198	.00190	.00182	.00174	.00167	.00160	.00154	.00148	.00142
56	26	.00355	.00338	.00321	.00305	.00291	.00277	.00264	.00252	.00240	.00229	.00219	.00210	.00201	.00192	.00184	.00176	.00169	.00162	.00156	.00150
56	27	.00378	.00359	.00341	.00324	.00309	.00294	.00280	.00267	.00255	.00244	.00233	.00222	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00159
56	28	.00402	.00382	.00363	.00345	.00329	.00313	.00298	.00284	.00271	.00259	.00247	.00236	.00226	.00216	.00207	.00199	.00190	.00183	.00175	.00168
56	29	.00429	.00407	.00387	.00368	.00350	.00333	.00318	.00303	.00289	.00276	.00263	.00252	.00241	.00230	.00220	.00211	.00202	.00194	.00186	.00179
56	30	.00457	.00434	.00412	.00392	.00373	.00355	.00338	.00323	.00308	.00294	.00281	.00268	.00256	.00245	.00235	.00225	.00215	.00207	.00198	.00190
56	31	.00488	.00463	.00440	.00418	.00398	.00379	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00261	.00250	.00240	.00230	.00220	.00211	.00203
56	32	.00520	.00494	.00470	.00447	.00425	.00405	.00385	.00367	.00350	.00334	.00319	.00305	.00292	.00279	.00267	.00256	.00245	.00235	.00225	.00216
56	33	.00556	.00528	.00502	.00477	.00454	.00432	.00412	.00393	.00374	.00357	.00341	.00326	.00312	.00298	.00285	.00273	.00261	.00251	.00240	.00231
56	34	.00594	.00564	.00536	.00510	.00486	.00462	.00440	.00420	.00400	.00382	.00365	.00348	.00333	.00319	.00305	.00292	.00280	.00268	.00257	.00246
56	35	.00635	.00604	.00574	.00546	.00520	.00495	.00471	.00449	.00429	.00409	.00391	.00373	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264
56	36	.00680	.00646	.00614	.00584	.00556	.00530	.00505	.00481	.00459	.00438	.00418	.00400	.00382	.00365	.00350	.00335	.00321	.00307	.00295	.00283
56	37	.00728	.00692	.00658	.00626	.00596	.00568	.00541	.00516	.00492	.00470	.00449	.00429	.00410	.00392	.00375	.00359	.00344	.00330	.00316	.00303
56	38	.00779	.00741	.00705	.00671	.00639	.00608	.00580	.00553	.00528	.00504	.00481	.00460	.00440	.00421	.00403	.00386	.00369	.00354	.00339	.00326
56	39	.00834	.00793	.00755	.00719	.00685	.00653	.00622	.00594	.00567	.00541	.00517	.00494	.00472	.00452	.00433	.00414	.00397	.00380	.00365	.00350
56	40	.00894	.00850	.00809	.00771	.00734	.00700	.00668	.00637	.00608	.00581	.00555	.00531	.00508	.00486	.00465	.00446	.00427	.00409	.00393	.00377
56	41	.00957	.00911	.00868	.00827	.00788	.00752	.00717	.00684	.00654	.00625	.00597	.00571	.00546	.00523	.00501	.00480	.00460	.00441	.00423	.00406
56	42	.01026	.00977	.00931	.00887	.00846	.00807	.00770	.00735	.00703	.00672	.00642	.00614	.00588	.00563	.00539	.00517	.00495	.00475	.00456	.00438
56	43	.01099	.01047	.00998	.00951	.00908	.00866	.00827	.00790	.00755	.00722	.00691	.00661	.00633	.00606	.00581	.00557	.00534	.00512	.00492	.00472
56	44	.01176	.01121	.01069	.01020	.00974	.00930	.00888	.00849	.00812	.00776	.00743	.00711	.00681	.00653	.00626	.00600	.00576	.00552	.00530	.00509
56	45	.01259	.01200	.01145	.01093	.01044	.00997	.00953	.00911	.00872	.00834	.00799	.00765	.00733	.00702	.00674	.00646	.00620	.00595	.00572	.00549
56	46	.01346	.01284	.01226	.01171	.01118	.01069	.01022	.00978	.00936	.00896	.00858	.00822	.00788	.00755	.00725	.00695	.00668	.00641	.00616	.00592
56	47	.01437	.01372	.01311	.01252	.01197	.01144	.01095	.01048	.01003	.00961	.00921	.00882	.00846	.00812	.00779	.00748	.00718	.00690	.00663	.00638
56	48	.01534	.01465	.01400	.01338	.01280	.01224	.01172	.01122	.01075	.01030	.00987	.00947	.00908	.00871	.00837	.00804	.00772	.00742	.00714	.00686
56	49	.01635	.01563	.01494	.01429	.01367	.01309	.01253	.01200	.01150	.01103	.01057	.01014	.00974	.00935	.00898	.00863	.00829	.00797	.00767	.00738
56	50	.01741	.01665	.01593	.01524	.01459	.01397	.01339	.01283	.01230	.01180	.01132	.01086	.01043	.01002	.00963	.00925	.00890	.00856	.00824	.00793
56	51	.01853	.01772	.01696	.01624	.01556	.01491	.01429	.01370	.01314	.01261	.01210	.01162	.01116	.01073	.01031	.00992	.00954	.00918	.00884	.00851
56	52	.01969	.01884	.01805	.01729	.01657	.01588	.01523	.01461	.01402	.01346	.01293	.01242	.01194	.01148	.01104	.01062	.01022	.00984	.00947	.00913
56	53	.02089	.02001	.01917	.01838	.01762	.01690	.01621	.01556	.01494	.01435	.01379	.01326	.01274	.01226	.01179	.01135	.01093	.01053	.01014	.00977

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
56	54	.02214	.02122	.02034	.01951	.01872	.01796	.01724	.01656	.01591	.01528	.01469	.01413	.01359	.01308	.01259	.01212	.01168	.01125	.01084	.01046
56	55	.02344	.02248	.02156	.02069	.01986	.01907	.01831	.01759	.01691	.01626	.01564	.01504	.01448	.01394	.01342	.01293	.01246	.01201	.01158	.01117
56	56	.02479	.02378	.02282	.02191	.02104	.02021	.01943	.01867	.01796	.01727	.01662	.01600	.01540	.01483	.01429	.01377	.01328	.01281	.01235	.01192
57	0	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098
57	1	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038
57	2	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037
57	3	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037
57	4	.00094	.00090	.00085	.00081	.00077	.00073	.00070	.00067	.00063	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039
57	5	.00100	.00095	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041
57	6	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044
57	7	.00115	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052	.00050	.00048
57	8	.00124	.00118	.00112	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052
57	9	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
57	10	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063
57	11	.00157	.00150	.00142	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069
57	12	.00170	.00162	.00154	.00147	.00141	.00134	.00128	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075
57	13	.00183	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00085	.00082
57	14	.00196	.00187	.00178	.00170	.00163	.00156	.00149	.00143	.00137	.00131	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00096	.00092	.00089
57	15	.00209	.00199	.00190	.00181	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095
57	16	.00221	.00210	.00201	.00192	.00183	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100
57	17	.00232	.00221	.00211	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00105
57	18	.00244	.00232	.00222	.00212	.00202	.00193	.00185	.00177	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00110
57	19	.00256	.00244	.00232	.00222	.00212	.00202	.00194	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114
57	20	.00269	.00256	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119
57	21	.00283	.00269	.00256	.00244	.00233	.00223	.00213	.00203	.00195	.00186	.00179	.00171	.00164	.00158	.00151	.00145	.00140	.00134	.00129	.00125
57	22	.00298	.00283	.00270	.00257	.00245	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130
57	23	.00314	.00298	.00284	.00271	.00258	.00246	.00235	.00225	.00215	.00205	.00197	.00188	.00181	.00173	.00166	.00160	.00153	.00147	.00142	.00136
57	24	.00331	.00315	.00300	.00286	.00272	.00260	.00248	.00237	.00226	.00216	.00207	.00198	.00190	.00182	.00175	.00168	.00161	.00155	.00149	.00143
57	25	.00351	.00334	.00318	.00302	.00288	.00275	.00262	.00250	.00239	.00229	.00219	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151
57	26	.00372	.00354	.00337	.00320	.00305	.00291	.00278	.00265	.00253	.00242	.00231	.00221	.00212	.00203	.00195	.00187	.00179	.00172	.00165	.00159
57	27	.00396	.00376	.00358	.00341	.00324	.00309	.00295	.00281	.00269	.00257	.00246	.00235	.00225	.00215	.00206	.00198	.00190	.00182	.00175	.00168
57	28	.00421	.00400	.00381	.00362	.00345	.00329	.00314	.00299	.00286	.00273	.00261	.00250	.00239	.00229	.00219	.00210	.00202	.00194	.00186	.00179
57	29	.00449	.00426	.00406	.00386	.00368	.00350	.00334	.00319	.00304	.00291	.00278	.00266	.00254	.00243	.00233	.00224	.00214	.00206	.00198	.00190
57	30	.00478	.00455	.00432	.00411	.00392	.00373	.00356	.00340	.00324	.00310	.00296	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00210	.00202
57	31	.00510	.00485	.00461	.00439	.00418	.00398	.00380	.00362	.00346	.00330	.00316	.00302	.00289	.00276	.00265	.00254	.00243	.00233	.00224	.00215
57	32	.00545	.00518	.00492	.00469	.00446	.00425	.00405	.00387	.00369	.00352	.00337	.00322	.00308	.00295	.00282	.00270	.00259	.00249	.00239	.00229
57	33	.00582	.00553	.00526	.00501	.00477	.00454	.00433	.00413	.00394	.00377	.00360	.00344	.00329	.00315	.00301	.00289	.00277	.00266	.00255	.00245
57	34	.00622	.00591	.00562	.00535	.00510	.00486	.00463	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00322	.00309	.00296	.00284	.00272	.00261
57	35	.00665	.00633	.00602	.00573	.00546	.00520	.00496	.00473	.00451	.00431	.00412	.00394	.00377	.00360	.00345	.00331	.00317	.00304	.00292	.00280
57	36	.00712	.00677	.00644	.00613	.00584	.00557	.00531	.00507	.00484	.00462	.00441	.00422	.00404	.00386	.00370	.00354	.00340	.00326	.00312	.00300
57	37	.00762	.00725	.00690	.00657	.00626	.00597	.00569	.00543	.00518	.00495	.00473	.00452	.00433	.00414	.00397	.00380	.00364	.00349	.00335	.00322
57	38	.00816	.00777	.00739	.00704	.00671	.00640	.00610	.00582	.00556	.00531	.00508	.00486	.00465	.00445	.00426	.00408	.00391	.00375	.00360	.00345
57	39	.00874	.00832	.00792	.00755	.00720	.00686	.00655	.00625	.00597	.00570	.00545	.00522	.00499	.00478	.00458	.00438	.00420	.00403	.00387	.00371
57	40	.00937	.00892	.00850	.00810	.00772	.00737	.00703	.00671	.00641	.00613	.00586	.00561	.00537	.00514	.00492	.00472	.00452	.00434	.00416	.00400
57	41	.01004	.00956	.00911	.00869	.00829	.00791	.00755	.00721	.00689	.00659	.00630	.00603	.00577	.00553	.00530	.00508	.00487	.00467	.00449	.00431
57	42	.01076	.01025	.00978	.00932	.00890	.00849	.00811	.00775	.00741	.00709	.00678	.00649	.00622	.00595	.00571	.00547	.00525	.00504	.00484	.00465
57	43	.01153	.01099	.01049	.01001	.00955	.00912	.00872	.00833	.00797	.00762	.00730	.00699	.00669	.00641	.00615	.00590	.00566	.00543	.00522	.00501
57	44	.01235	.01178	.01124	.01073	.01025	.00979	.00936	.00895	.00857	.00820	.00785	.00752	.00721	.00691	.00663	.00636	.00610	.00586	.00563	.00541
57	45	.01322	.01262	.01205	.01151	.01099	.01051	.01005	.00962	.00920	.00881	.00844	.00809	.00775	.00744	.00714	.00685	.00658	.00632	.00607	.00584
57	46	.01414	.01350	.01290	.01233	.01178	.01127	.01078	.01032	.00988	.00947	.00907	.00870	.00834	.00800	.00768	.00737	.00708	.00681	.00654	.00629

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
57	47	.01511	.01444	.01380	.01319	.01262	.01207	.01155	.01106	.01060	.01016	.00974	.00934	.00896	.00860	.00826	.00793	.00762	.00733	.00705	.00678
57	48	.01613	.01542	.01474	.01410	.01350	.01292	.01237	.01185	.01136	.01089	.01045	.01002	.00962	.00924	.00887	.00853	.00820	.00788	.00758	.00730
57	49	.01721	.01645	.01574	.01506	.01442	.01381	.01323	.01268	.01216	.01167	.01119	.01075	.01032	.00991	.00952	.00916	.00881	.00847	.00815	.00785
57	50	.01833	.01754	.01679	.01608	.01540	.01476	.01414	.01356	.01301	.01249	.01199	.01151	.01106	.01063	.01022	.00983	.00945	.00910	.00876	.00844
57	51	.01952	.01868	.01789	.01714	.01643	.01575	.01510	.01449	.01391	.01335	.01282	.01232	.01184	.01138	.01095	.01053	.01014	.00976	.00940	.00906
57	52	.02075	.01987	.01904	.01825	.01750	.01679	.01611	.01546	.01485	.01426	.01370	.01317	.01266	.01218	.01172	.01128	.01086	.01046	.01008	.00972
57	53	.02203	.02111	.02024	.01941	.01862	.01787	.01716	.01648	.01583	.01521	.01462	.01406	.01353	.01302	.01253	.01207	.01162	.01120	.01080	.01041
57	54	.02336	.02240	.02149	.02062	.01979	.01900	.01825	.01754	.01685	.01621	.01559	.01500	.01443	.01389	.01338	.01289	.01242	.01197	.01155	.01114
57	55	.02475	.02374	.02279	.02187	.02101	.02018	.01939	.01864	.01793	.01724	.01659	.01597	.01538	.01481	.01427	.01375	.01326	.01279	.01234	.01190
57	56	.02618	.02513	.02413	.02318	.02227	.02141	.02058	.01979	.01904	.01833	.01764	.01699	.01637	.01577	.01520	.01466	.01414	.01364	.01316	.01271
57	57	.02766	.02657	.02553	.02453	.02358	.02268	.02182	.02099	.02021	.01946	.01874	.01805	.01740	.01677	.01617	.01560	.01505	.01453	.01403	.01355
58	0	.00179	.00173	.00167	.00162	.00157	.00152	.00148	.00144	.00139	.00136	.00132	.00128	.00125	.00122	.00118	.00116	.00113	.00110	.00107	.00105
58	1	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040
58	2	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039
58	3	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040
58	4	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041
58	5	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044
58	6	.00112	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047
58	7	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051
58	8	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055
58	9	.00140	.00134	.00127	.00121	.00116	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00066	.00063	.00060
58	10	.00152	.00145	.00138	.00132	.00126	.00120	.00115	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066
58	11	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
58	12	.00178	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080
58	13	.00192	.00183	.00175	.00167	.00160	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00098	.00094	.00091	.00087
58	14	.00206	.00196	.00187	.00179	.00171	.00164	.00157	.00151	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094
58	15	.00219	.00209	.00200	.00191	.00183	.00175	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00101
58	16	.00232	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00110	.00107
58	17	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00135	.00129	.00125	.00120	.00116	.00112
58	18	.00256	.00244	.00233	.00222	.00213	.00203	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00126	.00121	.00117
58	19	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00159	.00153	.00147	.00141	.00136	.00131	.00126	.00122
58	20	.00282	.00268	.00256	.00244	.00234	.00223	.00214	.00204	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00137	.00132	.00127
58	21	.00296	.00282	.00269	.00257	.00245	.00234	.00224	.00214	.00205	.00197	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00143	.00137	.00132
58	22	.00312	.00297	.00283	.00270	.00258	.00246	.00235	.00225	.00215	.00206	.00198	.00189	.00182	.00175	.00168	.00161	.00155	.00149	.00144	.00138
58	23	.00328	.00313	.00298	.00284	.00271	.00259	.00247	.00237	.00226	.00217	.00208	.00199	.00191	.00183	.00176	.00169	.00162	.00156	.00150	.00145
58	24	.00347	.00330	.00314	.00300	.00286	.00273	.00261	.00249	.00238	.00228	.00218	.00209	.00201	.00192	.00185	.00177	.00171	.00164	.00158	.00152
58	25	.00367	.00349	.00333	.00317	.00302	.00289	.00276	.00263	.00252	.00241	.00231	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00166	.00160
58	26	.00389	.00370	.00353	.00336	.00320	.00306	.00292	.00279	.00266	.00255	.00244	.00234	.00224	.00215	.00206	.00198	.00190	.00182	.00175	.00169
58	27	.00414	.00394	.00375	.00357	.00340	.00325	.00310	.00296	.00283	.00270	.00259	.00248	.00237	.00228	.00218	.00209	.00201	.00193	.00186	.00178
58	28	.00440	.00419	.00399	.00380	.00362	.00345	.00329	.00315	.00301	.00287	.00275	.00263	.00252	.00242	.00232	.00222	.00213	.00205	.00197	.00189
58	29	.00469	.00446	.00425	.00405	.00386	.00368	.00351	.00335	.00320	.00306	.00293	.00280	.00268	.00257	.00246	.00236	.00227	.00218	.00209	.00201
58	30	.00500	.00476	.00453	.00431	.00411	.00392	.00374	.00357	.00341	.00326	.00312	.00298	.00286	.00274	.00262	.00252	.00241	.00232	.00223	.00214
58	31	.00534	.00508	.00483	.00460	.00438	.00418	.00399	.00381	.00364	.00348	.00332	.00318	.00304	.00292	.00280	.00268	.00257	.00247	.00237	.00228
58	32	.00570	.00542	.00516	.00491	.00468	.00446	.00426	.00406	.00388	.00371	.00355	.00339	.00325	.00311	.00298	.00286	.00274	.00263	.00253	.00243
58	33	.00609	.00579	.00551	.00525	.00500	.00477	.00455	.00434	.00415	.00396	.00379	.00363	.00347	.00332	.00318	.00305	.00293	.00281	.00270	.00259
58	34	.00650	.00619	.00589	.00561	.00535	.00510	.00486	.00464	.00444	.00424	.00405	.00388	.00371	.00355	.00340	.00326	.00313	.00300	.00288	.00277
58	35	.00696	.00662	.00630	.00601	.00572	.00546	.00521	.00497	.00475	.00454	.00434	.00415	.00397	.00380	.00365	.00349	.00335	.00322	.00309	.00296
58	36	.00745	.00709	.00675	.00643	.00613	.00585	.00558	.00533	.00509	.00486	.00465	.00445	.00426	.00408	.00391	.00374	.00359	.00345	.00331	.00318
58	37	.00797	.00759	.00723	.00689	.00657	.00626	.00598	.00571	.00545	.00521	.00499	.00477	.00457	.00437	.00419	.00402	.00385	.00370	.00355	.00341
58	38	.00854	.00813	.00775	.00738	.00704	.00672	.00641	.00613	.00585	.00559	.00535	.00512	.00490	.00469	.00450	.00431	.00414	.00397	.00381	.00366

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
58	39	.00915	.00872	.00831	.00792	.00755	.00721	.00688	.00657	.00628	.00601	.00575	.00550	.00527	.00504	.00483	.00464	.00445	.00427	.00410	.00393
58	40	.00981	.00935	.00891	.00850	.00811	.00774	.00739	.00706	.00675	.00646	.00618	.00591	.00566	.00543	.00520	.00499	.00478	.00459	.00441	.00424
58	41	.01052	.01002	.00956	.00912	.00870	.00831	.00794	.00759	.00726	.00694	.00665	.00636	.00610	.00584	.00560	.00537	.00515	.00495	.00475	.00457
58	42	.01128	.01075	.01026	.00979	.00935	.00893	.00853	.00816	.00781	.00747	.00715	.00685	.00656	.00629	.00603	.00579	.00556	.00533	.00512	.00492
58	43	.01209	.01153	.01101	.01051	.01004	.00959	.00917	.00877	.00840	.00804	.00770	.00737	.00707	.00678	.00650	.00624	.00599	.00575	.00553	.00532
58	44	.01295	.01236	.01181	.01128	.01078	.01031	.00986	.00943	.00903	.00865	.00828	.00794	.00761	.00730	.00701	.00673	.00646	.00621	.00597	.00574
58	45	.01387	.01325	.01266	.01210	.01156	.01106	.01058	.01013	.00970	.00930	.00891	.00854	.00820	.00786	.00755	.00725	.00697	.00669	.00644	.00619
58	46	.01485	.01418	.01356	.01296	.01240	.01187	.01136	.01088	.01042	.00999	.00958	.00919	.00882	.00846	.00813	.00781	.00751	.00722	.00694	.00668
58	47	.01587	.01517	.01451	.01388	.01328	.01272	.01218	.01167	.01118	.01072	.01029	.00987	.00948	.00910	.00874	.00840	.00808	.00777	.00748	.00720
58	48	.01695	.01621	.01551	.01484	.01421	.01361	.01305	.01250	.01199	.01150	.01104	.01060	.01018	.00978	.00940	.00903	.00869	.00836	.00805	.00775
58	49	.01809	.01731	.01657	.01586	.01520	.01456	.01396	.01339	.01284	.01233	.01183	.01137	.01092	.01050	.01009	.00971	.00934	.00899	.00865	.00834
58	50	.01928	.01846	.01768	.01694	.01623	.01556	.01493	.01432	.01375	.01320	.01268	.01218	.01171	.01126	.01083	.01042	.01003	.00966	.00930	.00896
58	51	.02053	.01967	.01885	.01807	.01732	.01662	.01595	.01531	.01470	.01412	.01357	.01304	.01254	.01206	.01161	.01117	.01076	.01036	.00999	.00963
58	52	.02184	.02093	.02007	.01925	.01846	.01772	.01701	.01634	.01570	.01509	.01450	.01395	.01342	.01291	.01243	.01197	.01153	.01111	.01071	.01033
58	53	.02320	.02225	.02134	.02048	.01966	.01887	.01813	.01742	.01674	.01610	.01548	.01490	.01434	.01380	.01329	.01281	.01234	.01190	.01147	.01107
58	54	.02462	.02362	.02267	.02176	.02090	.02008	.01929	.01855	.01784	.01716	.01651	.01589	.01530	.01474	.01420	.01369	.01320	.01273	.01228	.01185
58	55	.02609	.02504	.02405	.02310	.02219	.02133	.02051	.01973	.01898	.01827	.01758	.01693	.01631	.01572	.01515	.01461	.01409	.01359	.01312	.01267
58	56	.02761	.02652	.02548	.02449	.02354	.02264	.02178	.02095	.02017	.01942	.01871	.01802	.01737	.01674	.01615	.01558	.01503	.01451	.01401	.01353
58	57	.02919	.02805	.02696	.02593	.02494	.02399	.02309	.02223	.02141	.02062	.01987	.01916	.01847	.01781	.01719	.01659	.01601	.01546	.01493	.01443
58	58	.03082	.02963	.02850	.02742	.02638	.02540	.02446	.02356	.02270	.02187	.02109	.02033	.01962	.01893	.01827	.01764	.01703	.01645	.01590	.01537
59	0	.00189	.00183	.00177	.00172	.00167	.00162	.00157	.00153	.00148	.00144	.00141	.00137	.00133	.00130	.00127	.00123	.00120	.00118	.00115	.00112
59	1	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043
59	2	.00094	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00045	.00043	.00041
59	3	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00054	.00051	.00049	.00047	.00045	.00044	.00042
59	4	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044
59	5	.00110	.00104	.00099	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00046
59	6	.00117	.00112	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050
59	7	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00058	.00056	.00054
59	8	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00059
59	9	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064
59	10	.00159	.00152	.00145	.00138	.00132	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070
59	11	.00172	.00164	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077
59	12	.00187	.00178	.00170	.00162	.00155	.00149	.00142	.00136	.00131	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085
59	13	.00201	.00192	.00184	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00130	.00125	.00120	.00116	.00112	.00107	.00103	.00100	.00096	.00093
59	14	.00216	.00206	.00197	.00188	.00180	.00173	.00165	.00159	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100
59	15	.00229	.00219	.00210	.00200	.00192	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107
59	16	.00243	.00232	.00222	.00212	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00121	.00117	.00113
59	17	.00255	.00244	.00233	.00223	.00213	.00204	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119
59	18	.00268	.00256	.00244	.00234	.00223	.00214	.00205	.00197	.00189	.00181	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00124
59	19	.00281	.00268	.00256	.00245	.00234	.00224	.00214	.00206	.00197	.00189	.00182	.00174	.00168	.00161	.00155	.00149	.00144	.00139	.00134	.00129
59	20	.00295	.00281	.00268	.00256	.00245	.00235	.00225	.00215	.00206	.00198	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00139	.00134
59	21	.00310	.00295	.00282	.00269	.00257	.00246	.00236	.00226	.00216	.00207	.00199	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00140
59	22	.00326	.00311	.00296	.00283	.00270	.00258	.00247	.00237	.00227	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00147
59	23	.00343	.00327	.00312	.00298	.00284	.00272	.00260	.00249	.00238	.00228	.00219	.00210	.00201	.00193	.00186	.00179	.00172	.00165	.00159	.00153
59	24	.00363	.00345	.00329	.00314	.00300	.00286	.00274	.00262	.00251	.00240	.00230	.00221	.00212	.00203	.00195	.00188	.00180	.00174	.00167	.00161
59	25	.00384	.00365	.00348	.00332	.00317	.00303	.00289	.00277	.00265	.00253	.00243	.00233	.00223	.00214	.00206	.00198	.00190	.00183	.00176	.00169
59	26	.00407	.00387	.00369	.00352	.00336	.00321	.00306	.00293	.00280	.00268	.00257	.00246	.00236	.00226	.00217	.00209	.00201	.00193	.00185	.00179
59	27	.00432	.00412	.00392	.00374	.00357	.00340	.00325	.00311	.00297	.00285	.00272	.00261	.00250	.00240	.00230	.00221	.00212	.00204	.00196	.00189
59	28	.00460	.00438	.00417	.00398	.00379	.00362	.00346	.00330	.00316	.00302	.00289	.00277	.00266	.00255	.00244	.00235	.00225	.00217	.00208	.00200
59	29	.00490	.00466	.00444	.00424	.00404	.00386	.00368	.00352	.00336	.00322	.00308	.00295	.00283	.00271	.00260	.00250	.00240	.00230	.00221	.00213

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
59	30	.00522	.00497	.00474	.00451	.00431	.00411	.00392	.00375	.00358	.00343	.00328	.00314	.00301	.00289	.00277	.00266	.00255	.00245	.00235	.00226
59	31	.00557	.00530	.00505	.00482	.00459	.00438	.00418	.00400	.00382	.00365	.00350	.00335	.00321	.00307	.00295	.00283	.00272	.00261	.00251	.00241
59	32	.00595	.00566	.00539	.00514	.00490	.00468	.00447	.00427	.00408	.00390	.00373	.00357	.00342	.00328	.00314	.00302	.00290	.00278	.00267	.00257
59	33	.00635	.00605	.00576	.00549	.00524	.00500	.00477	.00456	.00436	.00417	.00399	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00285	.00274
59	34	.00679	.00647	.00616	.00587	.00560	.00535	.00510	.00488	.00466	.00446	.00426	.00408	.00391	.00375	.00359	.00344	.00331	.00317	.00305	.00293
59	35	.00727	.00692	.00659	.00629	.00600	.00572	.00546	.00522	.00499	.00477	.00456	.00437	.00418	.00401	.00384	.00369	.00354	.00340	.00326	.00314
59	36	.00778	.00741	.00706	.00673	.00642	.00613	.00585	.00559	.00535	.00511	.00489	.00468	.00448	.00430	.00412	.00395	.00379	.00364	.00350	.00336
59	37	.00833	.00794	.00756	.00721	.00688	.00657	.00627	.00599	.00573	.00548	.00525	.00502	.00481	.00461	.00442	.00424	.00407	.00390	.00375	.00360
59	38	.00893	.00851	.00811	.00773	.00738	.00705	.00673	.00643	.00615	.00588	.00563	.00539	.00516	.00495	.00475	.00455	.00437	.00419	.00403	.00387
59	39	.00957	.00912	.00870	.00830	.00792	.00756	.00722	.00691	.00660	.00632	.00605	.00579	.00555	.00532	.00510	.00489	.00470	.00451	.00433	.00416
59	40	.01026	.00978	.00933	.00890	.00850	.00812	.00776	.00742	.00710	.00679	.00650	.00623	.00597	.00572	.00549	.00527	.00505	.00485	.00466	.00448
59	41	.01100	.01049	.01001	.00956	.00913	.00872	.00834	.00798	.00763	.00731	.00700	.00670	.00643	.00616	.00591	.00567	.00545	.00523	.00503	.00483
59	42	.01180	.01126	.01075	.01026	.00981	.00938	.00897	.00858	.00821	.00786	.00753	.00722	.00692	.00664	.00637	.00611	.00587	.00564	.00542	.00521
59	43	.01265	.01208	.01154	.01102	.01054	.01008	.00964	.00923	.00883	.00846	.00811	.00777	.00746	.00715	.00687	.00659	.00633	.00609	.00585	.00563
59	44	.01357	.01296	.01238	.01183	.01132	.01083	.01036	.00992	.00950	.00911	.00873	.00837	.00803	.00771	.00740	.00711	.00683	.00657	.00632	.00608
59	45	.01453	.01389	.01328	.01270	.01215	.01163	.01113	.01066	.01022	.00980	.00939	.00901	.00865	.00830	.00798	.00766	.00737	.00708	.00682	.00656
59	46	.01556	.01488	.01423	.01361	.01303	.01248	.01195	.01145	.01098	.01053	.01010	.00970	.00931	.00894	.00859	.00826	.00794	.00764	.00735	.00708
59	47	.01664	.01592	.01523	.01458	.01396	.01338	.01282	.01229	.01179	.01131	.01085	.01042	.01001	.00962	.00924	.00889	.00855	.00823	.00792	.00763
59	48	.01778	.01702	.01629	.01560	.01495	.01433	.01374	.01317	.01264	.01213	.01165	.01119	.01075	.01034	.00994	.00956	.00920	.00885	.00853	.00821
59	49	.01898	.01818	.01741	.01668	.01599	.01533	.01471	.01411	.01354	.01301	.01249	.01201	.01154	.01110	.01068	.01027	.00989	.00952	.00917	.00884
59	50	.02025	.01939	.01859	.01782	.01709	.01639	.01573	.01510	.01450	.01393	.01339	.01287	.01238	.01191	.01146	.01103	.01062	.01023	.00986	.00951
59	51	.02157	.02068	.01982	.01901	.01824	.01751	.01681	.01615	.01551	.01491	.01433	.01379	.01326	.01277	.01229	.01184	.01140	.01099	.01059	.01021
59	52	.02296	.02201	.02112	.02026	.01945	.01868	.01794	.01724	.01657	.01594	.01533	.01475	.01420	.01367	.01316	.01268	.01222	.01178	.01136	.01096
59	53	.02440	.02341	.02247	.02157	.02072	.01990	.01913	.01839	.01769	.01701	.01637	.01576	.01518	.01462	.01408	.01358	.01309	.01262	.01218	.01175
59	54	.02590	.02486	.02388	.02293	.02204	.02118	.02037	.01959	.01885	.01814	.01746	.01682	.01620	.01561	.01505	.01451	.01400	.01351	.01303	.01258
59	55	.02746	.02638	.02534	.02435	.02341	.02252	.02166	.02084	.02006	.01932	.01861	.01793	.01728	.01666	.01606	.01550	.01495	.01443	.01393	.01346
59	56	.02908	.02795	.02686	.02583	.02485	.02391	.02301	.02215	.02133	.02055	.01980	.01909	.01840	.01775	.01712	.01653	.01595	.01540	.01488	.01438
59	57	.03076	.02957	.02844	.02736	.02633	.02535	.02441	.02351	.02265	.02183	.02105	.02030	.01958	.01889	.01823	.01760	.01700	.01642	.01587	.01534
59	58	.03249	.03125	.03007	.02895	.02787	.02684	.02586	.02492	.02402	.02316	.02234	.02155	.02080	.02008	.01939	.01873	.01809	.01748	.01690	.01634
59	59	.03426	.03298	.03175	.03058	.02946	.02838	.02736	.02638	.02544	.02454	.02368	.02285	.02206	.02131	.02058	.01989	.01922	.01859	.01797	.01739
60	0	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120
60	1	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00050	.00049	.00047	.00045
60	2	.00099	.00094	.00090	.00085	.00082	.00078	.00075	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00044
60	3	.00102	.00097	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044
60	4	.00108	.00102	.00097	.00093	.00089	.00084	.00081	.00077	.00074	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046
60	5	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
60	6	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053
60	7	.00132	.00125	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
60	8	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062
60	9	.00153	.00146	.00140	.00133	.00127	.00122	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068
60	10	.00166	.00159	.00151	.00145	.00138	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074
60	11	.00180	.00172	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082
60	12	.00195	.00186	.00178	.00170	.00163	.00156	.00150	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00097	.00093	.00090
60	13	.00211	.00201	.00192	.00184	.00176	.00169	.00162	.00155	.00149	.00143	.00138	.00132	.00127	.00122	.00118	.00114	.00109	.00105	.00102	.00098
60	14	.00226	.00216	.00206	.00198	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106
60	15	.00240	.00230	.00220	.00210	.00202	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00117	.00113
60	16	.00254	.00243	.00232	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00129	.00124	.00120
60	17	.00267	.00255	.00244	.00234	.00224	.00215	.00206	.00198	.00190	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00135	.00130	.00126
60	18	.00280	.00268	.00256	.00245	.00235	.00225	.00216	.00207	.00198	.00191	.00183	.00176	.00170	.00163	.00157	.00151	.00146	.00141	.00136	.00131
60	19	.00294	.00281	.00268	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
60	20	.00308	.00294	.00281	.00269	.00257	.00246	.00236	.00226	.00217	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00142
60	21	.00324	.00309	.00295	.00282	.00270	.00258	.00247	.00237	.00227	.00218	.00209	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00149
60	22	.00340	.00325	.00310	.00296	.00283	.00271	.00260	.00249	.00238	.00229	.00219	.00211	.00202	.00195	.00187	.00180	.00173	.00167	.00161	.00155
60	23	.00359	.00342	.00326	.00312	.00298	.00285	.00273	.00261	.00250	.00240	.00230	.00221	.00212	.00204	.00196	.00189	.00181	.00175	.00168	.00162
60	24	.00379	.00361	.00344	.00329	.00314	.00300	.00287	.00275	.00263	.00252	.00242	.00232	.00223	.00214	.00206	.00198	.00191	.00183	.00177	.00170
60	25	.00400	.00382	.00364	.00348	.00332	.00317	.00303	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00179
60	26	.00424	.00405	.00386	.00368	.00352	.00336	.00321	.00307	.00294	.00282	.00270	.00259	.00248	.00239	.00229	.00220	.00212	.00204	.00196	.00189
60	27	.00451	.00430	.00410	.00391	.00373	.00357	.00341	.00326	.00312	.00299	.00286	.00275	.00263	.00253	.00243	.00233	.00224	.00216	.00208	.00200
60	28	.00480	.00457	.00436	.00416	.00397	.00379	.00362	.00347	.00332	.00318	.00304	.00292	.00280	.00268	.00258	.00248	.00238	.00229	.00220	.00212
60	29	.00511	.00487	.00464	.00443	.00423	.00404	.00386	.00369	.00353	.00338	.00324	.00310	.00297	.00285	.00274	.00263	.00253	.00243	.00234	.00225
60	30	.00545	.00519	.00495	.00472	.00451	.00430	.00411	.00393	.00376	.00360	.00345	.00330	.00317	.00304	.00292	.00280	.00269	.00259	.00249	.00239
60	31	.00581	.00554	.00528	.00503	.00481	.00459	.00438	.00419	.00401	.00384	.00367	.00352	.00338	.00324	.00311	.00298	.00287	.00275	.00265	.00255
60	32	.00620	.00591	.00563	.00537	.00513	.00490	.00468	.00447	.00428	.00409	.00392	.00376	.00360	.00345	.00331	.00318	.00305	.00294	.00282	.00271
60	33	.00663	.00632	.00602	.00574	.00548	.00523	.00500	.00478	.00457	.00437	.00419	.00401	.00385	.00369	.00354	.00340	.00326	.00313	.00301	.00290
60	34	.00709	.00675	.00644	.00614	.00586	.00560	.00535	.00511	.00489	.00468	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00322	.00309
60	35	.00758	.00723	.00689	.00657	.00627	.00599	.00572	.00547	.00523	.00501	.00480	.00459	.00440	.00422	.00405	.00389	.00373	.00358	.00344	.00331
60	36	.00812	.00774	.00738	.00704	.00672	.00642	.00613	.00586	.00561	.00537	.00514	.00492	.00472	.00452	.00434	.00416	.00400	.00384	.00369	.00355
60	37	.00869	.00829	.00791	.00754	.00720	.00688	.00658	.00629	.00601	.00576	.00551	.00528	.00506	.00485	.00465	.00447	.00429	.00412	.00396	.00381
60	38	.00932	.00888	.00848	.00809	.00773	.00738	.00706	.00675	.00646	.00618	.00592	.00567	.00543	.00521	.00500	.00480	.00461	.00443	.00425	.00409
60	39	.00999	.00953	.00909	.00868	.00829	.00792	.00757	.00724	.00693	.00664	.00636	.00609	.00584	.00560	.00537	.00516	.00495	.00476	.00457	.00440
60	40	.01071	.01022	.00976	.00932	.00890	.00851	.00814	.00779	.00745	.00714	.00684	.00655	.00628	.00603	.00578	.00555	.00533	.00512	.00492	.00474
60	41	.01149	.01097	.01047	.01001	.00956	.00914	.00875	.00837	.00802	.00768	.00736	.00705	.00676	.00649	.00623	.00598	.00575	.00552	.00531	.00511
60	42	.01233	.01177	.01125	.01075	.01028	.00983	.00941	.00901	.00863	.00826	.00792	.00760	.00729	.00699	.00671	.00645	.00620	.00596	.00573	.00551
60	43	.01323	.01264	.01208	.01155	.01104	.01057	.01012	.00969	.00928	.00890	.00853	.00818	.00785	.00754	.00724	.00696	.00669	.00643	.00618	.00595
60	44	.01419	.01356	.01297	.01240	.01187	.01136	.01088	.01042	.00999	.00958	.00919	.00882	.00846	.00813	.00781	.00750	.00721	.00694	.00668	.00643
60	45	.01521	.01454	.01391	.01331	.01274	.01220	.01169	.01121	.01074	.01031	.00989	.00949	.00912	.00876	.00842	.00809	.00778	.00749	.00721	.00694
60	46	.01629	.01558	.01491	.01428	.01367	.01310	.01256	.01204	.01155	.01108	.01064	.01022	.00981	.00943	.00907	.00872	.00839	.00807	.00777	.00749
60	47	.01743	.01668	.01597	.01530	.01466	.01405	.01347	.01292	.01240	.01191	.01143	.01098	.01056	.01015	.00976	.00939	.00904	.00870	.00838	.00807
60	48	.01863	.01784	.01709	.01638	.01570	.01506	.01444	.01386	.01331	.01278	.01228	.01180	.01134	.01091	.01050	.01010	.00972	.00937	.00902	.00870
60	49	.01990	.01906	.01827	.01752	.01680	.01612	.01547	.01485	.01426	.01370	.01317	.01266	.01218	.01172	.01128	.01086	.01046	.01007	.00971	.00936
60	50	.02123	.02035	.01951	.01872	.01796	.01724	.01655	.01590	.01528	.01469	.01412	.01358	.01307	.01258	.01211	.01166	.01124	.01083	.01044	.01007
60	51	.02263	.02170	.02082	.01998	.01918	.01842	.01770	.01701	.01635	.01572	.01512	.01455	.01401	.01349	.01299	.01252	.01207	.01163	.01122	.01082
60	52	.02410	.02312	.02219	.02131	.02047	.01966	.01890	.01817	.01747	.01681	.01618	.01557	.01500	.01445	.01392	.01342	.01294	.01248	.01204	.01162
60	53	.02562	.02460	.02362	.02269	.02181	.02096	.02016	.01939	.01865	.01795	.01729	.01665	.01604	.01546	.01490	.01437	.01386	.01337	.01291	.01246
60	54	.02721	.02614	.02511	.02414	.02321	.02232	.02147	.02066	.01989	.01915	.01845	.01777	.01713	.01651	.01593	.01536	.01483	.01431	.01382	.01335
60	55	.02887	.02774	.02667	.02564	.02467	.02373	.02284	.02199	.02118	.02040	.01966	.01895	.01827	.01763	.01700	.01641	.01584	.01530	.01478	.01428
60	56	.03058	.02941	.02828	.02721	.02619	.02521	.02427	.02338	.02253	.02171	.02093	.02019	.01947	.01879	.01813	.01751	.01691	.01633	.01578	.01526
60	57	.03236	.03113	.02996	.02884	.02777	.02674	.02576	.02483	.02393	.02308	.02226	.02147	.02072	.02000	.01932	.01866	.01803	.01742	.01684	.01628
60	58	.03420	.03292	.03169	.03052	.02940	.02833	.02731	.02633	.02539	.02449	.02363	.02281	.02202	.02127	.02055	.01985	.01919	.01855	.01794	.01735
60	59	.03609	.03475	.03348	.03225	.03109	.02997	.02890	.02788	.02690	.02596	.02506	.02420	.02337	.02258	.02182	.02109	.02040	.01973	.01908	.01847
60	60	.03803	.03664	.03531	.03404	.03282	.03166	.03054	.02947	.02845	.02747	.02653	.02563	.02476	.02394	.02314	.02238	.02165	.02095	.02027	.01962
61	0	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128
61	1	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050	.00048
61	2	.00103	.00098	.00094	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046
61	3	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053	.00050	.00049	.00047
61	4	.00112	.00107	.00102	.00097	.00093	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049
61	5	.00119	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052
61	6	.00128	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055
61	7	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00073	.00071	.00068	.00065	.00062	.00060
61	8	.00148	.00141	.00135	.00129	.00123	.00117	.00112	.00107	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
61	9	.00160	.00153	.00146	.00139	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00098	.00094	.00091	.00087	.00084	.00080	.00077	.00074	.00071
61	10	.00174	.00166	.00158	.00151	.00145	.00138	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079
61	11	.00188	.00180	.00172	.00164	.00157	.00151	.00144	.00138	.00133	.00127	.00122	.00117	.00113	.00109	.00104	.00100	.00097	.00093	.00090	.00087
61	12	.00204	.00195	.00187	.00178	.00171	.00164	.00157	.00151	.00145	.00139	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00099	.00095
61	13	.00220	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104
61	14	.00236	.00226	.00216	.00207	.00199	.00190	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00139	.00134	.00129	.00125	.00120	.00116	.00112
61	15	.00251	.00240	.00230	.00221	.00211	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120
61	16	.00266	.00254	.00243	.00233	.00224	.00214	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127
61	17	.00279	.00267	.00256	.00245	.00235	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133
61	18	.00293	.00280	.00268	.00257	.00246	.00236	.00226	.00217	.00209	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00149	.00144	.00139
61	19	.00307	.00293	.00281	.00269	.00257	.00247	.00237	.00227	.00218	.00210	.00201	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00145
61	20	.00322	.00308	.00294	.00281	.00270	.00258	.00248	.00238	.00228	.00219	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00162	.00156	.00151
61	21	.00338	.00323	.00309	.00295	.00283	.00271	.00259	.00249	.00239	.00229	.00220	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157
61	22	.00355	.00339	.00324	.00310	.00297	.00284	.00272	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164
61	23	.00374	.00357	.00341	.00326	.00312	.00299	.00286	.00274	.00263	.00252	.00242	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00178	.00172
61	24	.00395	.00377	.00360	.00344	.00329	.00315	.00301	.00288	.00276	.00265	.00254	.00244	.00235	.00226	.00217	.00209	.00201	.00194	.00187	.00180
61	25	.00418	.00398	.00380	.00363	.00347	.00332	.00318	.00304	.00292	.00280	.00268	.00258	.00247	.00238	.00229	.00220	.00212	.00204	.00196	.00189
61	26	.00443	.00422	.00403	.00385	.00368	.00352	.00336	.00322	.00309	.00296	.00284	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199
61	27	.00470	.00448	.00428	.00409	.00390	.00373	.00357	.00342	.00327	.00314	.00301	.00289	.00277	.00266	.00256	.00246	.00236	.00228	.00219	.00211
61	28	.00500	.00477	.00455	.00434	.00415	.00397	.00380	.00363	.00348	.00333	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224
61	29	.00533	.00508	.00485	.00463	.00442	.00422	.00404	.00387	.00370	.00355	.00340	.00326	.00313	.00300	.00288	.00277	.00267	.00256	.00247	.00238
61	30	.00568	.00541	.00516	.00493	.00471	.00450	.00430	.00412	.00394	.00378	.00362	.00347	.00333	.00320	.00307	.00295	.00284	.00273	.00262	.00253
61	31	.00606	.00577	.00551	.00526	.00502	.00480	.00459	.00439	.00420	.00403	.00386	.00370	.00355	.00340	.00327	.00314	.00302	.00290	.00279	.00269
61	32	.00646	.00616	.00588	.00561	.00536	.00512	.00490	.00469	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00322	.00309	.00298	.00286
61	33	.00691	.00659	.00628	.00600	.00573	.00547	.00523	.00501	.00479	.00459	.00440	.00421	.00404	.00388	.00372	.00358	.00344	.00330	.00318	.00306
61	34	.00738	.00704	.00672	.00641	.00612	.00585	.00560	.00535	.00512	.00491	.00470	.00451	.00432	.00415	.00398	.00382	.00367	.00353	.00339	.00327
61	35	.00790	.00754	.00719	.00686	.00656	.00627	.00599	.00573	.00549	.00525	.00503	.00482	.00463	.00444	.00426	.00409	.00393	.00378	.00363	.00349
61	36	.00846	.00807	.00770	.00735	.00702	.00671	.00642	.00614	.00588	.00563	.00539	.00517	.00496	.00476	.00457	.00438	.00421	.00405	.00389	.00374
61	37	.00906	.00865	.00825	.00788	.00753	.00720	.00688	.00659	.00630	.00604	.00578	.00554	.00532	.00510	.00490	.00470	.00452	.00434	.00418	.00402
61	38	.00971	.00927	.00885	.00845	.00808	.00772	.00739	.00707	.00677	.00648	.00621	.00595	.00571	.00548	.00526	.00505	.00485	.00466	.00449	.00432
61	39	.01042	.00994	.00949	.00907	.00867	.00829	.00793	.00759	.00727	.00696	.00667	.00640	.00614	.00589	.00565	.00543	.00522	.00502	.00482	.00464
61	40	.01117	.01067	.01019	.00974	.00931	.00891	.00852	.00816	.00781	.00749	.00718	.00688	.00660	.00634	.00609	.00585	.00562	.00540	.00519	.00500
61	41	.01199	.01145	.01094	.01046	.01001	.00957	.00916	.00878	.00841	.00806	.00773	.00741	.00711	.00683	.00656	.00630	.00606	.00582	.00560	.00539
61	42	.01287	.01230	.01176	.01124	.01076	.01029	.00986	.00944	.00905	.00868	.00832	.00798	.00766	.00736	.00707	.00679	.00653	.00628	.00604	.00582
61	43	.01381	.01321	.01263	.01208	.01156	.01107	.01061	.01016	.00974	.00934	.00896	.00860	.00826	.00794	.00762	.00733	.00705	.00678	.00653	.00628
61	44	.01482	.01418	.01356	.01298	.01243	.01191	.01141	.01094	.01049	.01006	.00966	.00927	.00891	.00856	.00823	.00791	.00761	.00732	.00705	.00679
61	45	.01589	.01521	.01456	.01394	.01335	.01279	.01226	.01176	.01128	.01083	.01040	.00999	.00960	.00922	.00887	.00853	.00821	.00790	.00761	.00733
61	46	.01703	.01630	.01561	.01495	.01433	.01374	.01318	.01264	.01213	.01165	.01119	.01075	.01033	.00994	.00956	.00920	.00885	.00852	.00821	.00791
61	47	.01823	.01746	.01673	.01603	.01537	.01474	.01414	.01357	.01303	.01252	.01203	.01156	.01112	.01069	.01029	.00990	.00954	.00919	.00885	.00853
61	48	.01950	.01868	.01791	.01717	.01647	.01580	.01517	.01456	.01399	.01344	.01292	.01242	.01195	.01150	.01107	.01066	.01027	.00989	.00953	.00919
61	49	.02083	.01997	.01915	.01837	.01763	.01692	.01625	.01561	.01500	.01442	.01387	.01334	.01284	.01236	.01190	.01146	.01104	.01064	.01026	.00990
61	50	.02224	.02133	.02046	.01964	.01886	.01811	.01740	.01672	.01607	.01546	.01487	.01431	.01378	.01327	.01278	.01232	.01187	.01145	.01104	.01065
61	51	.02372	.02276	.02184	.02098	.02015	.01936	.01861	.01789	.01721	.01656	.01594	.01534	.01477	.01423	.01372	.01322	.01275	.01230	.01187	.01145
61	52	.02526	.02425	.02329	.02238	.02150	.02067	.01988	.01912	.01840	.01771	.01705	.01642	.01582	.01525	.01470	.01418	.01368	.01320	.01274	.01230
61	53	.02687	.02581	.02480	.02384	.02292	.02205	.02121	.02041	.01965	.01892	.01823	.01756	.01693	.01632	.01574	.01519	.01466	.01415	.01366	.01319
61	54	.02856	.02744	.02638	.02537	.02440	.02348	.02260	.02176	.02096	.02019	.01946	.01876	.01809	.01745	.01683	.01625	.01568	.01515	.01463	.01414
61	55	.03030	.02914	.02803	.02696	.02595	.02498	.02406	.02317	.02233	.02152	.02075	.02001	.01930	.01863	.01798	.01736	.01676	.01620	.01565	.01513
61	56	.03212	.03090	.02974	.02863	.02756	.02655	.02558	.02465	.02376	.02291	.02210	.02132	.02058	.01986	.01918	.01853	.01790	.01730	.01672	.01617
61	57	.03401	.03273	.03152	.03035	.02924	.02817	.02716	.02618	.02525	.02436	.02351	.02269	.02191	.02116	.02044	.01975	.01909	.01845	.01785	.01726
61	58	.03596	.03463	.03335	.03214	.03097	.02986	.02880	.02778	.02680	.02587	.02497	.02411	.02329	.02250	.02175	.02102	.02033	.01966	.01902	.01840

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
61	59	.03796	.03657	.03525	.03398	.03276	.03160	.03049	.02942	.02840	.02742	.02648	.02559	.02472	.02390	.02310	.02234	.02161	.02091	.02024	.01959
61	60	.04002	.03858	.03720	.03587	.03461	.03340	.03223	.03112	.03005	.02903	.02805	.02711	.02621	.02534	.02451	.02371	.02295	.02221	.02150	.02082
61	61	.04213	.04063	.03920	.03783	.03651	.03525	.03404	.03288	.03176	.03070	.02967	.02869	.02774	.02684	.02597	.02513	.02433	.02356	.02282	.02211
62	0	.00223	.00217	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00143	.00139	.00136
62	1	.00107	.00103	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051
62	2	.00107	.00102	.00098	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00049
62	3	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00049
62	4	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051
62	5	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059	.00057	.00054
62	6	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00074	.00071	.00069	.00066	.00063	.00061	.00058
62	7	.00143	.00137	.00130	.00124	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063
62	8	.00154	.00147	.00141	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00077	.00074	.00072	.00069
62	9	.00167	.00159	.00152	.00146	.00139	.00133	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075
62	10	.00181	.00173	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00097	.00093	.00089	.00086	.00083
62	11	.00197	.00188	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091
62	12	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00101
62	13	.00230	.00220	.00211	.00202	.00194	.00186	.00178	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110
62	14	.00247	.00236	.00226	.00217	.00208	.00200	.00192	.00184	.00177	.00171	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00127	.00123	.00119
62	15	.00263	.00251	.00241	.00231	.00222	.00213	.00204	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132	.00127
62	16	.00278	.00266	.00255	.00244	.00234	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00134
62	17	.00292	.00279	.00268	.00257	.00246	.00236	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00174	.00168	.00162	.00156	.00151	.00146	.00141
62	18	.00306	.00293	.00280	.00269	.00258	.00247	.00237	.00228	.00219	.00211	.00203	.00195	.00188	.00182	.00175	.00169	.00163	.00157	.00152	.00147
62	19	.00320	.00307	.00294	.00281	.00270	.00259	.00248	.00238	.00229	.00220	.00212	.00204	.00196	.00189	.00182	.00176	.00170	.00164	.00158	.00153
62	20	.00336	.00321	.00308	.00294	.00282	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00190	.00184	.00177	.00171	.00165	.00159
62	21	.00353	.00337	.00323	.00309	.00296	.00284	.00272	.00261	.00251	.00241	.00232	.00223	.00214	.00206	.00199	.00192	.00185	.00178	.00172	.00166
62	22	.00371	.00354	.00339	.00324	.00310	.00297	.00285	.00274	.00263	.00252	.00242	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00180	.00173
62	23	.00390	.00373	.00356	.00341	.00326	.00313	.00300	.00287	.00276	.00265	.00254	.00244	.00235	.00226	.00218	.00210	.00202	.00195	.00188	.00181
62	24	.00412	.00393	.00376	.00359	.00344	.00329	.00315	.00302	.00290	.00278	.00267	.00257	.00247	.00237	.00228	.00220	.00212	.00204	.00197	.00190
62	25	.00435	.00415	.00397	.00379	.00363	.00347	.00333	.00319	.00306	.00293	.00282	.00271	.00260	.00250	.00241	.00232	.00223	.00215	.00207	.00200
62	26	.00461	.00440	.00420	.00402	.00384	.00368	.00352	.00337	.00323	.00310	.00298	.00286	.00275	.00264	.00254	.00244	.00235	.00227	.00218	.00211
62	27	.00490	.00467	.00446	.00427	.00408	.00390	.00374	.00358	.00343	.00329	.00316	.00303	.00291	.00280	.00269	.00259	.00249	.00240	.00231	.00223
62	28	.00521	.00497	.00475	.00453	.00434	.00415	.00397	.00380	.00364	.00349	.00335	.00322	.00309	.00297	.00285	.00274	.00264	.00254	.00245	.00236
62	29	.00555	.00529	.00505	.00483	.00462	.00441	.00423	.00405	.00388	.00372	.00356	.00342	.00328	.00316	.00303	.00292	.00281	.00270	.00260	.00251
62	30	.00591	.00564	.00539	.00514	.00492	.00470	.00450	.00431	.00413	.00396	.00380	.00364	.00350	.00336	.00323	.00310	.00298	.00287	.00277	.00266
62	31	.00631	.00602	.00574	.00549	.00524	.00502	.00480	.00459	.00440	.00422	.00404	.00388	.00372	.00358	.00344	.00330	.00318	.00306	.00294	.00284
62	32	.00673	.00642	.00613	.00586	.00560	.00535	.00512	.00490	.00470	.00450	.00431	.00414	.00397	.00381	.00366	.00352	.00339	.00326	.00314	.00302
62	33	.00719	.00686	.00655	.00626	.00598	.00572	.00547	.00524	.00502	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00362	.00348	.00335	.00322
62	34	.00769	.00734	.00700	.00669	.00639	.00612	.00585	.00560	.00536	.00514	.00493	.00473	.00454	.00435	.00418	.00402	.00386	.00372	.00358	.00344
62	35	.00823	.00785	.00750	.00716	.00685	.00655	.00626	.00600	.00574	.00550	.00528	.00506	.00486	.00466	.00448	.00430	.00414	.00398	.00383	.00368
62	36	.00881	.00841	.00803	.00767	.00733	.00701	.00671	.00643	.00615	.00590	.00565	.00542	.00520	.00500	.00480	.00461	.00443	.00426	.00410	.00395
62	37	.00944	.00901	.00861	.00822	.00786	.00752	.00720	.00689	.00660	.00633	.00606	.00582	.00558	.00536	.00515	.00495	.00475	.00457	.00440	.00423
62	38	.01012	.00966	.00923	.00882	.00844	.00807	.00772	.00740	.00709	.00679	.00651	.00625	.00600	.00576	.00553	.00531	.00511	.00491	.00473	.00455
62	39	.01085	.01036	.00990	.00947	.00906	.00867	.00830	.00795	.00761	.00730	.00700	.00671	.00644	.00619	.00594	.00571	.00549	.00528	.00508	.00489
62	40	.01164	.01113	.01063	.01017	.00973	.00931	.00892	.00854	.00819	.00785	.00753	.00722	.00693	.00666	.00640	.00615	.00591	.00569	.00547	.00527
62	41	.01250	.01195	.01142	.01093	.01046	.01001	.00959	.00919	.00881	.00845	.00811	.00778	.00747	.00718	.00690	.00663	.00637	.00613	.00590	.00568
62	42	.01342	.01283	.01227	.01175	.01125	.01077	.01032	.00989	.00948	.00910	.00873	.00838	.00805	.00774	.00744	.00715	.00688	.00662	.00637	.00613
62	43	.01441	.01378	.01319	.01263	.01209	.01159	.01110	.01065	.01021	.00980	.00941	.00904	.00868	.00834	.00802	.00772	.00742	.00715	.00688	.00663
62	44	.01547	.01480	.01417	.01357	.01300	.01246	.01195	.01146	.01100	.01056	.01014	.00974	.00936	.00900	.00866	.00833	.00801	.00772	.00743	.00716
62	45	.01659	.01589	.01521	.01458	.01397	.01340	.01285	.01233	.01184	.01137	.01092	.01050	.01009	.00970	.00934	.00898	.00865	.00833	.00803	.00773
62	46	.01779	.01704	.01632	.01565	.01500	.01439	.01381	.01326	.01273	.01223	.01176	.01130	.01087	.01046	.01006	.00969	.00933	.00899	.00866	.00835

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
62	47	.01905	.01825	.01750	.01678	.01610	.01545	.01483	.01424	.01368	.01315	.01264	.01216	.01170	.01126	.01084	.01044	.01005	.00969	.00934	.00901
62	48	.02038	.01954	.01874	.01798	.01726	.01657	.01591	.01529	.01469	.01413	.01359	.01307	.01258	.01211	.01166	.01124	.01083	.01044	.01007	.00971
62	49	.02178	.02090	.02005	.01924	.01848	.01775	.01705	.01639	.01576	.01516	.01459	.01404	.01352	.01302	.01254	.01209	.01165	.01124	.01084	.01046
62	50	.02327	.02233	.02143	.02058	.01977	.01900	.01827	.01756	.01690	.01626	.01565	.01507	.01451	.01398	.01348	.01299	.01253	.01209	.01166	.01126
62	51	.02482	.02383	.02289	.02199	.02114	.02032	.01954	.01880	.01809	.01742	.01677	.01616	.01557	.01500	.01447	.01395	.01346	.01299	.01254	.01211
62	52	.02645	.02541	.02442	.02347	.02257	.02171	.02089	.02010	.01935	.01864	.01796	.01730	.01668	.01608	.01551	.01497	.01444	.01394	.01347	.01301
62	53	.02816	.02706	.02602	.02502	.02407	.02316	.02230	.02147	.02068	.01992	.01920	.01851	.01785	.01722	.01661	.01604	.01548	.01495	.01444	.01396
62	54	.02993	.02878	.02768	.02664	.02564	.02468	.02377	.02290	.02206	.02127	.02050	.01978	.01908	.01841	.01777	.01716	.01657	.01601	.01547	.01496
62	55	.03178	.03057	.02942	.02832	.02727	.02627	.02531	.02439	.02351	.02267	.02187	.02110	.02037	.01966	.01899	.01834	.01772	.01713	.01656	.01601
62	56	.03370	.03244	.03123	.03008	.02898	.02793	.02692	.02595	.02503	.02415	.02330	.02249	.02172	.02098	.02026	.01958	.01893	.01830	.01770	.01712
62	57	.03570	.03438	.03312	.03191	.03076	.02965	.02859	.02758	.02661	.02569	.02480	.02395	.02313	.02235	.02160	.02088	.02019	.01953	.01889	.01828
62	58	.03776	.03638	.03506	.03380	.03260	.03144	.03033	.02927	.02826	.02729	.02635	.02546	.02460	.02378	.02299	.02224	.02151	.02081	.02014	.01950
62	59	.03988	.03845	.03707	.03576	.03449	.03329	.03213	.03102	.02996	.02894	.02796	.02703	.02613	.02526	.02444	.02364	.02288	.02214	.02144	.02076
62	60	.04207	.04057	.03914	.03777	.03645	.03519	.03398	.03283	.03172	.03065	.02963	.02865	.02771	.02680	.02593	.02510	.02430	.02353	.02279	.02208
62	61	.04431	.04276	.04127	.03984	.03847	.03716	.03590	.03469	.03353	.03242	.03135	.03033	.02934	.02840	.02749	.02661	.02577	.02497	.02419	.02344
62	62	.04662	.04501	.04346	.04198	.04056	.03919	.03788	.03662	.03541	.03425	.03314	.03207	.03104	.03005	.02910	.02819	.02731	.02646	.02565	.02487
63	0	.00235	.00229	.00222	.00216	.00210	.00204	.00199	.00193	.00188	.00184	.00179	.00175	.00171	.00166	.00163	.00159	.00155	.00152	.00149	.00145
63	1	.00112	.00107	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053
63	2	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051
63	3	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052
63	4	.00121	.00116	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054
63	5	.00129	.00123	.00118	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00060	.00057
63	6	.00138	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062
63	7	.00149	.00142	.00136	.00130	.00124	.00119	.00113	.00109	.00104	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067
63	8	.00161	.00154	.00147	.00140	.00134	.00128	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075	.00073
63	9	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
63	10	.00189	.00181	.00173	.00165	.00158	.00152	.00145	.00139	.00134	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00088
63	11	.00205	.00196	.00188	.00180	.00172	.00165	.00159	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00096
63	12	.00222	.00213	.00204	.00195	.00187	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106
63	13	.00240	.00230	.00220	.00211	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120	.00116
63	14	.00258	.00247	.00237	.00227	.00218	.00209	.00201	.00194	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00134	.00130	.00126
63	15	.00274	.00263	.00252	.00242	.00232	.00223	.00214	.00206	.00199	.00191	.00184	.00178	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00134
63	16	.00290	.00278	.00266	.00256	.00245	.00236	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142
63	17	.00305	.00292	.00280	.00269	.00258	.00248	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149
63	18	.00319	.00306	.00293	.00281	.00270	.00259	.00249	.00239	.00230	.00222	.00213	.00206	.00198	.00191	.00185	.00178	.00172	.00166	.00161	.00155
63	19	.00334	.00320	.00307	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00223	.00215	.00207	.00199	.00192	.00186	.00179	.00173	.00167	.00162
63	20	.00350	.00335	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00242	.00233	.00224	.00216	.00208	.00201	.00193	.00187	.00180	.00174	.00168
63	21	.00368	.00352	.00337	.00323	.00309	.00297	.00285	.00274	.00263	.00253	.00243	.00234	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176
63	22	.00386	.00369	.00354	.00339	.00325	.00311	.00299	.00287	.00275	.00265	.00254	.00245	.00236	.00227	.00219	.00211	.00203	.00196	.00190	.00183
63	23	.00406	.00389	.00372	.00356	.00341	.00327	.00313	.00301	.00289	.00278	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191
63	24	.00429	.00410	.00392	.00375	.00359	.00344	.00330	.00316	.00304	.00292	.00280	.00270	.00259	.00250	.00240	.00232	.00223	.00215	.00208	.00200
63	25	.00453	.00433	.00414	.00396	.00379	.00363	.00348	.00334	.00320	.00308	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00226	.00218	.00211
63	26	.00480	.00458	.00438	.00419	.00401	.00384	.00368	.00353	.00339	.00325	.00312	.00300	.00288	.00277	.00267	.00257	.00248	.00239	.00230	.00222
63	27	.00510	.00487	.00465	.00445	.00426	.00408	.00391	.00374	.00359	.00345	.00331	.00318	.00306	.00294	.00283	.00272	.00262	.00253	.00243	.00235
63	28	.00542	.00518	.00495	.00473	.00453	.00433	.00415	.00398	.00381	.00366	.00351	.00337	.00324	.00312	.00300	.00289	.00278	.00268	.00258	.00249
63	29	.00577	.00551	.00527	.00503	.00482	.00461	.00442	.00423	.00406	.00389	.00374	.00359	.00345	.00331	.00319	.00307	.00295	.00284	.00274	.00264
63	30	.00615	.00587	.00561	.00536	.00513	.00491	.00470	.00451	.00432	.00414	.00398	.00382	.00367	.00353	.00339	.00326	.00314	.00302	.00291	.00281
63	31	.00656	.00626	.00598	.00572	.00547	.00524	.00501	.00480	.00460	.00442	.00424	.00407	.00391	.00376	.00361	.00347	.00334	.00322	.00310	.00299
63	32	.00700	.00668	.00639	.00610	.00584	.00559	.00535	.00513	.00491	.00471	.00452	.00434	.00417	.00400	.00385	.00370	.00356	.00343	.00330	.00318
63	33	.00748	.00714	.00682	.00652	.00624	.00597	.00572	.00548	.00525	.00503	.00483	.00463	.00445	.00427	.00411	.00395	.00380	.00366	.00352	.00339

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
63	34	.00800	.00764	.00730	.00697	.00667	.00638	.00611	.00585	.00561	.00538	.00516	.00495	.00476	.00457	.00439	.00422	.00406	.00391	.00376	.00363
63	35	.00856	.00817	.00781	.00747	.00714	.00683	.00654	.00627	.00601	.00576	.00553	.00530	.00509	.00489	.00470	.00452	.00435	.00418	.00403	.00388
63	36	.00916	.00875	.00837	.00800	.00765	.00732	.00701	.00672	.00644	.00617	.00592	.00568	.00546	.00524	.00504	.00484	.00466	.00448	.00432	.00416
63	37	.00982	.00938	.00897	.00857	.00820	.00785	.00752	.00720	.00690	.00662	.00635	.00610	.00585	.00562	.00540	.00520	.00500	.00481	.00463	.00446
63	38	.01053	.01006	.00962	.00920	.00880	.00843	.00807	.00773	.00741	.00711	.00682	.00655	.00629	.00604	.00581	.00558	.00537	.00517	.00497	.00479
63	39	.01129	.01079	.01032	.00987	.00945	.00905	.00867	.00831	.00797	.00764	.00733	.00704	.00676	.00649	.00624	.00600	.00577	.00556	.00535	.00515
63	40	.01212	.01159	.01109	.01061	.01016	.00973	.00932	.00893	.00857	.00822	.00789	.00757	.00728	.00699	.00672	.00646	.00622	.00598	.00576	.00555
63	41	.01302	.01245	.01191	.01140	.01092	.01046	.01003	.00961	.00922	.00885	.00849	.00816	.00784	.00753	.00724	.00697	.00670	.00645	.00621	.00599
63	42	.01398	.01338	.01280	.01226	.01174	.01126	.01079	.01035	.00993	.00953	.00915	.00879	.00845	.00812	.00781	.00752	.00723	.00697	.00671	.00646
63	43	.01502	.01437	.01376	.01318	.01263	.01211	.01162	.01115	.01070	.01027	.00987	.00948	.00911	.00876	.00843	.00811	.00781	.00752	.00725	.00698
63	44	.01612	.01544	.01479	.01417	.01359	.01303	.01250	.01200	.01152	.01107	.01064	.01022	.00983	.00946	.00910	.00876	.00843	.00813	.00783	.00755
63	45	.01730	.01658	.01589	.01523	.01461	.01402	.01345	.01292	.01241	.01192	.01146	.01102	.01060	.01020	.00982	.00945	.00911	.00877	.00846	.00815
63	46	.01856	.01779	.01705	.01636	.01569	.01506	.01446	.01389	.01335	.01283	.01234	.01187	.01142	.01099	.01059	.01020	.00982	.00947	.00913	.00881
63	47	.01988	.01906	.01829	.01755	.01684	.01617	.01554	.01493	.01435	.01380	.01327	.01277	.01229	.01184	.01140	.01099	.01059	.01021	.00985	.00950
63	48	.02128	.02041	.01959	.01881	.01806	.01735	.01667	.01603	.01541	.01483	.01427	.01374	.01323	.01274	.01228	.01183	.01141	.01100	.01062	.01025
63	49	.02276	.02184	.02097	.02014	.01935	.01860	.01788	.01719	.01654	.01592	.01532	.01476	.01422	.01370	.01320	.01273	.01228	.01185	.01143	.01104
63	50	.02431	.02335	.02243	.02155	.02071	.01992	.01916	.01843	.01774	.01708	.01645	.01584	.01527	.01472	.01419	.01369	.01321	.01275	.01231	.01189
63	51	.02595	.02493	.02396	.02304	.02215	.02131	.02051	.01974	.01900	.01830	.01764	.01700	.01639	.01580	.01524	.01471	.01420	.01371	.01324	.01279
63	52	.02767	.02660	.02557	.02460	.02366	.02277	.02192	.02111	.02034	.01960	.01889	.01821	.01756	.01694	.01635	.01578	.01524	.01472	.01422	.01374
63	53	.02947	.02834	.02726	.02623	.02525	.02431	.02341	.02255	.02173	.02095	.02020	.01949	.01880	.01814	.01752	.01692	.01634	.01579	.01526	.01475
63	54	.03134	.03015	.02902	.02794	.02690	.02591	.02497	.02407	.02320	.02237	.02158	.02083	.02010	.01941	.01874	.01811	.01750	.01691	.01635	.01581
63	55	.03329	.03204	.03085	.02972	.02863	.02759	.02660	.02565	.02474	.02387	.02303	.02223	.02147	.02074	.02003	.01936	.01871	.01810	.01750	.01693
63	56	.03532	.03402	.03277	.03158	.03044	.02934	.02830	.02730	.02634	.02543	.02455	.02371	.02290	.02213	.02139	.02068	.01999	.01934	.01871	.01811
63	57	.03743	.03607	.03476	.03351	.03232	.03117	.03008	.02903	.02802	.02706	.02613	.02525	.02440	.02359	.02281	.02206	.02134	.02065	.01998	.01935
63	58	.03961	.03819	.03682	.03552	.03426	.03307	.03192	.03082	.02976	.02875	.02778	.02685	.02596	.02511	.02428	.02350	.02274	.02201	.02131	.02064
63	59	.04186	.04037	.03895	.03758	.03628	.03502	.03382	.03267	.03157	.03051	.02949	.02852	.02758	.02668	.02582	.02499	.02419	.02343	.02269	.02198
63	60	.04417	.04262	.04114	.03972	.03835	.03705	.03579	.03459	.03343	.03232	.03126	.03024	.02926	.02832	.02741	.02654	.02570	.02490	.02413	.02338
63	61	.04655	.04494	.04340	.04191	.04049	.03913	.03782	.03657	.03536	.03420	.03309	.03202	.03100	.03001	.02906	.02815	.02727	.02643	.02562	.02484
63	62	.04900	.04733	.04573	.04419	.04271	.04129	.03993	.03862	.03736	.03616	.03499	.03388	.03281	.03177	.03078	.02983	.02891	.02803	.02717	.02636
63	63	.05153	.04979	.04813	.04653	.04500	.04352	.04211	.04074	.03944	.03818	.03697	.03580	.03468	.03361	.03257	.03157	.03061	.02969	.02880	.02794
64	0	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158	.00155
64	1	.00117	.00112	.00107	.00103	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056
64	2	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054
64	3	.00120	.00114	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00063	.00061	.00059	.00057	.00054
64	4	.00126	.00120	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057
64	5	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00060
64	6	.00144	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065
64	7	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070
64	8	.00167	.00160	.00153	.00146	.00140	.00134	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00079	.00076
64	9	.00181	.00173	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084
64	10	.00197	.00188	.00180	.00173	.00165	.00159	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092
64	11	.00214	.00205	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00102
64	12	.00232	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00138	.00134	.00129	.00124	.00120	.00116	.00112
64	13	.00251	.00240	.00230	.00221	.00212	.00204	.00196	.00189	.00181	.00175	.00168	.00162	.00156	.00151	.00146	.00141	.00136	.00131	.00127	.00123
64	14	.00269	.00258	.00247	.00237	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133
64	15	.00286	.00274	.00263	.00253	.00243	.00234	.00225	.00216	.00208	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142
64	16	.00302	.00290	.00278	.00267	.00257	.00247	.00238	.00229	.00220	.00212	.00205	.00197	.00190	.00184	.00178	.00172	.00166	.00160	.00155	.00150
64	17	.00318	.00305	.00293	.00281	.00270	.00259	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00186	.00180	.00174	.00168	.00163	.00158
64	18	.00333	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00242	.00233	.00224	.00216	.00209	.00201	.00194	.00188	.00181	.00175	.00170	.00164
64	19	.00349	.00334	.00320	.00307	.00295	.00283	.00272	.00262	.00252	.00243	.00234	.00225	.00217	.00210	.00202	.00196	.00189	.00183	.00177	.00171

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
64	20	.00365	.00350	.00335	.00322	.00309	.00296	.00285	.00274	.00263	.00254	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00178
64	21	.00383	.00367	.00352	.00337	.00323	.00310	.00298	.00287	.00276	.00265	.00255	.00246	.00237	.00228	.00220	.00213	.00205	.00198	.00192	.00185
64	22	.00402	.00385	.00369	.00353	.00339	.00325	.00312	.00300	.00288	.00277	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193
64	23	.00423	.00405	.00388	.00371	.00356	.00342	.00328	.00315	.00303	.00291	.00280	.00269	.00259	.00250	.00241	.00232	.00224	.00216	.00209	.00202
64	24	.00446	.00427	.00408	.00391	.00375	.00359	.00345	.00331	.00318	.00306	.00294	.00283	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00211
64	25	.00471	.00451	.00431	.00413	.00396	.00379	.00364	.00349	.00335	.00322	.00310	.00298	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222
64	26	.00499	.00477	.00456	.00437	.00419	.00401	.00385	.00369	.00354	.00340	.00327	.00315	.00303	.00291	.00280	.00270	.00260	.00251	.00242	.00234
64	27	.00530	.00507	.00485	.00464	.00444	.00426	.00408	.00391	.00376	.00361	.00347	.00333	.00321	.00308	.00297	.00286	.00276	.00266	.00256	.00247
64	28	.00563	.00538	.00515	.00493	.00472	.00452	.00433	.00416	.00399	.00383	.00368	.00354	.00340	.00327	.00315	.00303	.00292	.00282	.00272	.00262
64	29	.00600	.00573	.00548	.00525	.00502	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00361	.00348	.00335	.00322	.00310	.00299	.00288	.00278
64	30	.00639	.00611	.00584	.00559	.00535	.00512	.00491	.00471	.00452	.00434	.00416	.00400	.00385	.00370	.00356	.00343	.00330	.00318	.00307	.00296
64	31	.00682	.00651	.00623	.00596	.00570	.00546	.00523	.00502	.00481	.00462	.00444	.00426	.00410	.00394	.00379	.00365	.00351	.00338	.00326	.00314
64	32	.00727	.00695	.00665	.00636	.00608	.00583	.00558	.00535	.00513	.00493	.00473	.00454	.00437	.00420	.00404	.00389	.00374	.00360	.00347	.00335
64	33	.00777	.00743	.00710	.00679	.00650	.00623	.00596	.00572	.00548	.00526	.00505	.00485	.00466	.00448	.00431	.00415	.00399	.00385	.00371	.00357
64	34	.00831	.00794	.00759	.00726	.00695	.00666	.00638	.00611	.00586	.00563	.00540	.00519	.00498	.00479	.00461	.00443	.00427	.00411	.00396	.00381
64	35	.00889	.00850	.00813	.00778	.00744	.00713	.00683	.00655	.00628	.00602	.00578	.00555	.00533	.00513	.00493	.00474	.00457	.00440	.00424	.00408
64	36	.00952	.00910	.00871	.00833	.00797	.00764	.00732	.00701	.00673	.00645	.00620	.00595	.00572	.00550	.00528	.00508	.00489	.00471	.00454	.00437
64	37	.01021	.00976	.00933	.00893	.00855	.00819	.00785	.00752	.00722	.00692	.00665	.00638	.00613	.00590	.00567	.00545	.00525	.00505	.00487	.00469
64	38	.01094	.01046	.01001	.00958	.00918	.00879	.00842	.00808	.00775	.00744	.00714	.00686	.00659	.00633	.00609	.00586	.00564	.00543	.00523	.00504
64	39	.01174	.01123	.01075	.01029	.00985	.00944	.00905	.00868	.00833	.00799	.00767	.00737	.00708	.00681	.00655	.00630	.00606	.00584	.00562	.00542
64	40	.01261	.01206	.01154	.01105	.01059	.01015	.00973	.00933	.00896	.00860	.00826	.00793	.00762	.00733	.00705	.00678	.00653	.00629	.00606	.00584
64	41	.01354	.01296	.01241	.01188	.01139	.01092	.01047	.01005	.00964	.00926	.00889	.00855	.00822	.00790	.00760	.00732	.00704	.00678	.00654	.00630
64	42	.01455	.01393	.01334	.01278	.01225	.01175	.01127	.01082	.01039	.00998	.00959	.00921	.00886	.00852	.00820	.00789	.00760	.00732	.00706	.00680
64	43	.01563	.01497	.01434	.01375	.01318	.01265	.01214	.01165	.01119	.01075	.01033	.00994	.00956	.00920	.00885	.00852	.00821	.00791	.00762	.00735
64	44	.01679	.01609	.01542	.01479	.01419	.01361	.01307	.01255	.01206	.01159	.01114	.01072	.01031	.00992	.00956	.00920	.00887	.00855	.00824	.00795
64	45	.01803	.01728	.01657	.01590	.01526	.01465	.01407	.01351	.01299	.01249	.01201	.01155	.01112	.01071	.01031	.00993	.00957	.00923	.00890	.00859
64	46	.01934	.01855	.01779	.01708	.01640	.01575	.01513	.01454	.01398	.01345	.01294	.01245	.01199	.01154	.01112	.01072	.01033	.00997	.00961	.00928
64	47	.02073	.01989	.01909	.01833	.01760	.01691	.01626	.01563	.01503	.01446	.01392	.01340	.01291	.01244	.01199	.01156	.01114	.01075	.01037	.01001
64	48	.02219	.02131	.02046	.01965	.01888	.01815	.01745	.01679	.01615	.01555	.01497	.01442	.01389	.01339	.01291	.01245	.01201	.01159	.01118	.01080
64	49	.02374	.02280	.02191	.02105	.02024	.01946	.01872	.01802	.01734	.01670	.01608	.01550	.01494	.01440	.01389	.01340	.01293	.01248	.01205	.01164
64	50	.02538	.02439	.02344	.02254	.02167	.02085	.02007	.01932	.01860	.01792	.01727	.01664	.01605	.01548	.01493	.01441	.01391	.01343	.01297	.01254
64	51	.02711	.02606	.02506	.02410	.02319	.02232	.02149	.02070	.01994	.01921	.01852	.01786	.01723	.01662	.01604	.01549	.01496	.01445	.01396	.01349
64	52	.02891	.02781	.02675	.02574	.02478	.02386	.02298	.02215	.02134	.02058	.01984	.01914	.01847	.01783	.01721	.01662	.01606	.01552	.01500	.01450
64	53	.03080	.02964	.02853	.02746	.02645	.02548	.02455	.02367	.02282	.02201	.02123	.02049	.01978	.01910	.01845	.01782	.01722	.01665	.01610	.01557
64	54	.03277	.03155	.03038	.02926	.02820	.02718	.02620	.02526	.02437	.02351	.02270	.02191	.02116	.02044	.01975	.01909	.01845	.01784	.01726	.01670
64	55	.03483	.03355	.03232	.03115	.03002	.02895	.02792	.02694	.02599	.02509	.02423	.02340	.02260	.02184	.02111	.02041	.01974	.01910	.01848	.01788
64	56	.03697	.03563	.03434	.03311	.03193	.03080	.02972	.02869	.02769	.02674	.02583	.02496	.02412	.02332	.02255	.02181	.02110	.02042	.01976	.01914
64	57	.03920	.03779	.03644	.03515	.03392	.03273	.03160	.03051	.02947	.02847	.02751	.02659	.02571	.02487	.02405	.02327	.02252	.02180	.02111	.02045
64	58	.04150	.04003	.03862	.03727	.03598	.03474	.03355	.03241	.03132	.03027	.02926	.02829	.02737	.02648	.02562	.02480	.02401	.02325	.02252	.02182
64	59	.04388	.04234	.04087	.03946	.03811	.03681	.03557	.03437	.03323	.03213	.03107	.03006	.02908	.02815	.02725	.02639	.02556	.02476	.02399	.02325
64	60	.04632	.04472	.04319	.04172	.04031	.03895	.03765	.03640	.03520	.03405	.03295	.03189	.03086	.02988	.02894	.02803	.02716	.02632	.02552	.02474
64	61	.04884	.04718	.04558	.04405	.04258	.04116	.03981	.03850	.03725	.03605	.03489	.03378	.03271	.03168	.03070	.02975	.02883	.02795	.02710	.02629
64	62	.05144	.04971	.04805	.04646	.04493	.04345	.04204	.04068	.03937	.03812	.03691	.03575	.03463	.03356	.03252	.03153	.03057	.02965	.02876	.02790
64	63	.05412	.05233	.05060	.04894	.04735	.04582	.04435	.04294	.04158	.04027	.03901	.03780	.03663	.03551	.03443	.03339	.03238	.03142	.03049	.02959
64	64	.05687	.05501	.05323	.05151	.04986	.04827	.04674	.04527	.04385	.04249	.04118	.03992	.03870	.03753	.03640	.03532	.03427	.03326	.03229	.03135
65	0	.00261	.00254	.00247	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00176	.00172	.00168	.00165
65	1	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00063	.00061	.00059
65	2	.00121	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00065	.00063	.00061	.00059	.00057
65	3	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00062	.00059	.00057
65	4	.00131	.00125	.00119	.00114	.00109	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
65	5	.00139	.00133	.00127	.00122	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063
65	6	.00149	.00143	.00136	.00130	.00125	.00120	.00114	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068
65	7	.00161	.00154	.00147	.00141	.00135	.00129	.00124	.00118	.00114	.00109	.00105	.00100	.00097	.00093	.00089	.00086	.00083	.00079	.00076	.00074
65	8	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080
65	9	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088
65	10	.00205	.00196	.00188	.00180	.00172	.00166	.00159	.00153	.00147	.00141	.00136	.00130	.00126	.00121	.00116	.00112	.00108	.00104	.00101	.00097
65	11	.00222	.00213	.00204	.00196	.00188	.00181	.00173	.00167	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107
65	12	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00136	.00131	.00126	.00122	.00118
65	13	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00138	.00134	.00129
65	14	.00280	.00269	.00258	.00248	.00238	.00229	.00221	.00213	.00205	.00197	.00190	.00184	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00140
65	15	.00298	.00286	.00275	.00264	.00254	.00245	.00235	.00227	.00218	.00211	.00203	.00196	.00189	.00183	.00177	.00171	.00165	.00160	.00155	.00150
65	16	.00315	.00303	.00291	.00279	.00269	.00258	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159
65	17	.00331	.00318	.00305	.00293	.00282	.00271	.00261	.00252	.00242	.00234	.00225	.00217	.00210	.00203	.00196	.00189	.00183	.00177	.00172	.00166
65	18	.00347	.00333	.00320	.00307	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219	.00212	.00204	.00198	.00191	.00185	.00179	.00173
65	19	.00363	.00348	.00334	.00321	.00308	.00296	.00285	.00274	.00264	.00255	.00245	.00237	.00228	.00220	.00213	.00206	.00199	.00192	.00186	.00180
65	20	.00380	.00365	.00350	.00336	.00322	.00310	.00298	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00194	.00187
65	21	.00399	.00382	.00366	.00352	.00338	.00324	.00312	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00232	.00224	.00216	.00209	.00202	.00195
65	22	.00419	.00401	.00384	.00369	.00354	.00340	.00326	.00314	.00302	.00291	.00280	.00270	.00260	.00251	.00242	.00233	.00225	.00218	.00211	.00204
65	23	.00440	.00421	.00404	.00387	.00371	.00357	.00343	.00329	.00317	.00305	.00293	.00282	.00272	.00262	.00253	.00244	.00236	.00228	.00220	.00213
65	24	.00464	.00444	.00425	.00408	.00391	.00375	.00360	.00346	.00333	.00320	.00308	.00296	.00286	.00275	.00265	.00256	.00247	.00238	.00230	.00223
65	25	.00490	.00469	.00449	.00430	.00412	.00396	.00380	.00365	.00351	.00337	.00324	.00312	.00301	.00290	.00279	.00269	.00260	.00251	.00242	.00234
65	26	.00519	.00496	.00475	.00455	.00436	.00418	.00402	.00386	.00370	.00356	.00342	.00329	.00317	.00305	.00294	.00284	.00274	.00264	.00255	.00246
65	27	.00551	.00527	.00504	.00483	.00463	.00444	.00426	.00409	.00393	.00377	.00363	.00349	.00336	.00323	.00312	.00300	.00290	.00279	.00270	.00260
65	28	.00585	.00560	.00536	.00513	.00492	.00471	.00452	.00434	.00417	.00400	.00385	.00370	.00356	.00343	.00330	.00318	.00307	.00296	.00286	.00276
65	29	.00623	.00596	.00570	.00546	.00523	.00501	.00481	.00462	.00443	.00426	.00409	.00393	.00379	.00364	.00351	.00338	.00326	.00314	.00303	.00293
65	30	.00664	.00635	.00607	.00582	.00557	.00534	.00512	.00491	.00472	.00453	.00435	.00419	.00403	.00388	.00373	.00359	.00346	.00334	.00322	.00311
65	31	.00708	.00677	.00648	.00620	.00594	.00569	.00546	.00524	.00503	.00483	.00464	.00446	.00429	.00413	.00397	.00383	.00369	.00355	.00343	.00331
65	32	.00755	.00722	.00691	.00661	.00634	.00607	.00582	.00559	.00536	.00515	.00495	.00475	.00457	.00440	.00423	.00408	.00393	.00379	.00365	.00352
65	33	.00807	.00771	.00738	.00707	.00677	.00649	.00622	.00597	.00573	.00550	.00528	.00508	.00488	.00469	.00452	.00435	.00419	.00404	.00389	.00376
65	34	.00863	.00825	.00789	.00756	.00724	.00693	.00665	.00638	.00612	.00588	.00564	.00542	.00522	.00502	.00483	.00465	.00448	.00431	.00416	.00401
65	35	.00923	.00883	.00845	.00809	.00775	.00742	.00712	.00683	.00655	.00629	.00604	.00581	.00558	.00537	.00517	.00497	.00479	.00462	.00445	.00429
65	36	.00989	.00946	.00905	.00867	.00830	.00796	.00763	.00732	.00702	.00674	.00648	.00622	.00598	.00575	.00554	.00533	.00513	.00495	.00477	.00460
65	37	.01060	.01014	.00970	.00929	.00890	.00853	.00818	.00785	.00753	.00723	.00695	.00668	.00642	.00617	.00594	.00572	.00551	.00530	.00511	.00493
65	38	.01136	.01087	.01041	.00997	.00955	.00916	.00878	.00843	.00809	.00777	.00746	.00717	.00690	.00663	.00638	.00614	.00592	.00570	.00549	.00530
65	39	.01220	.01167	.01118	.01071	.01026	.00984	.00944	.00906	.00869	.00835	.00802	.00771	.00741	.00713	.00686	.00661	.00636	.00613	.00591	.00570
65	40	.01310	.01254	.01201	.01151	.01103	.01058	.01015	.00974	.00935	.00898	.00863	.00830	.00798	.00768	.00739	.00712	.00685	.00660	.00636	.00614
65	41	.01407	.01348	.01291	.01237	.01187	.01138	.01092	.01049	.01007	.00968	.00930	.00894	.00860	.00828	.00797	.00767	.00739	.00712	.00687	.00662
65	42	.01512	.01449	.01388	.01331	.01277	.01225	.01176	.01130	.01085	.01043	.01003	.00964	.00928	.00893	.00860	.00828	.00798	.00769	.00742	.00715
65	43	.01625	.01558	.01493	.01432	.01375	.01319	.01267	.01217	.01170	.01124	.01081	.01040	.01001	.00964	.00928	.00894	.00862	.00831	.00801	.00773
65	44	.01747	.01675	.01606	.01541	.01479	.01421	.01365	.01311	.01261	.01212	.01166	.01122	.01081	.01041	.01002	.00966	.00931	.00898	.00866	.00836
65	45	.01876	.01799	.01726	.01657	.01591	.01529	.01469	.01412	.01358	.01307	.01257	.01210	.01166	.01123	.01082	.01043	.01006	.00970	.00936	.00904
65	46	.02013	.01932	.01855	.01781	.01711	.01644	.01581	.01520	.01462	.01407	.01355	.01305	.01257	.01211	.01167	.01126	.01086	.01048	.01011	.00976
65	47	.02158	.02072	.01990	.01912	.01838	.01767	.01699	.01635	.01573	.01514	.01458	.01405	.01354	.01305	.01258	.01214	.01171	.01130	.01091	.01054
65	48	.02312	.02221	.02134	.02051	.01972	.01897	.01825	.01756	.01691	.01628	.01569	.01512	.01457	.01405	.01356	.01308	.01262	.01219	.01177	.01137
65	49	.02475	.02378	.02286	.02198	.02115	.02035	.01958	.01886	.01816	.01750	.01686	.01625	.01567	.01512	.01459	.01408	.01360	.01313	.01269	.01226
65	50	.02647	.02545	.02447	.02354	.02265	.02181	.02100	.02023	.01949	.01878	.01811	.01746	.01685	.01626	.01569	.01515	.01463	.01414	.01366	.01321
65	51	.02828	.02720	.02617	.02519	.02425	.02335	.02250	.02168	.02090	.02015	.01943	.01875	.01809	.01747	.01686	.01629	.01574	.01521	.01470	.01422
65	52	.03018	.02904	.02795	.02691	.02592	.02498	.02407	.02321	.02238	.02159	.02083	.02010	.01941	.01874	.01810	.01749	.01691	.01634	.01581	.01529
65	53	.03216	.03096	.02982	.02873	.02768	.02668	.02573	.02481	.02394	.02310	.02230	.02153	.02079	.02008	.01941	.01876	.01814	.01754	.01697	.01642
65	54	.03424	.03298	.03177	.03062	.02952	.02847	.02746	.02649	.02557	.02469	.02384	.02302	.02225	.02150	.02078	.02010	.01944	.01880	.01820	.01761

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
65	55	.03640	.03508	.03382	.03261	.03145	.03034	.02928	.02826	.02729	.02635	.02546	.02460	.02378	.02299	.02223	.02150	.02080	.02013	.01949	.01887
65	56	.03866	.03727	.03595	.03468	.03346	.03229	.03118	.03011	.02908	.02810	.02715	.02625	.02538	.02455	.02375	.02298	.02224	.02153	.02085	.02020
65	57	.04101	.03956	.03817	.03683	.03556	.03433	.03316	.03204	.03096	.02992	.02893	.02798	.02706	.02618	.02534	.02453	.02375	.02300	.02228	.02159
65	58	.04344	.04192	.04047	.03907	.03774	.03645	.03522	.03404	.03291	.03182	.03078	.02978	.02882	.02789	.02700	.02615	.02533	.02454	.02378	.02305
65	59	.04595	.04436	.04284	.04139	.03999	.03865	.03736	.03612	.03493	.03379	.03270	.03165	.03064	.02966	.02873	.02783	.02697	.02614	.02534	.02457
65	60	.04853	.04688	.04529	.04377	.04231	.04091	.03956	.03827	.03703	.03583	.03469	.03358	.03252	.03150	.03052	.02958	.02867	.02780	.02696	.02615
65	61	.05119	.04947	.04782	.04624	.04471	.04325	.04185	.04050	.03920	.03795	.03675	.03559	.03448	.03342	.03239	.03140	.03044	.02953	.02864	.02779
65	62	.05394	.05216	.05044	.04879	.04720	.04568	.04421	.04280	.04145	.04015	.03889	.03769	.03652	.03541	.03433	.03329	.03229	.03133	.03040	.02951
65	63	.05678	.05492	.05314	.05143	.04978	.04819	.04667	.04520	.04379	.04243	.04112	.03986	.03865	.03748	.03635	.03527	.03422	.03321	.03224	.03131
65	64	.05970	.05777	.05592	.05414	.05243	.05078	.04920	.04767	.04620	.04479	.04343	.04211	.04085	.03963	.03845	.03732	.03623	.03517	.03416	.03318
65	65	.06269	.06070	.05879	.05694	.05517	.05346	.05181	.05023	.04870	.04723	.04581	.04445	.04313	.04186	.04063	.03945	.03831	.03721	.03615	.03513
66	0	.00275	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00224	.00218	.00213	.00208	.00204	.00199	.00195	.00191	.00186	.00183	.00179	.00175
66	1	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00062
66	2	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
66	3	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060
66	4	.00136	.00130	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00085	.00082	.00078	.00075	.00073	.00070	.00067	.00065	.00062
66	5	.00145	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00066
66	6	.00155	.00148	.00142	.00136	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071
66	7	.00167	.00160	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077
66	8	.00180	.00173	.00165	.00158	.00152	.00145	.00140	.00134	.00129	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084
66	9	.00196	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00093
66	10	.00213	.00204	.00195	.00187	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00137	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00102
66	11	.00231	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00168	.00161	.00155	.00150	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00113
66	12	.00251	.00241	.00231	.00222	.00214	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00158	.00153	.00147	.00142	.00138	.00133	.00129	.00124
66	13	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00150	.00146	.00141	.00136
66	14	.00292	.00280	.00269	.00259	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00186	.00180	.00174	.00168	.00163	.00157	.00152	.00148
66	15	.00311	.00299	.00287	.00276	.00266	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00158
66	16	.00329	.00316	.00303	.00292	.00281	.00270	.00260	.00251	.00242	.00233	.00225	.00218	.00210	.00203	.00197	.00190	.00184	.00178	.00173	.00167
66	17	.00345	.00331	.00319	.00306	.00295	.00284	.00273	.00263	.00254	.00245	.00236	.00228	.00221	.00213	.00206	.00199	.00193	.00187	.00181	.00175
66	18	.00361	.00347	.00333	.00320	.00308	.00297	.00286	.00275	.00265	.00256	.00247	.00238	.00230	.00222	.00215	.00208	.00201	.00195	.00189	.00183
66	19	.00378	.00363	.00348	.00335	.00322	.00310	.00298	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00216	.00209	.00203	.00196	.00190
66	20	.00396	.00380	.00364	.00350	.00336	.00324	.00311	.00300	.00289	.00278	.00268	.00259	.00250	.00241	.00233	.00225	.00218	.00211	.00204	.00198
66	21	.00415	.00398	.00382	.00367	.00352	.00339	.00326	.00313	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00220	.00213	.00206
66	22	.00435	.00417	.00400	.00384	.00369	.00355	.00341	.00328	.00316	.00304	.00293	.00283	.00273	.00263	.00254	.00245	.00237	.00229	.00222	.00214
66	23	.00457	.00438	.00420	.00403	.00387	.00372	.00358	.00344	.00331	.00319	.00307	.00296	.00285	.00275	.00266	.00256	.00248	.00239	.00231	.00224
66	24	.00482	.00462	.00442	.00424	.00407	.00391	.00376	.00361	.00348	.00335	.00322	.00310	.00299	.00289	.00278	.00269	.00259	.00251	.00242	.00234
66	25	.00509	.00487	.00467	.00448	.00430	.00413	.00396	.00381	.00366	.00352	.00339	.00327	.00315	.00304	.00293	.00283	.00273	.00263	.00255	.00246
66	26	.00539	.00516	.00494	.00474	.00454	.00436	.00419	.00402	.00387	.00372	.00358	.00345	.00332	.00320	.00309	.00298	.00287	.00278	.00268	.00259
66	27	.00572	.00547	.00524	.00502	.00482	.00462	.00444	.00427	.00410	.00394	.00379	.00365	.00352	.00339	.00327	.00315	.00304	.00293	.00283	.00274
66	28	.00607	.00581	.00557	.00534	.00512	.00491	.00471	.00453	.00435	.00418	.00402	.00387	.00373	.00359	.00346	.00334	.00322	.00311	.00300	.00290
66	29	.00646	.00619	.00593	.00568	.00544	.00522	.00501	.00481	.00463	.00445	.00428	.00412	.00396	.00382	.00368	.00355	.00342	.00330	.00319	.00308
66	30	.00689	.00659	.00631	.00605	.00580	.00556	.00534	.00512	.00492	.00473	.00455	.00438	.00421	.00406	.00391	.00377	.00363	.00351	.00338	.00327
66	31	.00734	.00703	.00673	.00645	.00618	.00593	.00569	.00546	.00524	.00504	.00485	.00466	.00449	.00432	.00416	.00401	.00387	.00373	.00360	.00347
66	32	.00783	.00750	.00718	.00688	.00659	.00632	.00607	.00582	.00559	.00537	.00517	.00497	.00478	.00460	.00443	.00427	.00412	.00397	.00383	.00370
66	33	.00837	.00801	.00767	.00735	.00704	.00675	.00648	.00622	.00597	.00574	.00552	.00531	.00510	.00491	.00473	.00456	.00439	.00424	.00409	.00394
66	34	.00895	.00856	.00820	.00785	.00753	.00722	.00693	.00665	.00638	.00613	.00590	.00567	.00545	.00525	.00506	.00487	.00469	.00453	.00436	.00421
66	35	.00958	.00916	.00878	.00841	.00806	.00773	.00741	.00712	.00683	.00657	.00631	.00607	.00584	.00562	.00541	.00521	.00502	.00484	.00467	.00451
66	36	.01026	.00982	.00940	.00901	.00863	.00828	.00794	.00763	.00732	.00704	.00676	.00650	.00626	.00602	.00580	.00558	.00538	.00519	.00500	.00483
66	37	.01099	.01052	.01008	.00966	.00926	.00888	.00852	.00818	.00786	.00755	.00726	.00698	.00671	.00646	.00622	.00599	.00577	.00556	.00537	.00518
66	38	.01179	.01129	.01082	.01037	.00994	.00953	.00915	.00878	.00844	.00811	.00779	.00749	.00721	.00694	.00668	.00644	.00620	.00598	.00576	.00556

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
66	39	.01265	.01212	.01161	.01113	.01068	.01024	.00983	.00944	.00907	.00871	.00838	.00806	.00775	.00746	.00719	.00692	.00667	.00643	.00620	.00598
66	40	.01359	.01302	.01248	.01197	.01148	.01101	.01057	.01016	.00976	.00938	.00902	.00867	.00835	.00804	.00774	.00746	.00718	.00693	.00668	.00644
66	41	.01461	.01400	.01342	.01287	.01235	.01185	.01138	.01094	.01051	.01010	.00972	.00935	.00900	.00866	.00834	.00804	.00775	.00747	.00721	.00695
66	42	.01570	.01505	.01444	.01385	.01329	.01277	.01226	.01178	.01133	.01089	.01048	.01008	.00971	.00935	.00901	.00868	.00837	.00807	.00778	.00751
66	43	.01688	.01619	.01553	.01491	.01431	.01375	.01321	.01270	.01221	.01175	.01130	.01088	.01048	.01009	.00973	.00937	.00904	.00872	.00841	.00812
66	44	.01815	.01741	.01671	.01605	.01541	.01481	.01423	.01369	.01317	.01267	.01219	.01174	.01131	.01090	.01051	.01013	.00977	.00943	.00910	.00878
66	45	.01950	.01872	.01797	.01726	.01659	.01594	.01533	.01475	.01419	.01366	.01315	.01267	.01221	.01176	.01134	.01094	.01055	.01019	.00983	.00950
66	46	.02094	.02010	.01931	.01856	.01784	.01715	.01650	.01588	.01528	.01472	.01417	.01366	.01316	.01269	.01224	.01181	.01140	.01100	.01063	.01026
66	47	.02246	.02157	.02073	.01993	.01917	.01844	.01774	.01708	.01645	.01584	.01526	.01471	.01419	.01368	.01320	.01274	.01230	.01188	.01147	.01108
66	48	.02407	.02313	.02224	.02139	.02058	.01980	.01906	.01836	.01768	.01704	.01642	.01584	.01527	.01474	.01422	.01373	.01326	.01281	.01238	.01196
66	49	.02577	.02478	.02383	.02293	.02207	.02125	.02046	.01971	.01900	.01831	.01766	.01703	.01643	.01586	.01531	.01479	.01429	.01380	.01334	.01290
66	50	.02757	.02652	.02552	.02457	.02365	.02278	.02195	.02116	.02040	.01967	.01897	.01831	.01767	.01706	.01648	.01592	.01538	.01487	.01437	.01390
66	51	.02947	.02836	.02730	.02629	.02533	.02441	.02353	.02268	.02188	.02110	.02037	.01966	.01898	.01833	.01771	.01712	.01655	.01600	.01547	.01497
66	52	.03146	.03029	.02918	.02811	.02709	.02612	.02518	.02429	.02344	.02262	.02184	.02109	.02037	.01968	.01902	.01839	.01778	.01720	.01664	.01610
66	53	.03355	.03232	.03114	.03002	.02894	.02791	.02692	.02598	.02508	.02421	.02338	.02259	.02183	.02110	.02040	.01973	.01908	.01846	.01787	.01730
66	54	.03573	.03443	.03320	.03201	.03088	.02979	.02875	.02776	.02680	.02589	.02501	.02417	.02337	.02259	.02185	.02114	.02046	.01980	.01917	.01856
66	55	.03800	.03665	.03534	.03410	.03291	.03176	.03067	.02962	.02861	.02765	.02672	.02583	.02498	.02416	.02338	.02263	.02190	.02121	.02054	.01990
66	56	.04038	.03895	.03759	.03628	.03503	.03382	.03267	.03157	.03051	.02949	.02851	.02758	.02668	.02582	.02499	.02419	.02342	.02269	.02198	.02130
66	57	.04285	.04136	.03993	.03855	.03724	.03598	.03477	.03360	.03249	.03142	.03039	.02940	.02846	.02755	.02667	.02583	.02502	.02424	.02350	.02278
66	58	.04541	.04385	.04235	.04092	.03954	.03821	.03694	.03572	.03455	.03343	.03235	.03131	.03031	.02935	.02843	.02755	.02669	.02587	.02508	.02432
66	59	.04806	.04643	.04486	.04336	.04191	.04053	.03920	.03792	.03669	.03551	.03438	.03329	.03224	.03123	.03026	.02933	.02843	.02757	.02673	.02593
66	60	.05079	.04908	.04745	.04588	.04437	.04292	.04153	.04019	.03891	.03767	.03648	.03534	.03424	.03318	.03216	.03118	.03024	.02933	.02845	.02761
66	61	.05360	.05182	.05012	.04848	.04691	.04540	.04395	.04255	.04120	.03991	.03867	.03747	.03632	.03521	.03414	.03311	.03212	.03116	.03024	.02936
66	62	.05650	.05466	.05289	.05118	.04954	.04797	.04645	.04499	.04359	.04224	.04094	.03968	.03848	.03732	.03620	.03512	.03408	.03308	.03211	.03118
66	63	.05950	.05759	.05575	.05397	.05227	.05063	.04905	.04753	.04607	.04466	.04330	.04199	.04073	.03952	.03835	.03722	.03613	.03508	.03407	.03309
66	64	.06259	.06061	.05869	.05686	.05508	.05338	.05174	.05015	.04863	.04716	.04575	.04438	.04307	.04180	.04058	.03940	.03826	.03716	.03610	.03508
66	65	.06577	.06371	.06173	.05982	.05799	.05622	.05451	.05287	.05128	.04975	.04828	.04686	.04549	.04417	.04290	.04166	.04048	.03933	.03822	.03715
66	66	.06903	.06690	.06485	.06288	.06098	.05914	.05737	.05567	.05402	.05244	.05091	.04943	.04801	.04663	.04530	.04402	.04278	.04159	.04043	.03932
67	0	.00290	.00282	.00275	.00268	.00261	.00254	.00248	.00242	.00237	.00231	.00226	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00190	.00186
67	1	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00066
67	2	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00080	.00077	.00075	.00072	.00069	.00067	.00065	.00063
67	3	.00134	.00128	.00123	.00117	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063
67	4	.00141	.00134	.00129	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066
67	5	.00150	.00143	.00137	.00131	.00126	.00120	.00116	.00111	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070
67	6	.00161	.00154	.00147	.00141	.00135	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00080	.00078	.00075
67	7	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00098	.00094	.00091	.00087	.00084	.00081
67	8	.00187	.00179	.00172	.00165	.00158	.00151	.00145	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00088
67	9	.00203	.00195	.00186	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101	.00097
67	10	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107
67	11	.00240	.00231	.00221	.00213	.00204	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119
67	12	.00261	.00251	.00241	.00232	.00223	.00214	.00206	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00150	.00145	.00140	.00135	.00131
67	13	.00283	.00272	.00261	.00251	.00242	.00233	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00169	.00163	.00158	.00153	.00148	.00144
67	14	.00304	.00292	.00281	.00270	.00260	.00251	.00241	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156
67	15	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00248	.00240	.00231	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00167
67	16	.00342	.00329	.00316	.00304	.00293	.00282	.00272	.00263	.00253	.00245	.00236	.00228	.00221	.00213	.00207	.00200	.00194	.00188	.00182	.00176
67	17	.00359	.00345	.00332	.00320	.00308	.00296	.00286	.00276	.00266	.00257	.00248	.00239	.00232	.00224	.00217	.00210	.00203	.00197	.00191	.00185
67	18	.00376	.00361	.00347	.00334	.00322	.00310	.00298	.00288	.00278	.00268	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00192
67	19	.00393	.00378	.00363	.00349	.00336	.00323	.00311	.00300	.00289	.00279	.00270	.00260	.00252	.00243	.00235	.00227	.00220	.00213	.00206	.00200
67	20	.00411	.00395	.00379	.00365	.00351	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208
67	21	.00431	.00414	.00397	.00382	.00367	.00353	.00340	.00328	.00316	.00304	.00294	.00283	.00274	.00264	.00255	.00247	.00239	.00231	.00224	.00217

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
67	22	.00452	.00434	.00416	.00400	.00385	.00370	.00356	.00343	.00330	.00318	.00307	.00296	.00286	.00276	.00266	.00258	.00249	.00241	.00233	.00226
67	23	.00475	.00456	.00437	.00420	.00403	.00388	.00373	.00359	.00346	.00333	.00321	.00310	.00299	.00288	.00279	.00269	.00260	.00252	.00243	.00236
67	24	.00500	.00480	.00460	.00442	.00424	.00408	.00392	.00377	.00363	.00350	.00337	.00325	.00313	.00302	.00292	.00282	.00272	.00263	.00255	.00246
67	25	.00528	.00506	.00486	.00466	.00447	.00430	.00413	.00397	.00382	.00368	.00355	.00342	.00330	.00318	.00307	.00296	.00286	.00277	.00267	.00259
67	26	.00559	.00535	.00513	.00493	.00473	.00454	.00437	.00420	.00404	.00389	.00374	.00361	.00348	.00335	.00324	.00312	.00302	.00291	.00282	.00272
67	27	.00593	.00568	.00545	.00522	.00501	.00481	.00463	.00445	.00428	.00412	.00396	.00382	.00368	.00355	.00342	.00330	.00319	.00308	.00298	.00288
67	28	.00630	.00603	.00578	.00555	.00532	.00511	.00491	.00472	.00454	.00437	.00420	.00405	.00390	.00376	.00363	.00350	.00338	.00326	.00315	.00305
67	29	.00670	.00642	.00615	.00590	.00566	.00544	.00522	.00502	.00482	.00464	.00447	.00430	.00414	.00399	.00385	.00372	.00359	.00346	.00334	.00323
67	30	.00714	.00684	.00655	.00628	.00603	.00579	.00556	.00534	.00513	.00494	.00475	.00458	.00441	.00425	.00409	.00395	.00381	.00368	.00355	.00343
67	31	.00761	.00729	.00698	.00670	.00642	.00617	.00592	.00569	.00547	.00526	.00506	.00487	.00469	.00452	.00436	.00420	.00405	.00391	.00378	.00365
67	32	.00812	.00778	.00745	.00714	.00685	.00658	.00631	.00607	.00583	.00561	.00539	.00519	.00500	.00482	.00464	.00447	.00432	.00416	.00402	.00388
67	33	.00867	.00831	.00796	.00763	.00732	.00702	.00674	.00648	.00622	.00599	.00576	.00554	.00533	.00514	.00495	.00477	.00460	.00444	.00429	.00414
67	34	.00927	.00888	.00851	.00816	.00782	.00751	.00721	.00692	.00665	.00640	.00615	.00592	.00570	.00549	.00529	.00510	.00492	.00474	.00458	.00442
67	35	.00992	.00950	.00911	.00873	.00838	.00804	.00772	.00741	.00712	.00685	.00659	.00634	.00610	.00588	.00566	.00546	.00526	.00507	.00490	.00473
67	36	.01063	.01018	.00976	.00935	.00897	.00861	.00827	.00794	.00763	.00734	.00706	.00679	.00654	.00630	.00606	.00585	.00564	.00544	.00525	.00506
67	37	.01139	.01091	.01046	.01003	.00962	.00924	.00887	.00852	.00819	.00787	.00757	.00728	.00701	.00675	.00651	.00627	.00605	.00583	.00563	.00543
67	38	.01222	.01171	.01123	.01077	.01033	.00992	.00952	.00915	.00879	.00845	.00813	.00782	.00753	.00725	.00699	.00674	.00649	.00626	.00604	.00583
67	39	.01312	.01257	.01206	.01156	.01110	.01065	.01023	.00983	.00945	.00909	.00874	.00841	.00810	.00780	.00752	.00725	.00699	.00674	.00650	.00628
67	40	.01409	.01351	.01296	.01243	.01193	.01146	.01101	.01058	.01017	.00978	.00941	.00906	.00872	.00840	.00810	.00780	.00753	.00726	.00701	.00676
67	41	.01515	.01453	.01394	.01338	.01284	.01234	.01185	.01139	.01096	.01054	.01014	.00976	.00940	.00906	.00873	.00842	.00812	.00783	.00756	.00730
67	42	.01629	.01563	.01500	.01440	.01383	.01329	.01277	.01228	.01181	.01136	.01094	.01053	.01015	.00978	.00943	.00909	.00877	.00846	.00817	.00788
67	43	.01752	.01681	.01614	.01550	.01489	.01431	.01376	.01324	.01274	.01226	.01180	.01137	.01095	.01056	.01018	.00982	.00947	.00914	.00883	.00853
67	44	.01884	.01809	.01737	.01669	.01604	.01542	.01483	.01427	.01374	.01323	.01274	.01227	.01183	.01141	.01100	.01061	.01024	.00989	.00955	.00922
67	45	.02025	.01945	.01869	.01796	.01727	.01661	.01598	.01538	.01481	.01426	.01374	.01324	.01277	.01231	.01188	.01146	.01107	.01069	.01032	.00997
67	46	.02175	.02090	.02009	.01931	.01858	.01788	.01721	.01657	.01596	.01537	.01482	.01428	.01378	.01329	.01283	.01238	.01195	.01155	.01116	.01078
67	47	.02334	.02244	.02157	.02075	.01997	.01922	.01851	.01783	.01718	.01655	.01596	.01539	.01485	.01433	.01383	.01336	.01290	.01247	.01205	.01165
67	48	.02502	.02406	.02315	.02228	.02145	.02065	.01989	.01917	.01847	.01781	.01718	.01657	.01600	.01544	.01491	.01440	.01392	.01345	.01300	.01257
67	49	.02680	.02579	.02482	.02390	.02301	.02217	.02136	.02059	.01986	.01915	.01848	.01783	.01722	.01662	.01606	.01552	.01500	.01450	.01402	.01356
67	50	.02869	.02762	.02659	.02561	.02467	.02378	.02292	.02211	.02132	.02058	.01986	.01917	.01852	.01789	.01728	.01671	.01615	.01562	.01511	.01462
67	51	.03068	.02954	.02846	.02742	.02643	.02549	.02458	.02371	.02288	.02209	.02133	.02060	.01990	.01923	.01859	.01797	.01738	.01681	.01627	.01575
67	52	.03277	.03157	.03042	.02933	.02828	.02728	.02632	.02540	.02452	.02368	.02287	.02210	.02136	.02065	.01996	.01931	.01868	.01808	.01750	.01695
67	53	.03496	.03369	.03249	.03133	.03023	.02917	.02815	.02718	.02625	.02536	.02450	.02368	.02290	.02214	.02142	.02073	.02006	.01942	.01880	.01821
67	54	.03725	.03592	.03465	.03343	.03226	.03115	.03008	.02905	.02807	.02712	.02622	.02535	.02452	.02372	.02295	.02222	.02151	.02083	.02018	.01955
67	55	.03964	.03824	.03691	.03562	.03440	.03322	.03209	.03101	.02997	.02898	.02802	.02711	.02622	.02538	.02457	.02379	.02304	.02232	.02162	.02096
67	56	.04214	.04067	.03927	.03792	.03663	.03539	.03420	.03306	.03197	.03092	.02991	.02895	.02802	.02712	.02627	.02544	.02465	.02388	.02315	.02244
67	57	.04474	.04320	.04173	.04032	.03896	.03766	.03641	.03521	.03406	.03296	.03190	.03088	.02990	.02895	.02805	.02718	.02634	.02553	.02476	.02401
67	58	.04743	.04583	.04428	.04280	.04138	.04002	.03871	.03745	.03624	.03508	.03396	.03289	.03186	.03087	.02991	.02899	.02811	.02726	.02644	.02565
67	59	.05022	.04854	.04693	.04538	.04389	.04246	.04109	.03977	.03850	.03728	.03611	.03498	.03390	.03285	.03185	.03088	.02995	.02905	.02819	.02735
67	60	.05309	.05134	.04966	.04804	.04648	.04499	.04355	.04217	.04084	.03956	.03834	.03715	.03601	.03492	.03386	.03284	.03186	.03092	.03001	.02913
67	61	.05606	.05423	.05248	.05079	.04917	.04761	.04611	.04466	.04327	.04193	.04065	.03941	.03821	.03706	.03595	.03488	.03386	.03286	.03191	.03098
67	62	.05913	.05723	.05540	.05364	.05195	.05032	.04876	.04725	.04580	.04440	.04305	.04175	.04050	.03930	.03814	.03702	.03594	.03490	.03389	.03292
67	63	.06230	.06032	.05842	.05660	.05484	.05314	.05151	.04994	.04842	.04696	.04555	.04420	.04289	.04163	.04042	.03924	.03811	.03702	.03597	.03495
67	64	.06556	.06352	.06154	.05964	.05782	.05605	.05435	.05272	.05114	.04962	.04815	.04674	.04537	.04406	.04279	.04156	.04038	.03923	.03813	.03707
67	65	.06892	.06680	.06476	.06279	.06089	.05906	.05729	.05559	.05395	.05237	.05084	.04937	.04794	.04657	.04525	.04397	.04273	.04154	.04039	.03927
67	66	.07238	.07019	.06807	.06603	.06406	.06216	.06033	.05857	.05686	.05522	.05363	.05210	.05062	.04919	.04781	.04647	.04518	.04394	.04273	.04157
67	67	.07594	.07367	.07148	.06937	.06734	.06537	.06348	.06165	.05988	.05817	.05652	.05493	.05339	.05191	.05047	.04908	.04774	.04644	.04519	.04397
68	0	.00305	.00297	.00289	.00282	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198
68	1	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069
68	2	.00134	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066
68	3	.00138	.00133	.00127	.00122	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
68	4	.00146	.00139	.00133	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00079	.00076	.00074	.00071	.00069
68	5	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00084	.00081	.00078	.00076	.00073
68	6	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078
68	7	.00179	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085
68	8	.00194	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093
68	9	.00211	.00202	.00194	.00186	.00178	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00102
68	10	.00229	.00220	.00211	.00203	.00195	.00187	.00180	.00173	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00116	.00113
68	11	.00250	.00240	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125
68	12	.00272	.00261	.00251	.00241	.00232	.00224	.00215	.00208	.00200	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00138
68	13	.00294	.00283	.00272	.00262	.00252	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151
68	14	.00316	.00304	.00292	.00282	.00271	.00262	.00252	.00243	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164
68	15	.00337	.00324	.00312	.00300	.00289	.00279	.00269	.00260	.00251	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00192	.00187	.00181	.00175
68	16	.00356	.00342	.00329	.00317	.00306	.00295	.00284	.00274	.00265	.00256	.00247	.00239	.00232	.00224	.00217	.00210	.00204	.00197	.00191	.00186
68	17	.00374	.00359	.00346	.00333	.00321	.00309	.00298	.00288	.00278	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00207	.00201	.00195
68	18	.00391	.00376	.00362	.00348	.00335	.00323	.00312	.00301	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00222	.00216	.00209	.00203
68	19	.00409	.00393	.00378	.00364	.00350	.00337	.00325	.00314	.00303	.00292	.00282	.00273	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00211
68	20	.00427	.00411	.00395	.00380	.00366	.00352	.00339	.00327	.00316	.00305	.00294	.00284	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219
68	21	.00448	.00430	.00413	.00398	.00383	.00368	.00355	.00342	.00330	.00318	.00307	.00297	.00287	.00277	.00268	.00259	.00251	.00243	.00235	.00228
68	22	.00469	.00451	.00433	.00416	.00400	.00385	.00371	.00358	.00345	.00332	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00253	.00245	.00237
68	23	.00493	.00473	.00455	.00437	.00420	.00404	.00389	.00375	.00361	.00348	.00336	.00324	.00313	.00302	.00292	.00282	.00273	.00264	.00256	.00248
68	24	.00519	.00498	.00478	.00459	.00441	.00425	.00409	.00393	.00379	.00365	.00352	.00340	.00328	.00317	.00306	.00296	.00286	.00276	.00268	.00259
68	25	.00548	.00525	.00504	.00484	.00465	.00447	.00430	.00414	.00399	.00384	.00371	.00357	.00345	.00333	.00321	.00311	.00300	.00290	.00281	.00272
68	26	.00579	.00556	.00533	.00512	.00492	.00473	.00455	.00437	.00421	.00406	.00391	.00377	.00364	.00351	.00339	.00327	.00316	.00306	.00296	.00286
68	27	.00615	.00589	.00565	.00543	.00521	.00501	.00482	.00463	.00446	.00430	.00414	.00399	.00385	.00371	.00358	.00346	.00334	.00323	.00312	.00302
68	28	.00653	.00626	.00600	.00576	.00553	.00532	.00511	.00492	.00473	.00456	.00439	.00423	.00408	.00393	.00380	.00367	.00354	.00342	.00331	.00320
68	29	.00695	.00666	.00639	.00613	.00588	.00565	.00543	.00523	.00503	.00484	.00466	.00449	.00433	.00418	.00403	.00389	.00376	.00363	.00351	.00339
68	30	.00740	.00709	.00680	.00652	.00626	.00602	.00578	.00556	.00535	.00515	.00496	.00478	.00460	.00444	.00428	.00413	.00399	.00386	.00373	.00360
68	31	.00788	.00755	.00724	.00695	.00667	.00641	.00616	.00592	.00570	.00548	.00528	.00508	.00490	.00472	.00456	.00440	.00424	.00410	.00396	.00383
68	32	.00841	.00806	.00773	.00741	.00712	.00683	.00657	.00631	.00607	.00584	.00562	.00542	.00522	.00503	.00485	.00468	.00452	.00436	.00422	.00407
68	33	.00898	.00861	.00825	.00792	.00760	.00730	.00701	.00674	.00648	.00624	.00600	.00578	.00557	.00537	.00518	.00499	.00482	.00465	.00449	.00434
68	34	.00960	.00920	.00882	.00846	.00812	.00780	.00749	.00720	.00693	.00667	.00642	.00618	.00595	.00574	.00553	.00533	.00515	.00497	.00480	.00463
68	35	.01027	.00985	.00944	.00906	.00870	.00835	.00802	.00771	.00742	.00713	.00687	.00661	.00637	.00614	.00592	.00571	.00551	.00531	.00513	.00496
68	36	.01100	.01055	.01012	.00971	.00932	.00895	.00860	.00826	.00795	.00764	.00736	.00708	.00682	.00658	.00634	.00611	.00590	.00569	.00550	.00531
68	37	.01180	.01131	.01085	.01041	.00999	.00960	.00922	.00886	.00852	.00820	.00789	.00760	.00732	.00705	.00680	.00656	.00633	.00610	.00589	.00569
68	38	.01266	.01214	.01164	.01117	.01073	.01030	.00990	.00952	.00915	.00881	.00848	.00816	.00786	.00758	.00730	.00704	.00680	.00656	.00633	.00612
68	39	.01359	.01303	.01250	.01200	.01152	.01107	.01064	.01023	.00984	.00947	.00912	.00878	.00846	.00815	.00786	.00758	.00731	.00706	.00681	.00658
68	40	.01460	.01401	.01344	.01290	.01239	.01191	.01145	.01101	.01059	.01019	.00981	.00945	.00911	.00878	.00846	.00816	.00788	.00760	.00734	.00709
68	41	.01570	.01506	.01446	.01389	.01334	.01282	.01233	.01186	.01141	.01098	.01058	.01019	.00982	.00947	.00913	.00881	.00850	.00820	.00792	.00765
68	42	.01688	.01621	.01556	.01495	.01437	.01382	.01329	.01278	.01230	.01185	.01141	.01099	.01060	.01022	.00985	.00951	.00918	.00886	.00856	.00827
68	43	.01816	.01744	.01676	.01610	.01548	.01489	.01432	.01379	.01327	.01278	.01232	.01187	.01144	.01104	.01065	.01027	.00992	.00958	.00925	.00894
68	44	.01954	.01877	.01804	.01734	.01668	.01605	.01544	.01487	.01432	.01379	.01329	.01282	.01236	.01192	.01151	.01111	.01073	.01036	.01001	.00967
68	45	.02101	.02019	.01941	.01867	.01796	.01729	.01664	.01603	.01544	.01488	.01434	.01383	.01334	.01288	.01243	.01200	.01159	.01120	.01083	.01047
68	46	.02257	.02170	.02087	.02008	.01933	.01861	.01792	.01727	.01664	.01604	.01547	.01492	.01440	.01390	.01342	.01296	.01253	.01211	.01170	.01132
68	47	.02423	.02331	.02243	.02159	.02078	.02002	.01929	.01859	.01792	.01728	.01667	.01609	.01553	.01499	.01448	.01399	.01352	.01307	.01264	.01223
68	48	.02599	.02501	.02408	.02318	.02233	.02152	.02074	.01999	.01928	.01860	.01795	.01733	.01673	.01616	.01561	.01509	.01459	.01411	.01365	.01320
68	49	.02785	.02681	.02582	.02488	.02397	.02311	.02228	.02149	.02073	.02001	.01931	.01865	.01801	.01741	.01682	.01626	.01573	.01521	.01472	.01424
68	50	.02982	.02873	.02768	.02667	.02571	.02479	.02392	.02308	.02227	.02150	.02077	.02006	.01938	.01873	.01811	.01752	.01694	.01639	.01587	.01536
68	51	.03191	.03074	.02963	.02857	.02756	.02658	.02565	.02476	.02391	.02309	.02231	.02156	.02084	.02015	.01948	.01885	.01824	.01765	.01709	.01655
68	52	.03409	.03287	.03169	.03057	.02950	.02847	.02748	.02654	.02563	.02477	.02394	.02314	.02237	.02164	.02094	.02026	.01961	.01899	.01839	.01782
68	53	.03639	.03509	.03386	.03267	.03154	.03045	.02941	.02841	.02745	.02653	.02565	.02481	.02400	.02322	.02247	.02175	.02106	.02040	.01976	.01915

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
68	54	.03879	.03743	.03612	.03487	.03367	.03253	.03143	.03037	.02936	.02839	.02746	.02656	.02570	.02488	.02409	.02333	.02259	.02189	.02121	.02056
68	55	.04130	.03987	.03849	.03718	.03592	.03471	.03355	.03244	.03137	.03034	.02936	.02841	.02750	.02663	.02579	.02498	.02421	.02346	.02275	.02205
68	56	.04392	.04242	.04097	.03959	.03827	.03699	.03577	.03460	.03347	.03239	.03135	.03035	.02939	.02847	.02758	.02673	.02591	.02512	.02436	.02363
68	57	.04665	.04508	.04356	.04211	.04072	.03938	.03810	.03686	.03568	.03454	.03344	.03239	.03138	.03040	.02947	.02856	.02770	.02686	.02606	.02528
68	58	.04949	.04784	.04625	.04473	.04327	.04187	.04052	.03922	.03797	.03678	.03562	.03451	.03345	.03242	.03143	.03048	.02957	.02869	.02784	.02702
68	59	.05242	.05069	.04904	.04744	.04591	.04444	.04303	.04167	.04036	.03910	.03789	.03672	.03560	.03452	.03348	.03248	.03152	.03059	.02969	.02882
68	60	.05544	.05364	.05191	.05025	.04865	.04711	.04563	.04420	.04283	.04151	.04024	.03902	.03784	.03670	.03561	.03456	.03354	.03256	.03162	.03071
68	61	.05857	.05669	.05489	.05315	.05148	.04987	.04832	.04683	.04540	.04401	.04268	.04140	.04016	.03897	.03783	.03672	.03565	.03462	.03363	.03267
68	62	.06181	.05985	.05797	.05616	.05442	.05274	.05112	.04957	.04807	.04662	.04523	.04389	.04259	.04134	.04014	.03898	.03786	.03678	.03573	.03473
68	63	.06515	.06312	.06116	.05928	.05746	.05572	.05403	.05241	.05084	.04933	.04788	.04647	.04512	.04381	.04255	.04134	.04016	.03903	.03794	.03688
68	64	.06860	.06649	.06446	.06250	.06062	.05880	.05704	.05535	.05372	.05215	.05063	.04916	.04775	.04638	.04507	.04380	.04257	.04138	.04023	.03913
68	65	.07216	.06997	.06786	.06583	.06387	.06198	.06016	.05840	.05670	.05506	.05348	.05195	.05048	.04906	.04768	.04635	.04507	.04383	.04263	.04147
68	66	.07581	.07355	.07137	.06926	.06723	.06527	.06338	.06155	.05979	.05808	.05644	.05485	.05332	.05183	.05040	.04901	.04767	.04638	.04513	.04392
68	67	.07958	.07724	.07499	.07281	.07071	.06868	.06671	.06482	.06299	.06122	.05951	.05786	.05626	.05472	.05323	.05179	.05039	.04904	.04774	.04647
68	68	.08345	.08103	.07871	.07646	.07428	.07218	.07015	.06819	.06629	.06446	.06269	.06098	.05932	.05772	.05617	.05467	.05321	.05181	.05045	.04913
69	0	.00321	.00312	.00305	.00297	.00290	.00283	.00277	.00271	.00264	.00259	.00253	.00248	.00242	.00237	.00233	.00228	.00223	.00219	.00215	.00211
69	1	.00141	.00136	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073
69	2	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00084	.00082	.00079	.00076	.00074	.00071	.00069
69	3	.00143	.00137	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00082	.00080	.00077	.00074	.00072	.00069
69	4	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072
69	5	.00160	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076
69	6	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082
69	7	.00185	.00178	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00103	.00099	.00095	.00092	.00089
69	8	.00201	.00192	.00185	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097
69	9	.00218	.00209	.00201	.00193	.00185	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107
69	10	.00238	.00228	.00219	.00211	.00202	.00195	.00187	.00180	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
69	11	.00259	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00191	.00184	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135	.00131
69	12	.00282	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00145
69	13	.00305	.00294	.00283	.00272	.00263	.00253	.00244	.00236	.00228	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00174	.00169	.00164	.00159
69	14	.00328	.00316	.00304	.00293	.00283	.00273	.00263	.00254	.00245	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00178	.00172
69	15	.00350	.00337	.00324	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00209	.00202	.00196	.00190	.00185
69	16	.00370	.00356	.00343	.00330	.00319	.00308	.00297	.00287	.00277	.00268	.00259	.00251	.00243	.00235	.00228	.00221	.00214	.00207	.00201	.00195
69	17	.00388	.00374	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00239	.00231	.00224	.00217	.00211	.00205
69	18	.00406	.00391	.00376	.00363	.00349	.00337	.00325	.00314	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00213
69	19	.00424	.00408	.00393	.00378	.00365	.00352	.00339	.00327	.00316	.00305	.00295	.00285	.00276	.00267	.00259	.00251	.00243	.00235	.00228	.00222
69	20	.00444	.00427	.00411	.00395	.00381	.00367	.00354	.00342	.00330	.00318	.00308	.00297	.00288	.00278	.00269	.00261	.00253	.00245	.00237	.00230
69	21	.00465	.00447	.00430	.00414	.00398	.00384	.00370	.00357	.00344	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255	.00247	.00240
69	22	.00487	.00468	.00450	.00433	.00417	.00401	.00387	.00373	.00360	.00347	.00335	.00324	.00313	.00303	.00293	.00283	.00274	.00266	.00257	.00249
69	23	.00511	.00491	.00472	.00454	.00437	.00421	.00405	.00390	.00377	.00363	.00351	.00339	.00327	.00316	.00306	.00296	.00286	.00277	.00268	.00260
69	24	.00538	.00517	.00496	.00477	.00459	.00442	.00425	.00410	.00395	.00381	.00368	.00355	.00343	.00331	.00320	.00310	.00300	.00290	.00281	.00272
69	25	.00568	.00545	.00523	.00503	.00484	.00465	.00448	.00432	.00416	.00401	.00387	.00373	.00360	.00348	.00336	.00325	.00315	.00304	.00295	.00285
69	26	.00600	.00576	.00553	.00531	.00511	.00492	.00473	.00456	.00439	.00423	.00408	.00394	.00380	.00367	.00354	.00343	.00331	.00320	.00310	.00300
69	27	.00636	.00611	.00586	.00563	.00541	.00521	.00501	.00482	.00465	.00448	.00432	.00416	.00402	.00388	.00375	.00362	.00350	.00339	.00328	.00317
69	28	.00676	.00649	.00623	.00598	.00575	.00553	.00532	.00512	.00493	.00475	.00458	.00441	.00426	.00411	.00397	.00384	.00371	.00358	.00347	.00336
69	29	.00719	.00690	.00662	.00636	.00611	.00587	.00565	.00544	.00524	.00504	.00486	.00469	.00452	.00436	.00421	.00407	.00393	.00380	.00368	.00356
69	30	.00765	.00734	.00705	.00677	.00650	.00625	.00601	.00578	.00557	.00536	.00517	.00498	.00481	.00464	.00448	.00432	.00418	.00404	.00390	.00378
69	31	.00816	.00782	.00751	.00721	.00693	.00666	.00640	.00616	.00593	.00571	.00550	.00530	.00511	.00493	.00476	.00460	.00444	.00429	.00415	.00401
69	32	.00870	.00834	.00801	.00769	.00738	.00710	.00682	.00656	.00632	.00608	.00586	.00565	.00545	.00525	.00507	.00489	.00473	.00457	.00441	.00427
69	33	.00929	.00891	.00855	.00821	.00788	.00758	.00729	.00701	.00674	.00649	.00625	.00603	.00581	.00560	.00541	.00522	.00504	.00487	.00471	.00455
69	34	.00993	.00952	.00914	.00877	.00843	.00810	.00779	.00749	.00721	.00694	.00668	.00644	.00621	.00599	.00577	.00557	.00538	.00520	.00502	.00486

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
69	35	.01063	.01019	.00978	.00939	.00902	.00867	.00833	.00802	.00771	.00743	.00715	.00689	.00664	.00640	.00618	.00596	.00576	.00556	.00537	.00519
69	36	.01138	.01092	.01048	.01006	.00966	.00929	.00893	.00859	.00826	.00796	.00766	.00738	.00712	.00686	.00662	.00639	.00617	.00595	.00575	.00556
69	37	.01220	.01171	.01124	.01079	.01036	.00996	.00958	.00921	.00886	.00853	.00822	.00792	.00763	.00736	.00710	.00685	.00661	.00639	.00617	.00596
69	38	.01309	.01256	.01206	.01158	.01113	.01069	.01028	.00989	.00952	.00917	.00883	.00851	.00820	.00791	.00763	.00736	.00710	.00686	.00663	.00640
69	39	.01406	.01349	.01295	.01244	.01196	.01149	.01105	.01063	.01024	.00986	.00949	.00915	.00882	.00850	.00820	.00792	.00764	.00738	.00713	.00689
69	40	.01511	.01450	.01393	.01338	.01286	.01237	.01189	.01144	.01102	.01061	.01022	.00985	.00950	.00916	.00884	.00853	.00823	.00795	.00768	.00742
69	41	.01625	.01560	.01499	.01440	.01385	.01332	.01281	.01233	.01187	.01144	.01102	.01062	.01024	.00988	.00953	.00920	.00888	.00858	.00829	.00801
69	42	.01748	.01679	.01614	.01551	.01492	.01435	.01381	.01329	.01280	.01234	.01189	.01146	.01105	.01066	.01029	.00994	.00960	.00927	.00896	.00866
69	43	.01881	.01808	.01738	.01671	.01607	.01547	.01489	.01434	.01381	.01331	.01283	.01238	.01194	.01152	.01112	.01074	.01037	.01002	.00969	.00937
69	44	.02024	.01946	.01871	.01800	.01732	.01668	.01606	.01547	.01491	.01437	.01386	.01337	.01290	.01245	.01202	.01161	.01122	.01084	.01048	.01014
69	45	.02177	.02094	.02014	.01938	.01866	.01797	.01731	.01668	.01608	.01551	.01496	.01443	.01393	.01345	.01299	.01255	.01213	.01173	.01134	.01097
69	46	.02340	.02252	.02167	.02086	.02009	.01935	.01865	.01798	.01734	.01672	.01614	.01558	.01504	.01453	.01403	.01356	.01311	.01268	.01226	.01186
69	47	.02513	.02419	.02329	.02243	.02161	.02082	.02008	.01936	.01868	.01802	.01739	.01680	.01622	.01567	.01514	.01464	.01416	.01369	.01325	.01282
69	48	.02697	.02597	.02501	.02410	.02322	.02239	.02159	.02083	.02010	.01940	.01874	.01810	.01748	.01690	.01633	.01579	.01528	.01478	.01430	.01385
69	49	.02891	.02785	.02683	.02587	.02494	.02405	.02321	.02240	.02162	.02088	.02016	.01948	.01883	.01820	.01760	.01703	.01647	.01594	.01543	.01495
69	50	.03097	.02985	.02877	.02774	.02676	.02582	.02492	.02406	.02324	.02245	.02169	.02096	.02027	.01960	.01896	.01834	.01775	.01719	.01664	.01612
69	51	.03314	.03196	.03082	.02973	.02869	.02770	.02674	.02583	.02495	.02411	.02331	.02254	.02179	.02108	.02040	.01975	.01912	.01852	.01793	.01738
69	52	.03543	.03418	.03298	.03183	.03073	.02967	.02866	.02769	.02676	.02587	.02502	.02420	.02341	.02266	.02193	.02123	.02056	.01992	.01930	.01871
69	53	.03783	.03651	.03524	.03403	.03286	.03175	.03068	.02965	.02867	.02773	.02682	.02595	.02512	.02432	.02355	.02280	.02209	.02141	.02075	.02012
69	54	.04034	.03895	.03762	.03634	.03511	.03393	.03280	.03172	.03068	.02968	.02872	.02780	.02692	.02607	.02525	.02446	.02371	.02298	.02228	.02161
69	55	.04297	.04151	.04010	.03876	.03746	.03622	.03503	.03389	.03279	.03173	.03072	.02975	.02881	.02791	.02704	.02621	.02541	.02464	.02390	.02318
69	56	.04572	.04418	.04271	.04129	.03993	.03862	.03737	.03616	.03500	.03389	.03282	.03179	.03080	.02985	.02893	.02805	.02720	.02639	.02560	.02484
69	57	.04859	.04698	.04543	.04394	.04251	.04113	.03981	.03854	.03732	.03615	.03502	.03394	.03289	.03189	.03092	.02999	.02909	.02823	.02740	.02659
69	58	.05157	.04988	.04825	.04669	.04519	.04375	.04236	.04103	.03974	.03851	.03732	.03618	.03508	.03402	.03300	.03202	.03107	.03016	.02928	.02843
69	59	.05465	.05288	.05118	.04954	.04797	.04646	.04500	.04360	.04226	.04096	.03971	.03851	.03735	.03624	.03516	.03412	.03313	.03216	.03124	.03034
69	60	.05783	.05598	.05420	.05249	.05085	.04927	.04774	.04627	.04486	.04350	.04219	.04093	.03971	.03854	.03741	.03632	.03527	.03425	.03328	.03233
69	61	.06112	.05919	.05734	.05555	.05383	.05218	.05058	.04905	.04757	.04614	.04477	.04345	.04217	.04094	.03975	.03861	.03750	.03644	.03541	.03441
69	62	.06453	.06252	.06059	.05873	.05693	.05520	.05354	.05193	.05039	.04890	.04746	.04607	.04473	.04344	.04220	.04100	.03984	.03872	.03764	.03659
69	63	.06806	.06597	.06396	.06202	.06015	.05835	.05661	.05494	.05332	.05176	.05026	.04881	.04741	.04606	.04476	.04350	.04228	.04110	.03997	.03887
69	64	.07170	.06953	.06744	.06542	.06348	.06160	.05979	.05805	.05636	.05474	.05317	.05166	.05019	.04878	.04742	.04610	.04483	.04360	.04241	.04126
69	65	.07545	.07320	.07103	.06894	.06692	.06497	.06309	.06127	.05952	.05783	.05619	.05461	.05309	.05161	.05019	.04881	.04748	.04619	.04495	.04374
69	66	.07931	.07699	.07474	.07257	.07047	.06845	.06650	.06461	.06279	.06103	.05933	.05768	.05609	.05456	.05307	.05163	.05024	.04890	.04760	.04634
69	67	.08330	.08089	.07857	.07632	.07415	.07206	.07003	.06808	.06618	.06436	.06259	.06088	.05922	.05762	.05608	.05458	.05313	.05173	.05037	.04906
69	68	.08739	.08491	.08251	.08019	.07794	.07578	.07368	.07165	.06969	.06780	.06596	.06419	.06247	.06081	.05920	.05764	.05613	.05467	.05326	.05189
69	69	.09158	.08902	.08654	.08415	.08183	.07959	.07742	.07533	.07330	.07134	.06944	.06760	.06582	.06409	.06242	.06080	.05924	.05772	.05625	.05482
70	0	.00337	.00329	.00321	.00313	.00306	.00299	.00292	.00286	.00279	.00273	.00268	.00262	.00257	.00251	.00246	.00242	.00237	.00232	.00228	.00224
70	1	.00146	.00141	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076
70	2	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00080	.00077	.00074	.00072
70	3	.00148	.00142	.00136	.00131	.00125	.00121	.00116	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072
70	4	.00155	.00149	.00143	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086	.00083	.00080	.00078	.00075
70	5	.00165	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00088	.00085	.00082	.00080
70	6	.00178	.00170	.00163	.00157	.00150	.00144	.00139	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00085
70	7	.00192	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00096	.00093
70	8	.00207	.00199	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00105	.00101
70	9	.00226	.00217	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00142	.00137	.00133	.00128	.00124	.00119	.00115	.00112
70	10	.00246	.00236	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124
70	11	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137
70	12	.00292	.00281	.00271	.00261	.00251	.00242	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00161	.00156	.00152
70	13	.00317	.00305	.00294	.00283	.00273	.00264	.00254	.00246	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00177	.00172	.00167
70	14	.00341	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00256	.00248	.00240	.00232	.00225	.00218	.00211	.00204	.00198	.00192	.00186	.00181

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
70	15	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00283	.00274	.00265	.00256	.00248	.00240	.00233	.00226	.00219	.00212	.00206	.00200	.00194
70	16	.00384	.00370	.00357	.00344	.00332	.00320	.00310	.00299	.00289	.00280	.00271	.00262	.00254	.00246	.00239	.00231	.00224	.00218	.00211	.00205
70	17	.00403	.00388	.00374	.00361	.00348	.00336	.00325	.00314	.00303	.00294	.00284	.00275	.00266	.00258	.00250	.00243	.00235	.00228	.00222	.00215
70	18	.00422	.00406	.00391	.00377	.00364	.00351	.00339	.00328	.00317	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00245	.00238	.00231	.00224
70	19	.00440	.00424	.00408	.00394	.00379	.00366	.00353	.00341	.00330	.00319	.00308	.00298	.00289	.00280	.00271	.00263	.00255	.00247	.00240	.00233
70	20	.00460	.00443	.00427	.00411	.00396	.00382	.00369	.00356	.00344	.00332	.00321	.00311	.00301	.00291	.00282	.00273	.00265	.00257	.00249	.00242
70	21	.00482	.00464	.00446	.00430	.00414	.00399	.00385	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00252
70	22	.00505	.00485	.00467	.00450	.00433	.00417	.00403	.00388	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00297	.00287	.00278	.00270	.00262
70	23	.00530	.00509	.00490	.00471	.00454	.00437	.00422	.00407	.00392	.00379	.00366	.00354	.00342	.00331	.00320	.00310	.00300	.00290	.00282	.00273
70	24	.00557	.00535	.00515	.00495	.00477	.00459	.00442	.00427	.00412	.00397	.00384	.00370	.00358	.00346	.00335	.00324	.00314	.00304	.00294	.00285
70	25	.00588	.00564	.00543	.00522	.00502	.00484	.00466	.00449	.00433	.00418	.00403	.00389	.00376	.00364	.00352	.00340	.00329	.00319	.00309	.00299
70	26	.00621	.00597	.00573	.00551	.00530	.00511	.00492	.00474	.00457	.00441	.00425	.00411	.00397	.00383	.00370	.00358	.00347	.00336	.00325	.00315
70	27	.00658	.00632	.00608	.00584	.00562	.00541	.00521	.00502	.00484	.00466	.00450	.00434	.00419	.00405	.00392	.00379	.00366	.00354	.00343	.00332
70	28	.00699	.00671	.00645	.00620	.00596	.00574	.00552	.00532	.00513	.00494	.00477	.00460	.00444	.00429	.00415	.00401	.00388	.00375	.00363	.00352
70	29	.00744	.00714	.00686	.00659	.00634	.00610	.00587	.00565	.00545	.00525	.00506	.00489	.00472	.00455	.00440	.00425	.00411	.00398	.00385	.00373
70	30	.00791	.00760	.00730	.00701	.00674	.00649	.00624	.00601	.00579	.00558	.00538	.00519	.00501	.00484	.00467	.00452	.00437	.00422	.00409	.00395
70	31	.00843	.00809	.00777	.00747	.00718	.00691	.00665	.00640	.00616	.00594	.00573	.00552	.00533	.00515	.00497	.00480	.00464	.00449	.00434	.00420
70	32	.00899	.00863	.00829	.00796	.00765	.00736	.00708	.00682	.00657	.00633	.00610	.00588	.00568	.00548	.00529	.00511	.00494	.00478	.00462	.00447
70	33	.00960	.00922	.00885	.00850	.00817	.00786	.00756	.00728	.00701	.00675	.00651	.00628	.00605	.00584	.00564	.00545	.00527	.00509	.00492	.00476
70	34	.01026	.00985	.00946	.00909	.00873	.00840	.00808	.00778	.00749	.00721	.00695	.00670	.00647	.00624	.00602	.00582	.00562	.00543	.00525	.00508
70	35	.01098	.01054	.01012	.00972	.00935	.00899	.00865	.00832	.00801	.00772	.00744	.00717	.00692	.00668	.00644	.00622	.00601	.00581	.00562	.00543
70	36	.01176	.01129	.01084	.01042	.01001	.00963	.00926	.00892	.00859	.00827	.00797	.00768	.00741	.00715	.00690	.00666	.00644	.00622	.00601	.00581
70	37	.01261	.01210	.01163	.01117	.01074	.01033	.00994	.00956	.00921	.00887	.00855	.00824	.00795	.00767	.00740	.00715	.00690	.00667	.00645	.00623
70	38	.01353	.01299	.01248	.01199	.01153	.01109	.01067	.01027	.00989	.00953	.00918	.00885	.00854	.00824	.00795	.00768	.00742	.00717	.00693	.00670
70	39	.01453	.01395	.01341	.01288	.01239	.01192	.01147	.01104	.01063	.01024	.00987	.00952	.00918	.00886	.00855	.00826	.00798	.00771	.00745	.00720
70	40	.01562	.01500	.01441	.01386	.01333	.01282	.01234	.01188	.01145	.01103	.01063	.01025	.00989	.00954	.00921	.00890	.00859	.00831	.00803	.00776
70	41	.01680	.01614	.01551	.01492	.01435	.01381	.01330	.01281	.01234	.01189	.01146	.01106	.01067	.01030	.00994	.00960	.00928	.00896	.00867	.00838
70	42	.01808	.01738	.01671	.01607	.01546	.01489	.01434	.01381	.01331	.01283	.01237	.01193	.01152	.01112	.01074	.01037	.01002	.00969	.00937	.00906
70	43	.01946	.01871	.01800	.01732	.01667	.01605	.01546	.01490	.01436	.01385	.01336	.01289	.01244	.01201	.01160	.01121	.01084	.01048	.01013	.00980
70	44	.02095	.02015	.01939	.01866	.01797	.01731	.01668	.01608	.01550	.01495	.01443	.01393	.01345	.01299	.01255	.01212	.01172	.01133	.01096	.01061
70	45	.02254	.02169	.02088	.02010	.01936	.01866	.01798	.01734	.01673	.01614	.01558	.01504	.01452	.01403	.01356	.01311	.01268	.01226	.01186	.01148
70	46	.02423	.02333	.02246	.02164	.02085	.02010	.01938	.01870	.01804	.01741	.01681	.01624	.01568	.01516	.01465	.01417	.01370	.01326	.01283	.01242
70	47	.02603	.02507	.02415	.02328	.02244	.02164	.02087	.02014	.01944	.01877	.01813	.01751	.01692	.01636	.01582	.01530	.01480	.01432	.01387	.01343
70	48	.02794	.02692	.02595	.02502	.02412	.02327	.02246	.02168	.02093	.02022	.01953	.01887	.01825	.01764	.01706	.01651	.01598	.01547	.01498	.01451
70	49	.02997	.02889	.02785	.02686	.02592	.02501	.02414	.02331	.02252	.02176	.02103	.02033	.01966	.01901	.01840	.01780	.01723	.01669	.01616	.01566
70	50	.03212	.03097	.02987	.02882	.02782	.02686	.02594	.02506	.02421	.02340	.02262	.02188	.02116	.02048	.01982	.01919	.01858	.01800	.01744	.01690
70	51	.03439	.03317	.03201	.03090	.02984	.02882	.02784	.02691	.02601	.02515	.02432	.02353	.02277	.02204	.02134	.02066	.02001	.01939	.01879	.01822
70	52	.03678	.03549	.03427	.03309	.03197	.03089	.02985	.02886	.02791	.02699	.02611	.02527	.02446	.02369	.02294	.02222	.02153	.02087	.02023	.01962
70	53	.03928	.03793	.03664	.03539	.03420	.03306	.03197	.03092	.02991	.02894	.02801	.02711	.02626	.02543	.02464	.02388	.02314	.02244	.02176	.02111
70	54	.04191	.04049	.03912	.03781	.03655	.03535	.03419	.03308	.03201	.03099	.03000	.02906	.02815	.02727	.02643	.02562	.02484	.02409	.02337	.02268
70	55	.04466	.04316	.04173	.04035	.03902	.03775	.03653	.03535	.03423	.03314	.03210	.03110	.03014	.02921	.02832	.02746	.02664	.02584	.02508	.02434
70	56	.04754	.04597	.04445	.04300	.04161	.04027	.03898	.03774	.03655	.03541	.03431	.03325	.03223	.03125	.03031	.02940	.02853	.02768	.02687	.02609
70	57	.05055	.04889	.04731	.04578	.04431	.04290	.04155	.04025	.03899	.03779	.03663	.03551	.03444	.03340	.03240	.03144	.03052	.02963	.02877	.02794
70	58	.05367	.05194	.05027	.04867	.04713	.04565	.04423	.04286	.04154	.04027	.03905	.03787	.03674	.03564	.03459	.03358	.03260	.03166	.03075	.02987
70	59	.05690	.05509	.05334	.05167	.05005	.04850	.04701	.04557	.04418	.04285	.04156	.04033	.03913	.03798	.03687	.03580	.03477	.03378	.03282	.03189
70	60	.06024	.05835	.05652	.05477	.05308	.05145	.04989	.04838	.04693	.04553	.04418	.04288	.04162	.04041	.03925	.03812	.03703	.03599	.03498	.03400
70	61	.06370	.06172	.05982	.05798	.05622	.05452	.05288	.05130	.04978	.04831	.04690	.04553	.04421	.04294	.04172	.04054	.03939	.03829	.03723	.03620
70	62	.06728	.06522	.06324	.06132	.05948	.05771	.05599	.05434	.05275	.05121	.04973	.04830	.04692	.04559	.04430	.04306	.04186	.04070	.03958	.03850
70	63	.07099	.06885	.06678	.06479	.06287	.06102	.05923	.05751	.05585	.05424	.05269	.05119	.04975	.04835	.04701	.04570	.04445	.04323	.04205	.04092
70	64	.07483	.07260	.07045	.06838	.06638	.06445	.06259	.06079	.05906	.05738	.05577	.05420	.05269	.05123	.04982	.04846	.04714	.04587	.04463	.04344

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
70	65	.07878	.07647	.07424	.07209	.07001	.06801	.06607	.06420	.06239	.06065	.05896	.05733	.05575	.05423	.05275	.05133	.04995	.04862	.04733	.04608
70	66	.08286	.08047	.07816	.07593	.07377	.07169	.06968	.06773	.06585	.06403	.06228	.06058	.05894	.05735	.05581	.05432	.05288	.05149	.05014	.04883
70	67	.08707	.08460	.08221	.07990	.07766	.07550	.07342	.07140	.06945	.06756	.06573	.06396	.06225	.06060	.05900	.05745	.05594	.05449	.05308	.05172
70	68	.09140	.08885	.08638	.08399	.08168	.07944	.07728	.07519	.07316	.07120	.06931	.06747	.06569	.06397	.06231	.06069	.05913	.05762	.05615	.05473
70	69	.09583	.09320	.09065	.08818	.08579	.08348	.08125	.07908	.07699	.07496	.07299	.07109	.06925	.06746	.06573	.06405	.06243	.06085	.05933	.05785
70	70	.10034	.09763	.09500	.09246	.09000	.08761	.08531	.08307	.08090	.07881	.07677	.07480	.07289	.07104	.06925	.06751	.06582	.06419	.06260	.06106
71	0	.00354	.00345	.00337	.00329	.00322	.00315	.00308	.00301	.00295	.00289	.00283	.00277	.00271	.00266	.00261	.00256	.00251	.00246	.00242	.00237
71	1	.00151	.00146	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080
71	2	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075
71	3	.00153	.00146	.00141	.00135	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00086	.00084	.00081	.00078	.00075
71	4	.00160	.00154	.00147	.00141	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078
71	5	.00171	.00164	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00103	.00099	.00095	.00092	.00089	.00086	.00083
71	6	.00183	.00176	.00168	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089
71	7	.00198	.00190	.00182	.00175	.00168	.00162	.00155	.00150	.00144	.00139	.00133	.00129	.00124	.00120	.00115	.00111	.00107	.00104	.00100	.00097
71	8	.00214	.00206	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00106
71	9	.00233	.00224	.00215	.00207	.00199	.00192	.00184	.00178	.00171	.00165	.00159	.00154	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117
71	10	.00254	.00244	.00235	.00226	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147	.00143	.00138	.00133	.00129
71	11	.00278	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00199	.00193	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00148	.00143
71	12	.00303	.00291	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164	.00159
71	13	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00256	.00247	.00239	.00231	.00224	.00217	.00210	.00204	.00197	.00191	.00186	.00180	.00175
71	14	.00353	.00341	.00329	.00317	.00306	.00296	.00286	.00276	.00267	.00258	.00250	.00242	.00235	.00227	.00220	.00214	.00207	.00201	.00195	.00190
71	15	.00377	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00229	.00222	.00216	.00210	.00204
71	16	.00398	.00384	.00370	.00357	.00345	.00333	.00322	.00312	.00302	.00292	.00283	.00274	.00265	.00257	.00250	.00242	.00235	.00228	.00222	.00215
71	17	.00418	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00297	.00287	.00278	.00270	.00262	.00254	.00247	.00239	.00232	.00226
71	18	.00437	.00421	.00406	.00392	.00378	.00365	.00353	.00341	.00330	.00319	.00309	.00299	.00290	.00281	.00273	.00265	.00257	.00249	.00242	.00235
71	19	.00456	.00440	.00424	.00409	.00394	.00381	.00368	.00356	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244
71	20	.00477	.00459	.00443	.00427	.00412	.00397	.00384	.00371	.00358	.00346	.00335	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00254
71	21	.00499	.00480	.00463	.00446	.00430	.00415	.00401	.00387	.00374	.00361	.00350	.00338	.00327	.00317	.00307	.00298	.00289	.00280	.00272	.00264
71	22	.00523	.00503	.00484	.00466	.00450	.00434	.00419	.00404	.00390	.00377	.00365	.00353	.00341	.00331	.00320	.00310	.00301	.00292	.00283	.00274
71	23	.00548	.00527	.00508	.00489	.00471	.00454	.00438	.00423	.00408	.00394	.00381	.00369	.00357	.00345	.00334	.00324	.00314	.00304	.00295	.00286
71	24	.00576	.00554	.00533	.00513	.00495	.00477	.00460	.00444	.00428	.00413	.00400	.00386	.00373	.00361	.00350	.00339	.00328	.00318	.00308	.00299
71	25	.00608	.00584	.00562	.00541	.00521	.00502	.00484	.00467	.00450	.00435	.00420	.00406	.00392	.00379	.00367	.00355	.00344	.00333	.00323	.00313
71	26	.00642	.00617	.00594	.00571	.00550	.00530	.00511	.00492	.00475	.00458	.00443	.00428	.00413	.00400	.00387	.00374	.00362	.00351	.00340	.00329
71	27	.00681	.00654	.00629	.00605	.00582	.00561	.00540	.00521	.00503	.00485	.00468	.00452	.00437	.00422	.00409	.00395	.00383	.00371	.00359	.00348
71	28	.00722	.00694	.00667	.00642	.00618	.00595	.00573	.00552	.00533	.00514	.00496	.00479	.00463	.00447	.00433	.00418	.00405	.00392	.00380	.00368
71	29	.00768	.00738	.00709	.00682	.00656	.00632	.00609	.00587	.00566	.00546	.00527	.00509	.00491	.00475	.00459	.00444	.00429	.00416	.00402	.00390
71	30	.00818	.00785	.00755	.00726	.00698	.00672	.00647	.00624	.00601	.00580	.00560	.00540	.00522	.00504	.00487	.00471	.00456	.00441	.00427	.00414
71	31	.00871	.00836	.00804	.00773	.00744	.00716	.00689	.00664	.00640	.00617	.00595	.00575	.00555	.00536	.00518	.00501	.00484	.00469	.00454	.00439
71	32	.00928	.00892	.00857	.00824	.00793	.00763	.00734	.00707	.00682	.00657	.00634	.00612	.00591	.00571	.00551	.00533	.00515	.00499	.00483	.00467
71	33	.00991	.00952	.00915	.00879	.00846	.00814	.00784	.00755	.00728	.00701	.00676	.00653	.00630	.00609	.00588	.00568	.00549	.00531	.00514	.00498
71	34	.01059	.01017	.00978	.00940	.00904	.00870	.00837	.00807	.00777	.00749	.00722	.00697	.00673	.00650	.00628	.00606	.00586	.00567	.00549	.00531
71	35	.01134	.01089	.01046	.01006	.00967	.00931	.00896	.00863	.00832	.00802	.00773	.00746	.00720	.00695	.00671	.00649	.00627	.00606	.00586	.00567
71	36	.01214	.01166	.01121	.01077	.01036	.00997	.00960	.00925	.00891	.00859	.00828	.00799	.00771	.00744	.00719	.00695	.00671	.00649	.00628	.00607
71	37	.01301	.01250	.01201	.01155	.01111	.01069	.01029	.00992	.00955	.00921	.00888	.00857	.00827	.00798	.00771	.00745	.00720	.00696	.00673	.00651
71	38	.01397	.01342	.01290	.01240	.01193	.01148	.01106	.01065	.01026	.00989	.00954	.00920	.00888	.00857	.00828	.00800	.00773	.00748	.00723	.00699
71	39	.01500	.01441	.01386	.01333	.01282	.01234	.01188	.01145	.01103	.01064	.01026	.00990	.00955	.00922	.00891	.00861	.00832	.00804	.00778	.00752
71	40	.01612	.01550	.01490	.01433	.01379	.01328	.01279	.01232	.01188	.01145	.01105	.01066	.01029	.00993	.00960	.00927	.00896	.00866	.00838	.00811
71	41	.01735	.01668	.01604	.01543	.01486	.01431	.01378	.01328	.01280	.01235	.01191	.01150	.01110	.01072	.01035	.01000	.00967	.00935	.00905	.00875
71	42	.01867	.01796	.01728	.01663	.01601	.01542	.01486	.01433	.01381	.01332	.01286	.01241	.01198	.01157	.01118	.01081	.01045	.01011	.00978	.00946
71	43	.02010	.01934	.01862	.01792	.01726	.01663	.01603	.01546	.01491	.01439	.01389	.01341	.01295	.01251	.01209	.01169	.01130	.01093	.01058	.01024

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
71	44	.02165	.02084	.02006	.01932	.01862	.01794	.01730	.01669	.01610	.01554	.01500	.01449	.01400	.01353	.01307	.01264	.01223	.01183	.01145	.01109
71	45	.02330	.02243	.02161	.02082	.02007	.01935	.01866	.01800	.01738	.01678	.01620	.01565	.01512	.01462	.01414	.01367	.01323	.01280	.01239	.01200
71	46	.02506	.02414	.02326	.02242	.02162	.02085	.02012	.01942	.01875	.01810	.01749	.01690	.01634	.01580	.01528	.01478	.01430	.01385	.01341	.01299
71	47	.02693	.02595	.02502	.02412	.02327	.02245	.02167	.02092	.02020	.01952	.01886	.01823	.01763	.01705	.01650	.01596	.01545	.01496	.01449	.01404
71	48	.02892	.02788	.02689	.02593	.02503	.02416	.02332	.02253	.02176	.02103	.02033	.01966	.01901	.01840	.01780	.01723	.01669	.01616	.01566	.01517
71	49	.03103	.02992	.02887	.02786	.02689	.02597	.02508	.02423	.02342	.02264	.02189	.02118	.02049	.01983	.01920	.01859	.01800	.01744	.01690	.01639
71	50	.03326	.03209	.03098	.02991	.02888	.02790	.02696	.02606	.02519	.02436	.02357	.02280	.02207	.02137	.02069	.02004	.01942	.01882	.01824	.01769
71	51	.03563	.03439	.03321	.03207	.03099	.02995	.02895	.02799	.02707	.02619	.02534	.02453	.02375	.02300	.02228	.02159	.02092	.02028	.01967	.01907
71	52	.03812	.03681	.03556	.03436	.03321	.03211	.03105	.03003	.02906	.02812	.02722	.02636	.02553	.02473	.02396	.02323	.02252	.02184	.02118	.02055
71	53	.04074	.03936	.03803	.03677	.03555	.03438	.03326	.03219	.03115	.03016	.02921	.02829	.02741	.02656	.02575	.02496	.02421	.02348	.02278	.02211
71	54	.04348	.04203	.04063	.03929	.03801	.03677	.03559	.03445	.03336	.03231	.03130	.03033	.02939	.02849	.02763	.02680	.02599	.02522	.02448	.02376
71	55	.04635	.04482	.04336	.04194	.04059	.03929	.03804	.03684	.03568	.03457	.03350	.03247	.03148	.03053	.02961	.02873	.02788	.02706	.02627	.02551
71	56	.04936	.04775	.04621	.04472	.04330	.04193	.04061	.03934	.03812	.03695	.03582	.03473	.03368	.03268	.03171	.03077	.02987	.02900	.02817	.02736
71	57	.05251	.05082	.04919	.04763	.04613	.04469	.04330	.04197	.04068	.03944	.03825	.03710	.03600	.03493	.03391	.03292	.03197	.03105	.03016	.02930
71	58	.05577	.05400	.05230	.05066	.04909	.04757	.04611	.04470	.04335	.04205	.04079	.03958	.03842	.03730	.03621	.03517	.03416	.03319	.03225	.03135
71	59	.05916	.05730	.05552	.05380	.05215	.05056	.04903	.04755	.04613	.04476	.04344	.04217	.04094	.03975	.03861	.03751	.03645	.03542	.03443	.03348
71	60	.06266	.06072	.05886	.05706	.05533	.05366	.05206	.05051	.04901	.04758	.04619	.04485	.04356	.04231	.04111	.03995	.03883	.03775	.03671	.03570
71	61	.06628	.06426	.06231	.06043	.05863	.05688	.05520	.05358	.05201	.05051	.04905	.04765	.04629	.04498	.04372	.04250	.04132	.04018	.03908	.03802
71	62	.07005	.06794	.06590	.06394	.06206	.06023	.05847	.05678	.05514	.05356	.05204	.05057	.04914	.04777	.04644	.04516	.04393	.04273	.04157	.04045
71	63	.07395	.07175	.06963	.06759	.06562	.06372	.06188	.06011	.05840	.05675	.05515	.05361	.05213	.05069	.04930	.04795	.04665	.04540	.04418	.04301
71	64	.07798	.07570	.07349	.07137	.06932	.06734	.06542	.06358	.06179	.06007	.05840	.05679	.05523	.05373	.05227	.05086	.04950	.04818	.04691	.04568
71	65	.08214	.07977	.07749	.07528	.07314	.07108	.06909	.06717	.06531	.06351	.06177	.06009	.05846	.05689	.05537	.05390	.05247	.05109	.04976	.04847
71	66	.08644	.08399	.08162	.07932	.07711	.07497	.07290	.07090	.06896	.06709	.06528	.06352	.06183	.06019	.05860	.05706	.05557	.05413	.05274	.05138
71	67	.09088	.08834	.08589	.08351	.08122	.07900	.07685	.07477	.07276	.07081	.06893	.06710	.06534	.06363	.06197	.06037	.05882	.05731	.05585	.05444
71	68	.09545	.09283	.09029	.08783	.08546	.08316	.08093	.07878	.07669	.07467	.07271	.07082	.06898	.06720	.06548	.06381	.06219	.06063	.05911	.05763
71	69	.10014	.09743	.09481	.09227	.08981	.08744	.08513	.08290	.08074	.07865	.07662	.07465	.07275	.07090	.06911	.06738	.06569	.06406	.06248	.06094
71	70	.10490	.10212	.09941	.09680	.09427	.09181	.08943	.08713	.08489	.08273	.08063	.07859	.07662	.07470	.07285	.07104	.06930	.06760	.06596	.06436
71	71	.10973	.10687	.10409	.10140	.09879	.09626	.09381	.09143	.08912	.08688	.08471	.08261	.08057	.07859	.07666	.07480	.07299	.07123	.06952	.06787
72	0	.00371	.00362	.00354	.00346	.00338	.00331	.00324	.00317	.00310	.00304	.00298	.00292	.00286	.00281	.00276	.00271	.00266	.00261	.00256	.00252
72	1	.00156	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084
72	2	.00153	.00147	.00142	.00136	.00131	.00127	.00122	.00118	.00113	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00084	.00081	.00079
72	3	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00079
72	4	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081
72	5	.00176	.00169	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089	.00086
72	6	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00143	.00138	.00132	.00128	.00123	.00119	.00114	.00110	.00107	.00103	.00099	.00096	.00093
72	7	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101
72	8	.00221	.00212	.00204	.00196	.00189	.00181	.00175	.00168	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
72	9	.00240	.00231	.00222	.00214	.00206	.00198	.00191	.00184	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00134	.00130	.00126	.00122
72	10	.00263	.00253	.00243	.00234	.00226	.00217	.00210	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00139	.00135
72	11	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00215	.00207	.00200	.00194	.00187	.00181	.00176	.00170	.00165	.00159	.00155	.00150
72	12	.00313	.00302	.00291	.00281	.00271	.00261	.00252	.00244	.00236	.00228	.00220	.00213	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166
72	13	.00340	.00328	.00316	.00305	.00295	.00285	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00200	.00194	.00188	.00183
72	14	.00366	.00353	.00341	.00329	.00318	.00307	.00297	.00287	.00278	.00269	.00261	.00253	.00245	.00237	.00230	.00224	.00217	.00211	.00205	.00199
72	15	.00390	.00377	.00364	.00351	.00339	.00328	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00254	.00247	.00239	.00233	.00226	.00219	.00213
72	16	.00413	.00398	.00384	.00371	.00359	.00347	.00335	.00325	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226
72	17	.00433	.00418	.00403	.00389	.00376	.00364	.00352	.00340	.00330	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00258	.00251	.00244	.00237
72	18	.00453	.00436	.00421	.00407	.00393	.00380	.00367	.00355	.00344	.00333	.00322	.00312	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00246
72	19	.00472	.00455	.00439	.00424	.00409	.00396	.00382	.00370	.00358	.00346	.00335	.00325	.00315	.00305	.00296	.00288	.00279	.00271	.00263	.00256
72	20	.00494	.00476	.00459	.00442	.00427	.00413	.00399	.00385	.00373	.00361	.00349	.00338	.00328	.00318	.00308	.00299	.00290	.00282	.00274	.00266
72	21	.00516	.00497	.00479	.00462	.00446	.00431	.00416	.00402	.00389	.00376	.00364	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00284	.00276

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
72	22	.00540	.00520	.00501	.00483	.00466	.00450	.00435	.00420	.00406	.00393	.00380	.00368	.00356	.00345	.00334	.00324	.00314	.00305	.00296	.00287
72	23	.00567	.00545	.00525	.00506	.00488	.00471	.00455	.00439	.00424	.00410	.00397	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00308	.00299
72	24	.00596	.00573	.00552	.00532	.00513	.00494	.00477	.00461	.00445	.00430	.00416	.00402	.00389	.00377	.00365	.00353	.00343	.00332	.00322	.00313
72	25	.00628	.00604	.00581	.00560	.00540	.00520	.00502	.00484	.00468	.00452	.00437	.00422	.00409	.00395	.00383	.00371	.00359	.00348	.00338	.00328
72	26	.00663	.00638	.00614	.00591	.00569	.00549	.00529	.00511	.00493	.00476	.00460	.00445	.00430	.00416	.00403	.00390	.00378	.00366	.00355	.00344
72	27	.00703	.00676	.00650	.00626	.00603	.00581	.00560	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00426	.00412	.00399	.00387	.00375	.00364
72	28	.00746	.00717	.00690	.00664	.00639	.00616	.00594	.00573	.00553	.00534	.00516	.00498	.00482	.00466	.00451	.00436	.00422	.00409	.00397	.00384
72	29	.00793	.00762	.00733	.00706	.00679	.00655	.00631	.00608	.00587	.00567	.00547	.00529	.00511	.00494	.00478	.00463	.00448	.00434	.00420	.00407
72	30	.00843	.00811	.00780	.00750	.00723	.00696	.00671	.00647	.00624	.00602	.00581	.00562	.00543	.00525	.00508	.00491	.00475	.00460	.00446	.00432
72	31	.00898	.00863	.00830	.00799	.00769	.00741	.00714	.00688	.00664	.00641	.00618	.00597	.00577	.00558	.00539	.00522	.00505	.00489	.00473	.00459
72	32	.00958	.00920	.00885	.00851	.00820	.00789	.00761	.00733	.00707	.00682	.00658	.00636	.00614	.00594	.00574	.00555	.00537	.00520	.00503	.00488
72	33	.01022	.00982	.00945	.00909	.00875	.00842	.00811	.00782	.00754	.00728	.00702	.00678	.00655	.00633	.00612	.00592	.00572	.00554	.00536	.00519
72	34	.01092	.01050	.01009	.00971	.00934	.00900	.00867	.00835	.00806	.00777	.00750	.00724	.00699	.00676	.00653	.00631	.00611	.00591	.00572	.00554
72	35	.01169	.01123	.01080	.01039	.01000	.00963	.00928	.00894	.00862	.00831	.00802	.00774	.00748	.00722	.00698	.00675	.00653	.00632	.00612	.00592
72	36	.01252	.01203	.01157	.01113	.01071	.01031	.00994	.00957	.00923	.00890	.00859	.00829	.00801	.00774	.00748	.00723	.00699	.00676	.00655	.00634
72	37	.01342	.01290	.01240	.01193	.01149	.01106	.01065	.01027	.00990	.00955	.00921	.00889	.00859	.00830	.00802	.00775	.00749	.00725	.00702	.00679
72	38	.01440	.01384	.01331	.01281	.01233	.01188	.01144	.01103	.01063	.01026	.00990	.00955	.00922	.00891	.00861	.00832	.00805	.00779	.00754	.00729
72	39	.01546	.01487	.01430	.01377	.01325	.01277	.01230	.01186	.01143	.01103	.01064	.01027	.00992	.00958	.00926	.00895	.00866	.00838	.00811	.00785
72	40	.01662	.01599	.01538	.01481	.01426	.01374	.01324	.01276	.01231	.01188	.01146	.01107	.01069	.01033	.00998	.00965	.00933	.00903	.00874	.00846
72	41	.01789	.01721	.01656	.01595	.01536	.01480	.01427	.01376	.01327	.01280	.01236	.01194	.01153	.01114	.01077	.01041	.01007	.00974	.00943	.00913
72	42	.01926	.01854	.01785	.01719	.01656	.01596	.01539	.01484	.01432	.01382	.01334	.01289	.01245	.01203	.01163	.01125	.01088	.01053	.01019	.00987
72	43	.02075	.01997	.01923	.01853	.01786	.01722	.01660	.01602	.01546	.01493	.01441	.01392	.01346	.01301	.01258	.01217	.01177	.01139	.01103	.01068
72	44	.02234	.02152	.02073	.01998	.01926	.01858	.01792	.01730	.01670	.01612	.01558	.01505	.01455	.01407	.01361	.01316	.01274	.01233	.01194	.01157
72	45	.02406	.02318	.02234	.02153	.02077	.02004	.01934	.01867	.01803	.01741	.01683	.01626	.01572	.01521	.01471	.01424	.01378	.01335	.01293	.01252
72	46	.02588	.02495	.02405	.02320	.02238	.02160	.02085	.02014	.01945	.01880	.01817	.01757	.01699	.01644	.01591	.01540	.01491	.01444	.01399	.01356
72	47	.02783	.02683	.02588	.02497	.02410	.02326	.02247	.02170	.02097	.02027	.01960	.01896	.01834	.01775	.01718	.01664	.01611	.01561	.01513	.01466
72	48	.02989	.02883	.02782	.02685	.02593	.02504	.02419	.02338	.02260	.02185	.02113	.02045	.01979	.01915	.01855	.01796	.01740	.01686	.01635	.01585
72	49	.03208	.03096	.02988	.02886	.02787	.02693	.02602	.02516	.02433	.02353	.02277	.02203	.02133	.02065	.02001	.01938	.01878	.01821	.01765	.01712
72	50	.03441	.03322	.03208	.03099	.02994	.02894	.02798	.02706	.02617	.02533	.02451	.02373	.02298	.02226	.02157	.02090	.02026	.01965	.01905	.01848
72	51	.03687	.03561	.03440	.03325	.03214	.03107	.03005	.02908	.02814	.02724	.02637	.02554	.02474	.02397	.02323	.02252	.02184	.02118	.02055	.01994
72	52	.03946	.03813	.03685	.03563	.03446	.03333	.03225	.03121	.03021	.02926	.02834	.02745	.02660	.02578	.02500	.02424	.02351	.02281	.02214	.02149
72	53	.04219	.04078	.03943	.03814	.03690	.03570	.03456	.03346	.03240	.03139	.03041	.02947	.02857	.02770	.02687	.02606	.02529	.02454	.02382	.02313
72	54	.04505	.04356	.04214	.04078	.03946	.03820	.03699	.03583	.03471	.03364	.03260	.03161	.03065	.02973	.02884	.02798	.02716	.02637	.02560	.02487
72	55	.04804	.04648	.04498	.04354	.04216	.04083	.03955	.03832	.03714	.03600	.03491	.03385	.03284	.03186	.03092	.03001	.02914	.02830	.02749	.02670
72	56	.05118	.04954	.04797	.04645	.04499	.04359	.04224	.04094	.03970	.03849	.03734	.03622	.03515	.03411	.03312	.03216	.03123	.03034	.02948	.02865
72	57	.05447	.05274	.05109	.04949	.04796	.04648	.04506	.04369	.04238	.04111	.03989	.03871	.03758	.03648	.03543	.03441	.03343	.03249	.03157	.03069
72	58	.05788	.05607	.05433	.05266	.05105	.04950	.04800	.04657	.04518	.04384	.04256	.04131	.04012	.03896	.03785	.03678	.03574	.03474	.03377	.03284
72	59	.06142	.05953	.05770	.05595	.05426	.05263	.05106	.04955	.04809	.04669	.04533	.04403	.04276	.04155	.04037	.03924	.03815	.03709	.03607	.03509
72	60	.06508	.06310	.06120	.05936	.05759	.05588	.05424	.05265	.05112	.04964	.04822	.04685	.04552	.04424	.04300	.04181	.04066	.03954	.03847	.03743
72	61	.06888	.06681	.06482	.06290	.06105	.05926	.05754	.05587	.05427	.05272	.05123	.04978	.04839	.04704	.04574	.04449	.04327	.04210	.04097	.03987
72	62	.07282	.07066	.06858	.06658	.06464	.06278	.06097	.05924	.05756	.05593	.05437	.05285	.05139	.04998	.04861	.04730	.04602	.04479	.04359	.04244
72	63	.07691	.07467	.07250	.07041	.06839	.06644	.06456	.06274	.06098	.05929	.05765	.05606	.05453	.05305	.05162	.05023	.04890	.04760	.04635	.04513
72	64	.08114	.07881	.07655	.07438	.07227	.07024	.06828	.06638	.06455	.06278	.06106	.05941	.05780	.05625	.05475	.05330	.05190	.05054	.04923	.04795
72	65	.08552	.08309	.08075	.07849	.07630	.07419	.07214	.07017	.06825	.06641	.06462	.06289	.06121	.05959	.05802	.05651	.05504	.05361	.05223	.05090
72	66	.09004	.08753	.08510	.08275	.08047	.07828	.07615	.07409	.07210	.07018	.06832	.06651	.06476	.06307	.06144	.05985	.05831	.05682	.05538	.05398
72	67	.09472	.09211	.08960	.08716	.08480	.08252	.08032	.07818	.07611	.07411	.07217	.07029	.06847	.06671	.06500	.06335	.06174	.06019	.05868	.05722
72	68	.09953	.09684	.09424	.09172	.08928	.08692	.08463	.08241	.08026	.07818	.07617	.07422	.07232	.07049	.06871	.06699	.06532	.06369	.06212	.06060
72	69	.10447	.10170	.09901	.09640	.09388	.09144	.08907	.08677	.08455	.08239	.08030	.07827	.07631	.07440	.07255	.07076	.06902	.06733	.06570	.06411
72	70	.10951	.10665	.10387	.10119	.09858	.09606	.09361	.09124	.08894	.08671	.08454	.08244	.08040	.07843	.07651	.07465	.07284	.07109	.06938	.06773
72	71	.11461	.11167	.10882	.10605	.10337	.10077	.09824	.09579	.09342	.09111	.08887	.08670	.08459	.08255	.08056	.07863	.07676	.07494	.07317	.07145

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
72	72	.11978	.11676	.11382	.11098	.10822	.10554	.10294	.10042	.09797	.09559	.09328	.09104	.08886	.08675	.08469	.08269	.08075	.07887	.07704	.07526
73	0	.00388	.00379	.00371	.00363	.00355	.00348	.00340	.00333	.00327	.00320	.00314	.00308	.00302	.00296	.00291	.00286	.00281	.00276	.00271	.00266
73	1	.00161	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00093	.00090	.00087
73	2	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00113	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00085	.00082
73	3	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00093	.00090	.00087	.00085	.00082
73	4	.00170	.00163	.00156	.00150	.00145	.00139	.00134	.00129	.00124	.00120	.00116	.00111	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085
73	5	.00181	.00173	.00167	.00160	.00154	.00148	.00143	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090
73	6	.00194	.00186	.00179	.00172	.00165	.00159	.00153	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00114	.00111	.00107	.00103	.00100	.00096
73	7	.00210	.00201	.00194	.00186	.00179	.00172	.00166	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00108	.00105
73	8	.00227	.00219	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00162	.00156	.00151	.00145	.00140	.00136	.00131	.00127	.00123	.00119	.00115
73	9	.00248	.00238	.00229	.00221	.00213	.00205	.00198	.00190	.00184	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135	.00131	.00127
73	10	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155	.00150	.00145	.00141
73	11	.00296	.00285	.00275	.00265	.00256	.00247	.00238	.00230	.00223	.00215	.00208	.00201	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156
73	12	.00324	.00312	.00301	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208	.00202	.00196	.00190	.00184	.00179	.00174
73	13	.00352	.00339	.00327	.00316	.00305	.00295	.00286	.00276	.00267	.00259	.00251	.00243	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00191
73	14	.00379	.00365	.00353	.00341	.00330	.00319	.00308	.00299	.00289	.00280	.00271	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208
73	15	.00404	.00390	.00377	.00364	.00352	.00340	.00330	.00319	.00309	.00300	.00290	.00282	.00273	.00265	.00257	.00250	.00243	.00236	.00230	.00223
73	16	.00427	.00412	.00398	.00385	.00372	.00360	.00348	.00337	.00327	.00317	.00307	.00298	.00289	.00281	.00272	.00265	.00257	.00250	.00243	.00236
73	17	.00448	.00433	.00418	.00404	.00390	.00378	.00365	.00354	.00343	.00332	.00322	.00312	.00303	.00294	.00286	.00277	.00270	.00262	.00255	.00248
73	18	.00468	.00452	.00436	.00421	.00407	.00394	.00381	.00369	.00357	.00346	.00336	.00325	.00316	.00306	.00297	.00289	.00281	.00273	.00265	.00258
73	19	.00489	.00471	.00455	.00439	.00425	.00411	.00397	.00384	.00372	.00360	.00349	.00339	.00328	.00319	.00309	.00300	.00292	.00283	.00275	.00268
73	20	.00510	.00492	.00475	.00458	.00443	.00428	.00414	.00400	.00387	.00375	.00363	.00352	.00342	.00331	.00321	.00312	.00303	.00294	.00286	.00278
73	21	.00533	.00514	.00496	.00479	.00462	.00447	.00432	.00418	.00404	.00391	.00379	.00367	.00356	.00345	.00335	.00325	.00315	.00306	.00297	.00289
73	22	.00558	.00538	.00519	.00500	.00483	.00467	.00451	.00436	.00422	.00408	.00395	.00383	.00371	.00359	.00348	.00338	.00328	.00318	.00309	.00300
73	23	.00585	.00564	.00543	.00524	.00506	.00488	.00472	.00456	.00441	.00426	.00413	.00399	.00387	.00375	.00363	.00352	.00342	.00332	.00322	.00313
73	24	.00615	.00592	.00570	.00550	.00531	.00512	.00494	.00478	.00462	.00446	.00432	.00418	.00405	.00392	.00380	.00368	.00357	.00347	.00336	.00327
73	25	.00648	.00624	.00601	.00579	.00558	.00539	.00520	.00502	.00485	.00469	.00454	.00439	.00425	.00412	.00399	.00386	.00375	.00363	.00353	.00342
73	26	.00684	.00658	.00634	.00611	.00589	.00568	.00548	.00530	.00512	.00494	.00478	.00462	.00447	.00433	.00420	.00407	.00394	.00382	.00371	.00360
73	27	.00725	.00697	.00672	.00647	.00624	.00601	.00580	.00560	.00541	.00523	.00505	.00489	.00473	.00458	.00443	.00429	.00416	.00403	.00391	.00380
73	28	.00769	.00740	.00712	.00686	.00661	.00638	.00615	.00594	.00573	.00554	.00535	.00518	.00501	.00484	.00469	.00454	.00440	.00427	.00414	.00401
73	29	.00817	.00786	.00757	.00729	.00702	.00677	.00653	.00630	.00608	.00588	.00568	.00549	.00531	.00514	.00497	.00482	.00466	.00452	.00438	.00425
73	30	.00869	.00836	.00805	.00775	.00747	.00720	.00694	.00670	.00646	.00624	.00603	.00583	.00564	.00545	.00528	.00511	.00495	.00480	.00465	.00451
73	31	.00926	.00890	.00857	.00825	.00795	.00766	.00739	.00712	.00688	.00664	.00641	.00620	.00599	.00580	.00561	.00543	.00526	.00509	.00494	.00478
73	32	.00987	.00949	.00913	.00879	.00847	.00816	.00787	.00759	.00732	.00707	.00683	.00660	.00638	.00617	.00597	.00577	.00559	.00541	.00525	.00508
73	33	.01053	.01013	.00974	.00938	.00903	.00871	.00839	.00809	.00781	.00754	.00728	.00703	.00680	.00657	.00636	.00615	.00596	.00577	.00559	.00541
73	34	.01125	.01082	.01041	.01002	.00965	.00930	.00896	.00864	.00834	.00805	.00777	.00751	.00726	.00702	.00678	.00656	.00635	.00615	.00596	.00577
73	35	.01204	.01157	.01114	.01072	.01032	.00995	.00959	.00925	.00892	.00861	.00831	.00803	.00776	.00750	.00725	.00702	.00679	.00658	.00637	.00617
73	36	.01289	.01240	.01193	.01148	.01106	.01065	.01027	.00990	.00955	.00922	.00890	.00860	.00831	.00803	.00777	.00751	.00727	.00704	.00681	.00660
73	37	.01381	.01329	.01279	.01231	.01186	.01142	.01101	.01062	.01025	.00989	.00955	.00922	.00891	.00861	.00833	.00805	.00779	.00754	.00730	.00707
73	38	.01483	.01426	.01373	.01322	.01273	.01227	.01183	.01141	.01100	.01062	.01025	.00990	.00957	.00925	.00894	.00865	.00837	.00810	.00784	.00760
73	39	.01592	.01532	.01475	.01420	.01368	.01319	.01271	.01226	.01183	.01142	.01103	.01065	.01029	.00995	.00962	.00930	.00900	.00871	.00844	.00817
73	40	.01712	.01648	.01586	.01528	.01472	.01419	.01369	.01320	.01274	.01230	.01188	.01147	.01109	.01072	.01036	.01003	.00970	.00939	.00909	.00881
73	41	.01843	.01774	.01708	.01646	.01586	.01529	.01475	.01423	.01374	.01326	.01281	.01238	.01196	.01156	.01118	.01082	.01047	.01014	.00982	.00951
73	42	.01985	.01911	.01841	.01774	.01710	.01649	.01591	.01536	.01482	.01432	.01383	.01336	.01292	.01249	.01208	.01169	.01132	.01096	.01061	.01028
73	43	.02138	.02059	.01985	.01913	.01845	.01780	.01717	.01658	.01601	.01546	.01494	.01444	.01397	.01351	.01307	.01265	.01224	.01186	.01149	.01113
73	44	.02303	.02220	.02140	.02063	.01990	.01921	.01854	.01790	.01729	.01671	.01615	.01562	.01510	.01461	.01414	.01369	.01325	.01284	.01244	.01205
73	45	.02481	.02391	.02306	.02225	.02147	.02072	.02001	.01933	.01867	.01805	.01745	.01688	.01633	.01580	.01529	.01481	.01434	.01390	.01347	.01305
73	46	.02670	.02575	.02484	.02397	.02314	.02235	.02158	.02086	.02016	.01949	.01885	.01824	.01765	.01708	.01654	.01602	.01552	.01504	.01458	.01413
73	47	.02871	.02770	.02673	.02581	.02492	.02407	.02326	.02249	.02174	.02103	.02034	.01968	.01905	.01845	.01787	.01731	.01678	.01626	.01577	.01529
73	48	.03085	.02978	.02875	.02777	.02682	.02592	.02506	.02423	.02343	.02267	.02194	.02124	.02056	.01992	.01929	.01870	.01812	.01757	.01704	.01653

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
73	49	.03313	.03198	.03089	.02985	.02884	.02788	.02696	.02608	.02523	.02442	.02364	.02289	.02217	.02148	.02082	.02018	.01957	.01897	.01841	.01786
73	50	.03554	.03433	.03317	.03206	.03100	.02998	.02900	.02806	.02716	.02629	.02546	.02466	.02390	.02316	.02245	.02177	.02111	.02048	.01987	.01929
73	51	.03810	.03682	.03559	.03441	.03328	.03220	.03116	.03016	.02921	.02828	.02740	.02655	.02573	.02495	.02419	.02346	.02276	.02209	.02144	.02082
73	52	.04079	.03944	.03814	.03689	.03570	.03455	.03345	.03239	.03137	.03039	.02945	.02855	.02768	.02684	.02604	.02526	.02452	.02380	.02310	.02244
73	53	.04363	.04220	.04083	.03951	.03824	.03703	.03586	.03474	.03366	.03262	.03162	.03066	.02974	.02885	.02799	.02717	.02637	.02561	.02487	.02416
73	54	.04660	.04510	.04365	.04226	.04092	.03963	.03840	.03721	.03607	.03497	.03391	.03289	.03191	.03097	.03006	.02918	.02834	.02752	.02674	.02598
73	55	.04973	.04814	.04661	.04514	.04373	.04238	.04107	.03981	.03861	.03744	.03632	.03524	.03420	.03320	.03224	.03131	.03041	.02955	.02871	.02791
73	56	.05300	.05133	.04972	.04817	.04669	.04526	.04388	.04255	.04128	.04005	.03886	.03772	.03662	.03556	.03454	.03356	.03260	.03169	.03080	.02995
73	57	.05642	.05466	.05297	.05135	.04978	.04828	.04683	.04543	.04408	.04279	.04153	.04033	.03917	.03805	.03696	.03592	.03491	.03394	.03300	.03210
73	58	.05998	.05814	.05637	.05466	.05301	.05143	.04990	.04843	.04701	.04565	.04433	.04306	.04183	.04065	.03950	.03840	.03734	.03631	.03532	.03436
73	59	.06368	.06175	.05989	.05810	.05637	.05471	.05310	.05156	.05006	.04863	.04724	.04590	.04461	.04336	.04215	.04099	.03986	.03878	.03773	.03672
73	60	.06750	.06548	.06354	.06166	.05985	.05811	.05643	.05480	.05324	.05172	.05026	.04886	.04750	.04618	.04491	.04369	.04250	.04135	.04025	.03918
73	61	.07147	.06936	.06733	.06536	.06347	.06164	.05988	.05818	.05654	.05495	.05342	.05194	.05051	.04913	.04779	.04650	.04525	.04405	.04288	.04175
73	62	.07559	.07339	.07127	.06922	.06724	.06533	.06349	.06171	.05999	.05832	.05672	.05516	.05366	.05221	.05081	.04945	.04814	.04687	.04564	.04445
73	63	.07988	.07758	.07537	.07323	.07117	.06917	.06725	.06538	.06358	.06184	.06016	.05854	.05696	.05544	.05397	.05254	.05117	.04983	.04854	.04729
73	64	.08431	.08193	.07962	.07740	.07524	.07317	.07115	.06921	.06733	.06551	.06375	.06205	.06040	.05881	.05727	.05578	.05433	.05293	.05157	.05026
73	65	.08890	.08642	.08403	.08171	.07947	.07731	.07521	.07319	.07123	.06933	.06749	.06571	.06399	.06233	.06071	.05915	.05764	.05617	.05475	.05337
73	66	.09365	.09108	.08859	.08619	.08386	.08161	.07943	.07732	.07528	.07330	.07139	.06953	.06773	.06599	.06431	.06267	.06109	.05956	.05807	.05663
73	67	.09856	.09590	.09332	.09083	.08842	.08608	.08381	.08162	.07950	.07744	.07545	.07352	.07164	.06983	.06807	.06636	.06471	.06311	.06155	.06004
73	68	.10363	.10088	.09821	.09563	.09313	.09070	.08836	.08608	.08388	.08174	.07967	.07766	.07571	.07382	.07199	.07021	.06849	.06681	.06519	.06362
73	69	.10883	.10599	.10324	.10057	.09798	.09547	.09304	.09068	.08840	.08618	.08403	.08194	.07992	.07795	.07605	.07420	.07241	.07066	.06897	.06733
73	70	.11414	.11121	.10837	.10561	.10294	.10035	.09784	.09540	.09303	.09074	.08851	.08635	.08425	.08221	.08023	.07831	.07645	.07463	.07288	.07117
73	71	.11953	.11651	.11359	.11075	.10800	.10532	.10273	.10021	.09777	.09539	.09309	.09085	.08868	.08657	.08452	.08253	.08059	.07871	.07688	.07511
73	72	.12498	.12188	.11888	.11596	.11312	.11037	.10770	.10510	.10258	.10013	.09776	.09544	.09320	.09102	.08889	.08683	.08483	.08288	.08099	.07914
73	73	.13049	.12731	.12422	.12122	.11831	.11548	.11273	.11006	.10747	.10495	.10249	.10011	.09779	.09554	.09335	.09122	.08915	.08714	.08517	.08327
74	0	.00406	.00397	.00389	.00380	.00372	.00365	.00357	.00350	.00343	.00337	.00330	.00324	.00318	.00312	.00307	.00301	.00296	.00291	.00286	.00281
74	1	.00166	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127	.00123	.00119	.00115	.00112	.00109	.00105	.00102	.00099	.00097	.00094	.00091
74	2	.00163	.00156	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00117	.00114	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00085
74	3	.00166	.00160	.00154	.00148	.00143	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00085
74	4	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088
74	5	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00136	.00132	.00127	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00096	.00093
74	6	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00103	.00100
74	7	.00216	.00207	.00199	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00113	.00109
74	8	.00234	.00225	.00216	.00208	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119
74	9	.00255	.00245	.00236	.00228	.00219	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00132
74	10	.00279	.00269	.00259	.00250	.00241	.00232	.00224	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146
74	11	.00305	.00294	.00284	.00274	.00264	.00255	.00247	.00238	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00168	.00163
74	12	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262	.00254	.00246	.00238	.00231	.00223	.00217	.00210	.00204	.00198	.00192	.00186	.00181
74	13	.00363	.00351	.00339	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00245	.00238	.00231	.00224	.00218	.00211	.00205	.00200
74	14	.00391	.00378	.00365	.00353	.00341	.00330	.00320	.00310	.00300	.00291	.00282	.00274	.00266	.00258	.00250	.00243	.00236	.00230	.00223	.00217
74	15	.00417	.00403	.00390	.00377	.00365	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00285	.00276	.00268	.00261	.00254	.00247	.00240	.00233
74	16	.00441	.00426	.00412	.00399	.00386	.00373	.00362	.00350	.00340	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247
74	17	.00463	.00447	.00432	.00418	.00405	.00392	.00379	.00367	.00356	.00345	.00335	.00325	.00316	.00307	.00298	.00289	.00281	.00274	.00266	.00259
74	18	.00484	.00467	.00451	.00436	.00422	.00409	.00396	.00383	.00371	.00360	.00349	.00339	.00329	.00319	.00310	.00301	.00293	.00285	.00277	.00270
74	19	.00505	.00487	.00471	.00455	.00440	.00426	.00412	.00399	.00386	.00374	.00363	.00352	.00342	.00332	.00322	.00313	.00304	.00296	.00288	.00280
74	20	.00527	.00508	.00491	.00474	.00459	.00443	.00429	.00415	.00402	.00390	.00378	.00366	.00355	.00345	.00335	.00325	.00316	.00307	.00299	.00290
74	21	.00551	.00531	.00513	.00495	.00479	.00463	.00448	.00433	.00419	.00406	.00394	.00382	.00370	.00359	.00349	.00338	.00329	.00319	.00310	.00302
74	22	.00576	.00556	.00536	.00518	.00500	.00483	.00467	.00452	.00437	.00424	.00410	.00398	.00385	.00374	.00363	.00352	.00342	.00332	.00323	.00314
74	23	.00604	.00582	.00561	.00542	.00523	.00505	.00488	.00472	.00457	.00442	.00428	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336	.00327
74	24	.00634	.00611	.00589	.00568	.00549	.00530	.00512	.00495	.00479	.00463	.00448	.00434	.00421	.00408	.00395	.00384	.00372	.00361	.00351	.00341

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
74	25	.00668	.00643	.00620	.00598	.00577	.00557	.00538	.00520	.00503	.00487	.00471	.00456	.00442	.00428	.00415	.00402	.00390	.00379	.00368	.00357
74	26	.00705	.00679	.00654	.00631	.00609	.00588	.00567	.00548	.00530	.00513	.00496	.00480	.00465	.00450	.00436	.00423	.00410	.00398	.00386	.00375
74	27	.00747	.00719	.00693	.00668	.00644	.00622	.00600	.00580	.00560	.00542	.00524	.00507	.00491	.00476	.00461	.00447	.00433	.00420	.00408	.00396
74	28	.00792	.00763	.00735	.00708	.00683	.00659	.00636	.00614	.00594	.00574	.00555	.00537	.00520	.00503	.00488	.00472	.00458	.00444	.00431	.00418
74	29	.00842	.00810	.00780	.00752	.00725	.00700	.00675	.00652	.00630	.00609	.00589	.00569	.00551	.00534	.00517	.00501	.00485	.00471	.00456	.00443
74	30	.00895	.00862	.00830	.00800	.00771	.00744	.00718	.00693	.00669	.00647	.00625	.00605	.00585	.00566	.00548	.00531	.00515	.00499	.00484	.00470
74	31	.00953	.00917	.00883	.00851	.00820	.00791	.00763	.00737	.00712	.00688	.00665	.00643	.00622	.00602	.00583	.00564	.00547	.00530	.00514	.00498
74	32	.01015	.00977	.00941	.00906	.00874	.00843	.00813	.00785	.00758	.00732	.00707	.00684	.00661	.00640	.00620	.00600	.00581	.00563	.00546	.00530
74	33	.01084	.01043	.01004	.00967	.00932	.00899	.00867	.00837	.00808	.00780	.00754	.00729	.00705	.00682	.00660	.00639	.00619	.00600	.00581	.00564
74	34	.01157	.01114	.01072	.01033	.00995	.00960	.00926	.00893	.00862	.00833	.00805	.00778	.00752	.00728	.00704	.00682	.00660	.00640	.00620	.00601
74	35	.01238	.01192	.01147	.01105	.01065	.01027	.00990	.00956	.00922	.00891	.00861	.00832	.00804	.00778	.00753	.00729	.00706	.00684	.00662	.00642
74	36	.01326	.01276	.01229	.01183	.01140	.01100	.01061	.01023	.00988	.00954	.00922	.00891	.00861	.00833	.00806	.00780	.00755	.00731	.00709	.00687
74	37	.01421	.01368	.01317	.01269	.01223	.01179	.01137	.01097	.01059	.01023	.00988	.00955	.00923	.00893	.00864	.00836	.00809	.00784	.00760	.00736
74	38	.01525	.01468	.01414	.01362	.01313	.01266	.01221	.01178	.01137	.01098	.01061	.01026	.00992	.00959	.00928	.00898	.00869	.00842	.00816	.00790
74	39	.01638	.01577	.01519	.01464	.01411	.01361	.01313	.01267	.01223	.01181	.01141	.01103	.01066	.01031	.00998	.00966	.00935	.00906	.00877	.00850
74	40	.01762	.01696	.01634	.01575	.01518	.01465	.01413	.01364	.01317	.01272	.01229	.01188	.01149	.01111	.01075	.01041	.01008	.00976	.00945	.00916
74	41	.01896	.01826	.01760	.01697	.01636	.01578	.01523	.01470	.01420	.01372	.01326	.01282	.01240	.01199	.01160	.01123	.01088	.01053	.01021	.00989
74	42	.02042	.01968	.01897	.01829	.01764	.01702	.01643	.01587	.01533	.01481	.01432	.01384	.01339	.01296	.01254	.01214	.01176	.01139	.01104	.01070
74	43	.02201	.02121	.02045	.01973	.01904	.01837	.01774	.01714	.01656	.01600	.01547	.01496	.01448	.01401	.01356	.01313	.01272	.01232	.01195	.01158
74	44	.02372	.02287	.02206	.02128	.02054	.01984	.01916	.01851	.01789	.01730	.01673	.01618	.01566	.01516	.01468	.01422	.01377	.01335	.01294	.01255
74	45	.02555	.02464	.02378	.02295	.02216	.02140	.02068	.01999	.01932	.01869	.01808	.01749	.01693	.01639	.01588	.01538	.01491	.01445	.01401	.01359
74	46	.02751	.02655	.02562	.02474	.02390	.02309	.02232	.02157	.02086	.02018	.01953	.01891	.01830	.01773	.01717	.01664	.01613	.01564	.01517	.01472
74	47	.02959	.02857	.02758	.02664	.02575	.02488	.02406	.02327	.02251	.02178	.02108	.02041	.01977	.01915	.01856	.01799	.01744	.01692	.01641	.01592
74	48	.03181	.03072	.02967	.02868	.02772	.02680	.02592	.02508	.02427	.02349	.02274	.02203	.02134	.02068	.02005	.01944	.01885	.01828	.01774	.01722
74	49	.03416	.03301	.03190	.03084	.02982	.02884	.02790	.02700	.02614	.02531	.02452	.02375	.02302	.02231	.02164	.02098	.02036	.01975	.01917	.01861
74	50	.03667	.03544	.03426	.03314	.03205	.03102	.03002	.02906	.02814	.02726	.02641	.02560	.02482	.02406	.02334	.02264	.02197	.02132	.02070	.02010
74	51	.03932	.03802	.03678	.03558	.03443	.03333	.03227	.03125	.03028	.02934	.02844	.02757	.02673	.02593	.02516	.02441	.02370	.02301	.02234	.02170
74	52	.04212	.04075	.03943	.03816	.03694	.03577	.03465	.03357	.03253	.03153	.03058	.02965	.02876	.02791	.02709	.02629	.02553	.02479	.02408	.02340
74	53	.04507	.04361	.04222	.04088	.03959	.03835	.03716	.03602	.03492	.03386	.03284	.03186	.03091	.03000	.02913	.02828	.02747	.02669	.02593	.02520
74	54	.04816	.04662	.04515	.04374	.04237	.04106	.03981	.03859	.03743	.03631	.03523	.03419	.03318	.03222	.03129	.03039	.02953	.02869	.02789	.02711
74	55	.05140	.04979	.04824	.04674	.04530	.04392	.04259	.04131	.04008	.03889	.03775	.03664	.03558	.03456	.03357	.03262	.03170	.03081	.02996	.02913
74	56	.05481	.05311	.05147	.04990	.04838	.04693	.04552	.04417	.04287	.04161	.04040	.03923	.03811	.03703	.03598	.03497	.03399	.03305	.03215	.03127
74	57	.05837	.05658	.05486	.05321	.05161	.05008	.04860	.04717	.04580	.04447	.04319	.04196	.04077	.03962	.03852	.03745	.03642	.03542	.03446	.03353
74	58	.06208	.06021	.05840	.05666	.05498	.05337	.05181	.05031	.04886	.04746	.04612	.04481	.04356	.04235	.04118	.04005	.03895	.03790	.03688	.03590
74	59	.06593	.06397	.06207	.06025	.05849	.05679	.05515	.05357	.05205	.05058	.04916	.04779	.04647	.04519	.04395	.04276	.04161	.04049	.03941	.03837
74	60	.06992	.06787	.06588	.06397	.06213	.06035	.05863	.05697	.05537	.05382	.05233	.05089	.04949	.04815	.04684	.04559	.04437	.04319	.04206	.04096
74	61	.07406	.07191	.06984	.06784	.06591	.06404	.06224	.06050	.05882	.05720	.05563	.05412	.05265	.05124	.04987	.04854	.04726	.04602	.04482	.04366
74	62	.07837	.07613	.07396	.07187	.06985	.06790	.06602	.06420	.06243	.06073	.05909	.05750	.05596	.05447	.05303	.05164	.05029	.04899	.04772	.04650
74	63	.08285	.08051	.07825	.07607	.07396	.07192	.06995	.06805	.06621	.06443	.06270	.06104	.05942	.05786	.05635	.05489	.05347	.05210	.05077	.04949
74	64	.08749	.08506	.08270	.08043	.07823	.07611	.07405	.07206	.07014	.06827	.06647	.06473	.06304	.06140	.05982	.05829	.05680	.05536	.05397	.05261
74	65	.09229	.08977	.08732	.08496	.08267	.08045	.07831	.07623	.07423	.07228	.07040	.06858	.06681	.06510	.06344	.06183	.06028	.05877	.05731	.05589
74	66	.09727	.09465	.09211	.08965	.08727	.08497	.08274	.08058	.07848	.07646	.07449	.07259	.07075	.06896	.06723	.06555	.06392	.06234	.06081	.05932
74	67	.10243	.09971	.09708	.09453	.09206	.08966	.08735	.08510	.08292	.08081	.07877	.07678	.07486	.07300	.07119	.06944	.06773	.06608	.06448	.06293
74	68	.10775	.10494	.10221	.09957	.09701	.09453	.09213	.08979	.08753	.08534	.08321	.08115	.07915	.07720	.07532	.07349	.07172	.06999	.06832	.06670
74	69	.11322	.11032	.10750	.10477	.10212	.09955	.09706	.09464	.09229	.09002	.08781	.08567	.08359	.08157	.07961	.07770	.07585	.07406	.07231	.07062
74	70	.11881	.11581	.11290	.11008	.10735	.10469	.10211	.09961	.09718	.09483	.09254	.09032	.08816	.08606	.08402	.08205	.08012	.07826	.07644	.07468
74	71	.12449	.12140	.11841	.11550	.11268	.10994	.10728	.10469	.10218	.09974	.09738	.09507	.09284	.09067	.08855	.08650	.08451	.08257	.08068	.07885
74	72	.13024	.12707	.12399	.12100	.11809	.11527	.11252	.10986	.10727	.10475	.10231	.09993	.09762	.09537	.09318	.09106	.08899	.08698	.08502	.08312
74	73	.13605	.13279	.12963	.12656	.12357	.12067	.11785	.11510	.11244	.10984	.10732	.10487	.10248	.10016	.09790	.09571	.09357	.09149	.08946	.08749
74	74	.14192	.13859	.13535	.13220	.12914	.12616	.12326	.12044	.11770	.11503	.11243	.10990	.10745	.10505	.10272	.10046	.09825	.09610	.09401	.09197

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
75	0	.00425	.00415	.00407	.00398	.00390	.00382	.00375	.00368	.00361	.00354	.00347	.00341	.00335	.00329	.00323	.00318	.00312	.00307	.00302	.00297
75	1	.00172	.00166	.00160	.00155	.00149	.00145	.00140	.00136	.00131	.00127	.00123	.00120	.00116	.00113	.00110	.00106	.00103	.00101	.00098	.00095
75	2	.00167	.00161	.00155	.00150	.00144	.00139	.00135	.00130	.00126	.00121	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089
75	3	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088
75	4	.00179	.00172	.00165	.00159	.00153	.00148	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097	.00094	.00091
75	5	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097
75	6	.00205	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00118	.00115	.00111	.00107	.00104
75	7	.00221	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113
75	8	.00240	.00231	.00223	.00214	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124
75	9	.00262	.00252	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137
75	10	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152
75	11	.00315	.00303	.00293	.00283	.00273	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00180	.00175	.00170
75	12	.00344	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00189
75	13	.00375	.00362	.00350	.00338	.00327	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00255	.00247	.00240	.00233	.00227	.00220	.00214	.00208
75	14	.00404	.00390	.00377	.00365	.00353	.00342	.00332	.00321	.00311	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227
75	15	.00431	.00417	.00403	.00390	.00378	.00366	.00354	.00344	.00333	.00323	.00314	.00305	.00296	.00288	.00280	.00272	.00264	.00257	.00250	.00244
75	16	.00456	.00441	.00426	.00412	.00399	.00387	.00375	.00363	.00353	.00342	.00332	.00322	.00313	.00304	.00296	.00288	.00280	.00272	.00265	.00258
75	17	.00478	.00462	.00447	.00433	.00419	.00406	.00393	.00381	.00370	.00359	.00348	.00338	.00328	.00319	.00310	.00302	.00293	.00286	.00278	.00271
75	18	.00500	.00483	.00467	.00452	.00437	.00423	.00410	.00397	.00385	.00374	.00363	.00352	.00342	.00332	.00323	.00314	.00305	.00297	.00289	.00282
75	19	.00521	.00503	.00486	.00470	.00455	.00441	.00427	.00414	.00401	.00389	.00377	.00366	.00355	.00345	.00336	.00326	.00317	.00308	.00300	.00292
75	20	.00544	.00525	.00507	.00490	.00474	.00459	.00444	.00431	.00417	.00405	.00392	.00381	.00370	.00359	.00349	.00339	.00329	.00320	.00312	.00303
75	21	.00568	.00548	.00530	.00512	.00495	.00479	.00464	.00449	.00435	.00421	.00409	.00396	.00385	.00373	.00363	.00352	.00342	.00333	.00324	.00315
75	22	.00594	.00573	.00553	.00535	.00517	.00500	.00484	.00468	.00453	.00439	.00426	.00413	.00401	.00389	.00377	.00367	.00356	.00346	.00336	.00327
75	23	.00622	.00600	.00579	.00559	.00541	.00523	.00505	.00489	.00474	.00459	.00444	.00431	.00418	.00405	.00393	.00382	.00371	.00360	.00350	.00341
75	24	.00653	.00630	.00608	.00587	.00567	.00548	.00530	.00512	.00496	.00480	.00465	.00451	.00437	.00424	.00411	.00399	.00387	.00376	.00366	.00355
75	25	.00688	.00663	.00640	.00617	.00596	.00576	.00557	.00538	.00521	.00504	.00488	.00473	.00458	.00444	.00431	.00418	.00406	.00394	.00383	.00372
75	26	.00726	.00700	.00675	.00651	.00629	.00607	.00587	.00567	.00549	.00531	.00514	.00498	.00482	.00468	.00453	.00440	.00427	.00414	.00402	.00391
75	27	.00769	.00741	.00714	.00689	.00665	.00642	.00620	.00600	.00580	.00561	.00543	.00526	.00509	.00494	.00479	.00464	.00450	.00437	.00424	.00412
75	28	.00815	.00785	.00757	.00730	.00705	.00680	.00657	.00635	.00614	.00594	.00575	.00557	.00539	.00522	.00506	.00491	.00476	.00462	.00449	.00436
75	29	.00866	.00834	.00804	.00775	.00748	.00722	.00698	.00674	.00652	.00630	.00610	.00590	.00571	.00554	.00537	.00520	.00504	.00489	.00475	.00461
75	30	.00921	.00887	.00855	.00824	.00795	.00767	.00741	.00716	.00692	.00669	.00647	.00626	.00607	.00587	.00569	.00552	.00535	.00519	.00504	.00489
75	31	.00980	.00944	.00910	.00877	.00846	.00816	.00788	.00761	.00736	.00711	.00688	.00666	.00644	.00624	.00605	.00586	.00568	.00551	.00534	.00519
75	32	.01044	.01006	.00969	.00934	.00901	.00869	.00839	.00810	.00783	.00757	.00732	.00708	.00685	.00664	.00643	.00623	.00604	.00585	.00568	.00551
75	33	.01114	.01073	.01034	.00996	.00961	.00927	.00895	.00864	.00835	.00807	.00780	.00755	.00730	.00707	.00685	.00663	.00643	.00623	.00604	.00586
75	34	.01190	.01146	.01104	.01064	.01026	.00990	.00955	.00922	.00891	.00861	.00833	.00805	.00779	.00754	.00730	.00707	.00685	.00664	.00644	.00625
75	35	.01273	.01226	.01181	.01138	.01097	.01059	.01022	.00987	.00953	.00921	.00890	.00861	.00833	.00806	.00781	.00756	.00732	.00710	.00688	.00668
75	36	.01363	.01312	.01264	.01219	.01175	.01134	.01094	.01056	.01020	.00986	.00953	.00922	.00892	.00863	.00835	.00809	.00784	.00760	.00736	.00714
75	37	.01460	.01407	.01355	.01306	.01260	.01215	.01173	.01132	.01094	.01057	.01022	.00988	.00956	.00925	.00895	.00867	.00840	.00814	.00789	.00765
75	38	.01567	.01510	.01455	.01402	.01352	.01305	.01259	.01216	.01175	.01135	.01097	.01061	.01026	.00993	.00962	.00931	.00902	.00874	.00847	.00821
75	39	.01684	.01622	.01563	.01507	.01454	.01403	.01354	.01307	.01263	.01220	.01180	.01141	.01104	.01068	.01034	.01001	.00970	.00940	.00911	.00883
75	40	.01811	.01745	.01682	.01622	.01564	.01510	.01458	.01408	.01360	.01314	.01271	.01229	.01189	.01151	.01114	.01079	.01045	.01013	.00982	.00952
75	41	.01949	.01879	.01811	.01747	.01686	.01627	.01571	.01518	.01467	.01418	.01371	.01326	.01283	.01242	.01202	.01165	.01128	.01094	.01060	.01028
75	42	.02100	.02025	.01953	.01884	.01818	.01755	.01696	.01638	.01583	.01531	.01481	.01432	.01386	.01342	.01300	.01259	.01220	.01182	.01146	.01112
75	43	.02263	.02183	.02106	.02032	.01962	.01895	.01831	.01769	.01711	.01654	.01600	.01549	.01499	.01451	.01406	.01362	.01320	.01280	.01241	.01204
75	44	.02440	.02354	.02272	.02193	.02118	.02046	.01978	.01912	.01849	.01788	.01730	.01675	.01622	.01571	.01522	.01475	.01429	.01386	.01344	.01304
75	45	.02629	.02537	.02450	.02366	.02286	.02209	.02135	.02065	.01997	.01933	.01871	.01811	.01754	.01699	.01647	.01596	.01548	.01501	.01456	.01413
75	46	.02831	.02734	.02640	.02551	.02465	.02383	.02305	.02229	.02157	.02088	.02022	.01958	.01897	.01838	.01781	.01727	.01675	.01625	.01577	.01530
75	47	.03047	.02943	.02843	.02748	.02657	.02569	.02485	.02405	.02328	.02254	.02183	.02115	.02049	.01986	.01926	.01868	.01812	.01758	.01706	.01656
75	48	.03276	.03166	.03060	.02958	.02861	.02768	.02678	.02593	.02510	.02431	.02355	.02283	.02213	.02145	.02080	.02018	.01958	.01901	.01845	.01792
75	49	.03520	.03402	.03290	.03182	.03079	.02979	.02884	.02793	.02705	.02621	.02540	.02462	.02387	.02315	.02246	.02179	.02115	.02054	.01994	.01937

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
75	50	.03779	.03655	.03535	.03421	.03311	.03205	.03104	.03007	.02913	.02824	.02737	.02654	.02574	.02497	.02424	.02352	.02284	.02218	.02154	.02093
75	51	.04054	.03922	.03796	.03674	.03558	.03446	.03338	.03235	.03135	.03040	.02948	.02859	.02774	.02692	.02613	.02537	.02464	.02393	.02325	.02260
75	52	.04344	.04205	.04071	.03942	.03818	.03700	.03585	.03475	.03370	.03268	.03170	.03076	.02986	.02898	.02814	.02733	.02655	.02580	.02507	.02437
75	53	.04650	.04502	.04361	.04224	.04093	.03968	.03847	.03730	.03618	.03510	.03406	.03306	.03210	.03117	.03028	.02941	.02858	.02778	.02701	.02626
75	54	.04971	.04815	.04665	.04522	.04383	.04250	.04122	.03999	.03880	.03765	.03655	.03549	.03447	.03348	.03253	.03161	.03073	.02988	.02905	.02826
75	55	.05308	.05144	.04986	.04834	.04688	.04547	.04412	.04281	.04156	.04035	.03918	.03806	.03697	.03592	.03492	.03394	.03300	.03209	.03122	.03037
75	56	.05662	.05489	.05323	.05163	.05009	.04860	.04717	.04579	.04447	.04319	.04195	.04076	.03961	.03850	.03743	.03640	.03540	.03444	.03351	.03261
75	57	.06032	.05851	.05676	.05507	.05345	.05189	.05038	.04892	.04752	.04617	.04487	.04361	.04239	.04122	.04009	.03899	.03794	.03692	.03593	.03498
75	58	.06418	.06228	.06044	.05867	.05696	.05532	.05373	.05220	.05072	.04930	.04792	.04659	.04531	.04407	.04287	.04171	.04060	.03952	.03847	.03746
75	59	.06819	.06619	.06427	.06241	.06061	.05889	.05722	.05561	.05405	.05255	.05110	.04970	.04835	.04704	.04578	.04455	.04337	.04223	.04112	.04006
75	60	.07235	.07025	.06824	.06629	.06441	.06260	.06084	.05915	.05752	.05594	.05441	.05294	.05151	.05014	.04880	.04752	.04627	.04506	.04390	.04277
75	61	.07666	.07447	.07236	.07033	.06836	.06646	.06462	.06284	.06113	.05947	.05787	.05632	.05482	.05337	.05197	.05061	.04930	.04803	.04680	.04560
75	62	.08115	.07887	.07667	.07454	.07248	.07049	.06856	.06670	.06491	.06317	.06149	.05986	.05829	.05676	.05529	.05386	.05248	.05114	.04984	.04859
75	63	.08583	.08345	.08115	.07892	.07677	.07469	.07268	.07074	.06886	.06704	.06527	.06357	.06192	.06032	.05877	.05727	.05582	.05441	.05305	.05172
75	64	.09068	.08820	.08580	.08348	.08124	.07907	.07697	.07494	.07297	.07107	.06922	.06744	.06571	.06403	.06241	.06084	.05931	.05783	.05640	.05501
75	65	.09570	.09313	.09063	.08822	.08588	.08362	.08143	.07931	.07726	.07527	.07334	.07148	.06967	.06791	.06621	.06457	.06297	.06142	.05992	.05846
75	66	.10091	.09824	.09565	.09314	.09071	.08836	.08608	.08387	.08173	.07965	.07764	.07569	.07380	.07197	.07019	.06847	.06680	.06517	.06360	.06207
75	67	.10632	.10354	.10086	.09825	.09573	.09329	.09092	.08862	.08639	.08423	.08214	.08010	.07813	.07622	.07436	.07256	.07081	.06912	.06747	.06587
75	68	.11190	.10903	.10625	.10355	.10094	.09840	.09594	.09355	.09124	.08899	.08681	.08470	.08264	.08065	.07871	.07684	.07501	.07324	.07152	.06985
75	69	.11764	.11468	.11180	.10901	.10630	.10368	.10113	.09865	.09625	.09392	.09165	.08945	.08732	.08525	.08323	.08127	.07937	.07753	.07573	.07399
75	70	.12352	.12046	.11749	.11460	.11181	.10909	.10645	.10389	.10140	.09898	.09664	.09436	.09214	.08999	.08789	.08586	.08388	.08196	.08009	.07827
75	71	.12949	.12634	.12328	.12031	.11742	.11461	.11189	.10924	.10667	.10417	.10174	.09938	.09708	.09485	.09268	.09056	.08851	.08651	.08457	.08268
75	72	.13555	.13231	.12916	.12610	.12313	.12024	.11743	.11469	.11204	.10946	.10694	.10450	.10213	.09982	.09757	.09538	.09325	.09118	.08916	.08720
75	73	.14167	.13835	.13511	.13197	.12891	.12594	.12305	.12023	.11750	.11483	.11224	.10972	.10727	.10488	.10256	.10030	.09809	.09595	.09386	.09183
75	74	.14788	.14447	.14115	.13793	.13479	.13173	.12876	.12587	.12306	.12032	.11765	.11505	.11252	.11006	.10766	.10533	.10305	.10084	.09868	.09658
75	75	.15417	.15068	.14729	.14398	.14077	.13764	.13459	.13162	.12873	.12591	.12317	.12050	.11790	.11536	.11289	.11049	.10814	.10586	.10363	.10146
76	0	.00444	.00434	.00426	.00417	.00409	.00401	.00393	.00386	.00379	.00372	.00365	.00359	.00353	.00346	.00341	.00335	.00329	.00324	.00319	.00314
76	1	.00177	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00099
76	2	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092
76	3	.00175	.00169	.00162	.00156	.00151	.00146	.00140	.00136	.00131	.00127	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092
76	4	.00183	.00176	.00170	.00163	.00157	.00152	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095
76	5	.00195	.00188	.00181	.00174	.00167	.00161	.00156	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100
76	6	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00156	.00150	.00145	.00140	.00135	.00131	.00127	.00122	.00118	.00115	.00111	.00107
76	7	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00121	.00117
76	8	.00247	.00237	.00229	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128
76	9	.00269	.00259	.00250	.00241	.00233	.00225	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142
76	10	.00295	.00285	.00275	.00265	.00256	.00247	.00239	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00168	.00163	.00158
76	11	.00324	.00312	.00302	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00231	.00224	.00217	.00211	.00204	.00198	.00192	.00187	.00181	.00176
76	12	.00355	.00342	.00331	.00320	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00241	.00233	.00227	.00220	.00214	.00208	.00202	.00196
76	13	.00386	.00373	.00361	.00349	.00338	.00327	.00317	.00307	.00298	.00289	.00281	.00272	.00264	.00257	.00249	.00242	.00236	.00229	.00223	.00217
76	14	.00417	.00403	.00390	.00377	.00365	.00354	.00343	.00333	.00323	.00313	.00304	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237
76	15	.00445	.00430	.00416	.00403	.00391	.00379	.00367	.00356	.00346	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254
76	16	.00470	.00455	.00440	.00426	.00413	.00400	.00388	.00377	.00366	.00355	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00284	.00277	.00269
76	17	.00494	.00477	.00462	.00447	.00433	.00420	.00407	.00395	.00383	.00372	.00362	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00290	.00282
76	18	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00388	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294
76	19	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00428	.00416	.00403	.00392	.00380	.00369	.00359	.00349	.00340	.00330	.00321	.00313	.00305
76	20	.00561	.00542	.00524	.00507	.00490	.00475	.00460	.00446	.00432	.00420	.00407	.00395	.00384	.00373	.00363	.00353	.00343	.00334	.00325	.00316
76	21	.00586	.00566	.00547	.00529	.00512	.00495	.00480	.00465	.00451	.00437	.00424	.00411	.00400	.00388	.00377	.00367	.00356	.00347	.00337	.00328
76	22	.00612	.00591	.00571	.00552	.00534	.00517	.00500	.00485	.00470	.00455	.00442	.00428	.00416	.00404	.00392	.00381	.00371	.00360	.00351	.00341
76	23	.00641	.00619	.00597	.00577	.00558	.00540	.00523	.00506	.00490	.00475	.00461	.00447	.00434	.00421	.00409	.00397	.00386	.00375	.00365	.00355

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
76	24	.00673	.00649	.00627	.00605	.00585	.00566	.00547	.00530	.00513	.00497	.00482	.00467	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00370
76	25	.00708	.00683	.00659	.00637	.00615	.00595	.00575	.00557	.00539	.00522	.00506	.00490	.00475	.00461	.00448	.00435	.00422	.00410	.00399	.00388
76	26	.00747	.00720	.00695	.00671	.00648	.00627	.00606	.00586	.00567	.00549	.00532	.00516	.00500	.00485	.00471	.00457	.00444	.00431	.00419	.00407
76	27	.00791	.00762	.00736	.00710	.00686	.00663	.00641	.00620	.00600	.00581	.00562	.00545	.00528	.00512	.00497	.00482	.00468	.00454	.00442	.00429
76	28	.00838	.00808	.00780	.00753	.00727	.00702	.00679	.00656	.00635	.00615	.00595	.00576	.00559	.00542	.00525	.00510	.00495	.00480	.00467	.00453
76	29	.00890	.00858	.00828	.00799	.00771	.00745	.00720	.00696	.00673	.00652	.00631	.00611	.00592	.00574	.00557	.00540	.00524	.00509	.00494	.00480
76	30	.00947	.00912	.00880	.00849	.00820	.00791	.00765	.00739	.00715	.00692	.00670	.00649	.00628	.00609	.00590	.00573	.00556	.00539	.00524	.00508
76	31	.01007	.00971	.00936	.00903	.00872	.00842	.00813	.00786	.00760	.00735	.00712	.00689	.00667	.00647	.00627	.00608	.00590	.00572	.00555	.00539
76	32	.01073	.01034	.00997	.00962	.00928	.00896	.00865	.00836	.00809	.00782	.00757	.00733	.00710	.00687	.00666	.00646	.00626	.00608	.00590	.00573
76	33	.01144	.01103	.01063	.01025	.00990	.00955	.00923	.00892	.00862	.00834	.00807	.00781	.00756	.00732	.00710	.00688	.00667	.00647	.00628	.00609
76	34	.01222	.01177	.01135	.01095	.01056	.01020	.00985	.00952	.00920	.00889	.00860	.00833	.00806	.00781	.00757	.00733	.00711	.00690	.00669	.00649
76	35	.01307	.01259	.01214	.01171	.01130	.01091	.01053	.01018	.00984	.00951	.00920	.00890	.00862	.00835	.00808	.00784	.00760	.00737	.00715	.00693
76	36	.01399	.01348	.01300	.01254	.01210	.01168	.01128	.01089	.01053	.01018	.00985	.00953	.00922	.00893	.00865	.00838	.00813	.00788	.00764	.00742
76	37	.01500	.01445	.01393	.01344	.01297	.01252	.01209	.01168	.01129	.01091	.01055	.01021	.00988	.00957	.00927	.00898	.00871	.00844	.00819	.00794
76	38	.01609	.01551	.01495	.01442	.01392	.01344	.01298	.01254	.01212	.01172	.01133	.01097	.01061	.01028	.00995	.00965	.00935	.00906	.00879	.00853
76	39	.01729	.01666	.01607	.01550	.01496	.01444	.01395	.01348	.01303	.01260	.01219	.01179	.01141	.01105	.01071	.01037	.01005	.00975	.00945	.00917
76	40	.01859	.01792	.01729	.01668	.01610	.01555	.01502	.01451	.01403	.01357	.01313	.01270	.01230	.01191	.01153	.01118	.01083	.01050	.01019	.00988
76	41	.02002	.01930	.01862	.01797	.01735	.01676	.01619	.01565	.01513	.01464	.01416	.01371	.01327	.01285	.01245	.01206	.01169	.01134	.01100	.01067
76	42	.02157	.02081	.02008	.01938	.01872	.01808	.01748	.01689	.01634	.01581	.01530	.01481	.01434	.01389	.01346	.01304	.01264	.01226	.01189	.01154
76	43	.02325	.02244	.02166	.02092	.02020	.01952	.01887	.01825	.01765	.01708	.01653	.01601	.01551	.01502	.01456	.01411	.01368	.01327	.01288	.01250
76	44	.02507	.02420	.02337	.02258	.02182	.02109	.02039	.01972	.01908	.01847	.01788	.01732	.01678	.01626	.01576	.01528	.01482	.01438	.01395	.01354
76	45	.02702	.02610	.02521	.02436	.02355	.02277	.02202	.02131	.02062	.01997	.01934	.01873	.01815	.01759	.01706	.01654	.01605	.01557	.01512	.01468
76	46	.02911	.02812	.02718	.02627	.02540	.02457	.02378	.02301	.02228	.02158	.02090	.02025	.01963	.01903	.01846	.01791	.01738	.01687	.01637	.01590
76	47	.03134	.03028	.02928	.02831	.02739	.02650	.02565	.02483	.02405	.02330	.02258	.02188	.02122	.02058	.01996	.01937	.01880	.01825	.01772	.01721
76	48	.03371	.03259	.03151	.03049	.02950	.02856	.02765	.02678	.02594	.02514	.02437	.02363	.02291	.02223	.02157	.02093	.02032	.01974	.01917	.01862
76	49	.03623	.03504	.03390	.03280	.03176	.03075	.02978	.02885	.02796	.02711	.02628	.02549	.02473	.02400	.02329	.02261	.02196	.02133	.02072	.02014
76	50	.03891	.03765	.03644	.03528	.03416	.03309	.03206	.03107	.03013	.02921	.02833	.02749	.02668	.02589	.02514	.02441	.02371	.02304	.02239	.02177
76	51	.04176	.04042	.03914	.03790	.03672	.03558	.03449	.03344	.03243	.03146	.03052	.02962	.02875	.02792	.02712	.02634	.02559	.02487	.02418	.02351
76	52	.04476	.04334	.04199	.04068	.03943	.03822	.03706	.03594	.03487	.03384	.03284	.03188	.03096	.03007	.02921	.02839	.02759	.02682	.02608	.02536
76	53	.04792	.04643	.04499	.04361	.04228	.04100	.03977	.03859	.03745	.03635	.03530	.03428	.03330	.03235	.03144	.03056	.02971	.02889	.02810	.02733
76	54	.05125	.04967	.04816	.04670	.04529	.04394	.04264	.04138	.04017	.03901	.03789	.03681	.03576	.03476	.03379	.03285	.03195	.03108	.03023	.02942
76	55	.05475	.05309	.05148	.04994	.04846	.04703	.04565	.04433	.04305	.04181	.04063	.03948	.03837	.03731	.03628	.03528	.03432	.03340	.03250	.03163
76	56	.05842	.05667	.05498	.05336	.05179	.05028	.04883	.04743	.04608	.04477	.04351	.04230	.04113	.04000	.03891	.03785	.03683	.03585	.03490	.03398
76	57	.06227	.06043	.05865	.05694	.05529	.05370	.05217	.05069	.04926	.04788	.04655	.04527	.04403	.04283	.04168	.04056	.03948	.03844	.03743	.03645
76	58	.06628	.06435	.06248	.06068	.05895	.05727	.05566	.05410	.05259	.05114	.04974	.04838	.04707	.04581	.04459	.04340	.04226	.04116	.04009	.03905
76	59	.07045	.06842	.06646	.06457	.06275	.06099	.05929	.05765	.05607	.05454	.05306	.05163	.05025	.04891	.04762	.04637	.04517	.04400	.04287	.04177
76	60	.07477	.07265	.07059	.06862	.06670	.06486	.06307	.06135	.05969	.05808	.05652	.05501	.05356	.05215	.05079	.04947	.04820	.04696	.04577	.04461
76	61	.07926	.07704	.07489	.07282	.07082	.06888	.06701	.06520	.06346	.06177	.06013	.05855	.05702	.05554	.05410	.05271	.05137	.05007	.04881	.04759
76	62	.08394	.08162	.07938	.07721	.07512	.07309	.07113	.06924	.06740	.06563	.06391	.06225	.06064	.05909	.05758	.05612	.05470	.05333	.05200	.05072
76	63	.08881	.08639	.08405	.08179	.07960	.07748	.07543	.07345	.07153	.06967	.06787	.06613	.06444	.06281	.06123	.05969	.05820	.05676	.05536	.05401
76	64	.09387	.09135	.08891	.08656	.08427	.08206	.07992	.07785	.07584	.07390	.07201	.07019	.06842	.06670	.06504	.06343	.06187	.06035	.05889	.05746
76	65	.09912	.09650	.09396	.09151	.08913	.08682	.08459	.08243	.08033	.07830	.07633	.07442	.07257	.07077	.06903	.06735	.06571	.06412	.06258	.06108
76	66	.10457	.10185	.09921	.09665	.09418	.09178	.08945	.08720	.08501	.08289	.08084	.07884	.07691	.07503	.07321	.07145	.06973	.06807	.06645	.06488
76	67	.11022	.10740	.10466	.10201	.09944	.09695	.09453	.09218	.08990	.08770	.08555	.08347	.08146	.07950	.07760	.07575	.07396	.07221	.07052	.06888
76	68	.11607	.11315	.11032	.10757	.10490	.10231	.09980	.09736	.09499	.09270	.09047	.08830	.08620	.08416	.08217	.08025	.07837	.07655	.07479	.07307
76	69	.12210	.11908	.11614	.11330	.11053	.10785	.10525	.10272	.10026	.09788	.09556	.09331	.09112	.08899	.08693	.08492	.08297	.08107	.07923	.07743
76	70	.12826	.12514	.12212	.11917	.11632	.11354	.11085	.10823	.10568	.10321	.10080	.09847	.09620	.09399	.09184	.08975	.08772	.08575	.08383	.08196
76	71	.13454	.13133	.12821	.12517	.12222	.11936	.11657	.11386	.11123	.10867	.10618	.10376	.10140	.09911	.09688	.09472	.09261	.09055	.08856	.08661
76	72	.14091	.13761	.13439	.13127	.12823	.12528	.12240	.11961	.11689	.11424	.11167	.10917	.10673	.10436	.10205	.09980	.09761	.09548	.09341	.09139
76	73	.14736	.14397	.14067	.13746	.13433	.13129	.12833	.12545	.12265	.11992	.11726	.11468	.11216	.10971	.10732	.10500	.10273	.10053	.09838	.09628

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
76	74	.15391	.15043	.14704	.14374	.14053	.13741	.13437	.13140	.12852	.12571	.12297	.12031	.11771	.11518	.11272	.11032	.10798	.10570	.10348	.10131
76	75	.16055	.15699	.15352	.15014	.14685	.14364	.14052	.13748	.13452	.13163	.12882	.12607	.12340	.12080	.11826	.11578	.11337	.11101	.10872	.10648
76	76	.16729	.16365	.16011	.15665	.15328	.15000	.14680	.14369	.14065	.13769	.13480	.13198	.12923	.12656	.12394	.12140	.11891	.11649	.11412	.11181
77	0	.00464	.00454	.00445	.00437	.00428	.00420	.00413	.00405	.00398	.00391	.00384	.00377	.00371	.00365	.00359	.00353	.00347	.00342	.00336	.00331
77	1	.00182	.00176	.00170	.00165	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103
77	2	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096
77	3	.00180	.00173	.00167	.00161	.00155	.00150	.00144	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095
77	4	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00127	.00122	.00118	.00115	.00111	.00107	.00104	.00101	.00098
77	5	.00200	.00192	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00134	.00130	.00126	.00121	.00118	.00114	.00110	.00107	.00103
77	6	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00131	.00126	.00122	.00118	.00115	.00111
77	7	.00232	.00224	.00216	.00208	.00200	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121
77	8	.00253	.00243	.00235	.00226	.00218	.00211	.00203	.00196	.00190	.00183	.00177	.00171	.00166	.00161	.00155	.00150	.00146	.00141	.00137	.00133
77	9	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147
77	10	.00303	.00292	.00282	.00273	.00263	.00255	.00246	.00238	.00230	.00223	.00216	.00209	.00203	.00196	.00190	.00185	.00179	.00174	.00169	.00164
77	11	.00333	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00188	.00183
77	12	.00365	.00353	.00341	.00330	.00319	.00309	.00299	.00290	.00281	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204
77	13	.00398	.00385	.00372	.00360	.00349	.00338	.00328	.00318	.00308	.00299	.00291	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226
77	14	.00429	.00415	.00402	.00390	.00377	.00366	.00355	.00344	.00334	.00325	.00315	.00306	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00246
77	15	.00459	.00444	.00430	.00417	.00404	.00392	.00380	.00369	.00358	.00348	.00338	.00329	.00319	.00311	.00302	.00294	.00287	.00279	.00272	.00265
77	16	.00485	.00469	.00455	.00440	.00427	.00414	.00402	.00390	.00379	.00368	.00358	.00348	.00338	.00329	.00320	.00312	.00304	.00296	.00288	.00281
77	17	.00509	.00493	.00477	.00462	.00448	.00434	.00421	.00409	.00397	.00386	.00375	.00365	.00355	.00345	.00336	.00327	.00318	.00310	.00302	.00294
77	18	.00531	.00514	.00498	.00482	.00467	.00453	.00439	.00426	.00414	.00402	.00391	.00380	.00369	.00359	.00349	.00340	.00331	.00323	.00314	.00306
77	19	.00554	.00536	.00518	.00502	.00486	.00471	.00457	.00444	.00430	.00418	.00406	.00395	.00384	.00373	.00363	.00353	.00344	.00335	.00326	.00318
77	20	.00577	.00558	.00540	.00523	.00507	.00491	.00476	.00461	.00448	.00435	.00422	.00410	.00399	.00387	.00377	.00367	.00357	.00347	.00338	.00329
77	21	.00603	.00583	.00564	.00546	.00528	.00512	.00496	.00481	.00466	.00453	.00439	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00351	.00342
77	22	.00630	.00609	.00589	.00569	.00551	.00534	.00517	.00501	.00486	.00471	.00457	.00444	.00431	.00419	.00407	.00396	.00385	.00375	.00365	.00355
77	23	.00659	.00637	.00616	.00595	.00576	.00558	.00540	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00424	.00412	.00401	.00390	.00380	.00369
77	24	.00692	.00668	.00645	.00624	.00603	.00584	.00565	.00548	.00531	.00514	.00499	.00484	.00470	.00456	.00443	.00431	.00419	.00407	.00396	.00385
77	25	.00728	.00703	.00679	.00656	.00634	.00614	.00594	.00575	.00557	.00540	.00523	.00508	.00493	.00478	.00464	.00451	.00438	.00426	.00414	.00403
77	26	.00768	.00741	.00716	.00691	.00668	.00646	.00625	.00605	.00586	.00568	.00551	.00534	.00518	.00503	.00488	.00474	.00461	.00448	.00435	.00423
77	27	.00813	.00784	.00757	.00731	.00707	.00683	.00661	.00640	.00620	.00600	.00582	.00564	.00547	.00531	.00515	.00500	.00486	.00472	.00459	.00446
77	28	.00862	.00831	.00802	.00775	.00749	.00724	.00700	.00677	.00656	.00635	.00615	.00596	.00578	.00561	.00545	.00529	.00513	.00499	.00485	.00471
77	29	.00915	.00882	.00852	.00822	.00794	.00768	.00743	.00718	.00695	.00673	.00652	.00632	.00613	.00594	.00577	.00560	.00544	.00528	.00513	.00499
77	30	.00972	.00938	.00905	.00874	.00844	.00816	.00789	.00763	.00738	.00715	.00692	.00671	.00650	.00631	.00612	.00594	.00576	.00560	.00544	.00528
77	31	.01034	.00997	.00962	.00929	.00897	.00867	.00838	.00811	.00784	.00759	.00735	.00712	.00690	.00669	.00649	.00630	.00611	.00594	.00577	.00560
77	32	.01101	.01062	.01025	.00989	.00955	.00923	.00892	.00862	.00834	.00808	.00782	.00757	.00734	.00711	.00690	.00669	.00650	.00631	.00612	.00595
77	33	.01175	.01133	.01093	.01055	.01018	.00984	.00951	.00919	.00889	.00860	.00833	.00807	.00782	.00758	.00735	.00713	.00691	.00671	.00652	.00633
77	34	.01254	.01209	.01166	.01126	.01087	.01050	.01015	.00981	.00949	.00918	.00889	.00860	.00834	.00808	.00783	.00759	.00737	.00715	.00694	.00674
77	35	.01341	.01293	.01247	.01204	.01162	.01122	.01085	.01049	.01014	.00981	.00950	.00920	.00891	.00863	.00837	.00811	.00787	.00764	.00741	.00720
77	36	.01436	.01384	.01335	.01288	.01244	.01202	.01161	.01122	.01085	.01050	.01016	.00984	.00953	.00923	.00895	.00868	.00842	.00817	.00793	.00770
77	37	.01538	.01483	.01431	.01381	.01333	.01288	.01244	.01203	.01163	.01125	.01089	.01055	.01021	.00990	.00959	.00930	.00902	.00875	.00849	.00824
77	38	.01651	.01592	.01536	.01482	.01431	.01383	.01336	.01292	.01249	.01208	.01170	.01132	.01097	.01062	.01030	.00998	.00968	.00939	.00911	.00885
77	39	.01773	.01710	.01650	.01593	.01538	.01486	.01436	.01389	.01343	.01299	.01257	.01217	.01179	.01142	.01107	.01073	.01041	.01010	.00980	.00951
77	40	.01907	.01840	.01776	.01714	.01656	.01600	.01546	.01495	.01446	.01399	.01354	.01311	.01270	.01231	.01193	.01156	.01122	.01088	.01056	.01025
77	41	.02054	.01982	.01913	.01847	.01785	.01725	.01667	.01612	.01560	.01509	.01461	.01415	.01371	.01328	.01288	.01248	.01211	.01175	.01140	.01107
77	42	.02213	.02136	.02063	.01992	.01925	.01861	.01799	.01741	.01684	.01630	.01578	.01529	.01481	.01436	.01392	.01350	.01309	.01270	.01233	.01197
77	43	.02387	.02304	.02226	.02150	.02078	.02010	.01944	.01881	.01820	.01762	.01707	.01653	.01602	.01553	.01506	.01461	.01417	.01375	.01335	.01296
77	44	.02574	.02486	.02402	.02322	.02245	.02171	.02100	.02033	.01968	.01906	.01846	.01789	.01734	.01681	.01631	.01582	.01535	.01490	.01447	.01405
77	45	.02775	.02681	.02591	.02506	.02423	.02345	.02269	.02197	.02127	.02061	.01997	.01935	.01876	.01820	.01765	.01713	.01663	.01614	.01568	.01523
77	46	.02990	.02890	.02795	.02703	.02615	.02531	.02450	.02373	.02299	.02227	.02159	.02093	.02030	.01969	.01911	.01855	.01801	.01749	.01698	.01650

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
77	47	.03220	.03113	.03011	.02914	.02820	.02730	.02644	.02561	.02482	.02406	.02332	.02262	.02194	.02129	.02067	.02006	.01948	.01892	.01839	.01787
77	48	.03464	.03351	.03243	.03139	.03039	.02943	.02851	.02763	.02678	.02597	.02518	.02443	.02370	.02301	.02234	.02169	.02107	.02047	.01989	.01934
77	49	.03724	.03604	.03489	.03378	.03272	.03170	.03072	.02978	.02888	.02801	.02717	.02636	.02559	.02485	.02413	.02344	.02277	.02213	.02151	.02091
77	50	.04002	.03874	.03752	.03634	.03521	.03413	.03308	.03208	.03112	.03019	.02930	.02844	.02761	.02682	.02605	.02531	.02460	.02391	.02325	.02261
77	51	.04296	.04161	.04031	.03906	.03786	.03671	.03560	.03453	.03351	.03252	.03157	.03066	.02977	.02892	.02811	.02732	.02656	.02582	.02511	.02443
77	52	.04607	.04463	.04326	.04194	.04066	.03944	.03826	.03713	.03604	.03499	.03398	.03301	.03207	.03116	.03029	.02945	.02864	.02785	.02710	.02636
77	53	.04934	.04783	.04637	.04497	.04363	.04233	.04108	.03988	.03872	.03761	.03653	.03550	.03450	.03353	.03260	.03171	.03084	.03001	.02920	.02842
77	54	.05279	.05119	.04965	.04817	.04675	.04537	.04405	.04278	.04155	.04037	.03923	.03813	.03707	.03604	.03506	.03410	.03318	.03229	.03143	.03060
77	55	.05641	.05473	.05310	.05154	.05003	.04858	.04719	.04584	.04454	.04329	.04208	.04091	.03979	.03870	.03765	.03664	.03566	.03471	.03380	.03291
77	56	.06022	.05844	.05673	.05508	.05350	.05196	.05049	.04906	.04769	.04636	.04508	.04385	.04266	.04150	.04039	.03932	.03828	.03727	.03630	.03536
77	57	.06421	.06234	.06054	.05880	.05713	.05552	.05396	.05246	.05101	.04960	.04825	.04695	.04568	.04446	.04328	.04214	.04104	.03998	.03895	.03795
77	58	.06837	.06641	.06452	.06269	.06093	.05923	.05759	.05601	.05448	.05300	.05157	.05019	.04886	.04757	.04632	.04511	.04395	.04282	.04173	.04067
77	59	.07270	.07064	.06865	.06674	.06489	.06310	.06137	.05971	.05810	.05654	.05503	.05358	.05217	.05081	.04949	.04822	.04698	.04579	.04463	.04351
77	60	.07719	.07503	.07295	.07094	.06900	.06712	.06531	.06356	.06186	.06023	.05864	.05711	.05562	.05419	.05280	.05146	.05015	.04889	.04767	.04649
77	61	.08186	.07960	.07742	.07532	.07329	.07132	.06942	.06758	.06580	.06408	.06241	.06080	.05924	.05772	.05626	.05484	.05347	.05214	.05085	.04960
77	62	.08672	.08437	.08209	.07989	.07776	.07570	.07371	.07178	.06992	.06811	.06636	.06466	.06302	.06144	.05990	.05840	.05696	.05556	.05420	.05288
77	63	.09180	.08934	.08696	.08467	.08244	.08029	.07820	.07618	.07423	.07233	.07050	.06872	.06700	.06533	.06371	.06214	.06062	.05915	.05772	.05633
77	64	.09707	.09451	.09203	.08963	.08731	.08506	.08288	.08077	.07873	.07675	.07482	.07296	.07116	.06941	.06771	.06606	.06447	.06292	.06141	.05995
77	65	.10254	.09988	.09730	.09480	.09238	.09004	.08776	.08556	.08342	.08135	.07934	.07739	.07550	.07367	.07189	.07017	.06849	.06686	.06528	.06375
77	66	.10823	.10546	.10278	.10018	.09766	.09522	.09285	.09055	.08832	.08616	.08407	.08203	.08005	.07814	.07627	.07447	.07271	.07101	.06935	.06774
77	67	.11414	.11127	.10849	.10579	.10317	.10063	.09816	.09577	.09345	.09120	.08901	.08689	.08482	.08282	.08088	.07899	.07715	.07537	.07363	.07195
77	68	.12026	.11729	.11440	.11160	.10889	.10625	.10369	.10120	.09879	.09644	.09417	.09195	.08980	.08772	.08569	.08371	.08180	.07993	.07812	.07636
77	69	.12657	.12349	.12051	.11761	.11480	.11206	.10941	.10683	.10432	.10188	.09952	.09721	.09498	.09280	.09069	.08863	.08663	.08469	.08280	.08096
77	70	.13303	.12986	.12678	.12378	.12087	.11804	.11529	.11261	.11002	.10749	.10503	.10264	.10032	.09806	.09586	.09372	.09164	.08961	.08764	.08572
77	71	.13962	.13635	.13317	.13008	.12707	.12415	.12131	.11854	.11585	.11323	.11069	.10821	.10580	.10346	.10117	.09895	.09679	.09468	.09263	.09063
77	72	.14632	.14295	.13968	.13649	.13339	.13038	.12744	.12459	.12181	.11910	.11647	.11391	.11141	.10898	.10662	.10431	.10207	.09988	.09775	.09568
77	73	.15310	.14964	.14628	.14300	.13981	.13671	.13369	.13074	.12788	.12509	.12237	.11972	.11714	.11463	.11218	.10980	.10747	.10521	.10300	.10085
77	74	.15999	.15644	.15299	.14963	.14635	.14316	.14005	.13702	.13407	.13120	.12840	.12567	.12301	.12041	.11788	.11542	.11302	.11068	.10839	.10616
77	75	.16699	.16336	.15982	.15638	.15302	.14974	.14655	.14344	.14041	.13745	.13457	.13176	.12902	.12635	.12374	.12120	.11872	.11630	.11394	.11164
77	76	.17411	.17040	.16678	.16325	.15982	.15646	.15319	.15000	.14689	.14386	.14090	.13801	.13519	.13244	.12976	.12715	.12459	.12210	.11967	.11729
77	77	.18132	.17754	.17384	.17024	.16673	.16330	.15995	.15669	.15350	.15039	.14736	.14440	.14151	.13869	.13593	.13324	.13062	.12805	.12555	.12310
78	0	.00484	.00475	.00466	.00457	.00449	.00440	.00432	.00425	.00417	.00410	.00403	.00397	.00390	.00384	.00378	.00372	.00366	.00360	.00355	.00350
78	1	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00116	.00113	.00111	.00108
78	2	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00112	.00108	.00105	.00102	.00100
78	3	.00184	.00177	.00171	.00165	.00159	.00154	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101	.00098
78	4	.00192	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101
78	5	.00204	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00114	.00110	.00107
78	6	.00219	.00211	.00204	.00196	.00189	.00183	.00176	.00170	.00164	.00159	.00154	.00148	.00144	.00139	.00134	.00130	.00126	.00122	.00118	.00115
78	7	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125
78	8	.00259	.00249	.00240	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155	.00150	.00146	.00141	.00137
78	9	.00283	.00273	.00263	.00254	.00246	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00188	.00183	.00177	.00172	.00166	.00161	.00157	.00152
78	10	.00311	.00300	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00191	.00185	.00180	.00175	.00170
78	11	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00271	.00263	.00255	.00247	.00239	.00232	.00226	.00219	.00213	.00207	.00201	.00195	.00190
78	12	.00375	.00363	.00351	.00340	.00329	.00319	.00309	.00299	.00290	.00282	.00273	.00265	.00258	.00251	.00243	.00237	.00230	.00224	.00218	.00212
78	13	.00409	.00396	.00383	.00371	.00360	.00349	.00338	.00328	.00319	.00309	.00301	.00292	.00284	.00276	.00269	.00261	.00254	.00248	.00241	.00235
78	14	.00442	.00428	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00309	.00300	.00292	.00285	.00277	.00270	.00263	.00256
78	15	.00472	.00457	.00443	.00430	.00417	.00404	.00393	.00381	.00371	.00360	.00350	.00341	.00331	.00323	.00314	.00306	.00298	.00290	.00283	.00276
78	16	.00499	.00484	.00469	.00455	.00441	.00428	.00415	.00404	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300	.00292
78	17	.00524	.00508	.00492	.00477	.00463	.00449	.00436	.00423	.00411	.00400	.00389	.00378	.00368	.00358	.00349	.00340	.00331	.00323	.00314	.00307
78	18	.00547	.00530	.00513	.00497	.00482	.00468	.00454	.00441	.00428	.00416	.00405	.00394	.00383	.00373	.00363	.00353	.00344	.00336	.00327	.00319

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
78	19	.00570	.00552	.00534	.00518	.00502	.00487	.00472	.00459	.00445	.00433	.00421	.00409	.00398	.00387	.00377	.00367	.00357	.00348	.00339	.00331
78	20	.00594	.00575	.00557	.00539	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00425	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343
78	21	.00620	.00600	.00581	.00562	.00545	.00528	.00512	.00497	.00482	.00468	.00455	.00442	.00430	.00418	.00407	.00396	.00385	.00375	.00365	.00356
78	22	.00648	.00627	.00606	.00587	.00568	.00551	.00534	.00518	.00502	.00488	.00473	.00460	.00447	.00435	.00423	.00411	.00400	.00390	.00379	.00370
78	23	.00678	.00655	.00634	.00613	.00594	.00575	.00557	.00540	.00524	.00508	.00494	.00479	.00466	.00453	.00440	.00428	.00416	.00405	.00395	.00384
78	24	.00711	.00687	.00664	.00643	.00622	.00602	.00583	.00565	.00548	.00532	.00516	.00501	.00487	.00473	.00459	.00447	.00434	.00423	.00411	.00401
78	25	.00748	.00723	.00698	.00675	.00653	.00632	.00612	.00593	.00575	.00558	.00541	.00525	.00510	.00495	.00481	.00468	.00455	.00442	.00431	.00419
78	26	.00789	.00762	.00736	.00712	.00688	.00666	.00645	.00625	.00605	.00587	.00569	.00552	.00536	.00521	.00506	.00491	.00478	.00465	.00452	.00440
78	27	.00835	.00806	.00778	.00752	.00728	.00704	.00681	.00660	.00639	.00620	.00601	.00583	.00566	.00549	.00534	.00518	.00504	.00490	.00476	.00463
78	28	.00884	.00854	.00825	.00797	.00771	.00745	.00721	.00699	.00677	.00656	.00636	.00617	.00598	.00581	.00564	.00548	.00532	.00517	.00503	.00489
78	29	.00939	.00906	.00875	.00846	.00817	.00791	.00765	.00741	.00717	.00695	.00674	.00653	.00634	.00615	.00597	.00580	.00564	.00548	.00532	.00518
78	30	.00998	.00963	.00930	.00898	.00868	.00840	.00812	.00786	.00761	.00738	.00715	.00693	.00672	.00652	.00633	.00615	.00597	.00580	.00564	.00549
78	31	.01061	.01024	.00989	.00955	.00923	.00892	.00863	.00835	.00809	.00783	.00759	.00736	.00714	.00692	.00672	.00652	.00633	.00615	.00598	.00582
78	32	.01130	.01090	.01052	.01016	.00982	.00949	.00918	.00889	.00860	.00833	.00807	.00782	.00758	.00736	.00714	.00693	.00673	.00654	.00635	.00617
78	33	.01205	.01162	.01122	.01083	.01047	.01012	.00979	.00947	.00916	.00887	.00860	.00833	.00808	.00783	.00760	.00737	.00716	.00695	.00675	.00656
78	34	.01286	.01241	.01197	.01156	.01117	.01080	.01044	.01010	.00977	.00946	.00917	.00888	.00861	.00835	.00810	.00786	.00763	.00741	.00719	.00699
78	35	.01375	.01326	.01280	.01236	.01194	.01154	.01116	.01080	.01045	.01011	.00979	.00949	.00920	.00892	.00865	.00839	.00814	.00791	.00768	.00746
78	36	.01471	.01420	.01370	.01323	.01278	.01235	.01194	.01155	.01118	.01082	.01048	.01015	.00984	.00954	.00925	.00897	.00871	.00846	.00821	.00798
78	37	.01577	.01521	.01468	.01418	.01370	.01324	.01280	.01238	.01198	.01160	.01123	.01088	.01054	.01022	.00991	.00961	.00933	.00906	.00879	.00854
78	38	.01692	.01632	.01576	.01522	.01470	.01421	.01374	.01329	.01286	.01245	.01206	.01168	.01132	.01097	.01064	.01032	.01001	.00972	.00944	.00917
78	39	.01817	.01754	.01693	.01635	.01580	.01527	.01477	.01429	.01383	.01338	.01296	.01256	.01217	.01180	.01144	.01110	.01077	.01045	.01015	.00985
78	40	.01955	.01887	.01822	.01760	.01701	.01644	.01590	.01538	.01489	.01441	.01396	.01352	.01311	.01271	.01232	.01195	.01160	.01126	.01093	.01062
78	41	.02105	.02032	.01963	.01897	.01833	.01773	.01715	.01659	.01606	.01555	.01506	.01459	.01415	.01371	.01330	.01290	.01252	.01216	.01180	.01146
78	42	.02269	.02191	.02117	.02046	.01978	.01913	.01851	.01791	.01734	.01680	.01627	.01577	.01529	.01482	.01438	.01395	.01354	.01315	.01277	.01240
78	43	.02447	.02364	.02284	.02209	.02136	.02066	.02000	.01936	.01875	.01816	.01760	.01706	.01654	.01604	.01556	.01510	.01466	.01423	.01383	.01343
78	44	.02640	.02551	.02466	.02385	.02307	.02233	.02161	.02093	.02027	.01964	.01904	.01846	.01790	.01737	.01685	.01636	.01588	.01543	.01499	.01456
78	45	.02846	.02752	.02661	.02574	.02491	.02412	.02335	.02262	.02192	.02124	.02060	.01997	.01938	.01880	.01825	.01772	.01721	.01671	.01624	.01578
78	46	.03068	.02967	.02871	.02778	.02689	.02604	.02523	.02444	.02369	.02297	.02227	.02161	.02097	.02035	.01976	.01919	.01864	.01811	.01760	.01711
78	47	.03305	.03197	.03094	.02995	.02901	.02810	.02723	.02639	.02558	.02481	.02407	.02335	.02267	.02201	.02137	.02076	.02017	.01960	.01905	.01853
78	48	.03557	.03442	.03333	.03227	.03127	.03030	.02937	.02847	.02761	.02679	.02599	.02523	.02449	.02379	.02311	.02245	.02182	.02121	.02062	.02005
78	49	.03825	.03703	.03587	.03475	.03368	.03264	.03165	.03070	.02978	.02890	.02805	.02724	.02645	.02569	.02496	.02426	.02359	.02293	.02230	.02170
78	50	.04111	.03982	.03858	.03739	.03625	.03515	.03410	.03308	.03210	.03116	.03026	.02939	.02855	.02774	.02696	.02621	.02549	.02479	.02411	.02346
78	51	.04415	.04278	.04147	.04021	.03899	.03783	.03670	.03562	.03458	.03358	.03262	.03169	.03079	.02993	.02910	.02830	.02752	.02677	.02605	.02536
78	52	.04736	.04591	.04452	.04318	.04189	.04066	.03946	.03832	.03721	.03614	.03512	.03413	.03318	.03226	.03137	.03051	.02969	.02889	.02812	.02737
78	53	.05074	.04921	.04774	.04632	.04496	.04365	.04238	.04116	.03999	.03886	.03777	.03672	.03570	.03472	.03378	.03286	.03198	.03113	.03031	.02952
78	54	.05431	.05269	.05113	.04964	.04819	.04680	.04546	.04417	.04293	.04173	.04057	.03945	.03837	.03733	.03633	.03536	.03442	.03351	.03264	.03179
78	55	.05806	.05635	.05471	.05313	.05160	.05013	.04871	.04735	.04603	.04476	.04353	.04234	.04120	.04010	.03903	.03800	.03700	.03604	.03510	.03420
78	56	.06200	.06020	.05847	.05680	.05519	.05364	.05214	.05070	.04930	.04796	.04666	.04540	.04419	.04302	.04188	.04079	.03973	.03871	.03772	.03676
78	57	.06613	.06424	.06242	.06066	.05896	.05733	.05575	.05422	.05275	.05133	.04995	.04862	.04734	.04610	.04490	.04374	.04262	.04153	.04048	.03946
78	58	.07044	.06846	.06654	.06469	.06291	.06119	.05952	.05791	.05636	.05486	.05341	.05200	.05065	.04933	.04806	.04684	.04565	.04450	.04338	.04230
78	59	.07493	.07285	.07084	.06889	.06702	.06520	.06345	.06176	.06012	.05854	.05701	.05553	.05410	.05271	.05137	.05007	.04881	.04760	.04642	.04527
78	60	.07959	.07741	.07530	.07326	.07129	.06939	.06755	.06577	.06405	.06238	.06077	.05921	.05770	.05624	.05482	.05345	.05212	.05084	.04959	.04838
78	61	.08444	.08215	.07994	.07781	.07575	.07375	.07182	.06995	.06814	.06639	.06470	.06305	.06147	.05993	.05843	.05699	.05559	.05423	.05292	.05164
78	62	.08949	.08711	.08480	.08256	.08040	.07831	.07629	.07433	.07243	.07059	.06881	.06709	.06542	.06380	.06223	.06071	.05923	.05780	.05641	.05507
78	63	.09477	.09228	.08987	.08753	.08527	.08309	.08097	.07892	.07693	.07500	.07313	.07132	.06957	.06787	.06622	.06462	.06307	.06156	.06010	.05868
78	64	.10025	.09766	.09514	.09271	.09035	.08807	.08585	.08370	.08162	.07961	.07765	.07575	.07391	.07213	.07040	.06872	.06709	.06550	.06397	.06248
78	65	.10595	.10325	.10063	.09810	.09564	.09325	.09094	.08870	.08653	.08442	.08237	.08039	.07846	.07659	.07478	.07301	.07130	.06964	.06803	.06646
78	66	.11188	.10907	.10635	.10371	.10115	.09867	.09626	.09392	.09165	.08945	.08731	.08524	.08322	.08127	.07937	.07752	.07573	.07399	.07229	.07065
78	67	.11805	.11513	.11231	.10956	.10690	.10432	.10181	.09938	.09701	.09472	.09249	.09032	.08822	.08618	.08419	.08226	.08038	.07856	.07679	.07506
78	68	.12444	.12142	.11849	.11565	.11288	.11020	.10760	.10506	.10261	.10022	.09789	.09564	.09344	.09131	.08924	.08722	.08526	.08335	.08150	.07970

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
78	69	.13104	.12792	.12488	.12194	.11907	.11629	.11359	.11096	.10840	.10592	.10351	.10116	.09887	.09665	.09449	.09239	.09034	.08835	.08642	.08453
78	70	.13780	.13458	.13145	.12840	.12544	.12256	.11975	.11703	.11438	.11180	.10930	.10686	.10448	.10217	.09993	.09774	.09561	.09354	.09152	.08955
78	71	.14471	.14139	.13815	.13501	.13195	.12897	.12607	.12325	.12051	.11784	.11524	.11271	.11025	.10785	.10552	.10324	.10103	.09887	.09677	.09473
78	72	.15173	.14831	.14498	.14174	.13858	.13551	.13252	.12961	.12678	.12401	.12133	.11871	.11616	.11367	.11125	.10889	.10660	.10436	.10217	.10005
78	73	.15886	.15534	.15192	.14858	.14533	.14217	.13909	.13609	.13316	.13031	.12754	.12483	.12219	.11962	.11712	.11468	.11229	.10997	.10771	.10550
78	74	.16610	.16249	.15898	.15555	.15221	.14896	.14579	.14270	.13969	.13675	.13389	.13110	.12838	.12572	.12313	.12061	.11815	.11575	.11340	.11112
78	75	.17348	.16978	.16618	.16266	.15924	.15590	.15264	.14947	.14637	.14335	.14041	.13753	.13473	.13199	.12932	.12672	.12417	.12169	.11927	.11691
78	76	.18098	.17720	.17352	.16992	.16641	.16299	.15966	.15640	.15322	.15012	.14709	.14414	.14125	.13844	.13569	.13301	.13039	.12783	.12533	.12289
78	77	.18860	.18474	.18098	.17730	.17372	.17022	.16680	.16347	.16021	.15703	.15393	.15090	.14794	.14505	.14222	.13946	.13677	.13414	.13157	.12905
78	78	.19629	.19236	.18852	.18478	.18112	.17755	.17406	.17065	.16732	.16407	.16089	.15779	.15475	.15179	.14889	.14606	.14330	.14059	.13795	.13537
79	0	.00505	.00496	.00487	.00478	.00469	.00461	.00453	.00445	.00438	.00431	.00424	.00417	.00410	.00404	.00398	.00392	.00386	.00380	.00374	.00369
79	1	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112
79	2	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103
79	3	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147	.00143	.00138	.00134	.00129	.00125	.00122	.00118	.00114	.00111	.00108	.00105	.00102
79	4	.00196	.00189	.00182	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104
79	5	.00209	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114	.00110
79	6	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00174	.00169	.00163	.00158	.00152	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118
79	7	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129
79	8	.00264	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00181	.00176	.00170	.00165	.00160	.00155	.00150	.00146	.00141
79	9	.00289	.00279	.00270	.00260	.00252	.00243	.00235	.00228	.00220	.00213	.00207	.00200	.00194	.00188	.00182	.00177	.00172	.00166	.00162	.00157
79	10	.00318	.00307	.00297	.00287	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222	.00216	.00209	.00203	.00197	.00191	.00186	.00180	.00175
79	11	.00350	.00339	.00327	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00196
79	12	.00385	.00372	.00360	.00349	.00338	.00328	.00318	.00308	.00299	.00291	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00220
79	13	.00420	.00407	.00394	.00382	.00371	.00359	.00349	.00339	.00329	.00320	.00311	.00302	.00294	.00286	.00278	.00271	.00264	.00257	.00250	.00244
79	14	.00454	.00440	.00427	.00414	.00401	.00390	.00378	.00368	.00357	.00347	.00338	.00329	.00320	.00311	.00303	.00295	.00288	.00280	.00273	.00266
79	15	.00486	.00471	.00457	.00443	.00430	.00417	.00405	.00394	.00383	.00372	.00362	.00353	.00343	.00334	.00326	.00317	.00309	.00302	.00294	.00287
79	16	.00514	.00498	.00483	.00469	.00455	.00442	.00429	.00417	.00405	.00394	.00384	.00373	.00364	.00354	.00345	.00336	.00328	.00320	.00312	.00304
79	17	.00539	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00425	.00414	.00402	.00392	.00381	.00371	.00362	.00353	.00344	.00335	.00327	.00319
79	18	.00563	.00545	.00529	.00513	.00497	.00483	.00469	.00456	.00443	.00431	.00419	.00408	.00397	.00387	.00377	.00367	.00358	.00349	.00340	.00332
79	19	.00586	.00568	.00550	.00534	.00518	.00502	.00488	.00474	.00460	.00448	.00435	.00423	.00412	.00401	.00391	.00381	.00371	.00362	.00353	.00344
79	20	.00611	.00592	.00573	.00556	.00539	.00523	.00507	.00493	.00479	.00465	.00452	.00440	.00428	.00417	.00406	.00395	.00385	.00375	.00366	.00357
79	21	.00638	.00617	.00598	.00579	.00561	.00545	.00528	.00513	.00498	.00484	.00470	.00457	.00445	.00433	.00421	.00410	.00400	.00389	.00380	.00370
79	22	.00666	.00644	.00624	.00604	.00585	.00567	.00550	.00534	.00519	.00504	.00489	.00476	.00463	.00450	.00438	.00426	.00415	.00404	.00394	.00384
79	23	.00696	.00673	.00652	.00631	.00611	.00592	.00574	.00557	.00541	.00525	.00510	.00496	.00482	.00469	.00456	.00444	.00432	.00420	.00410	.00399
79	24	.00730	.00706	.00683	.00661	.00640	.00620	.00601	.00583	.00566	.00549	.00533	.00518	.00503	.00489	.00476	.00463	.00450	.00438	.00427	.00416
79	25	.00768	.00742	.00718	.00694	.00672	.00651	.00631	.00612	.00593	.00576	.00559	.00543	.00527	.00512	.00498	.00485	.00471	.00459	.00447	.00435
79	26	.00809	.00782	.00756	.00732	.00708	.00686	.00664	.00644	.00624	.00606	.00588	.00571	.00554	.00538	.00523	.00509	.00495	.00482	.00469	.00456
79	27	.00856	.00827	.00800	.00773	.00748	.00724	.00702	.00680	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00537	.00522	.00508	.00494	.00481
79	28	.00907	.00876	.00847	.00819	.00792	.00767	.00743	.00720	.00697	.00676	.00656	.00637	.00618	.00600	.00583	.00567	.00551	.00536	.00522	.00508
79	29	.00963	.00930	.00899	.00869	.00840	.00813	.00787	.00763	.00739	.00717	.00695	.00674	.00655	.00636	.00618	.00600	.00583	.00567	.00552	.00537
79	30	.01023	.00988	.00954	.00923	.00892	.00863	.00836	.00809	.00784	.00760	.00737	.00715	.00694	.00674	.00655	.00636	.00618	.00601	.00585	.00569
79	31	.01088	.01050	.01015	.00981	.00948	.00917	.00888	.00860	.00833	.00807	.00783	.00759	.00737	.00715	.00694	.00675	.00656	.00637	.00620	.00603
79	32	.01158	.01118	.01080	.01043	.01009	.00976	.00944	.00914	.00886	.00858	.00832	.00807	.00783	.00760	.00738	.00716	.00696	.00677	.00658	.00640
79	33	.01234	.01191	.01151	.01112	.01075	.01040	.01006	.00974	.00943	.00914	.00886	.00859	.00833	.00809	.00785	.00762	.00740	.00720	.00699	.00680
79	34	.01317	.01271	.01228	.01186	.01147	.01109	.01073	.01039	.01006	.00975	.00944	.00916	.00888	.00862	.00836	.00812	.00789	.00766	.00745	.00724
79	35	.01408	.01359	.01313	.01268	.01226	.01186	.01147	.01110	.01075	.01041	.01009	.00978	.00949	.00920	.00893	.00867	.00842	.00818	.00795	.00773
79	36	.01507	.01454	.01405	.01357	.01312	.01269	.01227	.01188	.01150	.01114	.01079	.01046	.01015	.00984	.00955	.00927	.00900	.00874	.00850	.00826
79	37	.01614	.01558	.01505	.01454	.01406	.01359	.01315	.01273	.01232	.01194	.01156	.01121	.01087	.01054	.01023	.00993	.00964	.00936	.00910	.00884
79	38	.01732	.01672	.01615	.01561	.01509	.01459	.01412	.01366	.01323	.01281	.01241	.01203	.01167	.01132	.01098	.01066	.01035	.01005	.00976	.00949
79	39	.01860	.01796	.01735	.01677	.01621	.01568	.01517	.01469	.01422	.01377	.01334	.01293	.01254	.01216	.01180	.01146	.01112	.01080	.01049	.01020

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
79	40	.02001	.01933	.01867	.01805	.01745	.01688	.01633	.01581	.01531	.01483	.01437	.01393	.01351	.01310	.01271	.01234	.01198	.01164	.01130	.01098
79	41	.02155	.02082	.02012	.01945	.01881	.01820	.01761	.01705	.01652	.01600	.01551	.01503	.01458	.01414	.01372	.01332	.01294	.01256	.01221	.01186
79	42	.02323	.02245	.02170	.02098	.02030	.01964	.01902	.01841	.01784	.01728	.01675	.01625	.01576	.01529	.01484	.01440	.01399	.01359	.01320	.01283
79	43	.02506	.02422	.02342	.02266	.02192	.02122	.02055	.01990	.01928	.01869	.01812	.01757	.01705	.01654	.01606	.01559	.01514	.01471	.01430	.01390
79	44	.02704	.02615	.02529	.02447	.02369	.02293	.02221	.02152	.02086	.02022	.01961	.01902	.01846	.01792	.01740	.01689	.01641	.01595	.01550	.01507
79	45	.02917	.02821	.02730	.02642	.02558	.02478	.02401	.02327	.02255	.02187	.02122	.02059	.01998	.01940	.01884	.01830	.01778	.01728	.01680	.01634
79	46	.03145	.03043	.02945	.02852	.02762	.02676	.02594	.02514	.02438	.02365	.02295	.02228	.02163	.02100	.02040	.01982	.01926	.01873	.01821	.01771
79	47	.03388	.03279	.03175	.03076	.02980	.02888	.02800	.02715	.02634	.02556	.02481	.02408	.02339	.02272	.02207	.02145	.02085	.02028	.01972	.01918
79	48	.03647	.03532	.03421	.03315	.03213	.03115	.03021	.02931	.02844	.02760	.02680	.02602	.02528	.02456	.02387	.02320	.02256	.02194	.02135	.02077
79	49	.03923	.03801	.03683	.03570	.03462	.03357	.03257	.03161	.03068	.02979	.02893	.02810	.02730	.02654	.02580	.02508	.02440	.02373	.02309	.02248
79	50	.04218	.04088	.03963	.03843	.03727	.03616	.03510	.03407	.03308	.03213	.03121	.03033	.02948	.02866	.02787	.02711	.02637	.02566	.02497	.02431
79	51	.04532	.04394	.04261	.04133	.04011	.03893	.03779	.03670	.03565	.03463	.03365	.03271	.03180	.03093	.03008	.02927	.02848	.02772	.02699	.02628
79	52	.04863	.04717	.04576	.04441	.04311	.04185	.04065	.03948	.03837	.03729	.03625	.03524	.03428	.03334	.03244	.03157	.03073	.02992	.02914	.02838
79	53	.05212	.05058	.04909	.04766	.04628	.04495	.04367	.04243	.04125	.04010	.03899	.03793	.03690	.03590	.03494	.03402	.03312	.03226	.03142	.03061
79	54	.05580	.05417	.05259	.05108	.04962	.04821	.04686	.04555	.04429	.04307	.04190	.04077	.03967	.03861	.03759	.03661	.03565	.03473	.03384	.03298
79	55	.05967	.05795	.05629	.05469	.05315	.05166	.05023	.04884	.04751	.04622	.04497	.04377	.04261	.04149	.04040	.03935	.03834	.03736	.03641	.03549
79	56	.06375	.06193	.06018	.05849	.05687	.05529	.05378	.05231	.05090	.04954	.04822	.04694	.04571	.04452	.04337	.04226	.04118	.04014	.03913	.03816
79	57	.06802	.06611	.06427	.06249	.06077	.05912	.05752	.05597	.05448	.05304	.05164	.05029	.04899	.04773	.04651	.04533	.04419	.04308	.04201	.04097
79	58	.07249	.07048	.06854	.06667	.06486	.06312	.06143	.05980	.05823	.05670	.05523	.05381	.05243	.05109	.04980	.04855	.04734	.04617	.04504	.04394
79	59	.07713	.07503	.07299	.07102	.06912	.06729	.06551	.06380	.06214	.06053	.05898	.05747	.05602	.05461	.05325	.05193	.05065	.04941	.04820	.04704
79	60	.08196	.07975	.07762	.07555	.07356	.07163	.06976	.06796	.06621	.06452	.06289	.06130	.05977	.05828	.05684	.05545	.05410	.05279	.05152	.05028
79	61	.08698	.08467	.08244	.08027	.07818	.07616	.07420	.07231	.07047	.06869	.06697	.06530	.06369	.06212	.06061	.05914	.05771	.05633	.05499	.05368
79	62	.09222	.08981	.08747	.08521	.08302	.08090	.07885	.07686	.07493	.07307	.07126	.06951	.06781	.06616	.06456	.06302	.06151	.06005	.05864	.05727
79	63	.09770	.09518	.09274	.09037	.08808	.08586	.08372	.08163	.07961	.07766	.07576	.07392	.07214	.07041	.06873	.06710	.06551	.06398	.06249	.06104
79	64	.10340	.10077	.09822	.09576	.09336	.09105	.08880	.08662	.08451	.08246	.08047	.07854	.07667	.07485	.07309	.07138	.06972	.06810	.06653	.06501
79	65	.10932	.10659	.10393	.10136	.09887	.09645	.09410	.09183	.08962	.08748	.08540	.08338	.08142	.07951	.07766	.07587	.07412	.07243	.07078	.06918
79	66	.11549	.11264	.10989	.10721	.10461	.10209	.09965	.09727	.09497	.09273	.09055	.08844	.08639	.08440	.08246	.08058	.07875	.07698	.07525	.07357
79	67	.12191	.11896	.11610	.11332	.11061	.10799	.10545	.10297	.10057	.09823	.09597	.09376	.09162	.08954	.08751	.08554	.08363	.08177	.07996	.07820
79	68	.12858	.12552	.12255	.11966	.11686	.11414	.11149	.10892	.10641	.10398	.10162	.09932	.09709	.09491	.09280	.09074	.08874	.08680	.08490	.08306
79	69	.13547	.13230	.12923	.12624	.12333	.12050	.11775	.11508	.11248	.10996	.10750	.10511	.10278	.10051	.09831	.09616	.09408	.09204	.09007	.08814
79	70	.14254	.13927	.13609	.13300	.12999	.12706	.12421	.12144	.11875	.11612	.11357	.11108	.10866	.10631	.10401	.10178	.09961	.09749	.09542	.09341
79	71	.14977	.14639	.14311	.13991	.13681	.13378	.13083	.12797	.12517	.12245	.11981	.11723	.11472	.11227	.10989	.10757	.10530	.10310	.10095	.09886
79	72	.15712	.15365	.15027	.14697	.14376	.14064	.13760	.13464	.13175	.12894	.12620	.12353	.12092	.11839	.11592	.11351	.11116	.10887	.10664	.10446
79	73	.16459	.16102	.15754	.15415	.15085	.14763	.14449	.14144	.13846	.13555	.13272	.12996	.12727	.12465	.12209	.11959	.11716	.11478	.11247	.11021
79	74	.17219	.16853	.16496	.16147	.15808	.15477	.15154	.14839	.14532	.14233	.13941	.13656	.13378	.13107	.12843	.12585	.12333	.12087	.11847	.11613
79	75	.17994	.17619	.17253	.16895	.16547	.16207	.15875	.15552	.15236	.14928	.14628	.14334	.14048	.13768	.13495	.13229	.12969	.12715	.12467	.12224
79	76	.18784	.18400	.18026	.17660	.17303	.16955	.16614	.16282	.15958	.15642	.15333	.15031	.14736	.14449	.14168	.13893	.13625	.13363	.13107	.12857
79	77	.19587	.19195	.18812	.18439	.18074	.17717	.17369	.17029	.16697	.16372	.16055	.15746	.15443	.15147	.14859	.14576	.14300	.14031	.13767	.13509
79	78	.20399	.19999	.19609	.19228	.18855	.18491	.18136	.17788	.17448	.17116	.16792	.16475	.16164	.15861	.15565	.15275	.14992	.14715	.14444	.14178
79	79	.21213	.20807	.20410	.20022	.19642	.19271	.18908	.18554	.18207	.17868	.17536	.17212	.16895	.16584	.16281	.15984	.15694	.15409	.15131	.14859
80	0	.00527	.00517	.00508	.00499	.00491	.00482	.00474	.00466	.00459	.00452	.00444	.00438	.00431	.00424	.00418	.00412	.00406	.00400	.00394	.00389
80	1	.00197	.00191	.00185	.00180	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00129	.00125	.00122	.00119	.00116
80	2	.00190	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107
80	3	.00192	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108	.00105
80	4	.00200	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108
80	5	.00213	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00155	.00150	.00146	.00141	.00137	.00132	.00128	.00124	.00121	.00117	.00114
80	6	.00229	.00220	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122
80	7	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00181	.00176	.00170	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00133
80	8	.00270	.00260	.00251	.00243	.00234	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155	.00150	.00146
80	9	.00296	.00286	.00276	.00267	.00258	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00199	.00193	.00188	.00182	.00177	.00171	.00166	.00162

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
80	10	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181
80	11	.00359	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00220	.00214	.00209	.00203
80	12	.00394	.00382	.00370	.00358	.00347	.00337	.00327	.00317	.00308	.00299	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00233	.00227
80	13	.00431	.00418	.00405	.00393	.00381	.00370	.00359	.00349	.00339	.00330	.00320	.00312	.00303	.00295	.00287	.00280	.00273	.00266	.00259	.00253
80	14	.00467	.00452	.00439	.00426	.00413	.00401	.00390	.00379	.00368	.00358	.00349	.00339	.00331	.00322	.00314	.00306	.00298	.00290	.00283	.00276
80	15	.00499	.00484	.00470	.00456	.00443	.00430	.00418	.00406	.00395	.00385	.00374	.00365	.00355	.00346	.00337	.00329	.00321	.00313	.00305	.00298
80	16	.00528	.00512	.00497	.00482	.00469	.00455	.00442	.00430	.00419	.00407	.00397	.00386	.00376	.00367	.00357	.00349	.00340	.00332	.00324	.00316
80	17	.00554	.00537	.00521	.00506	.00491	.00477	.00464	.00451	.00439	.00427	.00416	.00405	.00395	.00385	.00375	.00365	.00356	.00348	.00339	.00331
80	18	.00578	.00561	.00544	.00528	.00512	.00498	.00484	.00470	.00457	.00445	.00433	.00422	.00411	.00400	.00390	.00380	.00371	.00362	.00353	.00345
80	19	.00602	.00584	.00566	.00549	.00533	.00518	.00503	.00489	.00475	.00462	.00450	.00438	.00426	.00415	.00405	.00394	.00385	.00375	.00366	.00357
80	20	.00627	.00608	.00589	.00572	.00555	.00538	.00523	.00508	.00494	.00480	.00467	.00455	.00443	.00431	.00420	.00409	.00399	.00389	.00379	.00370
80	21	.00655	.00634	.00614	.00596	.00578	.00561	.00544	.00529	.00514	.00500	.00486	.00473	.00460	.00448	.00436	.00425	.00414	.00404	.00394	.00384
80	22	.00683	.00661	.00641	.00621	.00602	.00584	.00567	.00551	.00535	.00520	.00505	.00491	.00478	.00465	.00453	.00441	.00430	.00419	.00409	.00398
80	23	.00714	.00691	.00669	.00649	.00629	.00610	.00591	.00574	.00558	.00542	.00526	.00512	.00498	.00484	.00471	.00459	.00447	.00436	.00425	.00414
80	24	.00749	.00724	.00701	.00679	.00658	.00638	.00619	.00600	.00583	.00566	.00550	.00535	.00520	.00506	.00492	.00479	.00466	.00454	.00442	.00431
80	25	.00787	.00761	.00737	.00713	.00691	.00670	.00649	.00630	.00611	.00593	.00576	.00560	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451
80	26	.00830	.00802	.00776	.00751	.00727	.00705	.00683	.00663	.00643	.00624	.00606	.00589	.00572	.00556	.00541	.00526	.00512	.00499	.00485	.00473
80	27	.00877	.00848	.00820	.00794	.00769	.00745	.00722	.00700	.00679	.00659	.00639	.00621	.00603	.00587	.00570	.00555	.00540	.00525	.00512	.00498
80	28	.00929	.00898	.00869	.00840	.00814	.00788	.00764	.00740	.00718	.00697	.00676	.00657	.00638	.00620	.00603	.00586	.00570	.00555	.00540	.00526
80	29	.00986	.00953	.00921	.00891	.00863	.00835	.00809	.00785	.00761	.00738	.00716	.00695	.00675	.00656	.00638	.00620	.00603	.00587	.00571	.00556
80	30	.01047	.01012	.00978	.00946	.00916	.00887	.00859	.00832	.00807	.00783	.00759	.00737	.00716	.00695	.00676	.00657	.00639	.00622	.00605	.00589
80	31	.01113	.01076	.01040	.01006	.00973	.00942	.00912	.00884	.00857	.00831	.00806	.00782	.00760	.00738	.00717	.00697	.00677	.00659	.00641	.00624
80	32	.01185	.01145	.01106	.01070	.01035	.01002	.00970	.00940	.00911	.00883	.00857	.00831	.00807	.00784	.00761	.00740	.00719	.00699	.00680	.00662
80	33	.01263	.01220	.01179	.01140	.01103	.01067	.01033	.01001	.00970	.00940	.00912	.00885	.00859	.00834	.00810	.00787	.00765	.00744	.00723	.00704
80	34	.01348	.01302	.01258	.01216	.01176	.01138	.01102	.01067	.01034	.01002	.00972	.00943	.00915	.00888	.00863	.00838	.00814	.00792	.00770	.00749
80	35	.01440	.01391	.01344	.01300	.01257	.01216	.01177	.01140	.01105	.01071	.01038	.01007	.00977	.00948	.00921	.00895	.00869	.00845	.00821	.00799
80	36	.01541	.01488	.01438	.01391	.01345	.01301	.01260	.01220	.01182	.01145	.01110	.01077	.01045	.01014	.00985	.00956	.00929	.00903	.00878	.00854
80	37	.01651	.01595	.01541	.01490	.01441	.01394	.01349	.01307	.01266	.01227	.01189	.01153	.01119	.01086	.01054	.01024	.00995	.00967	.00940	.00914
80	38	.01771	.01711	.01654	.01599	.01546	.01496	.01448	.01403	.01359	.01317	.01276	.01238	.01201	.01165	.01131	.01099	.01067	.01037	.01008	.00980
80	39	.01902	.01838	.01776	.01718	.01662	.01608	.01557	.01507	.01460	.01415	.01372	.01331	.01291	.01253	.01216	.01181	.01147	.01115	.01083	.01053
80	40	.02046	.01977	.01911	.01848	.01788	.01731	.01676	.01623	.01572	.01524	.01478	.01433	.01390	.01349	.01310	.01272	.01236	.01201	.01167	.01135
80	41	.02204	.02130	.02060	.01992	.01928	.01866	.01807	.01750	.01696	.01644	.01594	.01547	.01501	.01456	.01414	.01373	.01334	.01297	.01260	.01225
80	42	.02376	.02297	.02222	.02150	.02081	.02014	.01951	.01890	.01832	.01776	.01723	.01671	.01622	.01574	.01529	.01485	.01443	.01402	.01363	.01326
80	43	.02563	.02479	.02398	.02321	.02247	.02176	.02108	.02043	.01981	.01921	.01863	.01808	.01755	.01704	.01655	.01608	.01562	.01519	.01477	.01436
80	44	.02767	.02676	.02590	.02508	.02428	.02353	.02280	.02210	.02143	.02079	.02017	.01958	.01900	.01846	.01793	.01742	.01693	.01646	.01601	.01557
80	45	.02985	.02888	.02796	.02708	.02623	.02542	.02464	.02390	.02318	.02249	.02183	.02119	.02058	.01999	.01942	.01887	.01835	.01784	.01735	.01688
80	46	.03219	.03116	.03018	.02924	.02833	.02746	.02663	.02583	.02506	.02432	.02361	.02293	.02227	.02164	.02103	.02045	.01988	.01934	.01881	.01831
80	47	.03468	.03359	.03254	.03154	.03057	.02965	.02876	.02790	.02708	.02629	.02553	.02480	.02409	.02342	.02276	.02213	.02153	.02094	.02038	.01983
80	48	.03735	.03619	.03507	.03400	.03297	.03198	.03103	.03012	.02924	.02840	.02758	.02680	.02605	.02532	.02462	.02395	.02330	.02267	.02206	.02148
80	49	.04019	.03896	.03777	.03663	.03553	.03448	.03347	.03249	.03156	.03065	.02979	.02895	.02814	.02737	.02662	.02589	.02520	.02452	.02387	.02325
80	50	.04323	.04191	.04065	.03944	.03827	.03715	.03608	.03504	.03404	.03308	.03215	.03125	.03039	.02956	.02876	.02799	.02724	.02652	.02583	.02515
80	51	.04645	.04506	.04372	.04243	.04120	.04000	.03886	.03775	.03669	.03566	.03467	.03372	.03280	.03191	.03106	.03023	.02943	.02866	.02792	.02720
80	52	.04986	.04839	.04697	.04560	.04429	.04302	.04181	.04063	.03950	.03841	.03735	.03634	.03536	.03441	.03350	.03262	.03177	.03094	.03015	.02938
80	53	.05346	.05190	.05040	.04896	.04756	.04622	.04493	.04368	.04248	.04132	.04020	.03912	.03808	.03707	.03609	.03515	.03425	.03337	.03252	.03170
80	54	.05726	.05561	.05402	.05249	.05102	.04960	.04823	.04690	.04563	.04440	.04321	.04206	.04095	.03988	.03884	.03784	.03688	.03594	.03503	.03416
80	55	.06125	.05951	.05784	.05622	.05466	.05316	.05171	.05031	.04896	.04765	.04639	.04517	.04400	.04286	.04176	.04069	.03966	.03867	.03770	.03677
80	56	.06546	.06362	.06186	.06015	.05851	.05692	.05538	.05390	.05247	.05109	.04976	.04847	.04722	.04601	.04484	.04371	.04262	.04156	.04054	.03954
80	57	.06987	.06794	.06608	.06428	.06255	.06087	.05926	.05769	.05618	.05472	.05331	.05194	.05062	.04934	.04810	.04690	.04574	.04462	.04353	.04248
80	58	.07448	.07246	.07050	.06861	.06678	.06502	.06331	.06166	.06007	.05852	.05703	.05559	.05419	.05283	.05152	.05026	.04903	.04784	.04668	.04556
80	59	.07928	.07716	.07510	.07311	.07119	.06933	.06754	.06580	.06412	.06249	.06092	.05939	.05792	.05649	.05510	.05376	.05246	.05120	.04998	.04879

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
80	60	.08427	.08204	.07989	.07780	.07578	.07383	.07194	.07012	.06835	.06663	.06498	.06337	.06181	.06030	.05884	.05743	.05605	.05472	.05343	.05217
80	61	.08947	.08713	.08488	.08269	.08058	.07853	.07655	.07463	.07277	.07096	.06922	.06753	.06589	.06430	.06276	.06126	.05981	.05841	.05704	.05572
80	62	.09490	.09246	.09009	.08781	.08559	.08345	.08137	.07935	.07740	.07551	.07367	.07190	.07017	.06850	.06688	.06530	.06377	.06229	.06085	.05945
80	63	.10057	.09802	.09555	.09316	.09084	.08860	.08642	.08431	.08226	.08028	.07835	.07649	.07468	.07292	.07121	.06955	.06795	.06638	.06487	.06339
80	64	.10648	.10382	.10124	.09875	.09633	.09398	.09170	.08949	.08735	.08527	.08326	.08130	.07940	.07755	.07576	.07402	.07233	.07068	.06909	.06754
80	65	.11263	.10986	.10718	.10457	.10205	.09960	.09722	.09491	.09267	.09050	.08838	.08633	.08434	.08241	.08053	.07870	.07692	.07520	.07352	.07189
80	66	.11903	.11615	.11336	.11065	.10802	.10547	.10299	.10058	.09824	.09597	.09376	.09162	.08953	.08751	.08554	.08362	.08176	.07995	.07819	.07648
80	67	.12571	.12272	.11982	.11701	.11427	.11161	.10903	.10652	.10408	.10171	.09941	.09717	.09499	.09287	.09081	.08881	.08686	.08496	.08312	.08132
80	68	.13265	.12955	.12655	.12362	.12078	.11802	.11533	.11272	.11018	.10771	.10531	.10297	.10070	.09849	.09634	.09425	.09221	.09022	.08829	.08641
80	69	.13983	.13662	.13351	.13047	.12753	.12466	.12187	.11916	.11652	.11395	.11145	.10902	.10665	.10435	.10211	.09992	.09779	.09572	.09370	.09174
80	70	.14720	.14389	.14067	.13753	.13448	.13151	.12862	.12581	.12307	.12040	.11781	.11528	.11282	.11042	.10808	.10581	.10359	.10143	.09932	.09727
80	71	.15475	.15133	.14800	.14476	.14161	.13854	.13555	.13263	.12980	.12703	.12434	.12172	.11916	.11667	.11424	.11187	.10957	.10732	.10512	.10299
80	72	.16243	.15891	.15548	.15214	.14889	.14572	.14263	.13962	.13668	.13382	.13103	.12832	.12567	.12308	.12057	.11811	.11571	.11338	.11110	.10887
80	73	.17025	.16663	.16310	.15966	.15631	.15304	.14985	.14675	.14372	.14076	.13788	.13507	.13233	.12966	.12705	.12450	.12202	.11959	.11723	.11492
80	74	.17821	.17449	.17087	.16734	.16389	.16053	.15725	.15405	.15092	.14788	.14490	.14200	.13917	.13641	.13371	.13108	.12851	.12600	.12354	.12115
80	75	.18634	.18253	.17881	.17519	.17165	.16819	.16482	.16153	.15832	.15518	.15212	.14913	.14621	.14336	.14058	.13786	.13520	.13261	.13007	.12759
80	76	.19464	.19074	.18694	.18322	.17960	.17605	.17260	.16922	.16592	.16270	.15955	.15647	.15347	.15053	.14766	.14486	.14212	.13944	.13683	.13427
80	77	.20308	.19910	.19522	.19142	.18771	.18409	.18054	.17708	.17370	.17040	.16717	.16401	.16092	.15790	.15495	.15207	.14925	.14649	.14380	.14116
80	78	.21163	.20758	.20361	.19974	.19595	.19225	.18863	.18509	.18163	.17825	.17494	.17171	.16854	.16545	.16242	.15946	.15656	.15372	.15095	.14824
80	79	.22023	.21610	.21207	.20812	.20426	.20049	.19679	.19318	.18965	.18619	.18281	.17950	.17626	.17310	.16999	.16696	.16399	.16108	.15824	.15545
80	80	.22878	.22459	.22049	.21648	.21255	.20871	.20495	.20127	.19767	.19415	.19070	.18732	.18401	.18078	.17761	.17450	.17147	.16849	.16558	.16272
81	0	.00549	.00539	.00530	.00521	.00512	.00504	.00496	.00488	.00480	.00473	.00465	.00458	.00452	.00445	.00439	.00432	.00426	.00420	.00415	.00409
81	1	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00164	.00160	.00156	.00151	.00147	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121
81	2	.00194	.00187	.00181	.00176	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00137	.00134	.00130	.00126	.00123	.00120	.00116	.00113	.00110
81	3	.00196	.00189	.00183	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00115	.00111	.00108
81	4	.00204	.00197	.00190	.00184	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00141	.00137	.00132	.00129	.00125	.00121	.00117	.00114	.00111
81	5	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00120	.00117
81	6	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129	.00125
81	7	.00253	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00163	.00158	.00154	.00149	.00145	.00140	.00136
81	8	.00275	.00266	.00256	.00248	.00239	.00232	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00154	.00150
81	9	.00302	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00231	.00224	.00217	.00211	.00204	.00198	.00193	.00187	.00181	.00176	.00171	.00166
81	10	.00332	.00321	.00311	.00301	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187
81	11	.00367	.00355	.00343	.00333	.00322	.00313	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00247	.00240	.00234	.00227	.00221	.00215	.00209
81	12	.00404	.00391	.00379	.00367	.00356	.00346	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00247	.00241	.00235
81	13	.00442	.00428	.00415	.00403	.00391	.00380	.00369	.00359	.00349	.00339	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00261
81	14	.00478	.00464	.00450	.00437	.00425	.00413	.00401	.00390	.00380	.00369	.00360	.00350	.00341	.00332	.00324	.00316	.00308	.00301	.00293	.00286
81	15	.00512	.00497	.00482	.00468	.00455	.00442	.00430	.00419	.00407	.00397	.00386	.00376	.00367	.00357	.00349	.00340	.00332	.00324	.00316	.00309
81	16	.00542	.00526	.00511	.00496	.00482	.00468	.00456	.00443	.00432	.00420	.00409	.00399	.00389	.00379	.00370	.00361	.00352	.00344	.00335	.00328
81	17	.00569	.00552	.00536	.00520	.00506	.00491	.00478	.00465	.00453	.00441	.00429	.00418	.00408	.00397	.00388	.00378	.00369	.00360	.00352	.00344
81	18	.00593	.00576	.00559	.00542	.00527	.00512	.00498	.00484	.00471	.00459	.00447	.00435	.00424	.00414	.00403	.00393	.00384	.00375	.00366	.00357
81	19	.00618	.00599	.00581	.00564	.00548	.00532	.00518	.00503	.00490	.00477	.00464	.00452	.00440	.00429	.00418	.00408	.00398	.00389	.00379	.00370
81	20	.00643	.00624	.00605	.00587	.00570	.00554	.00538	.00523	.00509	.00495	.00482	.00469	.00457	.00445	.00434	.00423	.00413	.00403	.00393	.00384
81	21	.00671	.00650	.00631	.00612	.00594	.00577	.00560	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451	.00439	.00429	.00418	.00408	.00398
81	22	.00700	.00678	.00657	.00638	.00619	.00600	.00583	.00567	.00551	.00535	.00521	.00507	.00493	.00481	.00468	.00456	.00445	.00434	.00423	.00413
81	23	.00732	.00709	.00687	.00666	.00646	.00626	.00608	.00591	.00574	.00558	.00542	.00528	.00514	.00500	.00487	.00474	.00462	.00451	.00439	.00429
81	24	.00767	.00742	.00719	.00697	.00675	.00655	.00636	.00617	.00600	.00583	.00566	.00551	.00536	.00522	.00508	.00495	.00482	.00470	.00458	.00446
81	25	.00806	.00780	.00755	.00732	.00709	.00688	.00667	.00647	.00629	.00611	.00594	.00577	.00561	.00546	.00532	.00518	.00504	.00491	.00479	.00467
81	26	.00849	.00822	.00795	.00770	.00746	.00724	.00702	.00681	.00661	.00642	.00624	.00606	.00590	.00573	.00558	.00543	.00529	.00515	.00502	.00489
81	27	.00898	.00868	.00841	.00814	.00788	.00764	.00741	.00719	.00698	.00678	.00658	.00640	.00622	.00605	.00588	.00573	.00557	.00543	.00529	.00515
81	28	.00951	.00920	.00890	.00861	.00834	.00809	.00784	.00760	.00738	.00716	.00696	.00676	.00657	.00639	.00621	.00605	.00589	.00573	.00558	.00544

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
81	29	.01009	.00975	.00944	.00914	.00885	.00857	.00831	.00806	.00782	.00759	.00737	.00716	.00696	.00676	.00658	.00640	.00623	.00606	.00590	.00575
81	30	.01071	.01036	.01002	.00970	.00939	.00910	.00882	.00855	.00829	.00805	.00781	.00759	.00737	.00717	.00697	.00678	.00659	.00642	.00625	.00609
81	31	.01139	.01101	.01065	.01030	.00997	.00966	.00936	.00908	.00880	.00854	.00829	.00805	.00782	.00760	.00739	.00719	.00699	.00680	.00662	.00645
81	32	.01211	.01171	.01132	.01096	.01061	.01027	.00995	.00965	.00935	.00907	.00881	.00855	.00831	.00807	.00784	.00763	.00742	.00722	.00702	.00684
81	33	.01291	.01248	.01206	.01167	.01130	.01094	.01060	.01027	.00996	.00966	.00937	.00910	.00884	.00858	.00834	.00811	.00789	.00767	.00747	.00727
81	34	.01377	.01331	.01287	.01245	.01205	.01166	.01130	.01095	.01061	.01029	.00999	.00969	.00941	.00914	.00888	.00864	.00840	.00817	.00795	.00773
81	35	.01472	.01422	.01375	.01330	.01287	.01246	.01207	.01170	.01134	.01099	.01067	.01035	.01005	.00976	.00948	.00922	.00896	.00871	.00848	.00825
81	36	.01574	.01521	.01471	.01423	.01377	.01333	.01291	.01251	.01212	.01176	.01141	.01107	.01074	.01043	.01014	.00985	.00957	.00931	.00906	.00881
81	37	.01686	.01630	.01576	.01524	.01475	.01428	.01383	.01340	.01299	.01259	.01221	.01185	.01150	.01117	.01085	.01054	.01025	.00996	.00969	.00943
81	38	.01809	.01748	.01691	.01635	.01583	.01532	.01484	.01438	.01394	.01351	.01311	.01272	.01234	.01199	.01164	.01131	.01099	.01069	.01039	.01011
81	39	.01943	.01878	.01816	.01757	.01701	.01646	.01595	.01545	.01498	.01452	.01409	.01367	.01327	.01288	.01251	.01216	.01182	.01149	.01117	.01087
81	40	.02090	.02020	.01954	.01891	.01830	.01772	.01717	.01664	.01613	.01564	.01517	.01472	.01429	.01388	.01348	.01309	.01273	.01237	.01203	.01170
81	41	.02251	.02177	.02106	.02038	.01973	.01911	.01851	.01794	.01740	.01687	.01637	.01589	.01542	.01498	.01455	.01414	.01374	.01336	.01299	.01264
81	42	.02427	.02348	.02272	.02199	.02130	.02063	.01999	.01938	.01879	.01823	.01769	.01717	.01667	.01619	.01573	.01529	.01486	.01445	.01405	.01367
81	43	.02619	.02534	.02453	.02375	.02300	.02229	.02161	.02095	.02032	.01971	.01913	.01858	.01804	.01752	.01703	.01655	.01609	.01565	.01522	.01481
81	44	.02827	.02736	.02649	.02566	.02486	.02410	.02337	.02266	.02199	.02134	.02071	.02011	.01954	.01898	.01845	.01794	.01744	.01697	.01651	.01606
81	45	.03050	.02953	.02861	.02772	.02687	.02605	.02526	.02451	.02378	.02309	.02242	.02178	.02116	.02056	.01999	.01944	.01890	.01839	.01790	.01742
81	46	.03290	.03187	.03088	.02993	.02902	.02815	.02731	.02650	.02572	.02498	.02426	.02357	.02291	.02227	.02165	.02106	.02049	.01994	.01940	.01889
81	47	.03546	.03436	.03331	.03230	.03132	.03039	.02949	.02863	.02780	.02700	.02623	.02549	.02478	.02410	.02344	.02280	.02219	.02159	.02102	.02047
81	48	.03820	.03703	.03591	.03483	.03379	.03279	.03183	.03091	.03003	.02917	.02835	.02756	.02680	.02606	.02536	.02467	.02402	.02338	.02277	.02217
81	49	.04112	.03987	.03868	.03753	.03642	.03536	.03434	.03336	.03241	.03150	.03062	.02978	.02896	.02817	.02742	.02669	.02598	.02530	.02464	.02400
81	50	.04423	.04291	.04164	.04042	.03924	.03811	.03703	.03598	.03497	.03400	.03306	.03216	.03128	.03044	.02963	.02885	.02810	.02737	.02666	.02598
81	51	.04755	.04615	.04480	.04350	.04225	.04105	.03989	.03878	.03770	.03667	.03567	.03470	.03377	.03288	.03201	.03117	.03036	.02958	.02883	.02810
81	52	.05106	.04957	.04814	.04677	.04544	.04416	.04293	.04175	.04060	.03950	.03844	.03741	.03642	.03546	.03454	.03364	.03278	.03195	.03114	.03036
81	53	.05476	.05319	.05168	.05022	.04881	.04746	.04615	.04489	.04368	.04251	.04137	.04028	.03923	.03821	.03722	.03627	.03535	.03446	.03360	.03276
81	54	.05867	.05701	.05541	.05386	.05237	.05094	.04956	.04822	.04693	.04569	.04448	.04332	.04220	.04112	.04007	.03906	.03807	.03713	.03621	.03532
81	55	.06278	.06103	.05934	.05771	.05614	.05462	.05315	.05174	.05037	.04905	.04778	.04654	.04535	.04420	.04309	.04201	.04097	.03996	.03898	.03803
81	56	.06711	.06527	.06348	.06176	.06010	.05850	.05695	.05545	.05401	.05261	.05126	.04995	.04869	.04747	.04628	.04514	.04403	.04296	.04192	.04091
81	57	.07166	.06972	.06784	.06603	.06428	.06258	.06095	.05937	.05784	.05636	.05493	.05355	.05221	.05092	.04966	.04845	.04727	.04613	.04503	.04396
81	58	.07642	.07438	.07240	.07049	.06865	.06687	.06514	.06347	.06186	.06030	.05879	.05733	.05591	.05454	.05321	.05193	.05068	.04947	.04830	.04717
81	59	.08137	.07923	.07715	.07515	.07321	.07133	.06951	.06776	.06606	.06441	.06282	.06127	.05978	.05833	.05693	.05557	.05425	.05297	.05173	.05052
81	60	.08652	.08427	.08210	.07999	.07795	.07598	.07407	.07222	.07043	.06870	.06702	.06539	.06382	.06229	.06081	.05937	.05798	.05662	.05531	.05404
81	61	.09189	.08953	.08725	.08504	.08291	.08084	.07883	.07689	.07501	.07319	.07142	.06971	.06805	.06643	.06487	.06335	.06188	.06046	.05907	.05772
81	62	.09750	.09503	.09265	.09034	.08810	.08593	.08383	.08179	.07981	.07790	.07604	.07424	.07249	.07080	.06915	.06755	.06600	.06449	.06303	.06161
81	63	.10336	.10079	.09829	.09588	.09354	.09127	.08906	.08693	.08486	.08285	.08090	.07901	.07717	.07539	.07365	.07197	.07034	.06875	.06721	.06571
81	64	.10947	.10679	.10419	.10167	.09922	.09684	.09454	.09231	.09014	.08803	.08599	.08400	.08207	.08020	.07838	.07662	.07490	.07323	.07161	.07003
81	65	.11584	.11305	.11033	.10770	.10515	.10267	.10027	.09793	.09566	.09346	.09132	.08924	.08722	.08525	.08335	.08149	.07969	.07793	.07623	.07457
81	66	.12248	.11957	.11675	.11401	.11135	.10877	.10626	.10382	.10145	.09915	.09691	.09473	.09262	.09056	.08856	.08662	.08473	.08289	.08110	.07935
81	67	.12941	.12639	.12346	.12061	.11784	.11515	.11254	.11000	.10753	.10512	.10279	.10051	.09830	.09615	.09406	.09203	.09004	.08812	.08624	.08441
81	68	.13662	.13349	.13045	.12749	.12461	.12182	.11910	.11645	.11388	.11137	.10894	.10657	.10426	.10202	.09983	.09770	.09563	.09361	.09165	.08973
81	69	.14408	.14084	.13769	.13462	.13164	.12874	.12591	.12316	.12049	.11788	.11535	.11288	.11047	.10813	.10585	.10363	.10147	.09936	.09730	.09530
81	70	.15176	.14841	.14515	.14197	.13888	.13588	.13295	.13009	.12732	.12461	.12198	.11941	.11691	.11447	.11210	.10978	.10753	.10533	.10318	.10109
81	71	.15961	.15616	.15279	.14951	.14632	.14320	.14017	.13722	.13434	.13154	.12880	.12614	.12354	.12101	.11854	.11613	.11378	.11149	.10926	.10708
81	72	.16763	.16407	.16060	.15721	.15392	.15070	.14757	.14452	.14154	.13864	.13580	.13304	.13035	.12772	.12516	.12266	.12022	.11784	.11552	.11325
81	73	.17579	.17212	.16855	.16507	.16167	.15836	.15513	.15197	.14890	.14590	.14297	.14011	.13733	.13461	.13195	.12936	.12683	.12436	.12195	.11959
81	74	.18411	.18035	.17668	.17309	.16960	.16619	.16286	.15961	.15644	.15335	.15033	.14738	.14450	.14169	.13894	.13626	.13364	.13108	.12858	.12614
81	75	.19261	.18876	.18499	.18132	.17773	.17422	.17080	.16746	.16420	.16101	.15790	.15486	.15189	.14899	.14615	.14338	.14067	.13803	.13544	.13291
81	76	.20131	.19736	.19351	.18974	.18606	.18247	.17896	.17553	.17218	.16890	.16570	.16257	.15951	.15653	.15360	.15075	.14795	.14522	.14255	.13994
81	77	.21017	.20614	.20220	.19835	.19459	.19091	.18731	.18380	.18036	.17700	.17371	.17050	.16736	.16428	.16128	.15834	.15546	.15265	.14989	.14720
81	78	.21916	.21505	.21103	.20710	.20326	.19950	.19582	.19223	.18871	.18527	.18190	.17861	.17539	.17223	.16915	.16613	.16317	.16028	.15745	.15467

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
81	79	.22820	.22402	.21993	.21593	.21201	.20818	.20443	.20076	.19716	.19365	.19020	.18683	.18354	.18031	.17715	.17405	.17102	.16805	.16514	.16230
81	80	.23721	.23297	.22881	.22474	.22076	.21685	.21303	.20929	.20563	.20205	.19853	.19509	.19172	.18842	.18519	.18202	.17892	.17588	.17291	.16999
81	81	.24612	.24182	.23760	.23347	.22942	.22546	.22158	.21777	.21405	.21040	.20682	.20332	.19988	.19652	.19322	.18998	.18682	.18371	.18067	.17768
82	0	.00571	.00561	.00552	.00543	.00534	.00525	.00517	.00509	.00501	.00494	.00487	.00480	.00473	.00466	.00460	.00453	.00447	.00441	.00435	.00430
82	1	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125
82	2	.00198	.00192	.00185	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00134	.00130	.00127	.00123	.00120	.00117	.00114
82	3	.00200	.00193	.00187	.00180	.00175	.00169	.00164	.00158	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112
82	4	.00208	.00201	.00194	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114
82	5	.00221	.00213	.00206	.00199	.00192	.00185	.00179	.00173	.00168	.00163	.00157	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00120
82	6	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128
82	7	.00257	.00248	.00239	.00231	.00224	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00167	.00162	.00157	.00153	.00148	.00144	.00140
82	8	.00280	.00270	.00261	.00253	.00244	.00236	.00229	.00221	.00214	.00208	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00158	.00154
82	9	.00307	.00297	.00287	.00278	.00269	.00260	.00252	.00244	.00237	.00229	.00222	.00216	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00171
82	10	.00339	.00328	.00317	.00307	.00298	.00288	.00279	.00271	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192
82	11	.00374	.00362	.00351	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00240	.00234	.00227	.00221	.00216
82	12	.00413	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249	.00242
82	13	.00452	.00439	.00426	.00413	.00401	.00390	.00379	.00368	.00358	.00349	.00339	.00331	.00322	.00314	.00306	.00298	.00291	.00283	.00277	.00270
82	14	.00490	.00475	.00462	.00448	.00436	.00424	.00412	.00401	.00390	.00380	.00370	.00361	.00351	.00343	.00334	.00326	.00318	.00310	.00303	.00296
82	15	.00525	.00509	.00495	.00481	.00467	.00455	.00442	.00430	.00419	.00408	.00398	.00388	.00378	.00369	.00360	.00351	.00343	.00335	.00327	.00319
82	16	.00555	.00539	.00524	.00509	.00495	.00481	.00468	.00456	.00444	.00433	.00422	.00411	.00401	.00391	.00382	.00372	.00364	.00355	.00347	.00339
82	17	.00583	.00566	.00550	.00534	.00519	.00505	.00491	.00478	.00466	.00454	.00442	.00431	.00420	.00410	.00400	.00391	.00381	.00373	.00364	.00356
82	18	.00608	.00590	.00573	.00557	.00541	.00526	.00512	.00498	.00485	.00473	.00460	.00449	.00438	.00427	.00416	.00406	.00397	.00387	.00378	.00370
82	19	.00633	.00614	.00596	.00579	.00563	.00547	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00443	.00432	.00421	.00411	.00402	.00392	.00383
82	20	.00659	.00639	.00620	.00602	.00585	.00569	.00553	.00538	.00523	.00510	.00496	.00483	.00471	.00459	.00448	.00437	.00426	.00416	.00406	.00397
82	21	.00687	.00666	.00646	.00627	.00609	.00592	.00575	.00560	.00544	.00530	.00516	.00502	.00489	.00477	.00465	.00454	.00443	.00432	.00422	.00412
82	22	.00717	.00695	.00674	.00654	.00635	.00616	.00599	.00582	.00566	.00551	.00536	.00522	.00508	.00495	.00483	.00471	.00459	.00448	.00437	.00427
82	23	.00749	.00726	.00703	.00682	.00662	.00643	.00624	.00607	.00590	.00574	.00558	.00543	.00529	.00515	.00502	.00489	.00477	.00465	.00454	.00443
82	24	.00784	.00760	.00736	.00714	.00693	.00672	.00653	.00634	.00616	.00599	.00583	.00567	.00552	.00537	.00523	.00510	.00497	.00485	.00473	.00461
82	25	.00824	.00798	.00773	.00749	.00727	.00705	.00684	.00665	.00646	.00628	.00610	.00594	.00578	.00562	.00548	.00534	.00520	.00507	.00494	.00482
82	26	.00868	.00840	.00814	.00789	.00765	.00742	.00720	.00699	.00679	.00660	.00641	.00624	.00607	.00591	.00575	.00560	.00545	.00532	.00518	.00505
82	27	.00918	.00888	.00860	.00833	.00808	.00783	.00760	.00738	.00716	.00696	.00677	.00658	.00640	.00623	.00606	.00590	.00575	.00560	.00546	.00532
82	28	.00972	.00940	.00910	.00882	.00855	.00829	.00804	.00780	.00757	.00736	.00715	.00695	.00676	.00658	.00640	.00623	.00607	.00591	.00576	.00562
82	29	.01031	.00997	.00965	.00935	.00906	.00878	.00852	.00827	.00802	.00779	.00757	.00736	.00715	.00696	.00677	.00659	.00642	.00625	.00609	.00594
82	30	.01094	.01059	.01025	.00992	.00961	.00932	.00904	.00877	.00851	.00826	.00802	.00780	.00758	.00737	.00717	.00698	.00680	.00662	.00645	.00628
82	31	.01163	.01125	.01089	.01054	.01021	.00989	.00959	.00930	.00903	.00877	.00851	.00827	.00804	.00782	.00760	.00740	.00720	.00701	.00683	.00665
82	32	.01237	.01196	.01158	.01121	.01085	.01052	.01019	.00989	.00959	.00931	.00904	.00878	.00854	.00830	.00807	.00785	.00764	.00744	.00724	.00706
82	33	.01318	.01274	.01233	.01194	.01156	.01120	.01085	.01053	.01021	.00991	.00962	.00934	.00908	.00883	.00858	.00835	.00812	.00790	.00770	.00750
82	34	.01406	.01359	.01315	.01273	.01232	.01194	.01157	.01122	.01088	.01056	.01025	.00995	.00967	.00940	.00914	.00888	.00864	.00841	.00819	.00797
82	35	.01502	.01452	.01405	.01360	.01316	.01275	.01236	.01198	.01162	.01127	.01094	.01063	.01032	.01003	.00975	.00948	.00922	.00897	.00873	.00850
82	36	.01606	.01553	.01503	.01454	.01408	.01364	.01321	.01281	.01242	.01205	.01170	.01136	.01103	.01072	.01042	.01013	.00985	.00958	.00933	.00908
82	37	.01720	.01663	.01609	.01557	.01508	.01461	.01415	.01372	.01330	.01291	.01253	.01216	.01181	.01147	.01115	.01084	.01054	.01026	.00998	.00971
82	38	.01845	.01785	.01726	.01671	.01618	.01567	.01518	.01472	.01428	.01385	.01344	.01305	.01267	.01231	.01196	.01163	.01131	.01100	.01070	.01042
82	39	.01982	.01917	.01855	.01795	.01738	.01684	.01632	.01582	.01534	.01488	.01444	.01402	.01362	.01323	.01285	.01250	.01215	.01182	.01150	.01119
82	40	.02132	.02062	.01995	.01932	.01871	.01812	.01756	.01703	.01652	.01602	.01555	.01510	.01466	.01425	.01384	.01346	.01309	.01273	.01238	.01205
82	41	.02296	.02222	.02150	.02082	.02017	.01954	.01894	.01837	.01782	.01729	.01678	.01629	.01583	.01538	.01494	.01453	.01413	.01374	.01337	.01301
82	42	.02476	.02396	.02320	.02247	.02177	.02110	.02045	.01984	.01925	.01868	.01813	.01761	.01711	.01662	.01616	.01571	.01528	.01486	.01446	.01408
82	43	.02672	.02587	.02505	.02427	.02352	.02280	.02211	.02145	.02081	.02020	.01962	.01906	.01851	.01799	.01749	.01701	.01655	.01610	.01567	.01525
82	44	.02885	.02794	.02706	.02622	.02542	.02465	.02391	.02320	.02252	.02187	.02124	.02064	.02005	.01949	.01896	.01844	.01794	.01746	.01699	.01654
82	45	.03113	.03016	.02923	.02833	.02747	.02665	.02586	.02510	.02437	.02367	.02299	.02234	.02172	.02112	.02054	.01998	.01944	.01893	.01843	.01794
82	46	.03359	.03255	.03156	.03060	.02968	.02880	.02796	.02714	.02636	.02561	.02489	.02419	.02352	.02288	.02225	.02165	.02108	.02052	.01998	.01946

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
82	47	.03621	.03511	.03405	.03303	.03205	.03111	.03020	.02933	.02850	.02769	.02692	.02617	.02545	.02476	.02409	.02345	.02283	.02223	.02165	.02109
82	48	.03902	.03784	.03671	.03562	.03458	.03357	.03261	.03168	.03079	.02993	.02910	.02830	.02753	.02679	.02607	.02538	.02472	.02407	.02345	.02285
82	49	.04201	.04076	.03955	.03840	.03728	.03621	.03518	.03419	.03324	.03232	.03143	.03058	.02976	.02896	.02820	.02746	.02674	.02605	.02539	.02474
82	50	.04520	.04387	.04259	.04136	.04018	.03904	.03794	.03689	.03587	.03489	.03394	.03303	.03215	.03130	.03048	.02969	.02893	.02819	.02748	.02679
82	51	.04861	.04720	.04584	.04453	.04327	.04206	.04089	.03977	.03869	.03764	.03663	.03566	.03472	.03381	.03294	.03209	.03127	.03048	.02972	.02898
82	52	.05221	.05071	.04927	.04789	.04655	.04526	.04402	.04283	.04167	.04056	.03949	.03845	.03745	.03648	.03555	.03464	.03377	.03293	.03211	.03132
82	53	.05601	.05443	.05291	.05144	.05002	.04866	.04734	.04607	.04484	.04366	.04252	.04141	.04035	.03932	.03832	.03736	.03643	.03553	.03465	.03381
82	54	.06003	.05835	.05674	.05519	.05369	.05224	.05085	.04950	.04820	.04694	.04573	.04455	.04342	.04232	.04126	.04024	.03924	.03828	.03735	.03645
82	55	.06426	.06249	.06079	.05914	.05756	.05603	.05455	.05312	.05175	.05041	.04913	.04788	.04668	.04551	.04438	.04329	.04224	.04121	.04022	.03926
82	56	.06871	.06685	.06505	.06332	.06165	.06003	.05847	.05696	.05550	.05409	.05272	.05140	.05012	.04889	.04769	.04653	.04541	.04432	.04327	.04225
82	57	.07339	.07143	.06954	.06771	.06595	.06424	.06259	.06100	.05945	.05796	.05652	.05512	.05377	.05246	.05119	.04996	.04877	.04761	.04649	.04541
82	58	.07829	.07623	.07424	.07232	.07046	.06866	.06692	.06523	.06361	.06203	.06050	.05903	.05759	.05621	.05486	.05356	.05230	.05107	.04989	.04874
82	59	.08339	.08123	.07914	.07711	.07516	.07326	.07143	.06966	.06794	.06628	.06467	.06311	.06159	.06013	.05871	.05733	.05599	.05470	.05344	.05222
82	60	.08870	.08643	.08423	.08211	.08005	.07807	.07614	.07427	.07246	.07071	.06902	.06737	.06577	.06423	.06273	.06127	.05986	.05849	.05716	.05587
82	61	.09422	.09185	.08955	.08733	.08517	.08308	.08106	.07910	.07719	.07535	.07357	.07183	.07015	.06852	.06694	.06540	.06391	.06246	.06106	.05969
82	62	.10001	.09753	.09512	.09279	.09053	.08834	.08622	.08416	.08216	.08023	.07835	.07653	.07476	.07304	.07137	.06975	.06818	.06665	.06517	.06373
82	63	.10606	.10347	.10095	.09851	.09615	.09386	.09163	.08948	.08738	.08535	.08338	.08146	.07960	.07780	.07604	.07434	.07268	.07108	.06951	.06799
82	64	.11237	.10967	.10704	.10450	.10203	.09963	.09730	.09504	.09285	.09072	.08865	.08664	.08469	.08280	.08095	.07916	.07742	.07573	.07408	.07248
82	65	.11895	.11614	.11340	.11074	.10817	.10566	.10323	.10087	.09858	.09635	.09418	.09208	.09003	.08804	.08611	.08423	.08240	.08062	.07888	.07720
82	66	.12582	.12289	.12004	.11728	.11459	.11198	.10944	.10698	.10458	.10225	.09998	.09778	.09564	.09356	.09153	.08956	.08764	.08577	.08395	.08218
82	67	.13300	.12995	.12699	.12412	.12132	.11860	.11596	.11339	.11089	.10846	.10609	.10379	.10155	.09937	.09725	.09518	.09317	.09121	.08931	.08745
82	68	.14047	.13731	.13424	.13125	.12834	.12552	.12277	.12009	.11749	.11495	.11249	.11008	.10775	.10547	.10325	.10109	.09899	.09694	.09494	.09300
82	69	.14821	.14494	.14175	.13866	.13564	.13271	.12985	.12707	.12436	.12172	.11915	.11665	.11422	.11184	.10953	.10727	.10508	.10293	.10085	.09881
82	70	.15618	.15280	.14950	.14630	.14317	.14013	.13717	.13428	.13147	.12873	.12606	.12346	.12092	.11845	.11604	.11369	.11140	.10917	.10699	.10486
82	71	.16435	.16085	.15745	.15414	.15091	.14776	.14469	.14170	.13879	.13595	.13318	.13047	.12784	.12527	.12276	.12032	.11793	.11561	.11333	.11112
82	72	.17269	.16909	.16558	.16216	.15883	.15557	.15240	.14931	.14629	.14335	.14048	.13768	.13495	.13228	.12968	.12714	.12466	.12224	.11988	.11757
82	73	.18118	.17748	.17387	.17034	.16691	.16356	.16028	.15709	.15397	.15093	.14797	.14507	.14224	.13948	.13678	.13415	.13157	.12906	.12661	.12421
82	74	.18986	.18605	.18234	.17872	.17518	.17173	.16836	.16507	.16186	.15872	.15566	.15266	.14974	.14688	.14409	.14137	.13870	.13610	.13356	.13107
82	75	.19873	.19484	.19103	.18731	.18368	.18013	.17667	.17328	.16997	.16674	.16358	.16049	.15748	.15453	.15165	.14883	.14608	.14338	.14075	.13818
82	76	.20782	.20383	.19994	.19612	.19240	.18876	.18520	.18173	.17833	.17500	.17176	.16858	.16547	.16243	.15946	.15656	.15371	.15093	.14821	.14555
82	77	.21710	.21303	.20904	.20514	.20133	.19761	.19396	.19040	.18691	.18350	.18016	.17690	.17371	.17058	.16752	.16453	.16160	.15874	.15593	.15319
82	78	.22653	.22237	.21830	.21433	.21043	.20663	.20290	.19925	.19568	.19219	.18877	.18542	.18215	.17894	.17580	.17273	.16972	.16677	.16388	.16106
82	79	.23602	.23179	.22765	.22360	.21963	.21575	.21194	.20822	.20457	.20100	.19750	.19408	.19073	.18744	.18422	.18107	.17798	.17496	.17199	.16909
82	80	.24550	.24120	.23699	.23287	.22883	.22488	.22100	.21721	.21349	.20985	.20628	.20278	.19936	.19600	.19271	.18948	.18632	.18322	.18019	.17721
82	81	.25488	.25052	.24625	.24207	.23797	.23395	.23001	.22615	.22237	.21866	.21502	.21146	.20796	.20454	.20118	.19789	.19466	.19149	.18839	.18534
82	82	.26411	.25970	.25538	.25114	.24698	.24290	.23891	.23499	.23115	.22738	.22368	.22006	.21650	.21302	.20960	.20624	.20295	.19972	.19655	.19344
83	0	.00593	.00583	.00573	.00564	.00555	.00547	.00539	.00531	.00523	.00515	.00508	.00501	.00494	.00487	.00481	.00474	.00468	.00462	.00456	.00450
83	1	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130
83	2	.00202	.00196	.00189	.00184	.00178	.00173	.00167	.00163	.00158	.00153	.00149	.00145	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118
83	3	.00204	.00197	.00190	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00148	.00144	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115
83	4	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117
83	5	.00224	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00123
83	6	.00241	.00232	.00224	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00144	.00139	.00135	.00132
83	7	.00261	.00252	.00244	.00235	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143
83	8	.00285	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00162	.00157
83	9	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00202	.00196	.00191	.00185	.00180	.00175
83	10	.00345	.00334	.00323	.00313	.00304	.00294	.00285	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00202	.00197
83	11	.00382	.00370	.00358	.00347	.00337	.00327	.00317	.00308	.00299	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00234	.00228	.00222
83	12	.00421	.00408	.00396	.00385	.00373	.00363	.00352	.00342	.00333	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00256	.00249
83	13	.00462	.00448	.00435	.00423	.00411	.00399	.00388	.00378	.00368	.00358	.00349	.00340	.00331	.00323	.00314	.00307	.00299	.00292	.00285	.00278

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
83	14	.00501	.00487	.00473	.00459	.00447	.00434	.00423	.00411	.00401	.00390	.00380	.00371	.00362	.00353	.00344	.00336	.00328	.00320	.00313	.00305
83	15	.00537	.00521	.00507	.00493	.00479	.00466	.00454	.00442	.00431	.00420	.00409	.00399	.00389	.00380	.00371	.00362	.00353	.00345	.00337	.00330
83	16	.00568	.00552	.00537	.00522	.00508	.00494	.00481	.00468	.00456	.00445	.00434	.00423	.00413	.00403	.00393	.00384	.00375	.00367	.00358	.00350
83	17	.00597	.00579	.00563	.00548	.00533	.00518	.00505	.00491	.00479	.00467	.00455	.00444	.00433	.00423	.00413	.00403	.00394	.00385	.00376	.00368
83	18	.00622	.00604	.00587	.00571	.00555	.00540	.00526	.00512	.00499	.00486	.00474	.00462	.00451	.00440	.00429	.00419	.00409	.00400	.00391	.00382
83	19	.00648	.00629	.00611	.00593	.00577	.00561	.00546	.00532	.00518	.00504	.00492	.00479	.00468	.00456	.00445	.00435	.00424	.00415	.00405	.00396
83	20	.00674	.00654	.00635	.00617	.00600	.00583	.00567	.00552	.00538	.00524	.00510	.00497	.00485	.00473	.00462	.00451	.00440	.00430	.00420	.00410
83	21	.00703	.00682	.00662	.00643	.00624	.00607	.00590	.00574	.00559	.00544	.00530	.00517	.00504	.00491	.00479	.00468	.00456	.00446	.00435	.00425
83	22	.00733	.00711	.00690	.00669	.00650	.00632	.00614	.00597	.00581	.00566	.00551	.00537	.00523	.00510	.00497	.00485	.00473	.00462	.00451	.00441
83	23	.00765	.00742	.00720	.00698	.00678	.00659	.00640	.00622	.00605	.00589	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00468	.00457
83	24	.00801	.00777	.00753	.00731	.00709	.00689	.00669	.00650	.00632	.00615	.00598	.00583	.00567	.00553	.00539	.00525	.00512	.00500	.00488	.00476
83	25	.00842	.00816	.00791	.00767	.00744	.00722	.00701	.00681	.00662	.00644	.00627	.00610	.00594	.00578	.00564	.00549	.00536	.00522	.00510	.00497
83	26	.00887	.00859	.00832	.00807	.00783	.00760	.00737	.00716	.00696	.00677	.00658	.00641	.00623	.00607	.00591	.00576	.00562	.00548	.00534	.00521
83	27	.00937	.00907	.00879	.00852	.00826	.00802	.00778	.00756	.00735	.00714	.00694	.00675	.00657	.00640	.00623	.00607	.00592	.00577	.00563	.00549
83	28	.00992	.00960	.00930	.00902	.00874	.00848	.00823	.00799	.00776	.00755	.00734	.00714	.00694	.00676	.00658	.00641	.00625	.00609	.00593	.00579
83	29	.01052	.01018	.00986	.00956	.00927	.00899	.00872	.00847	.00822	.00799	.00777	.00755	.00735	.00715	.00696	.00678	.00660	.00644	.00627	.00612
83	30	.01117	.01081	.01047	.01014	.00983	.00953	.00925	.00898	.00872	.00847	.00823	.00800	.00778	.00757	.00737	.00718	.00699	.00681	.00664	.00647
83	31	.01186	.01148	.01112	.01077	.01044	.01012	.00982	.00953	.00925	.00898	.00873	.00849	.00825	.00803	.00781	.00761	.00741	.00722	.00703	.00686
83	32	.01262	.01221	.01182	.01145	.01109	.01075	.01043	.01012	.00983	.00954	.00927	.00901	.00876	.00852	.00829	.00807	.00786	.00765	.00746	.00727
83	33	.01344	.01300	.01259	.01219	.01181	.01145	.01110	.01077	.01046	.01015	.00986	.00958	.00932	.00906	.00881	.00858	.00835	.00813	.00792	.00772
83	34	.01433	.01386	.01342	.01299	.01259	.01220	.01183	.01148	.01114	.01081	.01050	.01021	.00992	.00964	.00938	.00913	.00888	.00865	.00843	.00821
83	35	.01531	.01481	.01433	.01388	.01345	.01303	.01264	.01226	.01189	.01154	.01121	.01089	.01059	.01029	.01001	.00974	.00948	.00922	.00898	.00875
83	36	.01637	.01584	.01533	.01484	.01438	.01393	.01351	.01310	.01271	.01234	.01198	.01164	.01131	.01100	.01069	.01040	.01012	.00985	.00959	.00934
83	37	.01753	.01696	.01641	.01589	.01540	.01492	.01447	.01403	.01361	.01321	.01283	.01246	.01211	.01177	.01144	.01113	.01083	.01054	.01026	.00999
83	38	.01880	.01819	.01761	.01705	.01652	.01601	.01552	.01505	.01460	.01417	.01376	.01337	.01299	.01262	.01227	.01194	.01161	.01130	.01100	.01071
83	39	.02019	.01954	.01891	.01832	.01774	.01720	.01667	.01617	.01569	.01523	.01479	.01436	.01395	.01356	.01319	.01282	.01248	.01214	.01182	.01151
83	40	.02172	.02102	.02035	.01971	.01910	.01851	.01795	.01741	.01689	.01640	.01592	.01547	.01503	.01461	.01420	.01381	.01344	.01308	.01273	.01239
83	41	.02340	.02265	.02193	.02124	.02059	.01996	.01935	.01878	.01822	.01769	.01718	.01669	.01622	.01576	.01533	.01491	.01450	.01412	.01374	.01338
83	42	.02523	.02443	.02366	.02293	.02222	.02155	.02090	.02028	.01969	.01911	.01856	.01804	.01753	.01704	.01657	.01612	.01569	.01527	.01486	.01448
83	43	.02723	.02637	.02555	.02476	.02401	.02329	.02259	.02193	.02129	.02068	.02009	.01952	.01897	.01845	.01794	.01746	.01699	.01654	.01610	.01568
83	44	.02940	.02849	.02761	.02677	.02596	.02518	.02444	.02373	.02304	.02238	.02175	.02114	.02056	.01999	.01945	.01892	.01842	.01793	.01747	.01701
83	45	.03174	.03076	.02982	.02892	.02806	.02723	.02643	.02567	.02494	.02423	.02355	.02290	.02227	.02166	.02108	.02051	.01997	.01945	.01894	.01845
83	46	.03425	.03321	.03221	.03125	.03032	.02944	.02859	.02777	.02698	.02622	.02549	.02479	.02412	.02347	.02284	.02223	.02165	.02109	.02054	.02002
83	47	.03693	.03582	.03475	.03373	.03274	.03180	.03089	.03001	.02917	.02836	.02758	.02683	.02610	.02540	.02473	.02408	.02345	.02285	.02226	.02170
83	48	.03980	.03862	.03748	.03639	.03534	.03433	.03335	.03242	.03152	.03065	.02982	.02901	.02824	.02749	.02677	.02607	.02540	.02475	.02412	.02351
83	49	.04286	.04160	.04039	.03923	.03811	.03703	.03600	.03500	.03404	.03311	.03222	.03136	.03053	.02973	.02895	.02821	.02749	.02679	.02612	.02547
83	50	.04613	.04480	.04351	.04227	.04108	.03994	.03883	.03777	.03674	.03575	.03480	.03388	.03299	.03214	.03131	.03051	.02974	.02899	.02827	.02757
83	51	.04962	.04820	.04684	.04552	.04426	.04304	.04186	.04073	.03964	.03858	.03756	.03658	.03564	.03472	.03384	.03298	.03216	.03136	.03059	.02984
83	52	.05331	.05181	.05036	.04897	.04762	.04633	.04508	.04387	.04271	.04159	.04050	.03946	.03845	.03747	.03653	.03562	.03473	.03388	.03305	.03226
83	53	.05722	.05562	.05409	.05261	.05119	.04981	.04849	.04721	.04597	.04478	.04362	.04251	.04144	.04040	.03939	.03842	.03748	.03656	.03568	.03483
83	54	.06133	.05965	.05803	.05646	.05495	.05350	.05209	.05073	.04942	.04815	.04693	.04575	.04460	.04350	.04243	.04139	.04039	.03941	.03847	.03756
83	55	.06567	.06390	.06218	.06053	.05893	.05739	.05590	.05447	.05308	.05173	.05043	.04918	.04796	.04678	.04565	.04454	.04348	.04244	.04144	.04047
83	56	.07025	.06838	.06657	.06482	.06314	.06151	.05993	.05841	.05694	.05552	.05414	.05281	.05152	.05027	.04906	.04789	.04676	.04566	.04459	.04356
83	57	.07506	.07309	.07118	.06934	.06756	.06585	.06418	.06257	.06102	.05951	.05806	.05665	.05528	.05396	.05267	.05143	.05023	.04906	.04793	.04683
83	58	.08009	.07802	.07602	.07408	.07221	.07039	.06864	.06694	.06530	.06371	.06217	.06068	.05923	.05783	.05647	.05516	.05388	.05264	.05144	.05027
83	59	.08534	.08316	.08105	.07902	.07705	.07514	.07329	.07150	.06977	.06809	.06647	.06489	.06336	.06188	.06045	.05905	.05770	.05639	.05512	.05388
83	60	.09079	.08851	.08630	.08416	.08209	.08008	.07814	.07626	.07444	.07267	.07095	.06929	.06768	.06612	.06460	.06313	.06170	.06031	.05896	.05766
83	61	.09648	.09409	.09177	.08953	.08736	.08525	.08321	.08123	.07932	.07746	.07565	.07390	.07220	.07055	.06895	.06740	.06589	.06443	.06300	.06162
83	62	.10244	.09993	.09751	.09516	.09289	.09068	.08854	.08646	.08445	.08249	.08059	.07875	.07696	.07523	.07354	.07190	.07031	.06877	.06727	.06580
83	63	.10867	.10606	.10352	.10107	.09868	.09637	.09413	.09195	.08984	.08779	.08579	.08386	.08198	.08015	.07838	.07665	.07498	.07335	.07176	.07022

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
83	64	.11518	.11245	.10981	.10724	.10475	.10233	.09998	.09770	.09549	.09334	.09125	.08922	.08724	.08533	.08346	.08165	.07989	.07817	.07650	.07488
83	65	.12196	.11912	.11637	.11369	.11109	.10856	.10611	.10373	.10141	.09916	.09697	.09484	.09277	.09076	.08880	.08690	.08505	.08324	.08149	.07978
83	66	.12905	.12610	.12323	.12044	.11773	.11509	.11253	.11005	.10762	.10527	.10298	.10075	.09859	.09648	.09443	.09243	.09049	.08859	.08675	.08496
83	67	.13647	.13340	.13042	.12751	.12469	.12195	.11928	.11669	.11416	.11170	.10931	.10698	.10472	.10251	.10036	.09827	.09624	.09425	.09232	.09043
83	68	.14420	.14101	.13792	.13490	.13197	.12912	.12634	.12364	.12100	.11844	.11595	.11352	.11115	.10885	.10660	.10442	.10228	.10021	.09818	.09621
83	69	.15221	.14891	.14570	.14258	.13953	.13657	.13369	.13088	.12814	.12547	.12287	.12034	.11788	.11547	.11313	.11084	.10862	.10645	.10433	.10226
83	70	.16047	.15706	.15374	.15050	.14735	.14428	.14128	.13837	.13553	.13275	.13005	.12742	.12485	.12235	.11991	.11753	.11520	.11294	.11072	.10857
83	71	.16894	.16542	.16199	.15864	.15538	.15220	.14910	.14608	.14313	.14026	.13745	.13472	.13205	.12945	.12691	.12443	.12201	.11965	.11734	.11509
83	72	.17760	.17397	.17043	.16697	.16361	.16032	.15712	.15399	.15094	.14796	.14506	.14222	.13946	.13675	.13412	.13154	.12903	.12657	.12417	.12183
83	73	.18642	.18269	.17904	.17549	.17202	.16863	.16532	.16209	.15894	.15586	.15286	.14992	.14706	.14426	.14152	.13885	.13624	.13369	.13120	.12876
83	74	.19545	.19161	.18787	.18421	.18063	.17715	.17374	.17041	.16716	.16398	.16088	.15785	.15488	.15199	.14916	.14639	.14369	.14104	.13846	.13593
83	75	.20470	.20076	.19692	.19316	.18949	.18590	.18240	.17897	.17562	.17235	.16915	.16602	.16297	.15998	.15705	.15419	.15140	.14866	.14599	.14337
83	76	.21418	.21015	.20621	.20236	.19860	.19492	.19132	.18780	.18436	.18099	.17770	.17448	.17133	.16825	.16523	.16228	.15939	.15657	.15380	.15110
83	77	.22387	.21975	.21573	.21179	.20794	.20417	.20048	.19687	.19334	.18988	.18650	.18319	.17995	.17678	.17368	.17064	.16767	.16475	.16190	.15911
83	78	.23373	.22953	.22542	.22140	.21746	.21361	.20984	.20615	.20253	.19899	.19553	.19213	.18881	.18555	.18236	.17924	.17618	.17319	.17025	.16737
83	79	.24368	.23940	.23522	.23112	.22711	.22318	.21933	.21556	.21186	.20824	.20470	.20122	.19782	.19448	.19121	.18801	.18487	.18180	.17878	.17583
83	80	.25362	.24928	.24502	.24085	.23677	.23277	.22884	.22500	.22123	.21754	.21392	.21037	.20689	.20348	.20014	.19686	.19365	.19050	.18741	.18438
83	81	.26347	.25907	.25475	.25052	.24637	.24230	.23832	.23440	.23057	.22681	.22312	.21950	.21596	.21248	.20906	.20572	.20243	.19921	.19605	.19295
83	82	.27318	.26873	.26435	.26007	.25586	.25173	.24769	.24372	.23982	.23600	.23225	.22857	.22496	.22142	.21794	.21453	.21118	.20789	.20467	.20150
83	83	.28274	.27823	.27381	.26948	.26522	.26104	.25694	.25292	.24897	.24509	.24129	.23755	.23388	.23028	.22675	.22328	.21987	.21653	.21324	.21001
84	0	.00615	.00605	.00595	.00586	.00577	.00569	.00561	.00553	.00545	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490	.00484	.00478	.00472
84	1	.00217	.00211	.00205	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00134
84	2	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00134	.00131	.00127	.00124	.00121
84	3	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118
84	4	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00151	.00146	.00142	.00138	.00134	.00130	.00127	.00123	.00120
84	5	.00228	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00129	.00126
84	6	.00244	.00236	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00181	.00176	.00170	.00165	.00160	.00156	.00151	.00147	.00142	.00138	.00135
84	7	.00265	.00256	.00247	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00180	.00174	.00169	.00164	.00160	.00155	.00151	.00146
84	8	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00191	.00186	.00180	.00175	.00170	.00166	.00161
84	9	.00318	.00307	.00297	.00288	.00279	.00270	.00262	.00254	.00246	.00239	.00232	.00225	.00219	.00212	.00206	.00200	.00195	.00190	.00184	.00179
84	10	.00351	.00340	.00329	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00259	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00207	.00202
84	11	.00389	.00377	.00365	.00354	.00344	.00333	.00324	.00315	.00306	.00297	.00289	.00281	.00274	.00266	.00259	.00252	.00246	.00240	.00233	.00228
84	12	.00430	.00417	.00404	.00393	.00381	.00370	.00360	.00350	.00341	.00331	.00323	.00314	.00306	.00298	.00291	.00283	.00276	.00269	.00263	.00256
84	13	.00472	.00458	.00445	.00432	.00420	.00408	.00397	.00387	.00377	.00367	.00357	.00348	.00340	.00331	.00323	.00315	.00308	.00300	.00293	.00286
84	14	.00512	.00497	.00483	.00470	.00457	.00445	.00433	.00422	.00411	.00400	.00390	.00381	.00371	.00362	.00354	.00345	.00337	.00330	.00322	.00315
84	15	.00549	.00533	.00518	.00504	.00491	.00478	.00465	.00453	.00442	.00431	.00420	.00410	.00400	.00391	.00381	.00373	.00364	.00356	.00348	.00340
84	16	.00581	.00565	.00549	.00534	.00520	.00506	.00493	.00481	.00468	.00457	.00446	.00435	.00425	.00415	.00405	.00396	.00387	.00378	.00370	.00361
84	17	.00610	.00593	.00576	.00561	.00546	.00531	.00517	.00504	.00492	.00479	.00468	.00456	.00445	.00435	.00425	.00415	.00406	.00397	.00388	.00379
84	18	.00636	.00618	.00601	.00584	.00568	.00553	.00539	.00525	.00512	.00499	.00487	.00475	.00463	.00452	.00442	.00432	.00422	.00412	.00403	.00394
84	19	.00662	.00643	.00625	.00607	.00591	.00575	.00560	.00545	.00531	.00518	.00505	.00493	.00481	.00469	.00458	.00448	.00437	.00427	.00418	.00408
84	20	.00689	.00669	.00650	.00632	.00614	.00598	.00582	.00566	.00552	.00538	.00524	.00511	.00499	.00487	.00475	.00464	.00453	.00443	.00433	.00423
84	21	.00718	.00697	.00677	.00658	.00639	.00622	.00605	.00589	.00573	.00559	.00545	.00531	.00518	.00505	.00493	.00481	.00470	.00459	.00449	.00438
84	22	.00748	.00726	.00705	.00685	.00665	.00647	.00629	.00612	.00596	.00581	.00566	.00551	.00537	.00524	.00511	.00499	.00487	.00476	.00465	.00454
84	23	.00781	.00758	.00735	.00714	.00694	.00674	.00656	.00638	.00621	.00604	.00588	.00573	.00559	.00545	.00531	.00519	.00506	.00494	.00482	.00471
84	24	.00818	.00793	.00769	.00747	.00725	.00705	.00685	.00666	.00648	.00631	.00614	.00598	.00583	.00568	.00554	.00540	.00527	.00514	.00502	.00490
84	25	.00859	.00833	.00807	.00783	.00761	.00739	.00718	.00698	.00679	.00660	.00643	.00626	.00610	.00594	.00579	.00565	.00551	.00538	.00525	.00512
84	26	.00904	.00876	.00850	.00824	.00800	.00777	.00755	.00733	.00713	.00694	.00675	.00657	.00640	.00623	.00608	.00592	.00578	.00563	.00550	.00537
84	27	.00956	.00926	.00897	.00870	.00845	.00820	.00796	.00774	.00752	.00732	.00712	.00693	.00675	.00657	.00640	.00624	.00608	.00593	.00579	.00565
84	28	.01011	.00980	.00950	.00921	.00893	.00867	.00842	.00818	.00795	.00773	.00752	.00732	.00712	.00694	.00676	.00659	.00642	.00626	.00611	.00596
84	29	.01072	.01039	.01007	.00976	.00947	.00919	.00892	.00866	.00842	.00818	.00796	.00774	.00754	.00734	.00715	.00696	.00679	.00662	.00646	.00630

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
84	30	.01138	.01102	.01068	.01035	.01004	.00974	.00946	.00918	.00892	.00867	.00843	.00820	.00798	.00777	.00757	.00737	.00718	.00700	.00683	.00666
84	31	.01209	.01171	.01134	.01099	.01066	.01034	.01004	.00974	.00947	.00920	.00894	.00870	.00846	.00824	.00802	.00781	.00761	.00742	.00723	.00705
84	32	.01286	.01245	.01206	.01168	.01133	.01099	.01066	.01035	.01005	.00977	.00949	.00923	.00898	.00874	.00851	.00828	.00807	.00786	.00767	.00747
84	33	.01369	.01325	.01284	.01244	.01206	.01169	.01134	.01101	.01069	.01039	.01010	.00982	.00955	.00929	.00904	.00880	.00857	.00835	.00814	.00794
84	34	.01460	.01413	.01368	.01326	.01285	.01246	.01209	.01173	.01139	.01106	.01075	.01045	.01016	.00989	.00962	.00937	.00912	.00889	.00866	.00844
84	35	.01559	.01509	.01461	.01416	.01372	.01330	.01290	.01252	.01216	.01181	.01147	.01115	.01084	.01055	.01026	.00999	.00973	.00947	.00923	.00899
84	36	.01667	.01613	.01562	.01513	.01467	.01422	.01379	.01339	.01300	.01262	.01226	.01192	.01158	.01127	.01096	.01067	.01039	.01011	.00985	.00960
84	37	.01785	.01727	.01673	.01620	.01570	.01523	.01477	.01433	.01391	.01351	.01312	.01275	.01240	.01206	.01173	.01141	.01111	.01082	.01054	.01027
84	38	.01914	.01853	.01794	.01738	.01684	.01633	.01584	.01537	.01492	.01449	.01407	.01368	.01330	.01293	.01258	.01224	.01191	.01160	.01130	.01100
84	39	.02055	.01990	.01927	.01867	.01809	.01754	.01702	.01651	.01603	.01557	.01512	.01469	.01428	.01389	.01351	.01315	.01280	.01246	.01213	.01182
84	40	.02210	.02140	.02073	.02009	.01947	.01888	.01832	.01778	.01726	.01676	.01628	.01582	.01538	.01496	.01455	.01416	.01378	.01341	.01306	.01273
84	41	.02381	.02306	.02234	.02165	.02099	.02036	.01975	.01917	.01861	.01808	.01757	.01707	.01660	.01614	.01570	.01528	.01487	.01448	.01410	.01374
84	42	.02568	.02488	.02410	.02337	.02266	.02198	.02133	.02071	.02011	.01954	.01898	.01845	.01794	.01745	.01698	.01652	.01608	.01566	.01526	.01486
84	43	.02772	.02686	.02603	.02524	.02449	.02376	.02306	.02239	.02175	.02113	.02054	.01997	.01942	.01889	.01838	.01789	.01742	.01697	.01653	.01610
84	44	.02994	.02902	.02813	.02729	.02648	.02570	.02495	.02423	.02355	.02288	.02225	.02163	.02104	.02047	.01993	.01940	.01889	.01840	.01793	.01747
84	45	.03232	.03134	.03039	.02949	.02862	.02779	.02699	.02622	.02548	.02477	.02409	.02343	.02280	.02218	.02160	.02103	.02048	.01995	.01945	.01895
84	46	.03488	.03384	.03283	.03187	.03094	.03005	.02919	.02837	.02758	.02681	.02608	.02537	.02469	.02404	.02341	.02280	.02221	.02164	.02109	.02056
84	47	.03762	.03651	.03543	.03440	.03341	.03246	.03155	.03067	.02982	.02900	.02822	.02746	.02673	.02603	.02535	.02469	.02406	.02345	.02286	.02229
84	48	.04055	.03936	.03822	.03712	.03607	.03505	.03407	.03313	.03223	.03136	.03051	.02970	.02892	.02817	.02744	.02674	.02606	.02541	.02477	.02416
84	49	.04368	.04242	.04120	.04003	.03891	.03782	.03678	.03578	.03481	.03388	.03298	.03211	.03128	.03047	.02969	.02894	.02821	.02751	.02683	.02617
84	50	.04703	.04569	.04439	.04315	.04195	.04080	.03969	.03862	.03759	.03659	.03563	.03470	.03381	.03295	.03211	.03131	.03053	.02978	.02905	.02834
84	51	.05060	.04917	.04780	.04648	.04521	.04398	.04280	.04166	.04056	.03950	.03847	.03748	.03653	.03561	.03471	.03385	.03302	.03221	.03143	.03068
84	52	.05438	.05287	.05141	.05001	.04866	.04735	.04610	.04488	.04371	.04258	.04149	.04044	.03942	.03844	.03748	.03656	.03567	.03481	.03398	.03317
84	53	.05837	.05677	.05523	.05375	.05231	.05093	.04960	.04831	.04706	.04586	.04470	.04358	.04249	.04145	.04043	.03945	.03850	.03758	.03669	.03583
84	54	.06259	.06090	.05927	.05770	.05618	.05471	.05330	.05193	.05061	.04933	.04810	.04691	.04575	.04464	.04356	.04251	.04150	.04052	.03957	.03865
84	55	.06704	.06526	.06353	.06187	.06027	.05871	.05722	.05577	.05437	.05301	.05171	.05044	.04921	.04803	.04688	.04577	.04469	.04364	.04263	.04165
84	56	.07173	.06985	.06803	.06628	.06458	.06294	.06136	.05983	.05834	.05691	.05552	.05418	.05288	.05162	.05040	.04922	.04807	.04696	.04588	.04484
84	57	.07667	.07469	.07277	.07092	.06913	.06740	.06573	.06411	.06254	.06102	.05955	.05813	.05675	.05542	.05413	.05287	.05165	.05048	.04933	.04822
84	58	.08183	.07975	.07773	.07579	.07390	.07208	.07031	.06860	.06695	.06534	.06379	.06229	.06083	.05941	.05804	.05672	.05543	.05417	.05296	.05178
84	59	.08721	.08503	.08291	.08086	.07888	.07696	.07510	.07329	.07155	.06986	.06822	.06663	.06509	.06359	.06214	.06074	.05937	.05805	.05676	.05551
84	60	.09282	.09052	.08830	.08615	.08406	.08204	.08009	.07819	.07635	.07457	.07284	.07117	.06954	.06796	.06643	.06495	.06350	.06210	.06074	.05942
84	61	.09866	.09626	.09393	.09167	.08948	.08736	.08531	.08331	.08138	.07951	.07769	.07592	.07421	.07254	.07093	.06936	.06783	.06635	.06491	.06352
84	62	.10478	.10227	.09983	.09746	.09517	.09295	.09079	.08870	.08667	.08470	.08278	.08093	.07912	.07737	.07567	.07401	.07240	.07084	.06932	.06785
84	63	.11119	.10856	.10601	.10354	.10114	.09881	.09655	.09436	.09223	.09016	.08815	.08620	.08430	.08246	.08066	.07892	.07723	.07558	.07398	.07242
84	64	.11789	.11515	.11248	.10990	.10739	.10496	.10259	.10029	.09806	.09589	.09378	.09173	.08974	.08780	.08592	.08409	.08231	.08057	.07888	.07724
84	65	.12488	.12202	.11925	.11655	.11393	.11139	.10891	.10651	.10417	.10190	.09969	.09755	.09546	.09342	.09145	.08952	.08765	.08583	.08405	.08232
84	66	.13218	.12921	.12632	.12351	.12078	.11813	.11555	.11304	.11060	.10822	.10591	.10366	.10147	.09934	.09727	.09525	.09328	.09137	.08951	.08769
84	67	.13984	.13675	.13374	.13082	.12798	.12521	.12252	.11990	.11736	.11488	.11246	.11011	.10782	.10559	.10342	.10131	.09925	.09724	.09528	.09337
84	68	.14781	.14461	.14149	.13845	.13550	.13262	.12982	.12710	.12444	.12186	.11934	.11688	.11449	.11216	.10989	.10768	.10552	.10342	.10137	.09937
84	69	.15610	.15278	.14954	.14639	.14333	.14034	.13743	.13459	.13183	.12914	.12652	.12396	.12147	.11904	.11667	.11436	.11210	.10990	.10776	.10567
84	70	.16464	.16121	.15786	.15460	.15142	.14832	.14530	.14236	.13949	.13669	.13396	.13130	.12871	.12618	.12371	.12130	.11895	.11665	.11441	.11222
84	71	.17341	.16986	.16640	.16303	.15974	.15654	.15341	.15036	.14738	.14448	.14165	.13888	.13619	.13355	.13098	.12848	.12603	.12363	.12130	.11902
84	72	.18238	.17872	.17515	.17167	.16828	.16496	.16173	.15857	.15549	.15249	.14955	.14668	.14389	.14115	.13848	.13588	.13333	.13084	.12841	.12603
84	73	.19153	.18777	.18409	.18051	.17701	.17359	.17025	.16699	.16381	.16070	.15766	.15469	.15179	.14896	.14619	.14349	.14084	.13826	.13573	.13326
84	74	.20090	.19704	.19326	.18957	.18597	.18244	.17900	.17564	.17236	.16915	.16601	.16294	.15994	.15701	.15415	.15135	.14861	.14593	.14331	.14074
84	75	.21051	.20655	.20267	.19888	.19518	.19156	.18802	.18456	.18118	.17787	.17463	.17147	.16837	.16535	.16239	.15949	.15665	.15388	.15117	.14851
84	76	.22038	.21632	.21235	.20847	.20467	.20095	.19732	.19376	.19029	.18688	.18355	.18029	.17710	.17398	.17093	.16794	.16501	.16215	.15934	.15660
84	77	.23049	.22634	.22228	.21830	.21441	.21061	.20688	.20324	.19967	.19617	.19275	.18940	.18612	.18291	.17976	.17668	.17367	.17071	.16782	.16498
84	78	.24078	.23655	.23240	.22835	.22437	.22048	.21667	.21294	.20928	.20570	.20219	.19876	.19539	.19209	.18886	.18569	.18259	.17955	.17657	.17365
84	79	.25118	.24688	.24265	.23852	.23446	.23049	.22660	.22279	.21905	.21539	.21180	.20828	.20484	.20146	.19814	.19489	.19171	.18859	.18553	.18252

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
84	80	.26159	.25721	.25292	.24871	.24459	.24055	.23658	.23269	.22888	.22515	.22148	.21789	.21436	.21091	.20752	.20419	.20093	.19773	.19459	.19151
84	81	.27192	.26748	.26313	.25885	.25466	.25055	.24652	.24257	.23869	.23488	.23115	.22748	.22389	.22036	.21690	.21350	.21017	.20690	.20369	.20053
84	82	.28212	.27762	.27321	.26888	.26463	.26047	.25637	.25236	.24842	.24455	.24075	.23702	.23336	.22977	.22624	.22278	.21938	.21604	.21276	.20954
84	83	.29217	.28762	.28316	.27878	.27448	.27026	.26612	.26205	.25805	.25412	.25027	.24648	.24277	.23911	.23553	.23201	.22854	.22515	.22181	.21852
84	84	.30210	.29751	.29301	.28859	.28424	.27998	.27579	.27167	.26762	.26365	.25974	.25591	.25214	.24843	.24479	.24122	.23770	.23425	.23085	.22752
85	0	.00637	.00627	.00618	.00609	.00600	.00591	.00583	.00575	.00567	.00560	.00552	.00545	.00538	.00531	.00525	.00518	.00512	.00506	.00500	.00494
85	1	.00222	.00215	.00209	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00148	.00144	.00141	.00138
85	2	.00210	.00203	.00197	.00191	.00186	.00180	.00175	.00170	.00165	.00161	.00157	.00152	.00148	.00145	.00141	.00137	.00134	.00131	.00128	.00125
85	3	.00211	.00204	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00131	.00128	.00124	.00121
85	4	.00218	.00211	.00204	.00197	.00191	.00185	.00179	.00174	.00168	.00163	.00158	.00154	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123
85	5	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00178	.00172	.00167	.00162	.00157	.00153	.00148	.00144	.00140	.00136	.00132	.00129
85	6	.00248	.00239	.00231	.00224	.00216	.00209	.00203	.00196	.00190	.00184	.00179	.00173	.00168	.00163	.00159	.00154	.00150	.00145	.00141	.00137
85	7	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00207	.00200	.00194	.00189	.00183	.00178	.00173	.00168	.00163	.00158	.00154	.00150
85	8	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00226	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00164
85	9	.00322	.00312	.00302	.00292	.00283	.00275	.00266	.00258	.00251	.00243	.00236	.00229	.00223	.00216	.00210	.00205	.00199	.00194	.00188	.00183
85	10	.00357	.00345	.00335	.00324	.00315	.00305	.00296	.00288	.00279	.00271	.00264	.00256	.00249	.00242	.00236	.00230	.00223	.00218	.00212	.00206
85	11	.00395	.00383	.00372	.00361	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280	.00272	.00265	.00258	.00252	.00245	.00239	.00233
85	12	.00437	.00424	.00412	.00400	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00321	.00313	.00305	.00298	.00290	.00283	.00276	.00270	.00263
85	13	.00481	.00467	.00454	.00441	.00429	.00417	.00406	.00396	.00385	.00375	.00366	.00357	.00348	.00339	.00331	.00323	.00316	.00308	.00301	.00294
85	14	.00522	.00507	.00493	.00480	.00467	.00455	.00443	.00432	.00421	.00410	.00400	.00390	.00381	.00372	.00363	.00355	.00347	.00339	.00331	.00324
85	15	.00560	.00545	.00530	.00516	.00502	.00489	.00476	.00464	.00453	.00442	.00431	.00421	.00411	.00401	.00392	.00383	.00374	.00366	.00358	.00350
85	16	.00593	.00577	.00561	.00546	.00532	.00518	.00505	.00492	.00480	.00469	.00457	.00446	.00436	.00426	.00416	.00407	.00398	.00389	.00381	.00372
85	17	.00623	.00606	.00589	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00468	.00458	.00447	.00437	.00427	.00417	.00408	.00399	.00391
85	18	.00649	.00631	.00614	.00598	.00582	.00567	.00552	.00538	.00525	.00512	.00499	.00488	.00476	.00465	.00454	.00444	.00434	.00425	.00415	.00406
85	19	.00676	.00657	.00638	.00621	.00604	.00589	.00573	.00559	.00545	.00531	.00518	.00506	.00494	.00482	.00471	.00460	.00450	.00440	.00430	.00421
85	20	.00703	.00683	.00664	.00646	.00628	.00612	.00595	.00580	.00565	.00551	.00538	.00525	.00512	.00500	.00488	.00477	.00466	.00456	.00446	.00436
85	21	.00733	.00711	.00691	.00672	.00654	.00636	.00619	.00603	.00588	.00573	.00558	.00545	.00532	.00519	.00507	.00495	.00483	.00472	.00462	.00452
85	22	.00763	.00741	.00720	.00700	.00680	.00662	.00644	.00627	.00611	.00595	.00580	.00565	.00552	.00538	.00525	.00513	.00501	.00490	.00478	.00468
85	23	.00797	.00773	.00751	.00729	.00709	.00689	.00671	.00653	.00635	.00619	.00603	.00588	.00573	.00559	.00546	.00533	.00520	.00508	.00496	.00485
85	24	.00834	.00809	.00785	.00763	.00741	.00720	.00700	.00681	.00663	.00646	.00629	.00613	.00598	.00583	.00569	.00555	.00542	.00529	.00517	.00505
85	25	.00875	.00849	.00824	.00800	.00777	.00755	.00734	.00714	.00695	.00676	.00658	.00641	.00625	.00609	.00594	.00580	.00566	.00552	.00539	.00527
85	26	.00922	.00893	.00867	.00841	.00817	.00794	.00771	.00750	.00730	.00710	.00691	.00673	.00656	.00639	.00623	.00608	.00593	.00579	.00565	.00552
85	27	.00974	.00944	.00915	.00888	.00862	.00838	.00814	.00791	.00770	.00749	.00729	.00710	.00691	.00674	.00657	.00640	.00625	.00610	.00595	.00581
85	28	.01030	.00999	.00968	.00939	.00912	.00885	.00860	.00836	.00813	.00791	.00770	.00749	.00730	.00711	.00693	.00676	.00659	.00643	.00628	.00613
85	29	.01092	.01059	.01026	.00995	.00966	.00938	.00911	.00885	.00861	.00837	.00815	.00793	.00772	.00752	.00733	.00715	.00697	.00680	.00663	.00647
85	30	.01159	.01123	.01089	.01056	.01024	.00995	.00966	.00939	.00912	.00887	.00863	.00840	.00818	.00797	.00776	.00756	.00737	.00719	.00702	.00685
85	31	.01231	.01193	.01156	.01121	.01087	.01055	.01025	.00996	.00968	.00941	.00915	.00890	.00867	.00844	.00822	.00801	.00781	.00762	.00743	.00725
85	32	.01309	.01268	.01228	.01191	.01155	.01121	.01088	.01057	.01027	.00999	.00971	.00945	.00920	.00895	.00872	.00850	.00828	.00807	.00787	.00768
85	33	.01394	.01350	.01308	.01268	.01229	.01193	.01158	.01125	.01093	.01062	.01033	.01004	.00977	.00951	.00927	.00903	.00879	.00857	.00836	.00815
85	34	.01485	.01438	.01394	.01351	.01310	.01271	.01234	.01198	.01164	.01131	.01099	.01069	.01040	.01012	.00986	.00960	.00935	.00912	.00889	.00867
85	35	.01586	.01536	.01488	.01442	.01399	.01357	.01317	.01278	.01242	.01207	.01173	.01141	.01110	.01080	.01051	.01024	.00997	.00972	.00947	.00923
85	36	.01696	.01642	.01591	.01542	.01495	.01450	.01407	.01366	.01327	.01289	.01253	.01218	.01185	.01153	.01122	.01093	.01064	.01037	.01011	.00985
85	37	.01815	.01758	.01703	.01650	.01600	.01552	.01506	.01462	.01420	.01380	.01341	.01304	.01268	.01234	.01201	.01169	.01138	.01109	.01081	.01053
85	38	.01946	.01885	.01826	.01770	.01716	.01665	.01615	.01568	.01523	.01480	.01438	.01398	.01360	.01323	.01287	.01253	.01220	.01189	.01158	.01129
85	39	.02090	.02024	.01961	.01901	.01843	.01788	.01735	.01685	.01636	.01589	.01545	.01502	.01460	.01421	.01383	.01346	.01311	.01277	.01244	.01212
85	40	.02248	.02177	.02110	.02045	.01983	.01924	.01867	.01813	.01761	.01711	.01663	.01617	.01572	.01530	.01489	.01449	.01411	.01374	.01339	.01305
85	41	.02421	.02346	.02273	.02204	.02138	.02075	.02014	.01955	.01899	.01846	.01794	.01744	.01697	.01651	.01607	.01564	.01523	.01484	.01446	.01409
85	42	.02611	.02531	.02453	.02379	.02308	.02240	.02175	.02112	.02052	.01994	.01939	.01885	.01834	.01785	.01737	.01691	.01647	.01605	.01564	.01524
85	43	.02819	.02733	.02650	.02571	.02495	.02422	.02352	.02284	.02220	.02158	.02098	.02041	.01985	.01932	.01881	.01832	.01784	.01738	.01694	.01652
85	44	.03045	.02952	.02864	.02779	.02698	.02620	.02545	.02472	.02403	.02337	.02272	.02211	.02151	.02094	.02039	.01986	.01935	.01886	.01838	.01792

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
85	45	.03288	.03189	.03095	.03004	.02917	.02833	.02753	.02676	.02601	.02530	.02461	.02395	.02331	.02270	.02210	.02153	.02098	.02045	.01994	.01944
85	46	.03549	.03444	.03343	.03246	.03153	.03064	.02978	.02895	.02815	.02739	.02665	.02594	.02526	.02460	.02396	.02335	.02275	.02218	.02163	.02110
85	47	.03829	.03717	.03609	.03505	.03406	.03311	.03219	.03130	.03045	.02963	.02884	.02808	.02734	.02664	.02595	.02529	.02466	.02404	.02345	.02287
85	48	.04128	.04008	.03894	.03783	.03677	.03575	.03477	.03383	.03292	.03204	.03119	.03038	.02959	.02883	.02810	.02739	.02671	.02605	.02541	.02479
85	49	.04447	.04320	.04198	.04081	.03968	.03859	.03754	.03653	.03556	.03462	.03372	.03285	.03200	.03119	.03041	.02965	.02892	.02821	.02752	.02686
85	50	.04789	.04654	.04524	.04400	.04279	.04163	.04052	.03944	.03840	.03740	.03644	.03551	.03461	.03374	.03290	.03208	.03130	.03054	.02981	.02910
85	51	.05154	.05011	.04873	.04740	.04612	.04489	.04370	.04255	.04145	.04038	.03935	.03836	.03740	.03647	.03557	.03470	.03386	.03305	.03226	.03150
85	52	.05540	.05388	.05242	.05101	.04966	.04835	.04708	.04586	.04469	.04355	.04245	.04139	.04037	.03938	.03842	.03749	.03659	.03572	.03488	.03407
85	53	.05949	.05788	.05633	.05484	.05340	.05201	.05067	.04937	.04812	.04692	.04575	.04462	.04353	.04247	.04145	.04046	.03950	.03857	.03768	.03681
85	54	.06380	.06211	.06047	.05889	.05736	.05589	.05447	.05309	.05176	.05048	.04924	.04804	.04688	.04575	.04466	.04361	.04259	.04160	.04064	.03971
85	55	.06836	.06657	.06484	.06317	.06155	.05999	.05849	.05703	.05562	.05426	.05294	.05167	.05043	.04924	.04808	.04696	.04587	.04482	.04380	.04281
85	56	.07316	.07127	.06945	.06768	.06598	.06433	.06274	.06120	.05971	.05826	.05687	.05551	.05420	.05294	.05171	.05052	.04936	.04824	.04715	.04610
85	57	.07822	.07623	.07431	.07245	.07065	.06891	.06722	.06560	.06402	.06249	.06101	.05958	.05819	.05685	.05554	.05428	.05305	.05186	.05071	.04959
85	58	.08351	.08142	.07940	.07744	.07554	.07371	.07193	.07021	.06855	.06694	.06537	.06386	.06239	.06096	.05958	.05824	.05694	.05568	.05445	.05326
85	59	.08903	.08683	.08470	.08264	.08065	.07872	.07685	.07504	.07328	.07158	.06993	.06833	.06678	.06527	.06381	.06239	.06101	.05967	.05838	.05711
85	60	.09477	.09247	.09024	.08807	.08598	.08395	.08198	.08007	.07822	.07643	.07469	.07300	.07136	.06977	.06823	.06673	.06527	.06386	.06248	.06115
85	61	.10077	.09835	.09601	.09374	.09155	.08941	.08735	.08534	.08339	.08151	.07967	.07789	.07617	.07449	.07286	.07128	.06974	.06825	.06679	.06538
85	62	.10705	.10452	.10207	.09970	.09739	.09515	.09298	.09088	.08883	.08685	.08492	.08305	.08123	.07947	.07775	.07608	.07446	.07288	.07134	.06985
85	63	.11363	.11099	.10843	.10594	.10353	.10119	.09891	.09671	.09456	.09248	.09045	.08848	.08657	.08471	.08290	.08115	.07944	.07777	.07616	.07458
85	64	.12051	.11776	.11508	.11248	.10996	.10751	.10513	.10282	.10057	.09838	.09626	.09419	.09218	.09023	.08833	.08648	.08468	.08293	.08123	.07957
85	65	.12770	.12483	.12204	.11933	.11669	.11413	.11164	.10922	.10687	.10458	.10236	.10019	.09808	.09603	.09404	.09210	.09021	.08836	.08657	.08482
85	66	.13522	.13223	.12932	.12650	.12375	.12108	.11848	.11596	.11350	.11110	.10877	.10651	.10430	.10215	.10006	.09802	.09603	.09410	.09222	.09038
85	67	.14310	.13999	.13697	.13403	.13117	.12839	.12568	.12304	.12048	.11798	.11554	.11317	.11086	.10861	.10642	.10429	.10221	.10018	.09820	.09627
85	68	.15132	.14810	.14496	.14191	.13894	.13604	.13322	.13047	.12780	.12519	.12265	.12018	.11777	.11542	.11312	.11089	.10871	.10659	.10451	.10249
85	69	.15987	.15653	.15328	.15011	.14702	.14401	.14108	.13823	.13544	.13273	.13008	.12750	.12499	.12254	.12014	.11781	.11553	.11331	.11114	.10902
85	70	.16869	.16524	.16187	.15859	.15539	.15227	.14923	.14626	.14337	.14055	.13780	.13511	.13249	.12994	.12744	.12501	.12263	.12031	.11805	.11584
85	71	.17775	.17419	.17071	.16731	.16400	.16077	.15762	.15455	.15155	.14862	.14576	.14297	.14025	.13759	.13500	.13246	.12999	.12757	.12521	.12290
85	72	.18703	.18335	.17976	.17626	.17284	.16950	.16624	.16306	.15996	.15692	.15396	.15107	.14824	.14548	.14278	.14015	.13757	.13506	.13260	.13019
85	73	.19651	.19272	.18902	.18541	.18189	.17844	.17508	.17179	.16858	.16544	.16238	.15938	.15645	.15359	.15080	.14806	.14539	.14277	.14022	.13772
85	74	.20622	.20233	.19853	.19481	.19118	.18763	.18416	.18078	.17746	.17422	.17105	.16796	.16493	.16197	.15907	.15624	.15347	.15076	.14810	.14551
85	75	.21619	.21220	.20830	.20448	.20075	.19710	.19353	.19005	.18663	.18329	.18003	.17683	.17370	.17064	.16765	.16472	.16185	.15905	.15630	.15361
85	76	.22645	.22236	.21836	.21445	.21062	.20688	.20321	.19963	.19612	.19268	.18932	.18602	.18280	.17965	.17656	.17353	.17057	.16767	.16483	.16205
85	77	.23696	.23278	.22869	.22469	.22077	.21693	.21318	.20950	.20590	.20237	.19891	.19553	.19221	.18897	.18578	.18267	.17961	.17662	.17369	.17082
85	78	.24769	.24343	.23925	.23517	.23116	.22724	.22339	.21963	.21594	.21232	.20878	.20530	.20190	.19856	.19530	.19209	.18895	.18587	.18285	.17989
85	79	.25855	.25421	.24996	.24579	.24170	.23770	.23377	.22993	.22615	.22245	.21883	.21527	.21179	.20837	.20501	.20173	.19850	.19534	.19224	.18919
85	80	.26943	.26502	.26069	.25645	.25230	.24822	.24422	.24029	.23645	.23267	.22897	.22533	.22177	.21827	.21484	.21147	.20817	.20493	.20175	.19862
85	81	.28024	.27577	.27138	.26707	.26285	.25870	.25464	.25064	.24673	.24288	.23911	.23540	.23176	.22820	.22469	.22125	.21787	.21456	.21130	.20811
85	82	.29093	.28640	.28195	.27759	.27331	.26910	.26497	.26092	.25694	.25303	.24919	.24542	.24172	.23808	.23451	.23100	.22756	.22417	.22085	.21758
85	83	.30147	.29690	.29240	.28799	.28365	.27939	.27521	.27110	.26706	.26310	.25920	.25537	.25161	.24792	.24428	.24071	.23721	.23376	.23037	.22704
85	84	.31191	.30730	.30276	.29830	.29392	.28962	.28539	.28123	.27714	.27313	.26918	.26530	.26149	.25774	.25405	.25043	.24686	.24336	.23992	.23653
85	85	.32225	.31760	.31303	.30854	.30412	.29978	.29551	.29131	.28719	.28313	.27914	.27521	.27135	.26755	.26382	.26015	.25654	.25298	.24949	.24605
86	0	.00660	.00650	.00641	.00631	.00623	.00614	.00606	.00598	.00590	.00582	.00575	.00568	.00561	.00554	.00547	.00541	.00534	.00528	.00522	.00516
86	1	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00188	.00183	.00179	.00174	.00170	.00166	.00163	.00159	.00155	.00152	.00149	.00146	.00143
86	2	.00214	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128
86	3	.00214	.00207	.00200	.00194	.00188	.00183	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00127	.00124
86	4	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126
86	5	.00234	.00226	.00219	.00212	.00205	.00198	.00192	.00186	.00181	.00175	.00170	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00131
86	6	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157	.00153	.00148	.00144	.00140
86	7	.00272	.00263	.00254	.00246	.00238	.00231	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00153
86	8	.00297	.00287	.00278	.00269	.00261	.00252	.00245	.00237	.00230	.00223	.00217	.00210	.00204	.00198	.00193	.00187	.00182	.00177	.00172	.00168

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
86	9	.00327	.00316	.00306	.00297	.00288	.00279	.00270	.00262	.00255	.00247	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192	.00187
86	10	.00362	.00351	.00340	.00330	.00320	.00310	.00301	.00293	.00284	.00276	.00269	.00261	.00254	.00247	.00241	.00234	.00228	.00222	.00216	.00211
86	11	.00401	.00389	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00257	.00251	.00245	.00239
86	12	.00445	.00432	.00419	.00407	.00396	.00385	.00375	.00365	.00355	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00270
86	13	.00489	.00476	.00462	.00450	.00437	.00426	.00415	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00339	.00331	.00324	.00316	.00309	.00302
86	14	.00532	.00517	.00503	.00490	.00477	.00464	.00453	.00441	.00430	.00420	.00410	.00400	.00390	.00381	.00372	.00364	.00356	.00348	.00340	.00333
86	15	.00571	.00556	.00541	.00526	.00513	.00500	.00487	.00475	.00463	.00452	.00441	.00431	.00421	.00411	.00402	.00393	.00384	.00376	.00368	.00360
86	16	.00605	.00589	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00469	.00458	.00447	.00437	.00427	.00418	.00409	.00400	.00391	.00383
86	17	.00635	.00618	.00602	.00586	.00571	.00556	.00542	.00529	.00516	.00504	.00492	.00480	.00469	.00459	.00448	.00439	.00429	.00420	.00411	.00402
86	18	.00662	.00644	.00627	.00610	.00594	.00579	.00565	.00551	.00537	.00524	.00512	.00500	.00488	.00477	.00466	.00456	.00446	.00436	.00427	.00418
86	19	.00689	.00670	.00652	.00634	.00618	.00602	.00586	.00572	.00558	.00544	.00531	.00518	.00506	.00495	.00484	.00473	.00462	.00452	.00442	.00433
86	20	.00717	.00697	.00678	.00659	.00642	.00625	.00609	.00594	.00579	.00565	.00551	.00538	.00525	.00513	.00501	.00490	.00479	.00468	.00458	.00448
86	21	.00747	.00726	.00705	.00686	.00668	.00650	.00633	.00617	.00601	.00586	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00485	.00475	.00464
86	22	.00778	.00756	.00734	.00714	.00694	.00676	.00658	.00641	.00625	.00609	.00594	.00579	.00565	.00552	.00539	.00527	.00515	.00503	.00492	.00481
86	23	.00812	.00788	.00766	.00744	.00724	.00704	.00685	.00667	.00650	.00633	.00617	.00602	.00587	.00573	.00560	.00547	.00534	.00522	.00510	.00499
86	24	.00849	.00824	.00800	.00778	.00756	.00735	.00715	.00696	.00678	.00661	.00644	.00628	.00612	.00597	.00583	.00569	.00556	.00543	.00531	.00519
86	25	.00891	.00865	.00840	.00815	.00792	.00770	.00749	.00729	.00710	.00691	.00674	.00657	.00640	.00624	.00609	.00595	.00581	.00567	.00554	.00541
86	26	.00938	.00910	.00883	.00858	.00833	.00810	.00787	.00766	.00745	.00726	.00707	.00689	.00672	.00655	.00639	.00623	.00608	.00594	.00580	.00567
86	27	.00991	.00961	.00933	.00905	.00879	.00854	.00831	.00808	.00786	.00765	.00745	.00726	.00708	.00690	.00673	.00656	.00641	.00625	.00611	.00597
86	28	.01049	.01017	.00986	.00957	.00930	.00903	.00878	.00854	.00831	.00808	.00787	.00767	.00747	.00728	.00710	.00693	.00676	.00660	.00644	.00629
86	29	.01111	.01078	.01045	.01014	.00985	.00957	.00930	.00904	.00879	.00856	.00833	.00811	.00790	.00770	.00751	.00732	.00714	.00697	.00681	.00665
86	30	.01179	.01143	.01109	.01076	.01044	.01014	.00985	.00958	.00932	.00906	.00882	.00859	.00837	.00815	.00795	.00775	.00756	.00738	.00720	.00703
86	31	.01252	.01214	.01177	.01142	.01108	.01076	.01045	.01016	.00988	.00961	.00935	.00910	.00887	.00864	.00842	.00821	.00800	.00781	.00762	.00744
86	32	.01331	.01290	.01250	.01213	.01177	.01143	.01110	.01079	.01049	.01020	.00992	.00966	.00940	.00916	.00893	.00870	.00848	.00827	.00807	.00788
86	33	.01417	.01373	.01331	.01291	.01252	.01216	.01181	.01147	.01115	.01084	.01055	.01027	.00999	.00973	.00948	.00924	.00901	.00879	.00857	.00836
86	34	.01510	.01463	.01418	.01375	.01334	.01295	.01257	.01222	.01187	.01154	.01123	.01092	.01063	.01035	.01009	.00983	.00958	.00934	.00911	.00889
86	35	.01612	.01562	.01514	.01468	.01424	.01382	.01342	.01304	.01267	.01231	.01198	.01165	.01134	.01104	.01075	.01048	.01021	.00995	.00971	.00947
86	36	.01723	.01669	.01618	.01569	.01522	.01477	.01434	.01393	.01353	.01315	.01279	.01244	.01211	.01179	.01148	.01118	.01090	.01062	.01036	.01010
86	37	.01844	.01787	.01732	.01679	.01629	.01581	.01534	.01490	.01448	.01407	.01369	.01331	.01295	.01261	.01228	.01196	.01165	.01135	.01107	.01079
86	38	.01977	.01916	.01857	.01800	.01746	.01695	.01645	.01598	.01553	.01509	.01467	.01427	.01389	.01352	.01316	.01282	.01249	.01217	.01186	.01157
86	39	.02123	.02057	.01994	.01933	.01876	.01820	.01767	.01716	.01668	.01621	.01576	.01533	.01491	.01452	.01413	.01376	.01341	.01307	.01274	.01242
86	40	.02283	.02212	.02145	.02080	.02018	.01959	.01902	.01847	.01795	.01745	.01696	.01650	.01605	.01563	.01521	.01482	.01443	.01406	.01371	.01337
86	41	.02459	.02384	.02311	.02242	.02175	.02112	.02051	.01992	.01936	.01882	.01830	.01780	.01732	.01686	.01642	.01599	.01558	.01518	.01480	.01443
86	42	.02653	.02572	.02494	.02420	.02349	.02280	.02215	.02152	.02092	.02034	.01978	.01924	.01873	.01823	.01775	.01729	.01685	.01642	.01601	.01561
86	43	.02864	.02777	.02694	.02615	.02538	.02465	.02395	.02327	.02263	.02200	.02140	.02083	.02027	.01974	.01922	.01873	.01825	.01779	.01734	.01691
86	44	.03094	.03001	.02912	.02827	.02745	.02667	.02592	.02519	.02450	.02383	.02319	.02257	.02197	.02139	.02084	.02031	.01979	.01930	.01882	.01835
86	45	.03341	.03242	.03147	.03056	.02969	.02885	.02804	.02727	.02652	.02580	.02511	.02445	.02381	.02319	.02259	.02202	.02146	.02093	.02041	.01991
86	46	.03607	.03502	.03401	.03303	.03210	.03120	.03034	.02951	.02871	.02794	.02720	.02648	.02580	.02513	.02449	.02388	.02328	.02270	.02215	.02161
86	47	.03892	.03779	.03671	.03568	.03468	.03372	.03280	.03191	.03105	.03023	.02944	.02867	.02793	.02722	.02653	.02587	.02523	.02461	.02401	.02344
86	48	.04197	.04077	.03962	.03851	.03745	.03642	.03544	.03449	.03357	.03269	.03184	.03102	.03023	.02947	.02873	.02802	.02733	.02667	.02603	.02541
86	49	.04522	.04395	.04272	.04155	.04041	.03932	.03827	.03726	.03628	.03534	.03443	.03355	.03271	.03189	.03110	.03034	.02960	.02889	.02820	.02753
86	50	.04871	.04736	.04606	.04480	.04360	.04243	.04131	.04023	.03919	.03818	.03721	.03628	.03537	.03450	.03365	.03284	.03205	.03128	.03054	.02983
86	51	.05243	.05100	.04961	.04828	.04700	.04576	.04457	.04342	.04231	.04123	.04020	.03920	.03823	.03730	.03639	.03552	.03468	.03386	.03307	.03230
86	52	.05638	.05485	.05339	.05197	.05061	.04930	.04803	.04680	.04562	.04448	.04338	.04231	.04128	.04028	.03932	.03838	.03748	.03661	.03576	.03494
86	53	.06055	.05894	.05739	.05589	.05444	.05305	.05170	.05040	.04914	.04793	.04675	.04562	.04452	.04346	.04243	.04143	.04047	.03954	.03863	.03775
86	54	.06496	.06326	.06161	.06003	.05850	.05702	.05559	.05421	.05287	.05158	.05034	.04913	.04796	.04683	.04573	.04467	.04364	.04265	.04168	.04075
86	55	.06962	.06782	.06608	.06441	.06279	.06122	.05971	.05824	.05683	.05546	.05414	.05285	.05161	.05041	.04924	.04812	.04702	.04596	.04493	.04393
86	56	.07453	.07263	.07080	.06903	.06732	.06567	.06406	.06252	.06102	.05957	.05816	.05680	.05548	.05421	.05297	.05177	.05061	.04948	.04838	.04732
86	57	.07970	.07771	.07578	.07391	.07210	.07036	.06866	.06703	.06544	.06391	.06242	.06098	.05958	.05823	.05692	.05564	.05441	.05321	.05205	.05092
86	58	.08512	.08302	.08099	.07902	.07712	.07528	.07349	.07177	.07009	.06847	.06690	.06537	.06390	.06246	.06107	.05972	.05841	.05714	.05590	.05470

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
86	59	.09077	.08856	.08643	.08436	.08236	.08042	.07854	.07671	.07495	.07324	.07158	.06997	.06841	.06689	.06542	.06399	.06260	.06125	.05995	.05867
86	60	.09665	.09433	.09209	.08992	.08782	.08578	.08380	.08188	.08002	.07822	.07647	.07477	.07312	.07152	.06996	.06845	.06699	.06556	.06418	.06283
86	61	.10279	.10036	.09801	.09574	.09353	.09138	.08931	.08729	.08533	.08343	.08159	.07980	.07806	.07637	.07473	.07314	.07159	.07008	.06862	.06719
86	62	.10922	.10669	.10423	.10184	.09952	.09728	.09510	.09298	.09092	.08893	.08699	.08510	.08327	.08149	.07976	.07808	.07645	.07486	.07331	.07181
86	63	.11597	.11332	.11075	.10825	.10583	.10347	.10119	.09897	.09681	.09471	.09268	.09069	.08877	.08690	.08508	.08331	.08158	.07991	.07827	.07668
86	64	.12303	.12026	.11758	.11497	.11243	.10997	.10758	.10525	.10299	.10079	.09865	.09657	.09455	.09258	.09067	.08880	.08699	.08523	.08351	.08183
86	65	.13041	.12752	.12472	.12200	.11935	.11678	.11427	.11184	.10947	.10717	.10493	.10275	.10063	.09856	.09655	.09460	.09269	.09083	.08902	.08726
86	66	.13813	.13513	.13221	.12937	.12661	.12393	.12131	.11877	.11630	.11389	.11154	.10926	.10704	.10487	.10276	.10071	.09871	.09676	.09486	.09300
86	67	.14623	.14311	.14008	.13712	.13425	.13145	.12873	.12607	.12349	.12098	.11852	.11614	.11381	.11155	.10934	.10718	.10508	.10304	.10104	.09910
86	68	.15470	.15146	.14831	.14524	.14225	.13934	.13650	.13374	.13104	.12842	.12586	.12337	.12094	.11857	.11626	.11401	.11181	.10967	.10758	.10554
86	69	.16350	.16014	.15687	.15369	.15059	.14756	.14461	.14174	.13894	.13621	.13354	.13094	.12841	.12594	.12352	.12117	.11887	.11663	.11444	.11230
86	70	.17259	.16912	.16574	.16244	.15922	.15609	.15303	.15004	.14713	.14429	.14152	.13881	.13617	.13360	.13108	.12863	.12623	.12389	.12160	.11936
86	71	.18194	.17835	.17486	.17145	.16812	.16487	.16170	.15860	.15558	.15264	.14976	.14695	.14420	.14152	.13890	.13635	.13385	.13141	.12902	.12669
86	72	.19152	.18782	.18421	.18069	.17725	.17389	.17061	.16741	.16428	.16123	.15824	.15533	.15248	.14970	.14697	.14432	.14172	.13918	.13669	.13426
86	73	.20131	.19750	.19379	.19015	.18661	.18314	.17976	.17645	.17321	.17005	.16696	.16395	.16099	.15811	.15528	.15252	.14983	.14719	.14460	.14208
86	74	.21135	.20744	.20362	.19988	.19623	.19266	.18917	.18576	.18242	.17915	.17596	.17284	.16979	.16680	.16388	.16102	.15822	.15548	.15280	.15018
86	75	.22168	.21766	.21374	.20990	.20615	.20248	.19889	.19537	.19193	.18857	.18528	.18205	.17890	.17581	.17279	.16983	.16694	.16410	.16132	.15860
86	76	.23231	.22820	.22418	.22025	.21639	.21262	.20893	.20532	.20179	.19832	.19493	.19161	.18836	.18518	.18206	.17901	.17601	.17308	.17021	.16740
86	77	.24323	.23903	.23492	.23089	.22694	.22308	.21930	.21559	.21196	.20841	.20492	.20151	.19816	.19489	.19167	.18853	.18544	.18242	.17945	.17655
86	78	.25439	.25010	.24590	.24179	.23776	.23381	.22994	.22614	.22242	.21878	.21520	.21170	.20827	.20490	.20160	.19836	.19519	.19207	.18902	.18602
86	79	.26569	.26133	.25705	.25286	.24875	.24472	.24076	.23689	.23308	.22936	.22570	.22211	.21859	.21514	.21175	.20843	.20517	.20197	.19883	.19575
86	80	.27704	.27261	.26826	.26399	.25981	.25570	.25167	.24772	.24384	.24003	.23630	.23263	.22903	.22550	.22203	.21863	.21529	.21201	.20879	.20563
86	81	.28833	.28384	.27942	.27509	.27084	.26666	.26257	.25854	.25459	.25072	.24691	.24317	.23950	.23589	.23235	.22888	.22546	.22211	.21881	.21558
86	82	.29951	.29496	.29049	.28610	.28179	.27755	.27339	.26930	.26529	.26135	.25748	.25367	.24993	.24626	.24265	.23911	.23562	.23220	.22883	.22553
86	83	.31056	.30596	.30144	.29699	.29263	.28834	.28413	.27998	.27591	.27191	.26798	.26412	.26032	.25659	.25291	.24931	.24576	.24227	.23884	.23547
86	84	.32151	.31687	.31231	.30782	.30341	.29908	.29482	.29063	.28651	.28245	.27847	.27455	.27070	.26691	.26319	.25952	.25592	.25237	.24889	.24546
86	85	.33238	.32770	.32311	.31859	.31414	.30977	.30547	.30124	.29707	.29298	.28895	.28499	.28109	.27726	.27348	.26977	.26612	.26252	.25898	.25550
86	86	.34304	.33834	.33372	.32917	.32470	.32029	.31596	.31170	.30750	.30337	.29931	.29531	.29137	.28749	.28368	.27992	.27623	.27259	.26901	.26548
87	0	.00682	.00673	.00663	.00654	.00645	.00637	.00628	.00620	.00613	.00605	.00597	.00590	.00583	.00576	.00570	.00563	.00557	.00551	.00545	.00539
87	1	.00231	.00224	.00218	.00213	.00207	.00202	.00197	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00147
87	2	.00217	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00144	.00141	.00138	.00135	.00132
87	3	.00217	.00210	.00204	.00197	.00191	.00186	.00180	.00175	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127
87	4	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00128
87	5	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00158	.00154	.00150	.00145	.00142	.00138	.00134
87	6	.00254	.00246	.00237	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143
87	7	.00275	.00266	.00258	.00249	.00241	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00164	.00160	.00155
87	8	.00301	.00291	.00281	.00272	.00264	.00256	.00248	.00241	.00233	.00226	.00220	.00214	.00207	.00202	.00196	.00191	.00185	.00180	.00175	.00171
87	9	.00331	.00320	.00310	.00301	.00292	.00283	.00274	.00266	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00201	.00196	.00191
87	10	.00367	.00355	.00345	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00273	.00266	.00258	.00252	.00245	.00238	.00232	.00226	.00221	.00215
87	11	.00407	.00395	.00383	.00372	.00362	.00351	.00342	.00332	.00323	.00315	.00306	.00298	.00291	.00283	.00276	.00269	.00262	.00256	.00250	.00244
87	12	.00452	.00439	.00426	.00414	.00403	.00392	.00381	.00371	.00362	.00352	.00343	.00335	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00276
87	13	.00498	.00484	.00470	.00458	.00445	.00434	.00423	.00412	.00401	.00391	.00382	.00373	.00364	.00355	.00347	.00339	.00331	.00324	.00316	.00309
87	14	.00541	.00527	.00513	.00499	.00486	.00474	.00462	.00450	.00439	.00429	.00418	.00409	.00399	.00390	.00381	.00373	.00364	.00356	.00349	.00341
87	15	.00582	.00566	.00551	.00537	.00523	.00510	.00497	.00485	.00473	.00462	.00451	.00441	.00431	.00421	.00412	.00403	.00394	.00386	.00378	.00370
87	16	.00616	.00600	.00584	.00569	.00555	.00541	.00528	.00515	.00503	.00491	.00479	.00468	.00458	.00448	.00438	.00428	.00419	.00410	.00402	.00393
87	17	.00647	.00630	.00613	.00598	.00582	.00568	.00554	.00540	.00528	.00515	.00503	.00492	.00481	.00470	.00460	.00450	.00440	.00431	.00422	.00413
87	18	.00675	.00657	.00639	.00623	.00607	.00591	.00577	.00563	.00549	.00536	.00524	.00512	.00500	.00489	.00478	.00468	.00458	.00448	.00439	.00429
87	19	.00702	.00683	.00664	.00647	.00630	.00614	.00599	.00584	.00570	.00556	.00543	.00531	.00519	.00507	.00496	.00485	.00474	.00464	.00454	.00445
87	20	.00730	.00710	.00691	.00672	.00655	.00638	.00622	.00606	.00591	.00577	.00563	.00550	.00538	.00525	.00514	.00502	.00491	.00481	.00470	.00460
87	21	.00760	.00739	.00719	.00699	.00681	.00663	.00646	.00630	.00614	.00599	.00585	.00571	.00558	.00545	.00533	.00521	.00509	.00498	.00487	.00477

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
87	22	.00792	.00769	.00748	.00728	.00708	.00689	.00672	.00654	.00638	.00622	.00607	.00593	.00579	.00565	.00552	.00540	.00527	.00516	.00505	.00494
87	23	.00826	.00802	.00780	.00758	.00738	.00718	.00699	.00681	.00664	.00647	.00631	.00616	.00601	.00587	.00573	.00560	.00547	.00535	.00523	.00512
87	24	.00864	.00839	.00815	.00792	.00770	.00750	.00730	.00710	.00692	.00675	.00658	.00642	.00626	.00611	.00597	.00583	.00569	.00556	.00544	.00532
87	25	.00906	.00880	.00855	.00830	.00807	.00785	.00764	.00744	.00725	.00706	.00688	.00671	.00655	.00639	.00623	.00609	.00595	.00581	.00568	.00555
87	26	.00954	.00926	.00899	.00873	.00849	.00825	.00803	.00781	.00761	.00741	.00722	.00704	.00686	.00670	.00654	.00638	.00623	.00609	.00595	.00581
87	27	.01007	.00977	.00949	.00922	.00895	.00871	.00847	.00824	.00802	.00781	.00761	.00742	.00723	.00705	.00688	.00672	.00656	.00641	.00626	.00612
87	28	.01066	.01034	.01003	.00974	.00947	.00920	.00895	.00871	.00847	.00825	.00804	.00783	.00763	.00744	.00726	.00709	.00692	.00676	.00660	.00645
87	29	.01130	.01096	.01063	.01032	.01003	.00974	.00947	.00921	.00897	.00873	.00850	.00828	.00807	.00787	.00768	.00749	.00731	.00714	.00697	.00681
87	30	.01198	.01162	.01127	.01094	.01063	.01033	.01004	.00976	.00950	.00925	.00900	.00877	.00855	.00833	.00813	.00793	.00774	.00755	.00737	.00720
87	31	.01272	.01233	.01197	.01161	.01128	.01096	.01065	.01035	.01007	.00980	.00954	.00929	.00906	.00883	.00861	.00839	.00819	.00799	.00780	.00762
87	32	.01352	.01311	.01271	.01234	.01198	.01163	.01130	.01099	.01069	.01040	.01012	.00986	.00960	.00936	.00912	.00890	.00868	.00847	.00827	.00807
87	33	.01439	.01395	.01353	.01313	.01274	.01237	.01202	.01169	.01136	.01106	.01076	.01048	.01020	.00994	.00969	.00945	.00921	.00899	.00877	.00856
87	34	.01533	.01486	.01441	.01398	.01357	.01318	.01280	.01244	.01210	.01177	.01145	.01115	.01085	.01057	.01030	.01004	.00979	.00955	.00932	.00910
87	35	.01637	.01586	.01538	.01492	.01448	.01406	.01366	.01327	.01290	.01255	.01221	.01189	.01157	.01127	.01098	.01070	.01044	.01018	.00993	.00969
87	36	.01749	.01695	.01644	.01594	.01547	.01502	.01459	.01418	.01378	.01340	.01304	.01269	.01236	.01203	.01172	.01142	.01114	.01086	.01059	.01034
87	37	.01872	.01814	.01759	.01706	.01656	.01608	.01561	.01517	.01475	.01434	.01395	.01357	.01321	.01287	.01253	.01221	.01190	.01161	.01132	.01105
87	38	.02007	.01945	.01886	.01829	.01775	.01723	.01674	.01626	.01581	.01537	.01495	.01455	.01416	.01379	.01343	.01309	.01276	.01244	.01213	.01183
87	39	.02154	.02088	.02025	.01964	.01906	.01851	.01798	.01747	.01698	.01651	.01606	.01562	.01521	.01481	.01442	.01405	.01370	.01335	.01302	.01270
87	40	.02316	.02246	.02178	.02113	.02051	.01991	.01934	.01880	.01827	.01777	.01728	.01682	.01637	.01594	.01552	.01513	.01474	.01437	.01401	.01367
87	41	.02495	.02419	.02347	.02277	.02211	.02147	.02086	.02027	.01971	.01916	.01864	.01814	.01766	.01720	.01675	.01632	.01591	.01551	.01512	.01475
87	42	.02691	.02610	.02533	.02458	.02387	.02318	.02253	.02190	.02129	.02071	.02015	.01961	.01909	.01859	.01811	.01765	.01720	.01677	.01636	.01596
87	43	.02906	.02819	.02736	.02656	.02580	.02506	.02436	.02368	.02303	.02241	.02181	.02123	.02067	.02013	.01962	.01912	.01864	.01817	.01773	.01729
87	44	.03139	.03047	.02958	.02872	.02791	.02712	.02636	.02564	.02494	.02427	.02362	.02300	.02240	.02182	.02127	.02073	.02021	.01971	.01923	.01877
87	45	.03391	.03292	.03197	.03106	.03018	.02934	.02853	.02775	.02700	.02628	.02559	.02492	.02428	.02366	.02306	.02248	.02192	.02139	.02087	.02037
87	46	.03662	.03556	.03455	.03357	.03264	.03173	.03087	.03004	.02923	.02846	.02772	.02700	.02631	.02564	.02500	.02438	.02378	.02320	.02264	.02210
87	47	.03951	.03839	.03730	.03626	.03526	.03430	.03338	.03248	.03163	.03080	.03000	.02923	.02849	.02778	.02709	.02642	.02578	.02516	.02455	.02397
87	48	.04261	.04141	.04026	.03915	.03809	.03706	.03607	.03512	.03420	.03331	.03246	.03164	.03084	.03008	.02934	.02862	.02793	.02726	.02662	.02599
87	49	.04593	.04465	.04343	.04224	.04111	.04001	.03896	.03794	.03696	.03601	.03510	.03422	.03337	.03255	.03176	.03099	.03025	.02953	.02884	.02817
87	50	.04948	.04813	.04682	.04556	.04435	.04319	.04206	.04098	.03993	.03892	.03795	.03701	.03610	.03522	.03437	.03355	.03276	.03199	.03124	.03052
87	51	.05328	.05184	.05045	.04911	.04783	.04659	.04539	.04423	.04312	.04204	.04100	.04000	.03903	.03809	.03718	.03630	.03545	.03463	.03383	.03306
87	52	.05730	.05577	.05430	.05288	.05152	.05020	.04892	.04769	.04651	.04536	.04425	.04318	.04215	.04114	.04017	.03924	.03833	.03745	.03660	.03577
87	53	.06155	.05994	.05838	.05688	.05543	.05403	.05268	.05137	.05011	.04889	.04771	.04657	.04547	.04440	.04336	.04236	.04139	.04045	.03954	.03866
87	54	.06605	.06434	.06270	.06111	.05957	.05809	.05665	.05527	.05393	.05263	.05138	.05016	.04899	.04785	.04675	.04569	.04465	.04365	.04268	.04174
87	55	.07080	.06900	.06726	.06558	.06395	.06238	.06086	.05940	.05797	.05660	.05527	.05398	.05273	.05152	.05035	.04922	.04812	.04705	.04602	.04501
87	56	.07582	.07392	.07208	.07031	.06859	.06693	.06532	.06377	.06226	.06081	.05940	.05803	.05670	.05542	.05418	.05297	.05180	.05067	.04956	.04849
87	57	.08110	.07910	.07717	.07529	.07348	.07173	.07003	.06839	.06680	.06525	.06376	.06231	.06091	.05955	.05823	.05695	.05570	.05450	.05333	.05219
87	58	.08664	.08453	.08250	.08052	.07861	.07677	.07497	.07324	.07156	.06993	.06835	.06682	.06533	.06389	.06249	.06114	.05982	.05854	.05729	.05609
87	59	.09241	.09020	.08806	.08598	.08397	.08203	.08014	.07831	.07654	.07482	.07315	.07153	.06996	.06844	.06696	.06552	.06412	.06277	.06145	.06017
87	60	.09842	.09610	.09385	.09167	.08956	.08751	.08553	.08360	.08174	.07992	.07816	.07646	.07480	.07319	.07163	.07011	.06863	.06719	.06580	.06444
87	61	.10470	.10227	.09991	.09762	.09541	.09326	.09117	.08915	.08718	.08527	.08342	.08162	.07987	.07817	.07652	.07492	.07336	.07184	.07037	.06893
87	62	.11128	.10874	.10627	.10387	.10155	.09929	.09710	.09498	.09291	.09091	.08896	.08706	.08522	.08343	.08169	.08000	.07836	.07676	.07520	.07368
87	63	.11819	.11553	.11295	.11044	.10801	.10564	.10335	.10112	.09895	.09684	.09480	.09281	.09087	.08899	.08715	.08537	.08364	.08195	.08031	.07871
87	64	.12541	.12264	.11994	.11732	.11478	.11231	.10990	.10757	.10529	.10308	.10094	.09885	.09681	.09483	.09291	.09103	.08920	.08743	.08569	.08401
87	65	.13297	.13008	.12727	.12453	.12188	.11929	.11678	.11433	.11196	.10964	.10739	.10520	.10306	.10099	.09896	.09699	.09507	.09320	.09138	.08960
87	66	.14089	.13788	.13495	.13210	.12933	.12663	.12401	.12145	.11897	.11655	.11419	.11189	.10966	.10748	.10536	.10329	.10127	.09931	.09739	.09552
87	67	.14920	.14607	.14303	.14006	.13717	.13436	.13163	.12896	.12637	.12384	.12137	.11897	.11663	.11435	.11213	.10996	.10785	.10579	.10377	.10181
87	68	.15790	.15465	.15148	.14840	.14540	.14248	.13963	.13685	.13414	.13151	.12893	.12643	.12398	.12160	.11927	.11700	.11479	.11263	.11052	.10846
87	69	.16694	.16357	.16029	.15710	.15398	.15094	.14798	.14509	.14228	.13953	.13685	.13423	.13168	.12919	.12677	.12439	.12208	.11982	.11761	.11546
87	70	.17630	.17281	.16942	.16610	.16287	.15972	.15665	.15365	.15072	.14787	.14508	.14236	.13970	.13711	.13457	.13210	.12968	.12732	.12502	.12276
87	71	.18592	.18232	.17881	.17538	.17204	.16878	.16559	.16248	.15944	.15648	.15358	.15076	.14799	.14529	.14266	.14008	.13756	.13510	.13270	.13035

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
87	72	.19578	.19207	.18845	.18491	.18146	.17808	.17479	.17157	.16842	.16535	.16235	.15941	.15655	.15374	.15100	.14832	.14570	.14314	.14064	.13819
87	73	.20587	.20205	.19832	.19468	.19111	.18763	.18423	.18090	.17765	.17447	.17136	.16832	.16535	.16244	.15960	.15682	.15410	.15144	.14883	.14628
87	74	.21624	.21231	.20847	.20472	.20105	.19746	.19396	.19052	.18717	.18388	.18067	.17753	.17445	.17144	.16850	.16562	.16279	.16003	.15733	.15468
87	75	.22690	.22288	.21894	.21508	.21131	.20762	.20401	.20047	.19702	.19363	.19032	.18707	.18389	.18078	.17774	.17476	.17184	.16898	.16618	.16343
87	76	.23790	.23378	.22974	.22579	.22192	.21813	.21442	.21079	.20723	.20374	.20033	.19699	.19371	.19050	.18736	.18428	.18126	.17831	.17541	.17257
87	77	.24921	.24500	.24087	.23682	.23286	.22897	.22517	.22144	.21779	.21421	.21070	.20726	.20389	.20059	.19735	.19418	.19107	.18802	.18502	.18209
87	78	.26079	.25649	.25227	.24814	.24409	.24011	.23622	.23240	.22866	.22499	.22139	.21787	.21440	.21101	.20768	.20442	.20121	.19807	.19499	.19197
87	79	.27254	.26816	.26386	.25965	.25551	.25146	.24748	.24358	.23976	.23600	.23232	.22871	.22516	.22168	.21827	.21491	.21163	.20840	.20523	.20212
87	80	.28434	.27989	.27552	.27123	.26703	.26290	.25885	.25487	.25097	.24713	.24337	.23968	.23605	.23249	.22900	.22556	.22219	.21888	.21563	.21244
87	81	.29610	.29159	.28715	.28280	.27853	.27433	.27021	.26616	.26219	.25828	.25445	.25068	.24698	.24335	.23978	.23627	.23282	.22943	.22611	.22284
87	82	.30776	.30319	.29870	.29429	.28996	.28570	.28151	.27740	.27336	.26939	.26549	.26166	.25789	.25419	.25055	.24697	.24345	.24000	.23660	.23326
87	83	.31930	.31468	.31014	.30568	.30129	.29698	.29274	.28858	.28448	.28045	.27649	.27260	.26877	.26500	.26130	.25766	.25408	.25056	.24709	.24368
87	84	.33076	.32610	.32152	.31702	.31258	.30823	.30394	.29972	.29558	.29150	.28749	.28354	.27966	.27583	.27208	.26838	.26474	.26116	.25764	.25417
87	85	.34215	.33746	.33285	.32831	.32384	.31944	.31512	.31086	.30667	.30255	.29849	.29450	.29057	.28670	.28289	.27915	.27546	.27183	.26825	.26473
87	86	.35335	.34863	.34399	.33943	.33493	.33050	.32615	.32186	.31764	.31348	.30938	.30535	.30138	.29748	.29363	.28984	.28611	.28243	.27881	.27525
87	87	.36419	.35946	.35480	.35022	.34570	.34125	.33687	.33256	.32831	.32412	.32000	.31594	.31194	.30800	.30412	.30029	.29652	.29281	.28915	.28555
88	0	.00705	.00695	.00685	.00676	.00668	.00659	.00651	.00643	.00635	.00627	.00620	.00613	.00606	.00599	.00592	.00586	.00579	.00573	.00567	.00561
88	1	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151
88	2	.00221	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00135
88	3	.00220	.00213	.00207	.00200	.00194	.00189	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130
88	4	.00227	.00220	.00213	.00206	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00142	.00138	.00134	.00131
88	5	.00240	.00232	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00175	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00140	.00137
88	6	.00257	.00248	.00240	.00233	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00162	.00158	.00154	.00149	.00145
88	7	.00278	.00269	.00260	.00252	.00244	.00237	.00229	.00222	.00216	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00171	.00167	.00162	.00158
88	8	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00244	.00236	.00230	.00223	.00217	.00210	.00205	.00199	.00193	.00188	.00183	.00178	.00174
88	9	.00335	.00324	.00314	.00304	.00295	.00286	.00278	.00270	.00262	.00255	.00247	.00241	.00234	.00227	.00221	.00215	.00210	.00204	.00199	.00194
88	10	.00371	.00360	.00349	.00339	.00329	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00262	.00256	.00249	.00242	.00236	.00230	.00225	.00219
88	11	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00337	.00328	.00320	.00311	.00303	.00296	.00288	.00281	.00274	.00267	.00261	.00254	.00248
88	12	.00458	.00445	.00433	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325	.00317	.00309	.00302	.00295	.00288	.00282
88	13	.00505	.00491	.00478	.00465	.00453	.00441	.00430	.00419	.00409	.00399	.00389	.00380	.00371	.00362	.00354	.00346	.00338	.00331	.00323	.00316
88	14	.00550	.00535	.00521	.00508	.00495	.00482	.00470	.00459	.00448	.00437	.00427	.00417	.00408	.00398	.00389	.00381	.00373	.00365	.00357	.00349
88	15	.00591	.00576	.00561	.00546	.00533	.00519	.00507	.00495	.00483	.00472	.00461	.00450	.00440	.00431	.00421	.00412	.00403	.00395	.00387	.00379
88	16	.00627	.00611	.00595	.00580	.00565	.00551	.00538	.00525	.00513	.00501	.00490	.00479	.00468	.00458	.00448	.00438	.00429	.00420	.00412	.00403
88	17	.00659	.00641	.00625	.00609	.00593	.00579	.00565	.00551	.00539	.00526	.00514	.00503	.00492	.00481	.00470	.00460	.00451	.00441	.00432	.00424
88	18	.00687	.00668	.00651	.00634	.00618	.00603	.00588	.00574	.00561	.00548	.00535	.00523	.00511	.00500	.00489	.00479	.00469	.00459	.00450	.00440
88	19	.00714	.00695	.00676	.00659	.00642	.00626	.00611	.00596	.00582	.00568	.00555	.00542	.00530	.00518	.00507	.00496	.00486	.00475	.00466	.00456
88	20	.00742	.00722	.00703	.00685	.00667	.00650	.00634	.00618	.00604	.00589	.00576	.00562	.00550	.00537	.00525	.00514	.00503	.00492	.00482	.00472
88	21	.00773	.00752	.00732	.00712	.00694	.00676	.00659	.00643	.00627	.00612	.00597	.00583	.00570	.00557	.00545	.00533	.00521	.00510	.00499	.00489
88	22	.00805	.00782	.00761	.00741	.00721	.00702	.00684	.00667	.00651	.00635	.00620	.00605	.00591	.00578	.00565	.00552	.00540	.00528	.00517	.00506
88	23	.00839	.00816	.00793	.00772	.00751	.00731	.00712	.00694	.00677	.00660	.00644	.00629	.00614	.00600	.00586	.00573	.00560	.00548	.00536	.00524
88	24	.00878	.00853	.00829	.00806	.00784	.00763	.00743	.00724	.00706	.00688	.00671	.00655	.00639	.00624	.00610	.00596	.00582	.00569	.00557	.00545
88	25	.00921	.00894	.00869	.00845	.00821	.00799	.00778	.00758	.00738	.00720	.00702	.00685	.00668	.00652	.00637	.00622	.00608	.00594	.00581	.00568
88	26	.00969	.00940	.00913	.00888	.00863	.00840	.00817	.00796	.00775	.00755	.00736	.00718	.00701	.00684	.00668	.00652	.00637	.00623	.00609	.00595
88	27	.01023	.00993	.00964	.00937	.00911	.00886	.00862	.00839	.00817	.00796	.00776	.00757	.00738	.00720	.00703	.00686	.00671	.00655	.00640	.00626
88	28	.01082	.01050	.01020	.00990	.00963	.00936	.00911	.00886	.00863	.00841	.00819	.00799	.00779	.00760	.00742	.00724	.00707	.00691	.00675	.00660
88	29	.01147	.01113	.01080	.01049	.01019	.00991	.00964	.00938	.00913	.00890	.00867	.00845	.00824	.00804	.00784	.00765	.00747	.00730	.00713	.00697
88	30	.01216	.01180	.01145	.01112	.01081	.01050	.01022	.00994	.00967	.00942	.00918	.00894	.00872	.00850	.00830	.00810	.00790	.00772	.00754	.00737
88	31	.01291	.01252	.01215	.01180	.01146	.01114	.01083	.01054	.01026	.00998	.00972	.00948	.00924	.00901	.00878	.00857	.00837	.00817	.00798	.00780
88	32	.01372	.01330	.01291	.01253	.01217	.01183	.01150	.01118	.01088	.01059	.01032	.01005	.00979	.00955	.00931	.00908	.00886	.00865	.00845	.00825
88	33	.01460	.01416	.01373	.01333	.01295	.01258	.01223	.01189	.01157	.01126	.01096	.01068	.01040	.01014	.00989	.00964	.00941	.00918	.00897	.00876

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
88	34	.01555	.01508	.01463	.01420	.01379	.01339	.01302	.01266	.01231	.01198	.01166	.01136	.01106	.01078	.01051	.01025	.01000	.00976	.00953	.00930
88	35	.01660	.01609	.01561	.01515	.01471	.01429	.01389	.01350	.01313	.01278	.01243	.01211	.01179	.01149	.01120	.01092	.01065	.01040	.01015	.00991
88	36	.01774	.01720	.01668	.01619	.01572	.01526	.01483	.01442	.01402	.01364	.01328	.01293	.01259	.01227	.01195	.01165	.01137	.01109	.01082	.01056
88	37	.01898	.01840	.01785	.01732	.01681	.01633	.01587	.01542	.01500	.01459	.01420	.01382	.01346	.01311	.01278	.01246	.01215	.01185	.01156	.01128
88	38	.02034	.01972	.01913	.01856	.01802	.01751	.01701	.01653	.01608	.01564	.01522	.01481	.01442	.01405	.01369	.01335	.01301	.01269	.01238	.01208
88	39	.02183	.02117	.02054	.01993	.01935	.01879	.01826	.01775	.01726	.01679	.01634	.01590	.01549	.01509	.01470	.01433	.01397	.01362	.01329	.01297
88	40	.02348	.02277	.02209	.02144	.02082	.02022	.01965	.01910	.01857	.01807	.01758	.01712	.01667	.01624	.01582	.01542	.01503	.01466	.01430	.01396
88	41	.02529	.02453	.02380	.02311	.02244	.02180	.02119	.02060	.02003	.01949	.01897	.01846	.01798	.01752	.01707	.01664	.01622	.01582	.01544	.01506
88	42	.02728	.02647	.02569	.02494	.02423	.02354	.02288	.02225	.02164	.02106	.02050	.01996	.01944	.01894	.01846	.01799	.01754	.01711	.01670	.01629
88	43	.02945	.02858	.02775	.02695	.02619	.02545	.02475	.02407	.02341	.02279	.02218	.02160	.02105	.02051	.01999	.01949	.01901	.01854	.01809	.01766
88	44	.03182	.03089	.03000	.02915	.02833	.02754	.02678	.02606	.02536	.02468	.02404	.02341	.02281	.02223	.02167	.02113	.02061	.02011	.01963	.01916
88	45	.03438	.03338	.03243	.03152	.03064	.02980	.02899	.02821	.02746	.02673	.02604	.02537	.02472	.02410	.02350	.02292	.02236	.02182	.02130	.02079
88	46	.03713	.03607	.03505	.03408	.03314	.03224	.03137	.03053	.02973	.02895	.02821	.02749	.02680	.02613	.02548	.02486	.02426	.02368	.02312	.02257
88	47	.04007	.03894	.03786	.03681	.03581	.03485	.03392	.03303	.03217	.03134	.03054	.02977	.02902	.02830	.02761	.02694	.02630	.02567	.02507	.02448
88	48	.04322	.04202	.04086	.03975	.03868	.03765	.03666	.03571	.03479	.03390	.03304	.03222	.03142	.03065	.02991	.02919	.02850	.02783	.02718	.02655
88	49	.04659	.04531	.04408	.04290	.04176	.04066	.03961	.03859	.03760	.03665	.03574	.03486	.03400	.03318	.03238	.03161	.03087	.03015	.02945	.02878
88	50	.05021	.04885	.04754	.04628	.04507	.04390	.04277	.04168	.04063	.03962	.03864	.03770	.03679	.03591	.03505	.03423	.03343	.03266	.03191	.03119
88	51	.05407	.05262	.05123	.04990	.04861	.04736	.04616	.04500	.04388	.04280	.04176	.04075	.03978	.03884	.03793	.03704	.03619	.03536	.03456	.03379
88	52	.05816	.05663	.05516	.05374	.05237	.05104	.04977	.04853	.04734	.04619	.04508	.04401	.04297	.04196	.04099	.04005	.03913	.03825	.03739	.03656
88	53	.06249	.06088	.05932	.05781	.05636	.05495	.05360	.05229	.05102	.04980	.04861	.04747	.04636	.04529	.04425	.04325	.04227	.04133	.04041	.03953
88	54	.06708	.06537	.06371	.06212	.06058	.05909	.05765	.05626	.05492	.05362	.05236	.05115	.04997	.04882	.04772	.04665	.04561	.04460	.04363	.04268
88	55	.07192	.07011	.06837	.06668	.06505	.06348	.06196	.06048	.05906	.05768	.05634	.05505	.05380	.05258	.05141	.05027	.04916	.04809	.04705	.04604
88	56	.07703	.07513	.07329	.07151	.06979	.06812	.06651	.06495	.06344	.06198	.06056	.05919	.05786	.05657	.05532	.05411	.05294	.05179	.05069	.04961
88	57	.08242	.08042	.07848	.07660	.07478	.07302	.07132	.06967	.06808	.06653	.06503	.06358	.06217	.06080	.05947	.05819	.05694	.05573	.05455	.05341
88	58	.08807	.08596	.08392	.08194	.08002	.07817	.07637	.07463	.07295	.07131	.06973	.06819	.06670	.06525	.06385	.06248	.06116	.05987	.05862	.05741
88	59	.09396	.09174	.08959	.08751	.08550	.08355	.08165	.07982	.07804	.07631	.07464	.07302	.07144	.06991	.06842	.06698	.06557	.06421	.06289	.06160
88	60	.10009	.09777	.09551	.09333	.09121	.08916	.08717	.08523	.08336	.08154	.07977	.07806	.07640	.07478	.07321	.07168	.07020	.06875	.06735	.06599
88	61	.10650	.10406	.10170	.09941	.09718	.09503	.09293	.09090	.08893	.08702	.08516	.08335	.08159	.07989	.07823	.07662	.07505	.07352	.07204	.07060
88	62	.11322	.11067	.10820	.10579	.10346	.10120	.09900	.09687	.09480	.09279	.09083	.08893	.08708	.08528	.08353	.08183	.08018	.07857	.07700	.07547
88	63	.12028	.11761	.11502	.11251	.11007	.10770	.10540	.10316	.10098	.09887	.09681	.09481	.09287	.09098	.08913	.08734	.08560	.08390	.08225	.08064
88	64	.12766	.12488	.12218	.11955	.11700	.11452	.11211	.10976	.10748	.10526	.10311	.10101	.09896	.09697	.09504	.09315	.09132	.08953	.08778	.08609
88	65	.13539	.13249	.12967	.12693	.12426	.12167	.11915	.11670	.11431	.11199	.10972	.10752	.10538	.10329	.10126	.09927	.09734	.09546	.09363	.09184
88	66	.14349	.14047	.13754	.13468	.13190	.12919	.12656	.12400	.12150	.11907	.11670	.11440	.11215	.10996	.10783	.10575	.10372	.10174	.09982	.09794
88	67	.15201	.14887	.14581	.14284	.13994	.13713	.13438	.13170	.12910	.12656	.12408	.12167	.11932	.11703	.11479	.11261	.11049	.10841	.10639	.10441
88	68	.16092	.15766	.15449	.15140	.14839	.14545	.14259	.13980	.13709	.13444	.13186	.12934	.12688	.12448	.12214	.11986	.11764	.11546	.11334	.11127
88	69	.17020	.16682	.16353	.16032	.15720	.15415	.15118	.14828	.14545	.14269	.14000	.13737	.13481	.13231	.12986	.12748	.12515	.12288	.12065	.11849
88	70	.17980	.17631	.17290	.16958	.16634	.16318	.16009	.15708	.15414	.15127	.14847	.14573	.14306	.14046	.13791	.13542	.13299	.13061	.12829	.12602
88	71	.18968	.18607	.18255	.17912	.17576	.17249	.16929	.16617	.16312	.16014	.15723	.15439	.15161	.14890	.14625	.14365	.14112	.13864	.13622	.13385
88	72	.19982	.19610	.19247	.18892	.18545	.18207	.17876	.17553	.17237	.16928	.16627	.16332	.16043	.15761	.15486	.15216	.14952	.14695	.14442	.14196
88	73	.21020	.20637	.20263	.19897	.19540	.19190	.18849	.18515	.18188	.17868	.17556	.17251	.16952	.16659	.16373	.16093	.15820	.15552	.15289	.15033
88	74	.22087	.21693	.21308	.20932	.20564	.20204	.19851	.19507	.19170	.18840	.18517	.18201	.17892	.17589	.17293	.17002	.16718	.16440	.16168	.15901
88	75	.23187	.22783	.22387	.22001	.21622	.21252	.20889	.20534	.20187	.19846	.19513	.19187	.18868	.18555	.18248	.17948	.17654	.17366	.17084	.16807
88	76	.24322	.23908	.23503	.23106	.22718	.22337	.21965	.21600	.21243	.20892	.20549	.20213	.19884	.19561	.19245	.18935	.18631	.18333	.18041	.17755
88	77	.25490	.25067	.24653	.24247	.23849	.23459	.23077	.22703	.22336	.21976	.21624	.21278	.20939	.20606	.20281	.19961	.19648	.19340	.19039	.18743
88	78	.26688	.26257	.25834	.25419	.25012	.24614	.24223	.23839	.23463	.23094	.22733	.22378	.22030	.21688	.21353	.21024	.20702	.20385	.20074	.19769
88	79	.27905	.27466	.27035	.26613	.26198	.25791	.25392	.25000	.24615	.24238	.23868	.23504	.23147	.22797	.22453	.22116	.21784	.21459	.21140	.20826
88	80	.29130	.28684	.28246	.27816	.27394	.26979	.26572	.26173	.25780	.25395	.25017	.24645	.24280	.23922	.23570	.23224	.22885	.22551	.22224	.21902
88	81	.30353	.29900	.29455	.29019	.28590	.28168	.27754	.27348	.26948	.26556	.26170	.25791	.25419	.25053	.24693	.24340	.23993	.23652	.23316	.22986
88	82	.31566	.31107	.30657	.30215	.29780	.29352	.28932	.28519	.28113	.27714	.27322	.26936	.26557	.26184	.25818	.25457	.25103	.24754	.24412	.24075
88	83	.32768	.32305	.31850	.31402	.30962	.30529	.30103	.29684	.29273	.28868	.28470	.28078	.27693	.27313	.26941	.26574	.26213	.25858	.25509	.25165

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
88	84	.33964	.33497	.33037	.32585	.32141	.31703	.31273	.30849	.30433	.30023	.29619	.29222	.28831	.28447	.28068	.27696	.27329	.26968	.26613	.26263
88	85	.35155	.34684	.34222	.33766	.33318	.32877	.32443	.32015	.31594	.31180	.30772	.30370	.29975	.29585	.29202	.28824	.28453	.28087	.27726	.27371
88	86	.36327	.35855	.35390	.34932	.34481	.34036	.33599	.33168	.32744	.32326	.31915	.31509	.31110	.30716	.30329	.29947	.29571	.29200	.28835	.28476
88	87	.37464	.36991	.36524	.36064	.35611	.35165	.34725	.34292	.33865	.33445	.33030	.32622	.32219	.31822	.31432	.31046	.30667	.30292	.29924	.29560
88	88	.38563	.38089	.37621	.37160	.36706	.36258	.35817	.35382	.34953	.34531	.34114	.33703	.33299	.32899	.32506	.32118	.31735	.31358	.30986	.30619
89	0	.00726	.00717	.00708	.00698	.00690	.00681	.00673	.00665	.00657	.00650	.00642	.00635	.00628	.00621	.00615	.00608	.00602	.00596	.00590	.00584
89	1	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00201	.00196	.00191	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00161	.00158	.00155
89	2	.00224	.00218	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00144	.00141	.00138
89	3	.00223	.00216	.00210	.00203	.00197	.00192	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00143	.00139	.00136	.00133
89	4	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00170	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00133
89	5	.00242	.00234	.00227	.00220	.00213	.00206	.00200	.00194	.00189	.00183	.00178	.00173	.00168	.00163	.00159	.00155	.00150	.00146	.00143	.00139
89	6	.00259	.00251	.00243	.00235	.00228	.00221	.00214	.00207	.00201	.00195	.00190	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148
89	7	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00160
89	8	.00307	.00297	.00287	.00279	.00270	.00262	.00254	.00246	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176
89	9	.00338	.00327	.00317	.00308	.00298	.00290	.00281	.00273	.00265	.00258	.00251	.00244	.00237	.00231	.00224	.00219	.00213	.00207	.00202	.00197
89	10	.00375	.00364	.00353	.00343	.00333	.00323	.00314	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00228	.00223
89	11	.00417	.00405	.00394	.00382	.00372	.00361	.00352	.00342	.00333	.00324	.00316	.00308	.00300	.00293	.00285	.00278	.00272	.00265	.00259	.00253
89	12	.00464	.00451	.00439	.00427	.00415	.00404	.00394	.00383	.00374	.00364	.00355	.00347	.00338	.00330	.00322	.00315	.00308	.00300	.00294	.00287
89	13	.00512	.00498	.00485	.00472	.00460	.00448	.00437	.00426	.00416	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00337	.00330	.00323
89	14	.00558	.00544	.00530	.00516	.00503	.00490	.00478	.00467	.00456	.00445	.00435	.00425	.00415	.00406	.00397	.00389	.00380	.00372	.00365	.00357
89	15	.00601	.00585	.00570	.00556	.00542	.00529	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00440	.00430	.00421	.00412	.00404	.00395	.00387
89	16	.00637	.00621	.00605	.00590	.00575	.00561	.00548	.00535	.00523	.00511	.00499	.00488	.00478	.00468	.00458	.00448	.00439	.00430	.00421	.00413
89	17	.00669	.00652	.00635	.00619	.00604	.00589	.00575	.00562	.00549	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00452	.00442	.00434
89	18	.00698	.00679	.00662	.00645	.00629	.00614	.00599	.00585	.00571	.00558	.00546	.00534	.00522	.00511	.00500	.00490	.00479	.00470	.00460	.00451
89	19	.00725	.00706	.00688	.00670	.00653	.00637	.00622	.00607	.00593	.00579	.00566	.00553	.00541	.00529	.00518	.00507	.00497	.00486	.00476	.00467
89	20	.00754	.00734	.00715	.00696	.00679	.00662	.00646	.00630	.00615	.00601	.00587	.00574	.00561	.00549	.00537	.00525	.00514	.00503	.00493	.00483
89	21	.00785	.00764	.00744	.00724	.00706	.00688	.00671	.00654	.00639	.00624	.00609	.00595	.00582	.00569	.00556	.00544	.00533	.00522	.00511	.00500
89	22	.00817	.00795	.00773	.00753	.00733	.00715	.00697	.00679	.00663	.00647	.00632	.00617	.00603	.00590	.00576	.00564	.00552	.00540	.00529	.00518
89	23	.00852	.00828	.00806	.00784	.00763	.00744	.00725	.00707	.00689	.00672	.00656	.00641	.00626	.00612	.00598	.00585	.00572	.00560	.00548	.00536
89	24	.00891	.00866	.00842	.00819	.00797	.00776	.00756	.00737	.00718	.00701	.00684	.00668	.00652	.00637	.00622	.00608	.00595	.00582	.00569	.00557
89	25	.00934	.00908	.00882	.00858	.00835	.00813	.00791	.00771	.00752	.00733	.00715	.00698	.00681	.00665	.00650	.00635	.00621	.00607	.00594	.00581
89	26	.00983	.00954	.00927	.00902	.00877	.00853	.00831	.00809	.00789	.00769	.00750	.00732	.00714	.00697	.00681	.00665	.00650	.00636	.00622	.00608
89	27	.01037	.01007	.00979	.00951	.00925	.00900	.00876	.00853	.00831	.00810	.00790	.00771	.00752	.00734	.00717	.00700	.00684	.00669	.00654	.00640
89	28	.01097	.01065	.01035	.01006	.00978	.00951	.00926	.00901	.00878	.00856	.00834	.00814	.00794	.00775	.00756	.00739	.00722	.00705	.00690	.00674
89	29	.01163	.01129	.01096	.01065	.01035	.01007	.00980	.00954	.00929	.00905	.00882	.00860	.00839	.00819	.00799	.00781	.00763	.00745	.00728	.00712
89	30	.01233	.01197	.01162	.01129	.01097	.01067	.01038	.01011	.00984	.00959	.00934	.00911	.00888	.00867	.00846	.00826	.00807	.00788	.00770	.00753
89	31	.01309	.01270	.01233	.01198	.01164	.01132	.01101	.01071	.01043	.01016	.00990	.00965	.00941	.00918	.00895	.00874	.00854	.00834	.00815	.00796
89	32	.01390	.01349	.01309	.01272	.01236	.01201	.01168	.01137	.01106	.01077	.01050	.01023	.00997	.00973	.00949	.00926	.00904	.00883	.00863	.00843
89	33	.01479	.01435	.01393	.01353	.01314	.01277	.01242	.01208	.01176	.01145	.01115	.01087	.01059	.01033	.01008	.00983	.00960	.00937	.00915	.00894
89	34	.01576	.01528	.01483	.01440	.01399	.01360	.01322	.01286	.01251	.01218	.01186	.01156	.01126	.01098	.01071	.01045	.01020	.00995	.00972	.00950
89	35	.01682	.01631	.01583	.01537	.01493	.01450	.01410	.01371	.01334	.01299	.01265	.01232	.01200	.01170	.01141	.01113	.01086	.01060	.01035	.01011
89	36	.01797	.01742	.01691	.01641	.01594	.01549	.01506	.01464	.01425	.01387	.01350	.01315	.01281	.01249	.01217	.01187	.01158	.01131	.01104	.01078
89	37	.01922	.01864	.01809	.01756	.01705	.01657	.01611	.01566	.01523	.01483	.01443	.01406	.01369	.01335	.01301	.01269	.01238	.01208	.01179	.01151
89	38	.02060	.01998	.01939	.01882	.01828	.01776	.01726	.01678	.01633	.01589	.01547	.01506	.01467	.01430	.01394	.01359	.01326	.01294	.01262	.01233
89	39	.02211	.02144	.02081	.02020	.01962	.01906	.01853	.01802	.01753	.01706	.01660	.01617	.01575	.01535	.01496	.01459	.01423	.01388	.01355	.01323
89	40	.02377	.02306	.02238	.02173	.02111	.02051	.01994	.01939	.01886	.01835	.01787	.01740	.01695	.01652	.01610	.01570	.01531	.01494	.01458	.01423
89	41	.02560	.02484	.02412	.02342	.02275	.02211	.02150	.02091	.02034	.01979	.01927	.01877	.01828	.01782	.01737	.01694	.01652	.01612	.01573	.01536
89	42	.02762	.02680	.02603	.02528	.02456	.02388	.02322	.02258	.02197	.02139	.02083	.02029	.01977	.01926	.01878	.01831	.01787	.01743	.01701	.01661
89	43	.02982	.02895	.02812	.02732	.02655	.02581	.02511	.02443	.02377	.02315	.02254	.02196	.02140	.02086	.02034	.01984	.01935	.01889	.01844	.01800
89	44	.03223	.03130	.03040	.02955	.02873	.02794	.02718	.02645	.02575	.02507	.02442	.02380	.02320	.02261	.02205	.02151	.02099	.02049	.02000	.01953

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
89	45	.03481	.03382	.03287	.03195	.03107	.03023	.02942	.02863	.02788	.02716	.02646	.02579	.02514	.02452	.02392	.02333	.02277	.02223	.02171	.02120
89	46	.03761	.03655	.03553	.03455	.03361	.03271	.03184	.03100	.03019	.02942	.02867	.02795	.02725	.02658	.02594	.02531	.02471	.02412	.02356	.02302
89	47	.04059	.03946	.03837	.03733	.03633	.03536	.03443	.03354	.03267	.03184	.03104	.03027	.02952	.02880	.02811	.02744	.02679	.02616	.02555	.02497
89	48	.04379	.04259	.04143	.04032	.03924	.03821	.03722	.03626	.03534	.03445	.03359	.03277	.03197	.03120	.03045	.02973	.02903	.02836	.02771	.02708
89	49	.04721	.04593	.04470	.04351	.04237	.04127	.04021	.03919	.03821	.03726	.03634	.03545	.03460	.03377	.03297	.03220	.03145	.03073	.03003	.02935
89	50	.05088	.04952	.04821	.04695	.04574	.04456	.04343	.04234	.04129	.04028	.03930	.03835	.03744	.03655	.03570	.03487	.03407	.03329	.03254	.03182
89	51	.05480	.05336	.05197	.05063	.04934	.04809	.04689	.04573	.04461	.04352	.04248	.04147	.04049	.03954	.03863	.03774	.03689	.03606	.03525	.03448
89	52	.05896	.05743	.05596	.05454	.05316	.05184	.05056	.04932	.04813	.04698	.04586	.04479	.04374	.04273	.04176	.04081	.03990	.03901	.03815	.03731
89	53	.06337	.06175	.06019	.05868	.05723	.05582	.05446	.05315	.05188	.05065	.04947	.04832	.04721	.04613	.04509	.04408	.04310	.04216	.04124	.04035
89	54	.06803	.06632	.06467	.06307	.06153	.06004	.05860	.05720	.05586	.05455	.05329	.05207	.05089	.04974	.04863	.04756	.04652	.04550	.04452	.04357
89	55	.07296	.07115	.06941	.06772	.06609	.06451	.06298	.06151	.06008	.05869	.05735	.05606	.05480	.05358	.05240	.05126	.05015	.04907	.04803	.04701
89	56	.07817	.07626	.07442	.07263	.07091	.06924	.06763	.06606	.06455	.06308	.06167	.06029	.05896	.05766	.05641	.05519	.05401	.05286	.05175	.05067
89	57	.08366	.08165	.07970	.07782	.07600	.07424	.07254	.07088	.06928	.06773	.06623	.06477	.06336	.06199	.06065	.05936	.05811	.05689	.05571	.05456
89	58	.08941	.08730	.08525	.08327	.08135	.07949	.07769	.07595	.07426	.07262	.07103	.06949	.06799	.06654	.06513	.06376	.06243	.06114	.05988	.05866
89	59	.09541	.09319	.09104	.08895	.08693	.08498	.08308	.08124	.07946	.07773	.07605	.07442	.07284	.07130	.06981	.06836	.06695	.06558	.06425	.06296
89	60	.10166	.09933	.09707	.09488	.09276	.09070	.08871	.08677	.08489	.08307	.08130	.07958	.07791	.07628	.07471	.07317	.07168	.07023	.06882	.06745
89	61	.10819	.10575	.10338	.10108	.09886	.09669	.09460	.09256	.09058	.08866	.08680	.08498	.08322	.08151	.07985	.07823	.07665	.07512	.07363	.07218
89	62	.11504	.11248	.11001	.10760	.10527	.10300	.10080	.09866	.09658	.09456	.09260	.09069	.08883	.08703	.08528	.08357	.08191	.08029	.07871	.07718
89	63	.12223	.11957	.11697	.11446	.11201	.10963	.10733	.10508	.10290	.10078	.09872	.09671	.09476	.09286	.09101	.08921	.08746	.08576	.08409	.08248
89	64	.12977	.12698	.12428	.12165	.11909	.11660	.11419	.11183	.10955	.10732	.10516	.10305	.10100	.09900	.09706	.09517	.09332	.09153	.08977	.08807
89	65	.13766	.13476	.13193	.12919	.12651	.12392	.12139	.11893	.11653	.11420	.11193	.10972	.10757	.10548	.10343	.10144	.09950	.09761	.09577	.09397
89	66	.14594	.14291	.13997	.13711	.13432	.13161	.12897	.12640	.12390	.12146	.11908	.11677	.11451	.11232	.11017	.10808	.10605	.10406	.10212	.10023
89	67	.15464	.15150	.14844	.14546	.14256	.13973	.13698	.13429	.13168	.12913	.12665	.12423	.12187	.11957	.11732	.11513	.11300	.11091	.10888	.10689
89	68	.16376	.16049	.15732	.15422	.15120	.14826	.14539	.14260	.13987	.13722	.13462	.13210	.12963	.12722	.12487	.12258	.12034	.11816	.11603	.11394
89	69	.17326	.16988	.16658	.16337	.16023	.15718	.15420	.15129	.14845	.14569	.14298	.14035	.13777	.13526	.13281	.13041	.12807	.12579	.12355	.12137
89	70	.18310	.17960	.17619	.17286	.16961	.16644	.16334	.16032	.15738	.15450	.15169	.14894	.14626	.14364	.14108	.13858	.13614	.13375	.13142	.12914
89	71	.19323	.18962	.18609	.18264	.17928	.17600	.17279	.16966	.16660	.16361	.16069	.15784	.15505	.15233	.14966	.14706	.14451	.14202	.13959	.13720
89	72	.20363	.19990	.19626	.19271	.18923	.18584	.18252	.17928	.17611	.17301	.16999	.16702	.16413	.16130	.15853	.15582	.15317	.15058	.14804	.14556
89	73	.21429	.21045	.20670	.20303	.19945	.19595	.19252	.18917	.18589	.18269	.17955	.17648	.17348	.17055	.16767	.16486	.16211	.15941	.15677	.15419
89	74	.22525	.22130	.21744	.21367	.20998	.20637	.20284	.19938	.19600	.19269	.18944	.18627	.18317	.18012	.17715	.17423	.17138	.16858	.16584	.16316
89	75	.23655	.23251	.22855	.22467	.22087	.21716	.21352	.20996	.20648	.20306	.19972	.19644	.19323	.19009	.18701	.18399	.18104	.17814	.17530	.17252
89	76	.24824	.24409	.24003	.23606	.23217	.22835	.22462	.22095	.21737	.21385	.21041	.20703	.20372	.20048	.19730	.19418	.19113	.18813	.18519	.18231
89	77	.26029	.25605	.25190	.24783	.24384	.23993	.23610	.23234	.22866	.22505	.22151	.21804	.21463	.21129	.20802	.20480	.20165	.19856	.19553	.19255
89	78	.27265	.26833	.26409	.25994	.25586	.25186	.24794	.24409	.24032	.23662	.23298	.22942	.22592	.22249	.21912	.21582	.21257	.20939	.20626	.20319
89	79	.28524	.28084	.27652	.27228	.26813	.26405	.26004	.25611	.25225	.24846	.24474	.24109	.23751	.23399	.23053	.22714	.22381	.22053	.21732	.21416
89	80	.29792	.29345	.28906	.28475	.28052	.27636	.27228	.26827	.26433	.26046	.25667	.25293	.24927	.24567	.24213	.23865	.23524	.23188	.22858	.22534
89	81	.31059	.30605	.30160	.29722	.29292	.28870	.28455	.28047	.27646	.27252	.26865	.26484	.26110	.25742	.25381	.25025	.24676	.24333	.23995	.23663
89	82	.32317	.31858	.31407	.30964	.30528	.30099	.29678	.29264	.28856	.28456	.28062	.27675	.27294	.26919	.26550	.26188	.25832	.25481	.25136	.24797
89	83	.33567	.33103	.32647	.32198	.31757	.31323	.30896	.30477	.30063	.29657	.29257	.28864	.28476	.28096	.27721	.27352	.26989	.26632	.26280	.25934
89	84	.34811	.34344	.33884	.33431	.32985	.32547	.32115	.31691	.31272	.30861	.30456	.30057	.29664	.29278	.28897	.28523	.28154	.27791	.27433	.27081
89	85	.36053	.35582	.35119	.34663	.34214	.33772	.33336	.32908	.32485	.32070	.31660	.31257	.30859	.30468	.30083	.29703	.29329	.28961	.28598	.28240
89	86	.37278	.36805	.36339	.35881	.35429	.34984	.34546	.34114	.33688	.33269	.32856	.32448	.32047	.31652	.31262	.30879	.30500	.30127	.29760	.29398
89	87	.38468	.37994	.37527	.37067	.36613	.36166	.35725	.35291	.34863	.34441	.34025	.33615	.33210	.32812	.32419	.32032	.31650	.31273	.30902	.30536
89	88	.39619	.39145	.38677	.38216	.37761	.37313	.36871	.36435	.36005	.35581	.35163	.34750	.34344	.33943	.33547	.33157	.32773	.32393	.32019	.31650
89	89	.40728	.40254	.39786	.39325	.38870	.38421	.37978	.37541	.37110	.36685	.36265	.35852	.35443	.35041	.34643	.34251	.33864	.33483	.33106	.32734
90	0	.00748	.00739	.00729	.00720	.00712	.00703	.00695	.00687	.00679	.00672	.00664	.00657	.00650	.00644	.00637	.00630	.00624	.00618	.00612	.00606
90	1	.00243	.00237	.00231	.00225	.00220	.00214	.00209	.00205	.00200	.00195	.00191	.00187	.00183	.00179	.00176	.00172	.00169	.00165	.00162	.00159
90	2	.00227	.00221	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165	.00161	.00158	.00154	.00151	.00147	.00144	.00141
90	3	.00226	.00219	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00139	.00135
90	4	.00232	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00163	.00158	.00154	.00150	.00147	.00143	.00139	.00136

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
90	5	.00245	.00237	.00229	.00222	.00215	.00209	.00203	.00197	.00191	.00185	.00180	.00175	.00170	.00166	.00161	.00157	.00153	.00149	.00145	.00141
90	6	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00181	.00176	.00172	.00167	.00162	.00158	.00154	.00150
90	7	.00283	.00274	.00266	.00257	.00249	.00242	.00234	.00228	.00221	.00214	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00163
90	8	.00309	.00300	.00290	.00281	.00273	.00264	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00179
90	9	.00341	.00330	.00320	.00311	.00301	.00293	.00284	.00276	.00268	.00261	.00253	.00247	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200
90	10	.00379	.00367	.00357	.00346	.00336	.00327	.00318	.00309	.00300	.00292	.00284	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226
90	11	.00422	.00410	.00398	.00387	.00376	.00366	.00356	.00346	.00337	.00329	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00269	.00263	.00257
90	12	.00470	.00456	.00444	.00432	.00420	.00409	.00399	.00389	.00379	.00370	.00361	.00352	.00343	.00335	.00328	.00320	.00313	.00306	.00299	.00292
90	13	.00519	.00505	.00492	.00479	.00467	.00455	.00443	.00433	.00422	.00412	.00402	.00393	.00384	.00375	.00367	.00359	.00351	.00344	.00336	.00329
90	14	.00566	.00551	.00537	.00524	.00511	.00498	.00486	.00474	.00463	.00453	.00442	.00432	.00423	.00414	.00405	.00396	.00388	.00380	.00372	.00364
90	15	.00609	.00594	.00579	.00564	.00550	.00537	.00524	.00512	.00501	.00489	.00478	.00468	.00458	.00448	.00438	.00429	.00420	.00412	.00404	.00396
90	16	.00647	.00630	.00614	.00599	.00585	.00571	.00557	.00544	.00532	.00520	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439	.00430	.00422
90	17	.00679	.00662	.00645	.00629	.00614	.00599	.00585	.00572	.00559	.00546	.00534	.00523	.00512	.00501	.00490	.00480	.00471	.00461	.00452	.00443
90	18	.00708	.00690	.00672	.00655	.00639	.00624	.00609	.00595	.00582	.00569	.00556	.00544	.00532	.00521	.00510	.00500	.00489	.00480	.00470	.00461
90	19	.00736	.00717	.00698	.00681	.00664	.00648	.00633	.00618	.00604	.00590	.00577	.00564	.00552	.00540	.00529	.00518	.00507	.00497	.00487	.00477
90	20	.00765	.00745	.00726	.00707	.00690	.00673	.00656	.00641	.00626	.00612	.00598	.00585	.00572	.00559	.00547	.00536	.00525	.00514	.00504	.00494
90	21	.00796	.00775	.00755	.00735	.00717	.00699	.00682	.00666	.00650	.00635	.00620	.00606	.00593	.00580	.00567	.00555	.00544	.00533	.00522	.00511
90	22	.00829	.00806	.00785	.00764	.00745	.00726	.00708	.00691	.00674	.00659	.00643	.00629	.00614	.00601	.00588	.00575	.00563	.00551	.00540	.00529
90	23	.00864	.00840	.00818	.00796	.00775	.00755	.00737	.00718	.00701	.00684	.00668	.00653	.00638	.00623	.00610	.00596	.00584	.00571	.00559	.00548
90	24	.00903	.00878	.00854	.00831	.00809	.00788	.00768	.00749	.00730	.00713	.00696	.00679	.00664	.00649	.00634	.00620	.00607	.00594	.00581	.00569
90	25	.00947	.00920	.00895	.00870	.00847	.00825	.00804	.00784	.00764	.00745	.00727	.00710	.00694	.00678	.00662	.00647	.00633	.00619	.00606	.00593
90	26	.00996	.00967	.00940	.00915	.00890	.00866	.00844	.00822	.00802	.00782	.00763	.00744	.00727	.00710	.00694	.00678	.00663	.00648	.00634	.00621
90	27	.01051	.01021	.00992	.00965	.00939	.00914	.00890	.00867	.00845	.00824	.00804	.00784	.00766	.00748	.00730	.00714	.00698	.00682	.00667	.00653
90	28	.01112	.01080	.01049	.01020	.00992	.00965	.00940	.00916	.00892	.00870	.00848	.00828	.00808	.00789	.00770	.00753	.00735	.00719	.00703	.00688
90	29	.01178	.01144	.01111	.01080	.01050	.01022	.00995	.00969	.00944	.00920	.00897	.00875	.00854	.00834	.00814	.00795	.00777	.00760	.00743	.00726
90	30	.01249	.01213	.01178	.01145	.01113	.01083	.01054	.01026	.01000	.00974	.00950	.00926	.00904	.00882	.00861	.00841	.00822	.00803	.00785	.00768
90	31	.01325	.01286	.01249	.01214	.01180	.01148	.01117	.01088	.01059	.01032	.01006	.00981	.00957	.00934	.00912	.00890	.00870	.00850	.00830	.00812
90	32	.01408	.01366	.01327	.01289	.01253	.01218	.01185	.01154	.01124	.01095	.01067	.01040	.01014	.00990	.00966	.00943	.00921	.00900	.00879	.00860
90	33	.01498	.01453	.01411	.01371	.01332	.01295	.01260	.01226	.01194	.01163	.01133	.01105	.01077	.01051	.01025	.01001	.00977	.00955	.00933	.00912
90	34	.01595	.01548	.01502	.01459	.01418	.01379	.01341	.01305	.01270	.01237	.01205	.01174	.01145	.01117	.01090	.01063	.01038	.01014	.00991	.00968
90	35	.01702	.01651	.01603	.01557	.01513	.01471	.01430	.01391	.01354	.01319	.01284	.01252	.01220	.01190	.01161	.01133	.01106	.01080	.01055	.01030
90	36	.01818	.01764	.01712	.01663	.01616	.01570	.01527	.01485	.01446	.01408	.01371	.01336	.01302	.01269	.01238	.01208	.01179	.01151	.01124	.01098
90	37	.01945	.01887	.01831	.01778	.01728	.01679	.01633	.01588	.01546	.01505	.01465	.01428	.01391	.01356	.01323	.01291	.01259	.01229	.01201	.01173
90	38	.02084	.02022	.01963	.01906	.01852	.01800	.01750	.01702	.01656	.01612	.01570	.01530	.01491	.01453	.01417	.01382	.01349	.01316	.01285	.01255
90	39	.02236	.02170	.02106	.02046	.01987	.01932	.01878	.01827	.01778	.01731	.01685	.01642	.01600	.01559	.01521	.01483	.01447	.01412	.01379	.01347
90	40	.02404	.02333	.02265	.02200	.02138	.02078	.02021	.01966	.01913	.01862	.01813	.01766	.01721	.01678	.01636	.01596	.01557	.01520	.01484	.01449
90	41	.02590	.02514	.02441	.02371	.02304	.02240	.02178	.02119	.02063	.02008	.01956	.01905	.01857	.01810	.01765	.01722	.01680	.01640	.01601	.01563
90	42	.02793	.02712	.02634	.02559	.02488	.02419	.02353	.02289	.02228	.02170	.02114	.02059	.02007	.01957	.01908	.01862	.01817	.01773	.01731	.01691
90	43	.03016	.02929	.02846	.02766	.02689	.02615	.02545	.02476	.02411	.02348	.02288	.02229	.02173	.02119	.02067	.02017	.01968	.01921	.01876	.01832
90	44	.03260	.03167	.03077	.02992	.02910	.02830	.02755	.02682	.02611	.02544	.02479	.02416	.02356	.02297	.02241	.02187	.02135	.02084	.02036	.01989
90	45	.03522	.03423	.03327	.03236	.03148	.03063	.02982	.02903	.02828	.02756	.02686	.02618	.02554	.02491	.02431	.02372	.02316	.02262	.02209	.02158
90	46	.03805	.03699	.03597	.03499	.03405	.03314	.03227	.03144	.03063	.02985	.02910	.02838	.02768	.02701	.02636	.02574	.02513	.02455	.02398	.02343
90	47	.04107	.03994	.03886	.03781	.03681	.03584	.03491	.03401	.03315	.03231	.03151	.03074	.02999	.02927	.02857	.02790	.02725	.02662	.02601	.02542
90	48	.04432	.04311	.04195	.04084	.03977	.03873	.03774	.03678	.03586	.03497	.03411	.03328	.03248	.03170	.03096	.03023	.02954	.02886	.02821	.02757
90	49	.04779	.04650	.04527	.04409	.04294	.04184	.04078	.03976	.03877	.03782	.03690	.03601	.03515	.03433	.03352	.03275	.03200	.03128	.03057	.02990
90	50	.05151	.05015	.04884	.04757	.04636	.04519	.04405	.04296	.04191	.04089	.03991	.03896	.03804	.03716	.03630	.03547	.03467	.03389	.03314	.03241
90	51	.05549	.05405	.05265	.05131	.05002	.04877	.04756	.04640	.04528	.04419	.04315	.04213	.04115	.04021	.03929	.03840	.03754	.03671	.03590	.03512
90	52	.05971	.05818	.05671	.05528	.05391	.05258	.05130	.05006	.04887	.04771	.04659	.04551	.04447	.04346	.04248	.04153	.04061	.03972	.03886	.03802
90	53	.06419	.06257	.06100	.05949	.05804	.05663	.05527	.05395	.05268	.05145	.05026	.04911	.04800	.04692	.04588	.04487	.04388	.04293	.04201	.04112
90	54	.06893	.06721	.06556	.06396	.06241	.06092	.05948	.05808	.05673	.05543	.05416	.05294	.05175	.05060	.04949	.04841	.04737	.04635	.04537	.04442

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
90	55	.07393	.07212	.07037	.06868	.06705	.06547	.06394	.06246	.06103	.05964	.05830	.05700	.05574	.05452	.05334	.05219	.05108	.05000	.04895	.04793
90	56	.07923	.07732	.07547	.07369	.07196	.07029	.06867	.06711	.06559	.06412	.06270	.06132	.05998	.05869	.05743	.05621	.05502	.05387	.05276	.05167
90	57	.08481	.08279	.08085	.07897	.07714	.07538	.07367	.07202	.07041	.06886	.06735	.06589	.06447	.06310	.06176	.06047	.05921	.05799	.05680	.05565
90	58	.09066	.08854	.08649	.08451	.08259	.08073	.07893	.07718	.07549	.07384	.07225	.07070	.06920	.06775	.06633	.06496	.06362	.06233	.06107	.05984
90	59	.09676	.09454	.09238	.09030	.08828	.08632	.08442	.08258	.08079	.07905	.07737	.07574	.07415	.07261	.07112	.06966	.06825	.06687	.06554	.06424
90	60	.10312	.10079	.09853	.09633	.09421	.09215	.09015	.08821	.08633	.08450	.08273	.08100	.07933	.07770	.07612	.07458	.07309	.07163	.07022	.06884
90	61	.10976	.10732	.10495	.10265	.10042	.09826	.09615	.09411	.09213	.09021	.08834	.08652	.08476	.08304	.08137	.07975	.07817	.07663	.07513	.07368
90	62	.11674	.11418	.11170	.10929	.10695	.10468	.10248	.10033	.09825	.09623	.09426	.09235	.09049	.08868	.08692	.08520	.08354	.08191	.08033	.07880
90	63	.12406	.12139	.11880	.11628	.11383	.11145	.10914	.10689	.10470	.10258	.10051	.09850	.09654	.09464	.09278	.09098	.08922	.08751	.08584	.08422
90	64	.13174	.12895	.12624	.12361	.12105	.11856	.11613	.11378	.11149	.10926	.10709	.10498	.10292	.10092	.09897	.09707	.09522	.09341	.09166	.08994
90	65	.13978	.13687	.13405	.13130	.12862	.12602	.12349	.12102	.11862	.11629	.11401	.11180	.10964	.10754	.10549	.10349	.10155	.09965	.09780	.09599
90	66	.14822	.14519	.14225	.13938	.13659	.13388	.13123	.12866	.12615	.12370	.12132	.11900	.11674	.11453	.11239	.11029	.10825	.10625	.10431	.10241
90	67	.15710	.15396	.15089	.14791	.14500	.14217	.13941	.13673	.13411	.13155	.12906	.12664	.12427	.12196	.11971	.11751	.11537	.11327	.11123	.10924
90	68	.16641	.16315	.15996	.15686	.15384	.15090	.14802	.14522	.14249	.13983	.13723	.13469	.13222	.12981	.12745	.12515	.12290	.12071	.11857	.11648
90	69	.17612	.17274	.16944	.16622	.16308	.16002	.15704	.15412	.15128	.14850	.14580	.14315	.14057	.13805	.13559	.13318	.13083	.12854	.12630	.12411
90	70	.18618	.18268	.17927	.17593	.17268	.16950	.16640	.16338	.16042	.15754	.15472	.15197	.14928	.14665	.14408	.14157	.13912	.13672	.13438	.13209
90	71	.19655	.19293	.18940	.18596	.18259	.17930	.17609	.17295	.16988	.16689	.16396	.16110	.15830	.15557	.15289	.15028	.14772	.14522	.14278	.14038
90	72	.20720	.20347	.19983	.19627	.19279	.18939	.18606	.18281	.17964	.17653	.17350	.17053	.16762	.16478	.16200	.15928	.15662	.15402	.15147	.14898
90	73	.21812	.21428	.21052	.20685	.20326	.19975	.19632	.19296	.18968	.18646	.18332	.18024	.17723	.17428	.17140	.16858	.16581	.16311	.16046	.15786
90	74	.22935	.22540	.22154	.21776	.21407	.21045	.20691	.20344	.20005	.19673	.19348	.19030	.18719	.18413	.18115	.17822	.17535	.17254	.16979	.16710
90	75	.24095	.23690	.23294	.22905	.22525	.22153	.21789	.21432	.21083	.20740	.20405	.20076	.19754	.19439	.19130	.18827	.18530	.18239	.17954	.17674
90	76	.25296	.24881	.24474	.24076	.23686	.23304	.22930	.22563	.22203	.21851	.21506	.21167	.20835	.20509	.20190	.19877	.19571	.19270	.18975	.18685
90	77	.26535	.26111	.25695	.25288	.24888	.24497	.24113	.23736	.23367	.23005	.22650	.22302	.21960	.21625	.21296	.20973	.20657	.20346	.20041	.19742
90	78	.27808	.27376	.26952	.26536	.26127	.25727	.25334	.24948	.24570	.24199	.23835	.23477	.23126	.22782	.22444	.22112	.21786	.21466	.21152	.20843
90	79	.29106	.28666	.28234	.27810	.27394	.26985	.26584	.26190	.25803	.25423	.25050	.24684	.24324	.23971	.23624	.23283	.22949	.22620	.22297	.21979
90	80	.30416	.29968	.29529	.29098	.28674	.28258	.27849	.27447	.27052	.26665	.26284	.25909	.25542	.25180	.24825	.24476	.24133	.23796	.23464	.23138
90	81	.31725	.31272	.30826	.30388	.29958	.29534	.29119	.28710	.28308	.27913	.27525	.27143	.26768	.26399	.26036	.25679	.25328	.24983	.24644	.24310
90	82	.33028	.32569	.32118	.31674	.31238	.30809	.30386	.29971	.29563	.29162	.28767	.28378	.27996	.27620	.27250	.26886	.26528	.26176	.25829	.25488
90	83	.34323	.33859	.33403	.32954	.32513	.32078	.31651	.31230	.30816	.30409	.30008	.29613	.29225	.28842	.28466	.28096	.27731	.27372	.27019	.26671
90	84	.35615	.35148	.34687	.34234	.33789	.33350	.32917	.32492	.32073	.31660	.31254	.30854	.30460	.30073	.29691	.29314	.28944	.28579	.28220	.27866
90	85	.36906	.36436	.35973	.35516	.35067	.34624	.34188	.33759	.33336	.32919	.32509	.32104	.31706	.31313	.30926	.30545	.30170	.29799	.29435	.29075
90	86	.38182	.37710	.37244	.36786	.36334	.35888	.35449	.35017	.34591	.34170	.33756	.33348	.32946	.32549	.32158	.31773	.31393	.31019	.30649	.30285
90	87	.39424	.38950	.38483	.38023	.37570	.37122	.36681	.36247	.35818	.35395	.34978	.34567	.34162	.33762	.33368	.32979	.32596	.32217	.31844	.31476
90	88	.40627	.40153	.39686	.39225	.38771	.38322	.37880	.37444	.37013	.36589	.36170	.35757	.35349	.34947	.34550	.34159	.33772	.33391	.33015	.32644
90	89	.41788	.41315	.40848	.40387	.39932	.39483	.39040	.38603	.38172	.37746	.37326	.36912	.36502	.36099	.35700	.35307	.34918	.34535	.34157	.33783
90	90	.42901	.42428	.41962	.41502	.41047	.40599	.40156	.39719	.39287	.38861	.38441	.38025	.37615	.37211	.36811	.36417	.36027	.35642	.35262	.34887
91	0	.00769	.00759	.00750	.00741	.00733	.00724	.00716	.00708	.00701	.00693	.00686	.00679	.00672	.00665	.00659	.00652	.00646	.00640	.00634	.00628
91	1	.00247	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00183	.00179	.00176	.00173	.00169	.00166	.00163
91	2	.00230	.00224	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00181	.00177	.00172	.00168	.00164	.00161	.00157	.00154	.00150	.00147	.00144
91	3	.00228	.00221	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138
91	4	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00190	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138
91	5	.00247	.00239	.00232	.00224	.00217	.00211	.00205	.00199	.00193	.00188	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00143
91	6	.00264	.00255	.00247	.00240	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00189	.00183	.00178	.00174	.00169	.00165	.00160	.00156	.00152
91	7	.00286	.00277	.00268	.00259	.00252	.00244	.00237	.00230	.00223	.00217	.00210	.00205	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165
91	8	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237	.00231	.00224	.00218	.00212	.00206	.00201	.00196	.00191	.00186	.00181
91	9	.00344	.00333	.00323	.00313	.00304	.00295	.00287	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202
91	10	.00382	.00371	.00360	.00349	.00339	.00330	.00321	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229
91	11	.00426	.00414	.00402	.00391	.00380	.00370	.00360	.00350	.00341	.00333	.00324	.00316	.00308	.00301	.00293	.00286	.00280	.00273	.00267	.00261
91	12	.00474	.00461	.00449	.00437	.00425	.00414	.00404	.00394	.00384	.00374	.00365	.00357	.00348	.00340	.00332	.00325	.00317	.00310	.00303	.00297
91	13	.00525	.00511	.00498	.00485	.00472	.00461	.00449	.00439	.00428	.00418	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
91	14	.00573	.00558	.00544	.00531	.00517	.00505	.00493	.00481	.00470	.00460	.00449	.00439	.00430	.00420	.00412	.00403	.00394	.00386	.00379	.00371
91	15	.00617	.00601	.00586	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00476	.00465	.00456	.00446	.00437	.00428	.00420	.00411	.00403
91	16	.00655	.00639	.00623	.00608	.00593	.00579	.00566	.00553	.00541	.00529	.00517	.00506	.00495	.00485	.00475	.00466	.00456	.00447	.00439	.00430
91	17	.00688	.00671	.00654	.00638	.00623	.00608	.00594	.00581	.00568	.00555	.00543	.00532	.00521	.00510	.00499	.00489	.00480	.00470	.00461	.00452
91	18	.00717	.00699	.00682	.00665	.00649	.00634	.00619	.00605	.00591	.00578	.00566	.00553	.00542	.00530	.00519	.00509	.00499	.00489	.00479	.00470
91	19	.00746	.00727	.00708	.00691	.00674	.00658	.00642	.00628	.00613	.00600	.00586	.00574	.00561	.00550	.00538	.00527	.00517	.00506	.00496	.00487
91	20	.00775	.00755	.00736	.00717	.00700	.00683	.00667	.00651	.00636	.00622	.00608	.00595	.00582	.00569	.00557	.00546	.00535	.00524	.00514	.00504
91	21	.00807	.00786	.00765	.00746	.00727	.00709	.00692	.00676	.00660	.00645	.00631	.00617	.00603	.00590	.00578	.00566	.00554	.00543	.00532	.00521
91	22	.00840	.00817	.00796	.00775	.00756	.00737	.00719	.00702	.00685	.00669	.00654	.00639	.00625	.00611	.00598	.00586	.00573	.00562	.00550	.00539
91	23	.00875	.00851	.00828	.00807	.00786	.00766	.00747	.00729	.00712	.00695	.00679	.00663	.00649	.00634	.00620	.00607	.00594	.00582	.00570	.00558
91	24	.00914	.00889	.00865	.00842	.00820	.00799	.00779	.00760	.00742	.00724	.00707	.00691	.00675	.00660	.00645	.00631	.00618	.00604	.00592	.00580
91	25	.00958	.00932	.00906	.00882	.00859	.00837	.00815	.00795	.00776	.00757	.00739	.00722	.00705	.00689	.00674	.00659	.00644	.00631	.00617	.00604
91	26	.01008	.00979	.00952	.00927	.00902	.00878	.00856	.00834	.00814	.00794	.00775	.00756	.00739	.00722	.00705	.00690	.00675	.00660	.00646	.00632
91	27	.01064	.01034	.01005	.00977	.00951	.00926	.00902	.00879	.00857	.00836	.00816	.00797	.00778	.00760	.00743	.00726	.00710	.00694	.00679	.00665
91	28	.01125	.01093	.01062	.01033	.01005	.00978	.00953	.00929	.00905	.00883	.00861	.00841	.00821	.00801	.00783	.00765	.00748	.00732	.00716	.00701
91	29	.01192	.01157	.01125	.01094	.01064	.01036	.01009	.00983	.00958	.00934	.00911	.00889	.00868	.00847	.00828	.00809	.00791	.00773	.00756	.00740
91	30	.01263	.01227	.01192	.01159	.01128	.01097	.01068	.01041	.01014	.00988	.00964	.00941	.00918	.00896	.00875	.00855	.00836	.00817	.00799	.00782
91	31	.01341	.01302	.01265	.01229	.01196	.01163	.01132	.01103	.01074	.01047	.01021	.00996	.00972	.00949	.00926	.00905	.00884	.00864	.00845	.00827
91	32	.01424	.01382	.01343	.01305	.01269	.01234	.01201	.01170	.01139	.01110	.01082	.01056	.01030	.01005	.00981	.00959	.00937	.00915	.00895	.00875
91	33	.01514	.01470	.01428	.01388	.01349	.01312	.01277	.01243	.01211	.01180	.01150	.01121	.01094	.01067	.01042	.01017	.00994	.00971	.00949	.00928
91	34	.01613	.01565	.01520	.01477	.01436	.01396	.01359	.01322	.01288	.01254	.01222	.01192	.01162	.01134	.01107	.01081	.01055	.01031	.01008	.00985
91	35	.01721	.01670	.01622	.01575	.01531	.01489	.01449	.01410	.01373	.01337	.01303	.01270	.01238	.01208	.01179	.01151	.01124	.01098	.01073	.01048
91	36	.01838	.01783	.01732	.01682	.01635	.01590	.01546	.01505	.01465	.01427	.01390	.01355	.01321	.01289	.01257	.01227	.01198	.01170	.01143	.01117
91	37	.01965	.01907	.01852	.01799	.01748	.01700	.01654	.01609	.01566	.01525	.01486	.01448	.01412	.01377	.01343	.01311	.01280	.01250	.01221	.01193
91	38	.02106	.02044	.01985	.01928	.01873	.01821	.01772	.01724	.01678	.01634	.01592	.01551	.01512	.01475	.01438	.01404	.01370	.01338	.01307	.01276
91	39	.02260	.02193	.02130	.02069	.02011	.01955	.01901	.01850	.01801	.01754	.01708	.01665	.01623	.01582	.01543	.01506	.01470	.01435	.01401	.01369
91	40	.02429	.02358	.02290	.02225	.02162	.02103	.02045	.01990	.01937	.01887	.01838	.01791	.01746	.01702	.01660	.01620	.01581	.01544	.01508	.01473
91	41	.02616	.02540	.02467	.02398	.02331	.02267	.02205	.02146	.02089	.02034	.01982	.01932	.01883	.01836	.01791	.01748	.01706	.01665	.01626	.01589
91	42	.02822	.02741	.02663	.02588	.02516	.02447	.02381	.02318	.02257	.02198	.02142	.02088	.02035	.01985	.01936	.01890	.01845	.01801	.01759	.01718
91	43	.03048	.02961	.02877	.02797	.02720	.02646	.02576	.02507	.02442	.02379	.02318	.02260	.02204	.02150	.02097	.02047	.01998	.01951	.01906	.01862
91	44	.03294	.03201	.03111	.03026	.02943	.02864	.02788	.02715	.02645	.02577	.02512	.02449	.02389	.02331	.02274	.02220	.02168	.02117	.02068	.02021
91	45	.03559	.03460	.03364	.03273	.03185	.03100	.03018	.02940	.02865	.02792	.02722	.02655	.02590	.02527	.02467	.02408	.02352	.02297	.02245	.02194
91	46	.03845	.03739	.03637	.03539	.03445	.03355	.03268	.03184	.03103	.03025	.02950	.02878	.02808	.02741	.02676	.02613	.02552	.02494	.02437	.02382
91	47	.04151	.04038	.03930	.03825	.03724	.03628	.03534	.03445	.03358	.03275	.03195	.03117	.03042	.02970	.02900	.02833	.02767	.02704	.02643	.02585
91	48	.04480	.04359	.04243	.04132	.04025	.03921	.03822	.03726	.03633	.03544	.03458	.03375	.03295	.03217	.03142	.03070	.03000	.02932	.02867	.02803
91	49	.04831	.04703	.04580	.04461	.04347	.04236	.04130	.04028	.03929	.03834	.03741	.03653	.03567	.03484	.03403	.03326	.03251	.03178	.03108	.03040
91	50	.05208	.05072	.04941	.04815	.04693	.04575	.04462	.04353	.04248	.04146	.04047	.03952	.03861	.03772	.03686	.03603	.03522	.03444	.03369	.03296
91	51	.05612	.05467	.05328	.05194	.05064	.04939	.04819	.04702	.04590	.04481	.04376	.04275	.04177	.04082	.03990	.03901	.03815	.03731	.03651	.03572
91	52	.06040	.05887	.05739	.05596	.05459	.05326	.05198	.05074	.04954	.04839	.04727	.04619	.04514	.04413	.04314	.04219	.04127	.04038	.03952	.03868
91	53	.06494	.06332	.06175	.06024	.05878	.05737	.05601	.05469	.05342	.05219	.05100	.04985	.04873	.04765	.04660	.04559	.04461	.04366	.04273	.04183
91	54	.06974	.06803	.06637	.06477	.06322	.06173	.06029	.05889	.05754	.05623	.05496	.05374	.05255	.05140	.05029	.04920	.04816	.04714	.04615	.04520
91	55	.07482	.07301	.07126	.06957	.06793	.06635	.06482	.06334	.06191	.06052	.05918	.05787	.05661	.05539	.05420	.05305	.05194	.05085	.04980	.04878
91	56	.08019	.07828	.07644	.07465	.07292	.07125	.06963	.06806	.06655	.06508	.06365	.06227	.06093	.05963	.05837	.05715	.05596	.05481	.05369	.05260
91	57	.08586	.08385	.08190	.08002	.07819	.07643	.07472	.07306	.07145	.06990	.06839	.06693	.06551	.06413	.06279	.06149	.06023	.05901	.05782	.05666
91	58	.09180	.08968	.08764	.08565	.08373	.08187	.08006	.07831	.07662	.07497	.07338	.07183	.07032	.06887	.06745	.06607	.06473	.06343	.06217	.06094
91	59	.09800	.09577	.09362	.09153	.08951	.08755	.08565	.08380	.08202	.08028	.07859	.07696	.07537	.07382	.07232	.07087	.06945	.06807	.06673	.06543
91	60	.10446	.10212	.09986	.09767	.09554	.09348	.09148	.08954	.08765	.08582	.08405	.08232	.08064	.07901	.07743	.07588	.07439	.07293	.07151	.07013
91	61	.11121	.10876	.10639	.10409	.10186	.09969	.09759	.09555	.09356	.09164	.08976	.08794	.08617	.08445	.08278	.08115	.07957	.07803	.07653	.07507
91	62	.11829	.11574	.11325	.11084	.10850	.10623	.10402	.10188	.09979	.09777	.09580	.09388	.09202	.09020	.08844	.08672	.08505	.08342	.08184	.08030
91	63	.12574	.12307	.12047	.11795	.11550	.11312	.11080	.10855	.10636	.10424	.10216	.10015	.09819	.09628	.09442	.09261	.09085	.08914	.08746	.08583

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
91	64	.13355	.13076	.12805	.12541	.12285	.12035	.11793	.11557	.11328	.11104	.10887	.10676	.10470	.10269	.10073	.09883	.09697	.09517	.09340	.09169
91	65	.14173	.13882	.13599	.13324	.13056	.12796	.12542	.12295	.12055	.11821	.11593	.11371	.11155	.10944	.10739	.10539	.10344	.10154	.09968	.09787
91	66	.15032	.14729	.14434	.14147	.13868	.13596	.13332	.13074	.12822	.12578	.12339	.12107	.11880	.11659	.11444	.11234	.11029	.10829	.10634	.10443
91	67	.15937	.15622	.15315	.15017	.14726	.14442	.14166	.13897	.13635	.13379	.13130	.12887	.12649	.12418	.12192	.11972	.11757	.11547	.11342	.11142
91	68	.16885	.16559	.16240	.15930	.15628	.15333	.15045	.14765	.14491	.14224	.13964	.13710	.13462	.13220	.12984	.12753	.12528	.12308	.12093	.11883
91	69	.17876	.17537	.17207	.16885	.16571	.16265	.15966	.15674	.15389	.15111	.14840	.14575	.14316	.14064	.13817	.13576	.13340	.13110	.12885	.12665
91	70	.18903	.18552	.18211	.17877	.17551	.17234	.16923	.16620	.16324	.16035	.15753	.15477	.15208	.14944	.14687	.14435	.14189	.13949	.13714	.13484
91	71	.19961	.19599	.19246	.18901	.18564	.18235	.17913	.17599	.17292	.16992	.16699	.16412	.16132	.15857	.15589	.15327	.15071	.14820	.14575	.14335
91	72	.21049	.20676	.20311	.19955	.19607	.19267	.18934	.18608	.18290	.17979	.17675	.17378	.17086	.16802	.16523	.16250	.15984	.15723	.15467	.15217
91	73	.22165	.21781	.21405	.21038	.20678	.20327	.19983	.19647	.19318	.18996	.18681	.18373	.18071	.17776	.17487	.17204	.16926	.16655	.16389	.16129
91	74	.23314	.22919	.22533	.22154	.21785	.21422	.21068	.20721	.20381	.20049	.19723	.19404	.19092	.18786	.18487	.18193	.17906	.17624	.17348	.17077
91	75	.24501	.24096	.23699	.23311	.22931	.22558	.22193	.21836	.21486	.21143	.20807	.20478	.20155	.19839	.19529	.19225	.18928	.18636	.18349	.18069
91	76	.25731	.25316	.24910	.24512	.24121	.23739	.23364	.22997	.22637	.22284	.21937	.21598	.21265	.20939	.20619	.20305	.19998	.19696	.19399	.19109
91	77	.27003	.26579	.26163	.25755	.25356	.24964	.24579	.24202	.23833	.23470	.23114	.22765	.22423	.22087	.21757	.21433	.21116	.20804	.20498	.20198
91	78	.28311	.27879	.27454	.27038	.26629	.26229	.25835	.25449	.25070	.24699	.24334	.23975	.23624	.23278	.22939	.22606	.22279	.21958	.21643	.21333
91	79	.29646	.29206	.28774	.28349	.27933	.27524	.27122	.26728	.26340	.25960	.25586	.25219	.24859	.24505	.24157	.23815	.23479	.23149	.22825	.22507
91	80	.30994	.30547	.30108	.29676	.29252	.28836	.28426	.28024	.27629	.27241	.26859	.26484	.26115	.25753	.25397	.25047	.24703	.24364	.24032	.23705
91	81	.32344	.31891	.31445	.31007	.30577	.30153	.29737	.29328	.28926	.28530	.28141	.27758	.27382	.27012	.26649	.26291	.25939	.25593	.25252	.24917
91	82	.33689	.33230	.32779	.32335	.31899	.31469	.31047	.30631	.30223	.29821	.29425	.29036	.28653	.28276	.27905	.27540	.27181	.26827	.26480	.26137
91	83	.35027	.34563	.34107	.33659	.33217	.32782	.32355	.31934	.31519	.31111	.30710	.30314	.29925	.29542	.29165	.28793	.28428	.28067	.27713	.27364
91	84	.36364	.35897	.35437	.34984	.34538	.34099	.33667	.33241	.32822	.32409	.32002	.31601	.31207	.30818	.30435	.30058	.29686	.29320	.28960	.28604
91	85	.37702	.37232	.36769	.36313	.35864	.35422	.34986	.34556	.34133	.33715	.33304	.32899	.32500	.32107	.31719	.31337	.30960	.30589	.30223	.29862
91	86	.39026	.38555	.38090	.37632	.37180	.36735	.36296	.35863	.35437	.35016	.34602	.34193	.33790	.33393	.33001	.32615	.32234	.31858	.31488	.31122
91	87	.40318	.39845	.39379	.38920	.38466	.38019	.37578	.37144	.36715	.36292	.35875	.35463	.35057	.34657	.34262	.33872	.33488	.33108	.32734	.32365
91	88	.41571	.41099	.40632	.40172	.39718	.39270	.38828	.38392	.37961	.37537	.37118	.36704	.36296	.35893	.35496	.35103	.34716	.34334	.33957	.33585
91	89	.42783	.42311	.41845	.41385	.40931	.40482	.40040	.39603	.39172	.38746	.38326	.37911	.37502	.37098	.36699	.36304	.35915	.35531	.35152	.34777
91	90	.43946	.43475	.43010	.42550	.42097	.41649	.41207	.40771	.40339	.39914	.39493	.39078	.38668	.38262	.37862	.37467	.37077	.36691	.36310	.35934
91	91	.45040	.44570	.44107	.43649	.43197	.42750	.42309	.41873	.41442	.41017	.40596	.40181	.39771	.39366	.38965	.38569	.38179	.37792	.37411	.37033
92	0	.00789	.00779	.00770	.00761	.00753	.00744	.00736	.00728	.00721	.00713	.00706	.00699	.00692	.00686	.00679	.00673	.00666	.00660	.00654	.00648
92	1	.00251	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00199	.00194	.00190	.00187	.00183	.00179	.00176	.00173	.00170	.00167
92	2	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00147
92	3	.00231	.00224	.00217	.00211	.00205	.00199	.00194	.00188	.00183	.00179	.00174	.00170	.00165	.00161	.00158	.00154	.00150	.00147	.00143	.00140
92	4	.00237	.00229	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140
92	5	.00249	.00241	.00233	.00226	.00219	.00213	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145
92	6	.00266	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00196	.00191	.00185	.00180	.00176	.00171	.00166	.00162	.00158	.00154
92	7	.00288	.00279	.00270	.00261	.00254	.00246	.00239	.00232	.00225	.00219	.00212	.00206	.00201	.00195	.00190	.00185	.00180	.00175	.00171	.00167
92	8	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00183
92	9	.00346	.00336	.00325	.00316	.00306	.00298	.00289	.00281	.00273	.00266	.00258	.00251	.00245	.00238	.00232	.00226	.00220	.00215	.00209	.00204
92	10	.00385	.00374	.00363	.00352	.00342	.00333	.00324	.00315	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231
92	11	.00429	.00417	.00405	.00394	.00383	.00373	.00363	.00354	.00345	.00336	.00328	.00319	.00312	.00304	.00297	.00290	.00283	.00276	.00270	.00264
92	12	.00479	.00466	.00453	.00441	.00430	.00419	.00408	.00398	.00388	.00379	.00370	.00361	.00352	.00344	.00336	.00329	.00322	.00314	.00308	.00301
92	13	.00530	.00516	.00503	.00490	.00478	.00466	.00455	.00444	.00433	.00423	.00414	.00404	.00395	.00386	.00378	.00370	.00362	.00354	.00347	.00340
92	14	.00579	.00565	.00550	.00537	.00524	.00511	.00499	.00488	.00477	.00466	.00456	.00446	.00436	.00427	.00418	.00409	.00401	.00392	.00385	.00377
92	15	.00624	.00609	.00594	.00579	.00565	.00552	.00539	.00527	.00515	.00504	.00493	.00483	.00472	.00463	.00453	.00444	.00435	.00427	.00418	.00410
92	16	.00663	.00646	.00631	.00615	.00601	.00587	.00574	.00561	.00548	.00536	.00525	.00514	.00503	.00493	.00483	.00473	.00464	.00455	.00446	.00438
92	17	.00697	.00679	.00663	.00647	.00631	.00617	.00603	.00589	.00576	.00564	.00552	.00540	.00529	.00518	.00508	.00497	.00488	.00478	.00469	.00460
92	18	.00726	.00708	.00690	.00674	.00658	.00642	.00628	.00613	.00600	.00587	.00574	.00562	.00550	.00539	.00528	.00517	.00507	.00497	.00488	.00479
92	19	.00755	.00736	.00717	.00700	.00683	.00667	.00651	.00636	.00622	.00609	.00595	.00583	.00570	.00559	.00547	.00536	.00525	.00515	.00505	.00495
92	20	.00785	.00764	.00745	.00727	.00709	.00692	.00676	.00660	.00645	.00631	.00617	.00604	.00591	.00578	.00567	.00555	.00544	.00533	.00523	.00513
92	21	.00816	.00795	.00775	.00755	.00737	.00719	.00702	.00685	.00670	.00655	.00640	.00626	.00613	.00600	.00587	.00575	.00563	.00552	.00541	.00531

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
92	22	.00849	.00827	.00805	.00785	.00765	.00746	.00728	.00711	.00695	.00679	.00663	.00649	.00635	.00621	.00608	.00595	.00583	.00571	.00560	.00549
92	23	.00885	.00861	.00838	.00817	.00796	.00776	.00757	.00739	.00722	.00705	.00689	.00673	.00658	.00644	.00630	.00617	.00604	.00592	.00580	.00568
92	24	.00924	.00899	.00875	.00852	.00830	.00809	.00789	.00770	.00752	.00734	.00717	.00701	.00685	.00670	.00655	.00641	.00628	.00614	.00602	.00590
92	25	.00969	.00942	.00917	.00892	.00869	.00847	.00826	.00805	.00786	.00767	.00749	.00732	.00715	.00699	.00684	.00669	.00655	.00641	.00627	.00615
92	26	.01018	.00990	.00963	.00937	.00913	.00889	.00867	.00845	.00824	.00804	.00785	.00767	.00749	.00732	.00716	.00700	.00685	.00671	.00656	.00643
92	27	.01075	.01045	.01016	.00989	.00963	.00938	.00914	.00891	.00869	.00848	.00827	.00808	.00789	.00771	.00754	.00737	.00721	.00705	.00690	.00676
92	28	.01137	.01105	.01074	.01045	.01017	.00990	.00965	.00940	.00917	.00895	.00873	.00852	.00832	.00813	.00795	.00777	.00760	.00743	.00728	.00712
92	29	.01204	.01170	.01137	.01106	.01077	.01048	.01021	.00995	.00970	.00946	.00923	.00901	.00880	.00859	.00840	.00821	.00803	.00785	.00768	.00752
92	30	.01277	.01240	.01205	.01172	.01141	.01110	.01081	.01054	.01027	.01001	.00977	.00954	.00931	.00909	.00888	.00868	.00849	.00830	.00812	.00795
92	31	.01354	.01315	.01278	.01243	.01209	.01177	.01146	.01116	.01088	.01061	.01035	.01010	.00986	.00962	.00940	.00919	.00898	.00878	.00859	.00840
92	32	.01438	.01397	.01357	.01319	.01283	.01249	.01216	.01184	.01154	.01125	.01097	.01070	.01044	.01020	.00996	.00973	.00951	.00929	.00909	.00889
92	33	.01530	.01485	.01443	.01403	.01364	.01327	.01292	.01258	.01226	.01195	.01165	.01136	.01109	.01082	.01057	.01032	.01009	.00986	.00964	.00943
92	34	.01629	.01581	.01536	.01493	.01452	.01412	.01374	.01338	.01304	.01270	.01238	.01208	.01178	.01150	.01123	.01096	.01071	.01047	.01023	.01001
92	35	.01737	.01687	.01638	.01592	.01548	.01506	.01465	.01427	.01389	.01354	.01320	.01287	.01255	.01225	.01196	.01167	.01140	.01114	.01089	.01065
92	36	.01855	.01801	.01750	.01700	.01653	.01608	.01564	.01523	.01483	.01445	.01408	.01373	.01339	.01306	.01275	.01245	.01216	.01187	.01160	.01134
92	37	.01984	.01926	.01871	.01818	.01767	.01719	.01672	.01628	.01585	.01544	.01504	.01467	.01430	.01395	.01362	.01329	.01298	.01268	.01239	.01211
92	38	.02126	.02064	.02004	.01948	.01893	.01841	.01791	.01744	.01698	.01654	.01611	.01571	.01532	.01494	.01458	.01423	.01389	.01357	.01326	.01296
92	39	.02281	.02214	.02151	.02090	.02032	.01976	.01922	.01871	.01822	.01775	.01729	.01685	.01643	.01603	.01564	.01527	.01490	.01456	.01422	.01389
92	40	.02452	.02380	.02312	.02247	.02185	.02125	.02068	.02013	.01960	.01909	.01860	.01813	.01768	.01724	.01682	.01642	.01603	.01566	.01529	.01494
92	41	.02640	.02564	.02491	.02422	.02355	.02291	.02229	.02170	.02113	.02058	.02006	.01955	.01907	.01860	.01815	.01771	.01729	.01689	.01650	.01612
92	42	.02848	.02767	.02689	.02614	.02542	.02473	.02407	.02344	.02283	.02224	.02168	.02113	.02061	.02010	.01962	.01915	.01870	.01826	.01784	.01744
92	43	.03076	.02989	.02905	.02825	.02748	.02674	.02604	.02535	.02470	.02407	.02346	.02288	.02231	.02177	.02125	.02074	.02026	.01979	.01933	.01889
92	44	.03324	.03231	.03142	.03056	.02974	.02895	.02819	.02746	.02675	.02608	.02542	.02480	.02419	.02361	.02304	.02250	.02198	.02147	.02098	.02051
92	45	.03593	.03493	.03398	.03306	.03218	.03133	.03052	.02973	.02898	.02825	.02755	.02688	.02623	.02560	.02499	.02441	.02384	.02330	.02277	.02226
92	46	.03882	.03776	.03674	.03576	.03482	.03391	.03304	.03220	.03139	.03061	.02986	.02914	.02844	.02776	.02711	.02648	.02588	.02529	.02472	.02417
92	47	.04191	.04078	.03969	.03865	.03764	.03667	.03574	.03484	.03398	.03314	.03234	.03156	.03081	.03009	.02939	.02871	.02806	.02743	.02682	.02623
92	48	.04523	.04403	.04287	.04175	.04068	.03964	.03865	.03769	.03676	.03587	.03501	.03418	.03337	.03260	.03185	.03112	.03042	.02974	.02909	.02845
92	49	.04878	.04750	.04627	.04508	.04394	.04283	.04177	.04075	.03976	.03880	.03788	.03699	.03613	.03530	.03450	.03372	.03297	.03224	.03154	.03085
92	50	.05260	.05124	.04993	.04866	.04744	.04627	.04514	.04404	.04299	.04197	.04098	.04003	.03911	.03822	.03736	.03653	.03573	.03495	.03419	.03346
92	51	.05668	.05524	.05384	.05250	.05120	.04995	.04875	.04758	.04646	.04537	.04432	.04331	.04232	.04137	.04045	.03956	.03870	.03786	.03705	.03627
92	52	.06102	.05948	.05801	.05658	.05520	.05388	.05259	.05135	.05016	.04900	.04788	.04679	.04575	.04473	.04375	.04280	.04188	.04098	.04012	.03928
92	53	.06561	.06399	.06242	.06091	.05945	.05804	.05668	.05536	.05409	.05286	.05167	.05051	.04939	.04831	.04727	.04625	.04526	.04431	.04338	.04249
92	54	.07048	.06876	.06710	.06550	.06396	.06246	.06102	.05962	.05827	.05696	.05569	.05446	.05327	.05212	.05101	.04992	.04887	.04786	.04687	.04591
92	55	.07562	.07381	.07206	.07037	.06873	.06715	.06562	.06414	.06270	.06131	.05997	.05867	.05740	.05618	.05499	.05384	.05272	.05163	.05058	.04956
92	56	.08107	.07916	.07731	.07552	.07379	.07212	.07050	.06893	.06741	.06594	.06451	.06313	.06179	.06049	.05923	.05800	.05681	.05566	.05454	.05345
92	57	.08681	.08480	.08285	.08097	.07914	.07737	.07566	.07401	.07240	.07084	.06933	.06786	.06644	.06506	.06372	.06242	.06116	.05993	.05874	.05758
92	58	.09283	.09072	.08867	.08668	.08476	.08290	.08109	.07934	.07764	.07600	.07440	.07285	.07134	.06988	.06846	.06708	.06574	.06444	.06318	.06195
92	59	.09912	.09689	.09474	.09265	.09063	.08867	.08676	.08492	.08313	.08139	.07970	.07806	.07647	.07493	.07343	.07197	.07055	.06917	.06782	.06652
92	60	.10567	.10333	.10107	.09888	.09675	.09469	.09269	.09074	.08886	.08702	.08524	.08352	.08184	.08020	.07862	.07707	.07557	.07411	.07269	.07131
92	61	.11251	.11007	.10770	.10540	.10316	.10099	.09889	.09685	.09486	.09293	.09106	.08924	.08746	.08574	.08407	.08243	.08085	.07930	.07780	.07634
92	62	.11970	.11714	.11466	.11225	.10991	.10764	.10543	.10328	.10119	.09916	.09719	.09527	.09341	.09159	.08982	.08810	.08643	.08480	.08321	.08166
92	63	.12726	.12459	.12199	.11947	.11702	.11463	.11232	.11006	.10787	.10574	.10367	.10165	.09969	.09778	.09592	.09410	.09234	.09062	.08894	.08731
92	64	.13518	.13239	.12968	.12704	.12448	.12199	.11956	.11720	.11490	.11267	.11049	.10837	.10631	.10430	.10234	.10044	.09858	.09676	.09500	.09328
92	65	.14349	.14058	.13775	.13500	.13232	.12971	.12718	.12471	.12230	.11996	.11768	.11546	.11329	.11118	.10912	.10712	.10516	.10326	.10140	.09958
92	66	.15222	.14919	.14624	.14337	.14058	.13786	.13521	.13263	.13011	.12766	.12527	.12295	.12068	.11846	.11630	.11420	.11215	.11014	.10819	.10628
92	67	.16141	.15826	.15520	.15221	.14930	.14647	.14370	.14101	.13838	.13582	.13333	.13089	.12852	.12620	.12394	.12173	.11958	.11747	.11542	.11341
92	68	.17106	.16780	.16461	.16151	.15848	.15553	.15265	.14985	.14711	.14444	.14183	.13929	.13681	.13438	.13202	.12971	.12745	.12525	.12309	.12099
92	69	.18115	.17776	.17446	.17124	.16809	.16503	.16204	.15912	.15627	.15349	.15077	.14812	.14552	.14299	.14052	.13811	.13575	.13344	.13119	.12898
92	70	.19160	.18810	.18468	.18134	.17809	.17491	.17180	.16877	.16581	.16291	.16009	.15732	.15462	.15199	.14941	.14689	.14442	.14201	.13966	.13735
92	71	.20239	.19877	.19523	.19178	.18841	.18512	.18190	.17876	.17568	.17268	.16974	.16687	.16406	.16132	.15863	.15601	.15344	.15092	.14847	.14606

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
92	72	.21347	.20974	.20610	.20253	.19905	.19565	.19232	.18906	.18588	.18276	.17972	.17674	.17382	.17097	.16818	.16545	.16277	.16016	.15759	.15509
92	73	.22485	.22101	.21725	.21358	.20999	.20647	.20303	.19967	.19637	.19315	.19000	.18691	.18389	.18093	.17803	.17520	.17242	.16970	.16703	.16442
92	74	.23657	.23262	.22876	.22498	.22128	.21766	.21411	.21064	.20724	.20391	.20065	.19746	.19433	.19127	.18827	.18532	.18244	.17962	.17685	.17414
92	75	.24870	.24465	.24068	.23680	.23299	.22927	.22562	.22204	.21854	.21510	.21174	.20844	.20521	.20204	.19894	.19589	.19291	.18998	.18711	.18430
92	76	.26127	.25712	.25306	.24908	.24517	.24135	.23760	.23392	.23031	.22678	.22332	.21992	.21658	.21332	.21011	.20697	.20388	.20085	.19788	.19497
92	77	.27428	.27004	.26588	.26181	.25781	.25389	.25004	.24627	.24257	.23894	.23538	.23188	.22845	.22509	.22178	.21854	.21536	.21223	.20917	.20616
92	78	.28768	.28336	.27912	.27495	.27087	.26686	.26292	.25906	.25527	.25155	.24789	.24431	.24078	.23732	.23393	.23059	.22731	.22410	.22094	.21783
92	79	.30137	.29697	.29265	.28841	.28424	.28015	.27613	.27219	.26831	.26450	.26076	.25709	.25348	.24993	.24645	.24302	.23966	.23635	.23310	.22990
92	80	.31521	.31074	.30635	.30204	.29780	.29363	.28954	.28552	.28156	.27768	.27386	.27010	.26641	.26278	.25921	.25571	.25226	.24886	.24553	.24225
92	81	.32909	.32456	.32010	.31572	.31142	.30719	.30302	.29893	.29490	.29095	.28705	.28322	.27946	.27575	.27211	.26852	.26500	.26153	.25811	.25475
92	82	.34292	.33833	.33383	.32939	.32503	.32074	.31651	.31236	.30827	.30424	.30028	.29639	.29255	.28878	.28506	.28141	.27781	.27426	.27078	.26734
92	83	.35669	.35207	.34751	.34303	.33861	.33427	.32999	.32578	.32164	.31756	.31354	.30958	.30568	.30185	.29807	.29435	.29068	.28707	.28352	.28002
92	84	.37048	.36582	.36122	.35670	.35225	.34786	.34354	.33928	.33508	.33095	.32688	.32287	.31892	.31503	.31120	.30742	.30369	.30003	.29641	.29285
92	85	.38430	.37961	.37499	.37044	.36595	.36153	.35717	.35287	.34864	.34447	.34036	.33630	.33231	.32837	.32449	.32066	.31688	.31316	.30950	.30588
92	86	.39800	.39329	.38865	.38408	.37957	.37512	.37074	.36641	.36215	.35795	.35380	.34971	.34568	.34170	.33778	.33391	.33009	.32633	.32262	.31895
92	87	.41138	.40666	.40201	.39743	.39290	.38844	.38403	.37969	.37540	.37117	.36700	.36289	.35883	.35482	.35086	.34696	.34311	.33931	.33556	.33186
92	88	.42438	.41967	.41502	.41042	.40589	.40142	.39701	.39265	.38835	.38411	.37992	.37578	.37170	.36767	.36369	.35977	.35589	.35206	.34828	.34455
92	89	.43697	.43227	.42762	.42303	.41850	.41403	.40961	.40525	.40095	.39669	.39249	.38835	.38425	.38021	.37622	.37227	.36838	.36453	.36073	.35698
92	90	.44908	.44438	.43975	.43517	.43065	.42618	.42177	.41741	.41311	.40886	.40466	.40051	.39641	.39236	.38835	.38440	.38049	.37663	.37282	.36905
92	91	.46048	.45581	.45119	.44663	.44212	.43767	.43327	.42892	.42462	.42037	.41617	.41203	.40793	.40388	.39987	.39592	.39200	.38814	.38432	.38054
92	92	.47100	.46635	.46176	.45721	.45272	.44828	.44390	.43956	.43527	.43103	.42684	.42270	.41861	.41456	.41056	.40660	.40269	.39882	.39500	.39122
93	0	.00807	.00797	.00788	.00780	.00771	.00763	.00755	.00747	.00740	.00732	.00725	.00718	.00711	.00705	.00698	.00692	.00686	.00680	.00674	.00668
93	1	.00254	.00247	.00241	.00236	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170
93	2	.00235	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00156	.00152	.00149
93	3	.00233	.00226	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142
93	4	.00238	.00231	.00224	.00217	.00211	.00205	.00199	.00194	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142
93	5	.00251	.00243	.00235	.00228	.00221	.00215	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00147
93	6	.00268	.00259	.00251	.00243	.00236	.00229	.00222	.00216	.00209	.00203	.00198	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156
93	7	.00289	.00280	.00272	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168
93	8	.00316	.00306	.00296	.00287	.00279	.00271	.00263	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185
93	9	.00348	.00338	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00268	.00260	.00254	.00247	.00240	.00234	.00228	.00222	.00217	.00211	.00206
93	10	.00387	.00376	.00365	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00251	.00245	.00240	.00234
93	11	.00433	.00420	.00409	.00397	.00387	.00376	.00366	.00357	.00348	.00339	.00331	.00322	.00315	.00307	.00300	.00293	.00286	.00279	.00273	.00267
93	12	.00483	.00470	.00457	.00445	.00434	.00423	.00412	.00402	.00392	.00383	.00373	.00365	.00356	.00348	.00340	.00333	.00325	.00318	.00311	.00305
93	13	.00535	.00521	.00508	.00495	.00483	.00471	.00459	.00449	.00438	.00428	.00418	.00409	.00400	.00391	.00383	.00375	.00367	.00359	.00352	.00344
93	14	.00585	.00570	.00556	.00542	.00529	.00517	.00505	.00493	.00482	.00471	.00461	.00451	.00442	.00432	.00423	.00415	.00406	.00398	.00390	.00383
93	15	.00631	.00615	.00600	.00586	.00572	.00559	.00546	.00534	.00522	.00511	.00500	.00489	.00479	.00469	.00460	.00450	.00442	.00433	.00425	.00416
93	16	.00670	.00654	.00638	.00623	.00608	.00594	.00581	.00568	.00555	.00544	.00532	.00521	.00510	.00500	.00490	.00480	.00471	.00462	.00453	.00445
93	17	.00704	.00687	.00670	.00654	.00639	.00624	.00610	.00597	.00584	.00571	.00559	.00548	.00536	.00526	.00515	.00505	.00495	.00486	.00477	.00468
93	18	.00734	.00716	.00698	.00682	.00666	.00650	.00635	.00621	.00608	.00595	.00582	.00570	.00558	.00547	.00536	.00525	.00515	.00505	.00496	.00486
93	19	.00763	.00744	.00725	.00708	.00691	.00675	.00659	.00645	.00630	.00617	.00603	.00591	.00578	.00567	.00555	.00544	.00533	.00523	.00513	.00503
93	20	.00793	.00773	.00753	.00735	.00717	.00700	.00684	.00669	.00654	.00639	.00625	.00612	.00599	.00587	.00575	.00563	.00552	.00541	.00531	.00521
93	21	.00825	.00804	.00783	.00764	.00745	.00727	.00710	.00694	.00678	.00663	.00649	.00635	.00621	.00608	.00596	.00584	.00572	.00561	.00550	.00539
93	22	.00858	.00836	.00814	.00794	.00774	.00755	.00737	.00720	.00703	.00688	.00672	.00658	.00643	.00630	.00617	.00604	.00592	.00580	.00568	.00557
93	23	.00894	.00870	.00847	.00826	.00805	.00785	.00766	.00748	.00731	.00714	.00698	.00682	.00667	.00653	.00639	.00626	.00613	.00600	.00588	.00577
93	24	.00933	.00908	.00884	.00861	.00840	.00819	.00799	.00779	.00761	.00743	.00726	.00710	.00694	.00679	.00664	.00650	.00637	.00624	.00611	.00599
93	25	.00978	.00952	.00926	.00902	.00879	.00857	.00835	.00815	.00795	.00777	.00759	.00741	.00725	.00709	.00693	.00678	.00664	.00650	.00637	.00624
93	26	.01028	.01000	.00973	.00947	.00923	.00899	.00876	.00855	.00834	.00814	.00795	.00777	.00759	.00742	.00726	.00710	.00695	.00680	.00666	.00652
93	27	.01085	.01055	.01026	.00999	.00973	.00948	.00924	.00901	.00879	.00858	.00837	.00818	.00799	.00781	.00764	.00747	.00731	.00716	.00701	.00686
93	28	.01147	.01115	.01085	.01056	.01028	.01001	.00976	.00951	.00928	.00905	.00884	.00863	.00843	.00824	.00805	.00788	.00771	.00754	.00738	.00723

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
93	29	.01215	.01181	.01149	.01118	.01088	.01059	.01032	.01006	.00981	.00957	.00934	.00912	.00891	.00871	.00851	.00832	.00814	.00796	.00779	.00763
93	30	.01288	.01252	.01217	.01184	.01152	.01122	.01093	.01065	.01039	.01013	.00989	.00965	.00943	.00921	.00900	.00880	.00860	.00842	.00824	.00806
93	31	.01367	.01328	.01291	.01256	.01222	.01189	.01159	.01129	.01100	.01073	.01047	.01022	.00998	.00975	.00952	.00931	.00910	.00890	.00871	.00852
93	32	.01451	.01410	.01370	.01332	.01296	.01262	.01229	.01197	.01167	.01138	.01110	.01083	.01057	.01033	.01009	.00986	.00964	.00942	.00922	.00902
93	33	.01543	.01499	.01457	.01417	.01378	.01341	.01306	.01272	.01239	.01208	.01179	.01150	.01122	.01096	.01070	.01046	.01022	.00999	.00977	.00956
93	34	.01643	.01596	.01551	.01507	.01466	.01427	.01389	.01353	.01318	.01285	.01253	.01222	.01193	.01164	.01137	.01111	.01085	.01061	.01037	.01015
93	35	.01753	.01702	.01654	.01607	.01563	.01521	.01481	.01442	.01405	.01369	.01335	.01302	.01270	.01240	.01211	.01182	.01155	.01129	.01104	.01080
93	36	.01871	.01817	.01766	.01716	.01669	.01624	.01580	.01539	.01499	.01461	.01424	.01389	.01355	.01322	.01291	.01260	.01231	.01203	.01176	.01150
93	37	.02001	.01943	.01888	.01835	.01784	.01736	.01689	.01645	.01602	.01561	.01521	.01483	.01447	.01412	.01378	.01346	.01315	.01284	.01255	.01227
93	38	.02144	.02082	.02022	.01965	.01911	.01859	.01809	.01761	.01716	.01672	.01629	.01589	.01549	.01512	.01476	.01441	.01407	.01375	.01343	.01313
93	39	.02300	.02233	.02170	.02109	.02051	.01995	.01941	.01890	.01841	.01793	.01748	.01704	.01662	.01622	.01583	.01545	.01509	.01474	.01441	.01408
93	40	.02472	.02401	.02333	.02267	.02205	.02145	.02088	.02033	.01980	.01929	.01880	.01833	.01788	.01744	.01702	.01662	.01623	.01585	.01549	.01514
93	41	.02662	.02586	.02513	.02443	.02376	.02312	.02251	.02191	.02135	.02080	.02027	.01977	.01928	.01881	.01836	.01793	.01751	.01710	.01671	.01633
93	42	.02872	.02790	.02712	.02637	.02566	.02497	.02431	.02367	.02306	.02247	.02191	.02136	.02084	.02034	.01985	.01938	.01893	.01849	.01807	.01766
93	43	.03101	.03014	.02931	.02851	.02774	.02700	.02629	.02561	.02495	.02432	.02371	.02313	.02256	.02202	.02150	.02099	.02051	.02004	.01958	.01914
93	44	.03352	.03259	.03170	.03084	.03002	.02922	.02846	.02773	.02703	.02635	.02570	.02507	.02446	.02388	.02332	.02277	.02225	.02174	.02125	.02078
93	45	.03623	.03523	.03428	.03336	.03248	.03163	.03082	.03003	.02928	.02855	.02785	.02718	.02652	.02590	.02529	.02471	.02414	.02359	.02307	.02256
93	46	.03915	.03809	.03707	.03609	.03514	.03424	.03337	.03253	.03172	.03094	.03019	.02946	.02876	.02809	.02744	.02681	.02620	.02561	.02504	.02449
93	47	.04227	.04114	.04005	.03900	.03800	.03703	.03610	.03520	.03433	.03350	.03269	.03192	.03117	.03044	.02974	.02907	.02841	.02778	.02717	.02658
93	48	.04562	.04442	.04326	.04214	.04107	.04003	.03904	.03808	.03715	.03626	.03540	.03456	.03376	.03298	.03223	.03151	.03081	.03013	.02947	.02883
93	49	.04921	.04793	.04669	.04551	.04436	.04326	.04220	.04117	.04018	.03923	.03830	.03741	.03655	.03572	.03492	.03414	.03339	.03266	.03195	.03127
93	50	.05307	.05170	.05039	.04913	.04791	.04673	.04560	.04451	.04345	.04243	.04145	.04049	.03957	.03868	.03782	.03699	.03618	.03540	.03465	.03391
93	51	.05719	.05575	.05435	.05301	.05171	.05046	.04926	.04809	.04696	.04588	.04483	.04381	.04283	.04187	.04095	.04006	.03920	.03836	.03755	.03677
93	52	.06157	.06004	.05856	.05714	.05576	.05443	.05315	.05191	.05071	.04955	.04843	.04735	.04630	.04528	.04430	.04334	.04242	.04153	.04066	.03982
93	53	.06622	.06460	.06303	.06152	.06006	.05865	.05729	.05597	.05469	.05346	.05227	.05111	.05000	.04891	.04786	.04685	.04586	.04491	.04398	.04308
93	54	.07114	.06942	.06777	.06616	.06462	.06312	.06168	.06028	.05893	.05762	.05635	.05512	.05393	.05278	.05166	.05058	.04952	.04850	.04751	.04655
93	55	.07635	.07453	.07278	.07109	.06945	.06787	.06634	.06486	.06342	.06203	.06069	.05938	.05812	.05689	.05570	.05455	.05343	.05234	.05129	.05026
93	56	.08185	.07994	.07810	.07631	.07458	.07291	.07129	.06972	.06820	.06672	.06530	.06391	.06257	.06127	.06000	.05878	.05759	.05643	.05531	.05422
93	57	.08767	.08566	.08371	.08182	.08000	.07823	.07652	.07486	.07325	.07169	.07018	.06872	.06729	.06591	.06457	.06327	.06200	.06078	.05958	.05842
93	58	.09377	.09165	.08960	.08761	.08569	.08383	.08202	.08027	.07857	.07692	.07533	.07377	.07227	.07081	.06938	.06800	.06666	.06536	.06409	.06286
93	59	.10013	.09790	.09575	.09366	.09164	.08968	.08777	.08593	.08414	.08240	.08071	.07907	.07748	.07593	.07442	.07296	.07154	.07016	.06882	.06751
93	60	.10676	.10443	.10216	.09997	.09784	.09578	.09378	.09183	.08995	.08811	.08633	.08460	.08292	.08129	.07970	.07815	.07665	.07519	.07376	.07238
93	61	.11369	.11125	.10888	.10657	.10434	.10217	.10007	.09802	.09604	.09411	.09223	.09041	.08863	.08691	.08523	.08360	.08201	.08047	.07896	.07749
93	62	.12097	.11842	.11593	.11352	.11118	.10891	.10670	.10455	.10246	.10043	.09846	.09654	.09467	.09285	.09108	.08936	.08768	.08605	.08446	.08291
93	63	.12863	.12596	.12336	.12084	.11839	.11600	.11369	.11143	.10924	.10711	.10503	.10302	.10105	.09914	.09727	.09546	.09369	.09197	.09029	.08865
93	64	.13666	.13387	.13116	.12852	.12596	.12346	.12104	.11867	.11638	.11414	.11196	.10984	.10778	.10577	.10381	.10190	.10003	.09822	.09645	.09473
93	65	.14508	.14217	.13934	.13659	.13391	.13130	.12877	.12630	.12389	.12155	.11926	.11704	.11487	.11276	.11070	.10869	.10674	.10483	.10296	.10115
93	66	.15393	.15090	.14795	.14509	.14229	.13957	.13692	.13434	.13182	.12937	.12698	.12465	.12238	.12016	.11800	.11590	.11384	.11183	.10987	.10796
93	67	.16326	.16011	.15705	.15406	.15115	.14832	.14555	.14286	.14023	.13767	.13517	.13273	.13036	.12804	.12577	.12356	.12140	.11930	.11724	.11523
93	68	.17306	.16980	.16661	.16351	.16048	.15753	.15465	.15185	.14911	.14643	.14382	.14128	.13879	.13637	.13400	.13168	.12942	.12722	.12506	.12295
93	69	.18330	.17992	.17662	.17340	.17025	.16719	.16420	.16128	.15842	.15564	.15292	.15027	.14767	.14514	.14266	.14025	.13788	.13557	.13331	.13111
93	70	.19393	.19043	.18701	.18368	.18042	.17724	.17413	.17110	.16813	.16524	.16241	.15965	.15694	.15430	.15172	.14920	.14673	.14432	.14196	.13965
93	71	.20490	.20128	.19775	.19430	.19093	.18763	.18441	.18127	.17819	.17519	.17225	.16938	.16657	.16382	.16113	.15850	.15593	.15341	.15095	.14853
93	72	.21618	.21245	.20880	.20524	.20176	.19835	.19502	.19176	.18858	.18546	.18242	.17943	.17652	.17366	.17087	.16813	.16545	.16283	.16026	.15775
93	73	.22775	.22391	.22016	.21648	.21289	.20938	.20594	.20257	.19928	.19605	.19290	.18981	.18678	.18382	.18092	.17808	.17530	.17257	.16990	.16729
93	74	.23968	.23574	.23188	.22810	.22440	.22078	.21723	.21376	.21036	.20703	.20376	.20057	.19744	.19437	.19136	.18842	.18553	.18270	.17993	.17721
93	75	.25204	.24799	.24403	.24014	.23634	.23261	.22896	.22539	.22188	.21845	.21508	.21178	.20855	.20538	.20227	.19922	.19623	.19330	.19042	.18760
93	76	.26486	.26071	.25665	.25267	.24877	.24494	.24119	.23751	.23391	.23037	.22691	.22350	.22017	.21690	.21369	.21054	.20745	.20442	.20144	.19852
93	77	.27814	.27390	.26975	.26567	.26168	.25776	.25391	.25014	.24644	.24280	.23924	.23574	.23231	.22894	.22563	.22238	.21920	.21607	.21299	.20998
93	78	.29183	.28751	.28327	.27911	.27503	.27102	.26709	.26322	.25943	.25571	.25205	.24846	.24493	.24147	.23807	.23473	.23145	.22822	.22506	.22195

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
93	79	.30583	.30144	.29712	.29288	.28872	.28463	.28061	.27667	.27279	.26898	.26524	.26156	.25795	.25440	.25091	.24748	.24411	.24080	.23754	.23434
93	80	.32001	.31554	.31116	.30684	.30261	.29844	.29435	.29033	.28637	.28249	.27867	.27491	.27121	.26758	.26401	.26050	.25704	.25365	.25030	.24702
93	81	.33422	.32970	.32525	.32087	.31657	.31234	.30818	.30409	.30007	.29611	.29221	.28838	.28461	.28090	.27726	.27367	.27013	.26666	.26324	.25987
93	82	.34841	.34383	.33933	.33490	.33054	.32625	.32203	.31788	.31379	.30977	.30580	.30191	.29807	.29429	.29057	.28691	.28331	.27976	.27627	.27283
93	83	.36255	.35793	.35338	.34891	.34450	.34016	.33588	.33168	.32753	.32345	.31943	.31547	.31158	.30774	.30395	.30023	.29656	.29294	.28938	.28588
93	84	.37672	.37207	.36748	.36297	.35852	.35414	.34982	.34556	.34137	.33724	.33317	.32916	.32521	.32132	.31748	.31370	.30997	.30630	.30267	.29910
93	85	.39095	.38627	.38166	.37712	.37264	.36822	.36387	.35958	.35534	.35117	.34706	.34301	.33901	.33507	.33119	.32736	.32358	.31985	.31618	.31256
93	86	.40507	.40038	.39575	.39119	.38668	.38224	.37787	.37355	.36929	.36509	.36094	.35685	.35282	.34884	.34492	.34105	.33723	.33346	.32974	.32607
93	87	.41888	.41418	.40954	.40497	.40045	.39600	.39160	.38726	.38298	.37876	.37459	.37048	.36642	.36241	.35845	.35455	.35070	.34689	.34314	.33943
93	88	.43233	.42763	.42299	.41841	.41389	.40943	.40502	.40068	.39638	.39214	.38796	.38383	.37975	.37572	.37174	.36781	.36393	.36010	.35632	.35258
93	89	.44536	.44067	.43604	.43147	.42695	.42249	.41808	.41373	.40943	.40519	.40100	.39685	.39276	.38872	.38473	.38078	.37689	.37304	.36924	.36548
93	90	.45791	.45324	.44862	.44406	.43955	.43510	.43070	.42636	.42206	.41782	.41362	.40948	.40538	.40134	.39734	.39338	.38948	.38562	.38180	.37803
93	91	.46975	.46510	.46051	.45596	.45147	.44703	.44265	.43831	.43402	.42979	.42560	.42146	.41736	.41332	.40932	.40536	.40145	.39759	.39377	.38999
93	92	.48069	.47606	.47149	.46697	.46250	.45808	.45370	.44938	.44511	.44088	.43670	.43257	.42848	.42444	.42044	.41649	.41258	.40872	.40490	.40111
93	93	.49077	.48617	.48162	.47712	.47267	.46827	.46391	.45961	.45535	.45114	.44697	.44285	.43877	.43474	.43075	.42680	.42290	.41903	.41521	.41143
94	0	.00824	.00815	.00806	.00797	.00789	.00781	.00773	.00765	.00757	.00750	.00743	.00736	.00729	.00723	.00716	.00710	.00704	.00698	.00692	.00686
94	1	.00257	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00213	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00173
94	2	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00155	.00152
94	3	.00235	.00228	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00165	.00162	.00158	.00154	.00151	.00147	.00144
94	4	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00195	.00190	.00185	.00180	.00175	.00171	.00166	.00162	.00158	.00154	.00151	.00147	.00144
94	5	.00252	.00244	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00149
94	6	.00269	.00261	.00252	.00245	.00237	.00230	.00224	.00217	.00211	.00205	.00199	.00194	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157
94	7	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00179	.00174	.00170
94	8	.00317	.00308	.00298	.00289	.00281	.00272	.00264	.00257	.00250	.00243	.00236	.00230	.00223	.00218	.00212	.00206	.00201	.00196	.00191	.00186
94	9	.00350	.00340	.00329	.00320	.00310	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00249	.00242	.00236	.00230	.00224	.00219	.00213	.00208
94	10	.00390	.00378	.00367	.00357	.00347	.00337	.00328	.00319	.00311	.00303	.00295	.00287	.00280	.00273	.00266	.00260	.00254	.00248	.00242	.00236
94	11	.00435	.00423	.00411	.00400	.00389	.00379	.00369	.00360	.00351	.00342	.00333	.00325	.00317	.00310	.00302	.00295	.00289	.00282	.00276	.00269
94	12	.00486	.00473	.00461	.00449	.00437	.00426	.00415	.00405	.00396	.00386	.00377	.00368	.00360	.00352	.00344	.00336	.00329	.00322	.00315	.00308
94	13	.00539	.00525	.00512	.00499	.00487	.00475	.00464	.00453	.00442	.00432	.00423	.00413	.00404	.00395	.00387	.00379	.00371	.00363	.00356	.00349
94	14	.00590	.00575	.00561	.00548	.00535	.00522	.00510	.00498	.00487	.00477	.00466	.00456	.00447	.00437	.00428	.00420	.00411	.00403	.00395	.00388
94	15	.00637	.00621	.00606	.00591	.00578	.00564	.00552	.00540	.00528	.00516	.00505	.00495	.00485	.00475	.00465	.00456	.00447	.00439	.00430	.00422
94	16	.00676	.00660	.00644	.00629	.00614	.00601	.00587	.00574	.00562	.00550	.00538	.00527	.00517	.00506	.00496	.00487	.00477	.00468	.00460	.00451
94	17	.00711	.00694	.00677	.00661	.00646	.00631	.00617	.00604	.00591	.00578	.00566	.00554	.00543	.00532	.00522	.00512	.00502	.00493	.00483	.00474
94	18	.00741	.00723	.00705	.00689	.00673	.00657	.00643	.00629	.00615	.00602	.00589	.00577	.00565	.00554	.00543	.00532	.00522	.00512	.00503	.00494
94	19	.00770	.00751	.00733	.00715	.00698	.00682	.00667	.00652	.00638	.00624	.00611	.00598	.00586	.00574	.00563	.00552	.00541	.00531	.00521	.00511
94	20	.00801	.00780	.00761	.00743	.00725	.00708	.00692	.00676	.00661	.00647	.00633	.00620	.00607	.00594	.00583	.00571	.00560	.00549	.00539	.00528
94	21	.00833	.00811	.00791	.00772	.00753	.00735	.00718	.00702	.00686	.00671	.00657	.00643	.00629	.00616	.00604	.00591	.00580	.00568	.00557	.00547
94	22	.00866	.00844	.00822	.00802	.00782	.00763	.00745	.00728	.00712	.00696	.00680	.00666	.00651	.00638	.00625	.00612	.00600	.00588	.00576	.00565
94	23	.00902	.00878	.00856	.00834	.00813	.00793	.00775	.00756	.00739	.00722	.00706	.00690	.00676	.00661	.00647	.00634	.00621	.00609	.00597	.00585
94	24	.00942	.00917	.00893	.00870	.00848	.00827	.00807	.00788	.00769	.00752	.00735	.00718	.00703	.00687	.00673	.00659	.00645	.00632	.00619	.00607
94	25	.00987	.00960	.00935	.00911	.00887	.00865	.00844	.00824	.00804	.00785	.00767	.00750	.00733	.00717	.00702	.00687	.00673	.00659	.00645	.00632
94	26	.01037	.01009	.00982	.00956	.00932	.00908	.00885	.00864	.00843	.00823	.00804	.00786	.00768	.00751	.00735	.00719	.00704	.00689	.00675	.00661
94	27	.01095	.01065	.01036	.01008	.00982	.00957	.00933	.00910	.00888	.00867	.00847	.00827	.00809	.00791	.00773	.00757	.00740	.00725	.00710	.00695
94	28	.01157	.01125	.01095	.01065	.01038	.01011	.00985	.00961	.00938	.00915	.00894	.00873	.00853	.00834	.00815	.00797	.00780	.00764	.00748	.00732
94	29	.01226	.01191	.01159	.01128	.01098	.01070	.01043	.01017	.00992	.00968	.00945	.00923	.00901	.00881	.00861	.00842	.00824	.00807	.00790	.00773
94	30	.01299	.01263	.01228	.01195	.01163	.01133	.01104	.01076	.01050	.01024	.01000	.00976	.00954	.00932	.00911	.00891	.00871	.00853	.00834	.00817
94	31	.01378	.01339	.01302	.01267	.01233	.01201	.01170	.01140	.01112	.01085	.01058	.01033	.01009	.00986	.00964	.00942	.00922	.00902	.00882	.00864
94	32	.01463	.01422	.01382	.01344	.01308	.01274	.01241	.01209	.01179	.01150	.01122	.01095	.01069	.01044	.01021	.00998	.00976	.00954	.00934	.00914
94	33	.01556	.01512	.01469	.01429	.01391	.01354	.01318	.01284	.01252	.01221	.01191	.01162	.01135	.01108	.01083	.01058	.01035	.01012	.00990	.00969
94	34	.01656	.01609	.01564	.01521	.01479	.01440	.01402	.01366	.01331	.01298	.01266	.01235	.01206	.01177	.01150	.01124	.01098	.01074	.01050	.01028

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
94	35	.01766	.01716	.01668	.01621	.01577	.01535	.01495	.01456	.01419	.01383	.01349	.01316	.01284	.01254	.01224	.01196	.01169	.01143	.01118	.01093
94	36	.01886	.01832	.01780	.01731	.01683	.01638	.01595	.01553	.01513	.01475	.01438	.01403	.01369	.01337	.01305	.01275	.01246	.01218	.01191	.01165
94	37	.02016	.01958	.01903	.01850	.01799	.01751	.01704	.01660	.01617	.01576	.01537	.01499	.01462	.01427	.01394	.01361	.01330	.01300	.01271	.01243
94	38	.02160	.02098	.02039	.01982	.01927	.01875	.01826	.01778	.01732	.01688	.01646	.01605	.01566	.01528	.01492	.01457	.01423	.01391	.01360	.01329
94	39	.02317	.02250	.02187	.02126	.02068	.02012	.01959	.01907	.01858	.01811	.01765	.01722	.01679	.01639	.01600	.01562	.01526	.01491	.01458	.01425
94	40	.02490	.02419	.02351	.02286	.02223	.02164	.02106	.02051	.01998	.01947	.01898	.01851	.01806	.01763	.01721	.01680	.01641	.01604	.01567	.01532
94	41	.02682	.02606	.02533	.02463	.02396	.02332	.02270	.02211	.02154	.02100	.02047	.01996	.01948	.01901	.01856	.01812	.01770	.01730	.01690	.01653
94	42	.02893	.02811	.02733	.02659	.02587	.02518	.02452	.02388	.02327	.02269	.02212	.02158	.02105	.02055	.02006	.01959	.01914	.01870	.01828	.01787
94	43	.03124	.03037	.02954	.02874	.02797	.02723	.02652	.02584	.02518	.02455	.02394	.02336	.02279	.02225	.02173	.02122	.02073	.02026	.01981	.01937
94	44	.03377	.03284	.03195	.03109	.03027	.02947	.02871	.02798	.02728	.02660	.02595	.02532	.02471	.02413	.02357	.02302	.02250	.02199	.02150	.02102
94	45	.03650	.03550	.03455	.03363	.03275	.03190	.03109	.03031	.02955	.02882	.02812	.02745	.02680	.02617	.02556	.02498	.02441	.02386	.02334	.02282
94	46	.03944	.03838	.03736	.03638	.03544	.03454	.03366	.03282	.03201	.03123	.03048	.02976	.02906	.02838	.02773	.02710	.02649	.02591	.02534	.02479
94	47	.04259	.04146	.04038	.03933	.03832	.03735	.03642	.03552	.03466	.03382	.03302	.03224	.03149	.03076	.03006	.02939	.02873	.02810	.02749	.02690
94	48	.04597	.04477	.04361	.04250	.04142	.04039	.03939	.03843	.03750	.03661	.03575	.03492	.03411	.03334	.03258	.03186	.03116	.03048	.02982	.02918
94	49	.04960	.04831	.04708	.04589	.04475	.04365	.04258	.04156	.04057	.03961	.03869	.03780	.03694	.03611	.03530	.03452	.03377	.03304	.03233	.03165
94	50	.05349	.05213	.05081	.04955	.04833	.04716	.04602	.04493	.04387	.04285	.04187	.04092	.03999	.03910	.03824	.03741	.03660	.03582	.03506	.03433
94	51	.05765	.05621	.05481	.05347	.05217	.05092	.04972	.04855	.04743	.04634	.04529	.04427	.04329	.04233	.04141	.04052	.03966	.03882	.03801	.03722
94	52	.06208	.06054	.05907	.05764	.05626	.05494	.05365	.05241	.05121	.05005	.04893	.04785	.04680	.04578	.04480	.04385	.04292	.04203	.04116	.04031
94	53	.06677	.06515	.06358	.06207	.06061	.05920	.05784	.05652	.05524	.05401	.05282	.05166	.05054	.04946	.04841	.04739	.04641	.04545	.04452	.04362
94	54	.07174	.07002	.06837	.06677	.06522	.06373	.06228	.06088	.05953	.05822	.05695	.05572	.05453	.05338	.05226	.05117	.05012	.04910	.04811	.04715
94	55	.07700	.07519	.07344	.07175	.07011	.06853	.06700	.06551	.06408	.06269	.06134	.06004	.05877	.05754	.05635	.05520	.05408	.05299	.05194	.05091
94	56	.08257	.08066	.07881	.07702	.07530	.07362	.07200	.07043	.06891	.06744	.06601	.06463	.06328	.06198	.06072	.05949	.05830	.05714	.05601	.05492
94	57	.08845	.08643	.08449	.08260	.08078	.07901	.07730	.07564	.07403	.07247	.07096	.06949	.06807	.06669	.06535	.06404	.06278	.06155	.06035	.05919
94	58	.09461	.09250	.09045	.08846	.08654	.08468	.08287	.08112	.07942	.07777	.07617	.07462	.07311	.07165	.07023	.06885	.06750	.06620	.06493	.06370
94	59	.10105	.09882	.09667	.09458	.09256	.09060	.08869	.08685	.08506	.08332	.08163	.07999	.07839	.07685	.07534	.07388	.07246	.07107	.06973	.06842
94	60	.10775	.10542	.10316	.10097	.09884	.09678	.09477	.09283	.09094	.08911	.08733	.08560	.08391	.08228	.08069	.07914	.07764	.07617	.07475	.07336
94	61	.11476	.11232	.10995	.10765	.10542	.10325	.10114	.09910	.09711	.09518	.09330	.09148	.08971	.08798	.08630	.08467	.08308	.08153	.08002	.07856
94	62	.12213	.11957	.11709	.11468	.11234	.11007	.10786	.10571	.10362	.10159	.09962	.09769	.09583	.09401	.09224	.09051	.08884	.08720	.08561	.08406
94	63	.12988	.12721	.12461	.12209	.11964	.11725	.11494	.11268	.11049	.10836	.10628	.10426	.10230	.10038	.09852	.09670	.09493	.09321	.09153	.08989
94	64	.13801	.13522	.13250	.12987	.12730	.12481	.12238	.12002	.11772	.11549	.11331	.11119	.10912	.10711	.10515	.10324	.10137	.09956	.09779	.09606
94	65	.14653	.14362	.14079	.13804	.13536	.13276	.13022	.12775	.12534	.12300	.12071	.11849	.11632	.11421	.11215	.11014	.10818	.10627	.10440	.10258
94	66	.15549	.15246	.14952	.14665	.14386	.14114	.13849	.13590	.13339	.13094	.12854	.12621	.12394	.12172	.11956	.11745	.11539	.11338	.11142	.10951
94	67	.16495	.16180	.15874	.15575	.15284	.15001	.14724	.14455	.14192	.13936	.13686	.13442	.13204	.12972	.12745	.12524	.12308	.12097	.11891	.11690
94	68	.17488	.17162	.16844	.16533	.16231	.15936	.15648	.15367	.15093	.14826	.14565	.14310	.14062	.13819	.13582	.13350	.13124	.12903	.12687	.12476
94	69	.18527	.18189	.17859	.17537	.17223	.16916	.16617	.16325	.16040	.15761	.15489	.15224	.14964	.14711	.14463	.14221	.13984	.13753	.13527	.13306
94	70	.19606	.19256	.18914	.18581	.18255	.17937	.17626	.17323	.17027	.16737	.16454	.16178	.15907	.15643	.15385	.15132	.14885	.14643	.14407	.14176
94	71	.20719	.20357	.20004	.19660	.19323	.18993	.18671	.18357	.18049	.17749	.17455	.17167	.16886	.16611	.16342	.16079	.15821	.15569	.15323	.15081
94	72	.21864	.21492	.21127	.20771	.20423	.20083	.19750	.19424	.19106	.18794	.18489	.18191	.17899	.17613	.17333	.17060	.16792	.16529	.16272	.16021
94	73	.23040	.22656	.22281	.21914	.21555	.21204	.20860	.20523	.20194	.19871	.19556	.19247	.18944	.18648	.18357	.18073	.17795	.17522	.17255	.16993
94	74	.24253	.23859	.23473	.23095	.22725	.22363	.22009	.21661	.21321	.20988	.20662	.20342	.20029	.19722	.19421	.19127	.18838	.18555	.18277	.18005
94	75	.25509	.25105	.24709	.24321	.23941	.23568	.23203	.22846	.22495	.22152	.21815	.21485	.21161	.20844	.20533	.20228	.19929	.19635	.19347	.19065
94	76	.26814	.26400	.25994	.25596	.25206	.24824	.24449	.24081	.23721	.23367	.23020	.22680	.22346	.22019	.21698	.21383	.21073	.20770	.20472	.20180
94	77	.28167	.27743	.27328	.26921	.26522	.26130	.25746	.25369	.24999	.24635	.24279	.23929	.23586	.23248	.22917	.22592	.22273	.21960	.21652	.21350
94	78	.29563	.29132	.28708	.28292	.27884	.27484	.27091	.26704	.26325	.25953	.25587	.25228	.24876	.24529	.24189	.23854	.23526	.23203	.22886	.22575
94	79	.30992	.30553	.30122	.29699	.29283	.28874	.28473	.28078	.27691	.27310	.26936	.26568	.26206	.25851	.25502	.25159	.24822	.24490	.24164	.23843
94	80	.32440	.31994	.31556	.31126	.30702	.30286	.29878	.29475	.29080	.28692	.28309	.27934	.27564	.27201	.26844	.26492	.26146	.25806	.25472	.25143
94	81	.33894	.33442	.32998	.32561	.32131	.31709	.31293	.30884	.30482	.30086	.29697	.29314	.28937	.28566	.28201	.27842	.27488	.27140	.26798	.26461
94	82	.35345	.34889	.34439	.33997	.33561	.33133	.32711	.32296	.31888	.31486	.31090	.30700	.30316	.29938	.29567	.29200	.28840	.28484	.28135	.27790
94	83	.36794	.36333	.35879	.35432	.34992	.34558	.34131	.33711	.33297	.32889	.32487	.32092	.31702	.31318	.30940	.30567	.30200	.29838	.29482	.29131
94	84	.38247	.37783	.37325	.36874	.36430	.35993	.35561	.35136	.34718	.34305	.33898	.33498	.33102	.32713	.32329	.31951	.31578	.31210	.30848	.30491

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
94	85	.39708	.39241	.38781	.38327	.37880	.37440	.37005	.36576	.36154	.35737	.35327	.34921	.34522	.34128	.33739	.33356	.32978	.32606	.32238	.31875
94	86	.41160	.40692	.40230	.39775	.39325	.38882	.38445	.38014	.37589	.37169	.36755	.36347	.35944	.35546	.35154	.34767	.34385	.34008	.33636	.33269
94	87	.42581	.42113	.41650	.41194	.40744	.40299	.39860	.39427	.39000	.38578	.38162	.37751	.37345	.36945	.36550	.36159	.35774	.35394	.35018	.34647
94	88	.43967	.43499	.43036	.42580	.42129	.41684	.41245	.40811	.40383	.39960	.39542	.39129	.38722	.38319	.37922	.37529	.37141	.36758	.36380	.36006
94	89	.45312	.44845	.44384	.43928	.43478	.43033	.42594	.42160	.41731	.41308	.40889	.40476	.40067	.39663	.39265	.38871	.38481	.38096	.37716	.37340
94	90	.46610	.46144	.45685	.45231	.44782	.44338	.43899	.43466	.43038	.42614	.42196	.41782	.41374	.40970	.40570	.40175	.39785	.39399	.39018	.38641
94	91	.47835	.47373	.46915	.46463	.46016	.45574	.45137	.44704	.44277	.43855	.43437	.43024	.42616	.42212	.41812	.41418	.41027	.40641	.40259	.39881
94	92	.48969	.48508	.48053	.47603	.47158	.46718	.46283	.45852	.45427	.45005	.44589	.44177	.43769	.43366	.42967	.42573	.42182	.41796	.41414	.41036
94	93	.50014	.49556	.49104	.48657	.48214	.47776	.47343	.46914	.46490	.46070	.45655	.45244	.44837	.44435	.44037	.43643	.43254	.42868	.42486	.42109
94	94	.50986	.50532	.50082	.49637	.49197	.48762	.48330	.47904	.47481	.47064	.46650	.46241	.45835	.45434	.45038	.44645	.44256	.43871	.43490	.43113
95	0	.00841	.00831	.00822	.00814	.00806	.00798	.00790	.00782	.00775	.00767	.00760	.00753	.00747	.00740	.00734	.00728	.00721	.00716	.00710	.00704
95	1	.00260	.00253	.00247	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176
95	2	.00240	.00233	.00227	.00221	.00215	.00210	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00167	.00163	.00160	.00157	.00154
95	3	.00236	.00230	.00223	.00217	.00211	.00205	.00200	.00194	.00189	.00185	.00180	.00176	.00171	.00167	.00163	.00160	.00156	.00153	.00149	.00146
95	4	.00242	.00234	.00227	.00221	.00214	.00208	.00202	.00197	.00192	.00186	.00182	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145
95	5	.00254	.00246	.00238	.00231	.00224	.00218	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00150
95	6	.00271	.00262	.00254	.00246	.00239	.00232	.00225	.00219	.00212	.00207	.00201	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159
95	7	.00292	.00283	.00275	.00266	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171
95	8	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00258	.00251	.00244	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00197	.00192	.00188
95	9	.00352	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00244	.00238	.00232	.00226	.00220	.00215	.00210
95	10	.00392	.00380	.00369	.00359	.00349	.00339	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00238
95	11	.00438	.00426	.00414	.00403	.00392	.00382	.00372	.00362	.00353	.00344	.00336	.00328	.00320	.00312	.00305	.00298	.00291	.00284	.00278	.00272
95	12	.00490	.00476	.00464	.00452	.00440	.00429	.00419	.00408	.00399	.00389	.00380	.00371	.00363	.00355	.00347	.00339	.00332	.00325	.00318	.00311
95	13	.00543	.00529	.00516	.00503	.00491	.00479	.00468	.00457	.00446	.00436	.00427	.00417	.00408	.00399	.00391	.00383	.00375	.00367	.00360	.00353
95	14	.00595	.00580	.00566	.00552	.00539	.00527	.00515	.00503	.00492	.00481	.00471	.00461	.00451	.00442	.00433	.00424	.00416	.00408	.00400	.00392
95	15	.00642	.00626	.00611	.00597	.00583	.00570	.00557	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00462	.00453	.00444	.00436	.00428
95	16	.00682	.00666	.00650	.00635	.00620	.00607	.00593	.00580	.00568	.00556	.00544	.00533	.00523	.00512	.00502	.00493	.00483	.00474	.00466	.00457
95	17	.00717	.00700	.00683	.00667	.00652	.00638	.00624	.00610	.00597	.00585	.00572	.00561	.00550	.00539	.00528	.00518	.00508	.00499	.00490	.00481
95	18	.00748	.00730	.00712	.00695	.00679	.00664	.00649	.00635	.00622	.00609	.00596	.00584	.00572	.00561	.00550	.00539	.00529	.00519	.00509	.00500
95	19	.00777	.00758	.00740	.00722	.00705	.00689	.00674	.00659	.00645	.00631	.00618	.00605	.00593	.00581	.00570	.00558	.00548	.00537	.00527	.00518
95	20	.00808	.00787	.00768	.00750	.00732	.00715	.00699	.00683	.00668	.00654	.00640	.00627	.00614	.00602	.00590	.00578	.00567	.00556	.00546	.00536
95	21	.00840	.00819	.00798	.00779	.00760	.00743	.00726	.00709	.00694	.00678	.00664	.00650	.00636	.00623	.00611	.00599	.00587	.00576	.00565	.00554
95	22	.00873	.00851	.00830	.00809	.00790	.00771	.00753	.00736	.00719	.00703	.00688	.00673	.00659	.00645	.00632	.00619	.00607	.00595	.00584	.00573
95	23	.00910	.00886	.00863	.00842	.00821	.00801	.00782	.00764	.00747	.00730	.00714	.00698	.00683	.00669	.00655	.00642	.00629	.00616	.00604	.00593
95	24	.00950	.00925	.00901	.00878	.00856	.00835	.00815	.00796	.00777	.00759	.00742	.00726	.00710	.00695	.00681	.00666	.00653	.00640	.00627	.00615
95	25	.00995	.00968	.00943	.00919	.00895	.00873	.00852	.00832	.00812	.00793	.00775	.00758	.00741	.00725	.00710	.00695	.00681	.00667	.00653	.00641
95	26	.01045	.01017	.00990	.00964	.00940	.00916	.00894	.00872	.00851	.00832	.00812	.00794	.00776	.00759	.00743	.00727	.00712	.00697	.00683	.00670
95	27	.01103	.01073	.01044	.01017	.00991	.00966	.00942	.00919	.00897	.00876	.00856	.00836	.00817	.00799	.00782	.00765	.00749	.00733	.00718	.00704
95	28	.01166	.01134	.01104	.01075	.01047	.01020	.00995	.00970	.00947	.00924	.00903	.00882	.00862	.00843	.00824	.00807	.00789	.00773	.00757	.00741
95	29	.01235	.01201	.01168	.01137	.01108	.01079	.01052	.01026	.01001	.00977	.00954	.00932	.00911	.00891	.00871	.00852	.00834	.00816	.00799	.00783
95	30	.01309	.01273	.01238	.01205	.01173	.01143	.01114	.01086	.01060	.01034	.01010	.00986	.00964	.00942	.00921	.00901	.00881	.00863	.00844	.00827
95	31	.01389	.01350	.01313	.01277	.01244	.01211	.01180	.01151	.01122	.01095	.01069	.01044	.01020	.00997	.00974	.00953	.00932	.00912	.00893	.00874
95	32	.01474	.01433	.01393	.01355	.01319	.01285	.01252	.01220	.01190	.01161	.01133	.01106	.01080	.01055	.01032	.01009	.00987	.00965	.00945	.00925
95	33	.01567	.01523	.01481	.01441	.01402	.01365	.01330	.01296	.01264	.01233	.01203	.01174	.01146	.01120	.01094	.01070	.01046	.01023	.01001	.00980
95	34	.01668	.01621	.01576	.01533	.01492	.01452	.01414	.01378	.01343	.01310	.01278	.01247	.01218	.01190	.01162	.01136	.01111	.01086	.01063	.01040
95	35	.01779	.01729	.01680	.01634	.01590	.01548	.01507	.01469	.01431	.01396	.01361	.01329	.01297	.01267	.01237	.01209	.01182	.01156	.01131	.01106
95	36	.01899	.01845	.01794	.01744	.01697	.01652	.01608	.01567	.01527	.01489	.01452	.01417	.01383	.01350	.01319	.01289	.01259	.01231	.01204	.01178
95	37	.02031	.01973	.01917	.01864	.01814	.01765	.01719	.01674	.01631	.01590	.01551	.01513	.01477	.01442	.01408	.01375	.01344	.01314	.01285	.01257
95	38	.02175	.02113	.02054	.01997	.01943	.01891	.01841	.01793	.01747	.01703	.01661	.01620	.01581	.01543	.01507	.01472	.01438	.01406	.01375	.01344
95	39	.02333	.02266	.02203	.02142	.02084	.02028	.01975	.01923	.01874	.01827	.01781	.01737	.01695	.01655	.01616	.01578	.01542	.01507	.01473	.01441

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
95	40	.02507	.02436	.02368	.02303	.02240	.02181	.02123	.02068	.02015	.01964	.01915	.01868	.01823	.01780	.01738	.01697	.01658	.01620	.01584	.01549
95	41	.02700	.02624	.02551	.02481	.02414	.02350	.02288	.02229	.02172	.02118	.02065	.02015	.01966	.01919	.01874	.01830	.01788	.01748	.01709	.01671
95	42	.02912	.02831	.02753	.02678	.02606	.02538	.02471	.02408	.02347	.02288	.02232	.02177	.02125	.02074	.02026	.01979	.01933	.01890	.01847	.01807
95	43	.03145	.03058	.02975	.02895	.02818	.02744	.02673	.02605	.02539	.02476	.02415	.02357	.02301	.02246	.02194	.02143	.02094	.02047	.02002	.01958
95	44	.03400	.03307	.03218	.03132	.03050	.02971	.02894	.02821	.02751	.02683	.02618	.02555	.02494	.02436	.02380	.02325	.02273	.02222	.02173	.02125
95	45	.03675	.03576	.03480	.03388	.03300	.03216	.03134	.03056	.02980	.02907	.02837	.02770	.02705	.02642	.02581	.02523	.02466	.02411	.02358	.02307
95	46	.03972	.03866	.03764	.03666	.03572	.03481	.03394	.03310	.03229	.03151	.03076	.03003	.02933	.02866	.02801	.02738	.02677	.02618	.02561	.02506
95	47	.04289	.04176	.04067	.03963	.03862	.03765	.03672	.03582	.03496	.03412	.03332	.03254	.03179	.03106	.03036	.02969	.02903	.02840	.02779	.02719
95	48	.04630	.04510	.04394	.04282	.04175	.04071	.03972	.03876	.03783	.03694	.03607	.03524	.03444	.03366	.03291	.03218	.03148	.03080	.03014	.02951
95	49	.04995	.04867	.04744	.04625	.04510	.04400	.04294	.04191	.04092	.03997	.03905	.03815	.03729	.03646	.03566	.03488	.03412	.03339	.03269	.03200
95	50	.05388	.05251	.05120	.04994	.04872	.04755	.04641	.04532	.04426	.04324	.04226	.04130	.04038	.03949	.03863	.03780	.03699	.03621	.03545	.03471
95	51	.05808	.05663	.05524	.05390	.05260	.05135	.05014	.04898	.04785	.04676	.04571	.04469	.04371	.04276	.04184	.04094	.04008	.03924	.03843	.03764
95	52	.06254	.06101	.05953	.05811	.05673	.05540	.05412	.05288	.05168	.05052	.04940	.04831	.04726	.04625	.04526	.04431	.04338	.04249	.04162	.04078
95	53	.06728	.06566	.06409	.06258	.06112	.05971	.05835	.05703	.05575	.05452	.05333	.05217	.05105	.04997	.04892	.04790	.04691	.04596	.04503	.04413
95	54	.07229	.07058	.06892	.06732	.06577	.06428	.06283	.06144	.06008	.05877	.05750	.05627	.05508	.05393	.05281	.05173	.05067	.04965	.04866	.04770
95	55	.07760	.07579	.07404	.07235	.07072	.06913	.06760	.06612	.06468	.06329	.06195	.06064	.05938	.05815	.05696	.05580	.05468	.05359	.05254	.05151
95	56	.08323	.08132	.07947	.07768	.07596	.07428	.07266	.07109	.06957	.06810	.06667	.06529	.06394	.06264	.06137	.06015	.05895	.05780	.05667	.05558
95	57	.08916	.08715	.08521	.08332	.08150	.07973	.07802	.07636	.07475	.07319	.07168	.07021	.06879	.06741	.06606	.06476	.06349	.06226	.06107	.05990
95	58	.09539	.09328	.09123	.08925	.08732	.08546	.08365	.08190	.08020	.07856	.07696	.07540	.07390	.07243	.07101	.06963	.06829	.06698	.06571	.06447
95	59	.10189	.09967	.09752	.09543	.09341	.09145	.08954	.08770	.08591	.08417	.08248	.08084	.07924	.07769	.07619	.07473	.07330	.07192	.07057	.06926
95	60	.10867	.10634	.10408	.10189	.09976	.09770	.09569	.09375	.09186	.09003	.08825	.08652	.08483	.08320	.08161	.08006	.07855	.07709	.07566	.07427
95	61	.11575	.11331	.11094	.10864	.10641	.10424	.10214	.10009	.09811	.09617	.09430	.09247	.09070	.08897	.08729	.08566	.08407	.08252	.08101	.07954
95	62	.12320	.12064	.11816	.11575	.11341	.11114	.10893	.10678	.10469	.10266	.10069	.09877	.09690	.09508	.09331	.09158	.08990	.08827	.08668	.08512
95	63	.13103	.12836	.12576	.12324	.12079	.11841	.11609	.11384	.11165	.10951	.10744	.10542	.10345	.10154	.09967	.09786	.09609	.09436	.09268	.09104
95	64	.13924	.13646	.13375	.13111	.12855	.12606	.12363	.12127	.11897	.11673	.11456	.11243	.11037	.10835	.10639	.10448	.10262	.10080	.09903	.09730
95	65	.14786	.14496	.14213	.13938	.13670	.13410	.13156	.12909	.12668	.12434	.12206	.11983	.11766	.11555	.11349	.11148	.10952	.10760	.10574	.10392
95	66	.15693	.15391	.15096	.14809	.14530	.14258	.13993	.13735	.13484	.13238	.12999	.12766	.12539	.12317	.12101	.11890	.11684	.11483	.11286	.11095
95	67	.16650	.16336	.16029	.15731	.15440	.15157	.14880	.14611	.14348	.14092	.13842	.13598	.13360	.13128	.12902	.12680	.12464	.12253	.12047	.11846
95	68	.17656	.17330	.17012	.16702	.16399	.16104	.15817	.15536	.15262	.14995	.14734	.14479	.14231	.13988	.13750	.13519	.13292	.13071	.12855	.12644
95	69	.18709	.18371	.18041	.17719	.17405	.17099	.16800	.16508	.16223	.15944	.15672	.15407	.15147	.14893	.14646	.14404	.14167	.13935	.13709	.13488
95	70	.19802	.19452	.19111	.18778	.18452	.18134	.17824	.17521	.17224	.16935	.16652	.16375	.16105	.15841	.15582	.15329	.15082	.14840	.14604	.14373
95	71	.20930	.20569	.20217	.19872	.19535	.19206	.18884	.18570	.18263	.17962	.17668	.17381	.17099	.16824	.16555	.16292	.16034	.15782	.15535	.15294
95	72	.22092	.21720	.21356	.21000	.20652	.20312	.19979	.19654	.19335	.19024	.18719	.18421	.18129	.17843	.17563	.17289	.17021	.16758	.16501	.16249
95	73	.23285	.22902	.22527	.22160	.21801	.21450	.21106	.20770	.20441	.20118	.19803	.19494	.19191	.18895	.18604	.18320	.18041	.17768	.17501	.17239
95	74	.24516	.24122	.23737	.23359	.22990	.22628	.22274	.21926	.21587	.21254	.20927	.20608	.20294	.19988	.19687	.19392	.19103	.18819	.18542	.18269
95	75	.25792	.25388	.24992	.24604	.24224	.23852	.23488	.23130	.22780	.22436	.22100	.21770	.21446	.21129	.20818	.20513	.20213	.19920	.19632	.19349
95	76	.27118	.26704	.26299	.25901	.25511	.25129	.24755	.24387	.24027	.23674	.23327	.22987	.22653	.22326	.22004	.21689	.21380	.21076	.20778	.20485
95	77	.28493	.28071	.27656	.27250	.26851	.26459	.26075	.25698	.25328	.24965	.24609	.24259	.23916	.23579	.23247	.22922	.22603	.22290	.21982	.21679
95	78	.29915	.29484	.29061	.28646	.28238	.27838	.27445	.27060	.26681	.26309	.25943	.25584	.25231	.24885	.24545	.24210	.23882	.23559	.23241	.22930
95	79	.31371	.30933	.30503	.30080	.29664	.29256	.28855	.28461	.28074	.27693	.27319	.26951	.26590	.26235	.25886	.25543	.25205	.24873	.24547	.24226
95	80	.32848	.32403	.31965	.31536	.31113	.30698	.30289	.29887	.29493	.29104	.28722	.28347	.27977	.27614	.27257	.26905	.26559	.26219	.25885	.25555
95	81	.34331	.33880	.33437	.33001	.32572	.32150	.31735	.31326	.30925	.30529	.30140	.29757	.29381	.29010	.28645	.28286	.27932	.27584	.27242	.26904
95	82	.35814	.35358	.34910	.34468	.34034	.33606	.33185	.32770	.32362	.31961	.31565	.31176	.30792	.30415	.30043	.29676	.29316	.28961	.28611	.28266
95	83	.37295	.36835	.36382	.35936	.35497	.35064	.34638	.34218	.33805	.33397	.32996	.32601	.32211	.31827	.31449	.31077	.30710	.30348	.29991	.29640
95	84	.38782	.38319	.37862	.37413	.36970	.36533	.36102	.35678	.35260	.34848	.34442	.34041	.33647	.33258	.32874	.32496	.32123	.31755	.31393	.31035
95	85	.40279	.39813	.39355	.38902	.38456	.38016	.37583	.37155	.36733	.36317	.35907	.35502	.35103	.34710	.34322	.33939	.33561	.33188	.32821	.32458
95	86	.41768	.41302	.40842	.40387	.39940	.39498	.39062	.38631	.38207	.37788	.37375	.36967	.36564	.36167	.35775	.35388	.35007	.34630	.34258	.33891
95	87	.43228	.42761	.42301	.41846	.41397	.40954	.40516	.40084	.39658	.39237	.38822	.38411	.38006	.37606	.37211	.36822	.36437	.36056	.35681	.35310
95	88	.44654	.44187	.43727	.43272	.42823	.42379	.41941	.41509	.41081	.40659	.40242	.39831	.39424	.39022	.38625	.38233	.37845	.37463	.37085	.36711
95	89	.46039	.45574	.45115	.44661	.44213	.43770	.43332	.42899	.42472	.42049	.41632	.41219	.40812	.40409	.40011	.39617	.39228	.38844	.38464	.38088

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
95	90	.47377	.46914	.46457	.46005	.45558	.45116	.44679	.44247	.43820	.43398	.42981	.42569	.42161	.41758	.41359	.40965	.40576	.40190	.39809	.39433
95	91	.48643	.48183	.47728	.47278	.46833	.46393	.45957	.45527	.45101	.44680	.44264	.43852	.43445	.43042	.42644	.42250	.41860	.41475	.41094	.40716
95	92	.49814	.49357	.48905	.48457	.48014	.47576	.47143	.46715	.46291	.45871	.45456	.45045	.44639	.44237	.43840	.43446	.43057	.42671	.42290	.41913
95	93	.50896	.50441	.49992	.49547	.49107	.48671	.48240	.47814	.47391	.46974	.46560	.46151	.45746	.45345	.44948	.44556	.44167	.43782	.43402	.43025
95	94	.51903	.51451	.51005	.50563	.50126	.49692	.49264	.48839	.48419	.48004	.47592	.47184	.46781	.46381	.45986	.45594	.45207	.44823	.44443	.44067
95	95	.52853	.52405	.51962	.51523	.51088	.50658	.50232	.49810	.49392	.48979	.48569	.48164	.47762	.47364	.46970	.46580	.46194	.45812	.45433	.45057
96	0	.00856	.00847	.00838	.00830	.00822	.00814	.00806	.00798	.00791	.00784	.00777	.00770	.00763	.00757	.00751	.00744	.00738	.00732	.00727	.00721
96	1	.00262	.00256	.00250	.00244	.00239	.00233	.00228	.00224	.00219	.00215	.00210	.00206	.00202	.00199	.00195	.00191	.00188	.00185	.00182	.00178
96	2	.00242	.00235	.00229	.00223	.00217	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00162	.00159	.00156
96	3	.00238	.00231	.00225	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00158	.00154	.00151	.00148
96	4	.00243	.00236	.00229	.00222	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00165	.00161	.00158	.00154	.00150	.00147
96	5	.00255	.00247	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00152
96	6	.00272	.00263	.00255	.00248	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00191	.00186	.00182	.00177	.00172	.00168	.00164	.00160
96	7	.00294	.00285	.00276	.00268	.00260	.00252	.00245	.00238	.00231	.00225	.00218	.00213	.00207	.00201	.00196	.00191	.00186	.00182	.00177	.00173
96	8	.00320	.00310	.00301	.00292	.00283	.00275	.00267	.00260	.00253	.00246	.00239	.00233	.00226	.00220	.00215	.00209	.00204	.00199	.00194	.00189
96	9	.00353	.00343	.00333	.00323	.00314	.00305	.00296	.00288	.00280	.00273	.00265	.00259	.00252	.00245	.00239	.00233	.00227	.00222	.00216	.00211
96	10	.00394	.00382	.00371	.00361	.00351	.00341	.00332	.00323	.00315	.00307	.00299	.00291	.00284	.00277	.00270	.00264	.00257	.00251	.00245	.00240
96	11	.00440	.00428	.00416	.00405	.00394	.00384	.00374	.00365	.00355	.00347	.00338	.00330	.00322	.00315	.00307	.00300	.00293	.00287	.00280	.00274
96	12	.00492	.00479	.00467	.00455	.00443	.00432	.00422	.00411	.00402	.00392	.00383	.00374	.00366	.00358	.00350	.00342	.00335	.00328	.00321	.00314
96	13	.00547	.00533	.00520	.00507	.00495	.00483	.00471	.00460	.00450	.00440	.00430	.00421	.00412	.00403	.00395	.00386	.00378	.00371	.00363	.00356
96	14	.00599	.00584	.00570	.00557	.00544	.00531	.00519	.00508	.00496	.00486	.00475	.00465	.00456	.00446	.00437	.00429	.00420	.00412	.00404	.00397
96	15	.00647	.00631	.00616	.00602	.00588	.00575	.00562	.00550	.00538	.00527	.00516	.00505	.00495	.00485	.00476	.00467	.00458	.00449	.00441	.00433
96	16	.00688	.00671	.00656	.00640	.00626	.00612	.00599	.00586	.00573	.00561	.00550	.00539	.00528	.00518	.00508	.00498	.00489	.00480	.00471	.00462
96	17	.00723	.00706	.00689	.00673	.00658	.00643	.00629	.00616	.00603	.00590	.00578	.00567	.00556	.00545	.00534	.00524	.00514	.00505	.00496	.00487
96	18	.00754	.00736	.00718	.00702	.00686	.00670	.00656	.00641	.00628	.00615	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00516	.00506
96	19	.00783	.00764	.00746	.00728	.00712	.00696	.00680	.00665	.00651	.00637	.00624	.00611	.00599	.00587	.00576	.00565	.00554	.00544	.00534	.00524
96	20	.00814	.00794	.00775	.00756	.00739	.00722	.00705	.00690	.00675	.00661	.00647	.00633	.00621	.00608	.00596	.00585	.00573	.00563	.00552	.00542
96	21	.00847	.00825	.00805	.00786	.00767	.00749	.00732	.00716	.00700	.00685	.00671	.00657	.00643	.00630	.00618	.00605	.00594	.00582	.00572	.00561
96	22	.00880	.00858	.00836	.00816	.00796	.00778	.00760	.00742	.00726	.00710	.00695	.00680	.00666	.00652	.00639	.00626	.00614	.00602	.00591	.00580
96	23	.00917	.00893	.00870	.00849	.00828	.00808	.00789	.00771	.00754	.00737	.00721	.00705	.00690	.00676	.00662	.00649	.00636	.00623	.00611	.00600
96	24	.00957	.00932	.00908	.00885	.00863	.00842	.00822	.00803	.00784	.00767	.00750	.00733	.00718	.00702	.00688	.00674	.00660	.00647	.00634	.00622
96	25	.01002	.00976	.00950	.00926	.00903	.00881	.00859	.00839	.00820	.00801	.00783	.00766	.00749	.00733	.00717	.00702	.00688	.00674	.00661	.00648
96	26	.01053	.01025	.00998	.00972	.00947	.00924	.00901	.00880	.00859	.00839	.00820	.00802	.00784	.00767	.00751	.00735	.00720	.00705	.00691	.00677
96	27	.01111	.01081	.01052	.01025	.00999	.00974	.00950	.00927	.00905	.00884	.00864	.00844	.00825	.00807	.00790	.00773	.00757	.00741	.00726	.00712
96	28	.01174	.01142	.01112	.01083	.01055	.01028	.01003	.00978	.00955	.00933	.00911	.00890	.00870	.00851	.00833	.00815	.00798	.00781	.00765	.00750
96	29	.01244	.01210	.01177	.01146	.01116	.01088	.01061	.01035	.01010	.00986	.00963	.00941	.00920	.00899	.00880	.00861	.00843	.00825	.00808	.00792
96	30	.01318	.01282	.01247	.01214	.01183	.01152	.01123	.01096	.01069	.01043	.01019	.00995	.00973	.00951	.00930	.00910	.00891	.00872	.00854	.00836
96	31	.01398	.01359	.01322	.01287	.01253	.01221	.01190	.01160	.01132	.01105	.01079	.01054	.01030	.01006	.00984	.00962	.00942	.00922	.00902	.00884
96	32	.01484	.01443	.01403	.01366	.01330	.01295	.01262	.01230	.01200	.01171	.01143	.01116	.01090	.01066	.01042	.01019	.00997	.00975	.00955	.00935
96	33	.01578	.01534	.01492	.01451	.01413	.01376	.01341	.01307	.01274	.01243	.01213	.01185	.01157	.01131	.01105	.01081	.01057	.01034	.01012	.00991
96	34	.01679	.01632	.01587	.01544	.01503	.01463	.01425	.01389	.01355	.01321	.01289	.01259	.01229	.01201	.01173	.01147	.01122	.01097	.01074	.01051
96	35	.01791	.01740	.01692	.01646	.01602	.01560	.01519	.01480	.01443	.01408	.01373	.01340	.01309	.01278	.01249	.01221	.01194	.01168	.01142	.01118
96	36	.01912	.01858	.01806	.01757	.01709	.01664	.01621	.01579	.01539	.01501	.01464	.01429	.01395	.01363	.01331	.01301	.01272	.01244	.01217	.01191
96	37	.02044	.01986	.01930	.01877	.01827	.01778	.01732	.01687	.01645	.01604	.01564	.01526	.01490	.01455	.01421	.01389	.01357	.01327	.01298	.01270
96	38	.02189	.02127	.02067	.02011	.01956	.01904	.01854	.01807	.01761	.01717	.01674	.01634	.01595	.01557	.01521	.01486	.01452	.01420	.01388	.01358
96	39	.02347	.02281	.02217	.02157	.02098	.02043	.01989	.01938	.01889	.01841	.01796	.01752	.01710	.01670	.01631	.01593	.01557	.01522	.01488	.01456
96	40	.02522	.02451	.02383	.02318	.02256	.02196	.02139	.02084	.02031	.01980	.01931	.01884	.01839	.01795	.01753	.01713	.01674	.01636	.01600	.01565
96	41	.02716	.02640	.02568	.02498	.02431	.02367	.02305	.02246	.02189	.02134	.02082	.02031	.01983	.01936	.01891	.01847	.01805	.01764	.01725	.01687
96	42	.02930	.02849	.02771	.02696	.02624	.02555	.02489	.02426	.02365	.02306	.02250	.02195	.02143	.02092	.02044	.01997	.01951	.01908	.01865	.01825
96	43	.03165	.03078	.02994	.02914	.02837	.02763	.02692	.02624	.02559	.02496	.02435	.02376	.02320	.02266	.02213	.02163	.02114	.02067	.02021	.01977

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
96	44	.03421	.03328	.03239	.03153	.03071	.02992	.02916	.02842	.02772	.02704	.02639	.02576	.02516	.02457	.02401	.02346	.02294	.02243	.02194	.02146
96	45	.03698	.03598	.03503	.03411	.03323	.03239	.03157	.03079	.03003	.02930	.02860	.02793	.02728	.02665	.02604	.02546	.02489	.02434	.02381	.02330
96	46	.03997	.03891	.03789	.03691	.03597	.03506	.03419	.03335	.03254	.03176	.03101	.03028	.02958	.02891	.02826	.02763	.02702	.02643	.02586	.02531
96	47	.04316	.04203	.04095	.03990	.03889	.03793	.03699	.03610	.03523	.03439	.03359	.03281	.03206	.03134	.03064	.02996	.02930	.02867	.02806	.02747
96	48	.04660	.04539	.04423	.04312	.04205	.04101	.04002	.03906	.03813	.03724	.03637	.03554	.03474	.03396	.03321	.03248	.03178	.03110	.03044	.02980
96	49	.05027	.04899	.04776	.04657	.04543	.04433	.04326	.04224	.04125	.04029	.03937	.03848	.03762	.03679	.03598	.03520	.03445	.03372	.03301	.03233
96	50	.05423	.05287	.05156	.05029	.04908	.04790	.04677	.04567	.04462	.04360	.04261	.04166	.04074	.03985	.03899	.03815	.03734	.03656	.03580	.03507
96	51	.05846	.05702	.05563	.05428	.05299	.05174	.05053	.04937	.04824	.04715	.04610	.04508	.04410	.04315	.04223	.04133	.04047	.03963	.03882	.03803
96	52	.06296	.06143	.05996	.05853	.05715	.05583	.05454	.05330	.05210	.05095	.04982	.04874	.04769	.04667	.04569	.04473	.04381	.04291	.04204	.04120
96	53	.06774	.06612	.06455	.06304	.06158	.06017	.05881	.05749	.05622	.05499	.05379	.05264	.05152	.05043	.04938	.04837	.04738	.04642	.04549	.04459
96	54	.07280	.07108	.06943	.06783	.06628	.06479	.06334	.06194	.06059	.05928	.05801	.05678	.05559	.05444	.05332	.05223	.05118	.05016	.04917	.04820
96	55	.07815	.07634	.07460	.07290	.07127	.06969	.06816	.06667	.06524	.06385	.06250	.06120	.05993	.05870	.05751	.05636	.05524	.05415	.05309	.05206
96	56	.08383	.08192	.08007	.07829	.07656	.07489	.07327	.07170	.07018	.06870	.06728	.06589	.06455	.06324	.06198	.06075	.05956	.05840	.05727	.05618
96	57	.08982	.08781	.08586	.08398	.08216	.08039	.07868	.07702	.07541	.07385	.07234	.07087	.06945	.06807	.06673	.06542	.06415	.06292	.06173	.06056
96	58	.09611	.09399	.09194	.08996	.08804	.08618	.08437	.08262	.08092	.07928	.07768	.07612	.07462	.07315	.07173	.07035	.06900	.06770	.06643	.06519
96	59	.10267	.10045	.09829	.09621	.09419	.09223	.09032	.08848	.08669	.08495	.08326	.08162	.08002	.07848	.07697	.07551	.07408	.07270	.07135	.07004
96	60	.10951	.10718	.10492	.10273	.10060	.09854	.09654	.09459	.09271	.09087	.08909	.08736	.08568	.08404	.08245	.08090	.07940	.07793	.07651	.07512
96	61	.11665	.11421	.11185	.10955	.10732	.10515	.10305	.10100	.09902	.09709	.09521	.09339	.09161	.08989	.08821	.08657	.08498	.08343	.08192	.08045
96	62	.12417	.12162	.11914	.11673	.11439	.11212	.10991	.10776	.10568	.10365	.10167	.09975	.09788	.09606	.09429	.09257	.09089	.08925	.08766	.08611
96	63	.13208	.12941	.12682	.12430	.12185	.11947	.11715	.11490	.11271	.11058	.10850	.10648	.10452	.10260	.10074	.09892	.09715	.09542	.09374	.09210
96	64	.14038	.13759	.13488	.13225	.12969	.12720	.12477	.12241	.12012	.11788	.11570	.11358	.11151	.10950	.10754	.10563	.10376	.10194	.10017	.09844
96	65	.14909	.14618	.14336	.14061	.13793	.13533	.13279	.13032	.12792	.12558	.12329	.12107	.11890	.11678	.11472	.11271	.11075	.10884	.10697	.10515
96	66	.15825	.15523	.15228	.14942	.14663	.14391	.14126	.13868	.13617	.13371	.13132	.12899	.12672	.12450	.12234	.12023	.11817	.11616	.11419	.11228
96	67	.16792	.16478	.16172	.15874	.15583	.15300	.15024	.14755	.14492	.14236	.13986	.13742	.13504	.13272	.13045	.12824	.12608	.12397	.12191	.11989
96	68	.17810	.17484	.17166	.16856	.16554	.16259	.15972	.15691	.15418	.15150	.14889	.14635	.14386	.14143	.13906	.13674	.13448	.13227	.13011	.12799
96	69	.18875	.18537	.18208	.17886	.17573	.17266	.16967	.16676	.16391	.16112	.15840	.15575	.15315	.15062	.14814	.14572	.14335	.14104	.13877	.13656
96	70	.19982	.19632	.19291	.18958	.18633	.18315	.18005	.17702	.17406	.17117	.16834	.16557	.16287	.16023	.15764	.15512	.15264	.15022	.14786	.14554
96	71	.21124	.20764	.20411	.20067	.19731	.19402	.19080	.18766	.18459	.18158	.17865	.17577	.17296	.17021	.16752	.16489	.16231	.15979	.15732	.15490
96	72	.22301	.21929	.21566	.21210	.20863	.20523	.20190	.19865	.19547	.19235	.18931	.18632	.18340	.18055	.17775	.17501	.17233	.16970	.16713	.16461
96	73	.23510	.23127	.22752	.22386	.22028	.21677	.21333	.20997	.20668	.20346	.20030	.19722	.19419	.19123	.18832	.18548	.18269	.17996	.17729	.17466
96	74	.24757	.24364	.23979	.23602	.23233	.22871	.22517	.22171	.21831	.21498	.21172	.20852	.20539	.20232	.19932	.19637	.19348	.19064	.18786	.18514
96	75	.26051	.25647	.25252	.24865	.24486	.24114	.23750	.23392	.23042	.22699	.22363	.22033	.21709	.21392	.21081	.20776	.20476	.20183	.19895	.19612
96	76	.27396	.26983	.26579	.26182	.25792	.25411	.25037	.24669	.24309	.23956	.23610	.23270	.22936	.22609	.22288	.21972	.21663	.21359	.21061	.20768
96	77	.28794	.28372	.27958	.27552	.27153	.26762	.26379	.26002	.25632	.25270	.24914	.24564	.24221	.23884	.23553	.23228	.22908	.22595	.22287	.21984
96	78	.30238	.29808	.29386	.28972	.28565	.28165	.27773	.27387	.27009	.26637	.26272	.25913	.25560	.25214	.24874	.24539	.24211	.23888	.23571	.23259
96	79	.31720	.31283	.30853	.30431	.30016	.29608	.29208	.28814	.28427	.28047	.27673	.27306	.26945	.26590	.26241	.25898	.25560	.25229	.24902	.24581
96	80	.33223	.32779	.32343	.31914	.31492	.31077	.30669	.30268	.29874	.29486	.29104	.28729	.28360	.27997	.27639	.27288	.26942	.26602	.26268	.25938
96	81	.34735	.34285	.33842	.33407	.32979	.32558	.32143	.31736	.31334	.30939	.30551	.30168	.29792	.29421	.29056	.28697	.28344	.27996	.27654	.27316
96	82	.36246	.35792	.35344	.34904	.34470	.34043	.33623	.33209	.32802	.32400	.32005	.31616	.31233	.30856	.30484	.30118	.29758	.29403	.29053	.28708
96	83	.37757	.37299	.36847	.36402	.35964	.35532	.35107	.34688	.34275	.33868	.33467	.33072	.32683	.32300	.31922	.31550	.31183	.30821	.30465	.30113
96	84	.39276	.38814	.38359	.37911	.37469	.37033	.36603	.36180	.35763	.35351	.34946	.34546	.34152	.33763	.33380	.33002	.32629	.32262	.31900	.31542
96	85	.40807	.40343	.39885	.39434	.38990	.38551	.38118	.37692	.37271	.36856	.36446	.36042	.35644	.35251	.34863	.34480	.34103	.33730	.33363	.33000
96	86	.42332	.41867	.41408	.40956	.40509	.40068	.39633	.39204	.38781	.38363	.37950	.37543	.37142	.36745	.36354	.35967	.35586	.35209	.34838	.34471
96	87	.43828	.43363	.42904	.42451	.42003	.41562	.41125	.40695	.40270	.39850	.39435	.39026	.38621	.38222	.37828	.37439	.37054	.36674	.36299	.35929
96	88	.45291	.44826	.44368	.43915	.43467	.43025	.42589	.42157	.41731	.41310	.40895	.40484	.40078	.39677	.39281	.38889	.38503	.38120	.37743	.37370
96	89	.46714	.46252	.45794	.45342	.44896	.44454	.44018	.43587	.43161	.42740	.42324	.41912	.41506	.41104	.40707	.40314	.39926	.39542	.39163	.38788
96	90	.48091	.47630	.47175	.46725	.46280	.45840	.45405	.44975	.44550	.44130	.43714	.43303	.42896	.42494	.42097	.41703	.41315	.40930	.40550	.40174
96	91	.49395	.48937	.48485	.48037	.47594	.47156	.46723	.46295	.45871	.45452	.45037	.44627	.44221	.43819	.43422	.43029	.42641	.42256	.41875	.41499
96	92	.50603	.50148	.49698	.49253	.48813	.48378	.47947	.47520	.47098	.46680	.46267	.45858	.45453	.45053	.44657	.44264	.43876	.43492	.43112	.42735
96	93	.51718	.51267	.50821	.50379	.49941	.49508	.49079	.48655	.48235	.47819	.47408	.47000	.46597	.46198	.45802	.45411	.45024	.44640	.44261	.43885

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
96	94	.52758	.52311	.51867	.51428	.50994	.50563	.50137	.49715	.49298	.48884	.48474	.48069	.47667	.47269	.46876	.46486	.46099	.45717	.45338	.44963
96	95	.53741	.53297	.52857	.52421	.51989	.51562	.51139	.50720	.50304	.49893	.49486	.49082	.48683	.48287	.47895	.47507	.47122	.46741	.46363	.45989
96	96	.54660	.54219	.53783	.53351	.52922	.52498	.52078	.51662	.51249	.50840	.50435	.50034	.49637	.49243	.48853	.48466	.48083	.47704	.47328	.46955
97	0	.00871	.00862	.00853	.00845	.00837	.00829	.00821	.00814	.00806	.00799	.00792	.00786	.00779	.00773	.00766	.00760	.00754	.00748	.00743	.00737
97	1	.00264	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00197	.00194	.00190	.00187	.00184	.00181
97	2	.00244	.00237	.00231	.00225	.00219	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00161	.00158
97	3	.00240	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00153	.00149
97	4	.00245	.00237	.00230	.00224	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155	.00152	.00148
97	5	.00256	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00169	.00164	.00160	.00157	.00153
97	6	.00273	.00265	.00256	.00249	.00241	.00234	.00228	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161
97	7	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00183	.00178	.00174
97	8	.00322	.00312	.00302	.00293	.00285	.00276	.00269	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00210	.00205	.00200	.00195	.00190
97	9	.00355	.00344	.00334	.00324	.00315	.00306	.00298	.00289	.00282	.00274	.00267	.00260	.00253	.00247	.00240	.00234	.00229	.00223	.00218	.00212
97	10	.00395	.00384	.00373	.00362	.00352	.00343	.00334	.00325	.00316	.00308	.00300	.00293	.00286	.00279	.00272	.00265	.00259	.00253	.00247	.00241
97	11	.00442	.00430	.00418	.00407	.00396	.00386	.00376	.00367	.00357	.00349	.00340	.00332	.00324	.00317	.00309	.00302	.00295	.00289	.00282	.00276
97	12	.00495	.00482	.00469	.00457	.00446	.00435	.00424	.00414	.00404	.00395	.00386	.00377	.00368	.00360	.00352	.00345	.00337	.00330	.00323	.00317
97	13	.00550	.00536	.00523	.00510	.00498	.00486	.00475	.00464	.00453	.00443	.00433	.00424	.00415	.00406	.00398	.00390	.00382	.00374	.00367	.00359
97	14	.00603	.00588	.00574	.00561	.00548	.00535	.00523	.00511	.00500	.00490	.00479	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00400
97	15	.00651	.00636	.00621	.00606	.00593	.00579	.00567	.00554	.00543	.00531	.00520	.00510	.00500	.00490	.00480	.00471	.00462	.00454	.00445	.00437
97	16	.00693	.00676	.00661	.00645	.00631	.00617	.00604	.00591	.00578	.00567	.00555	.00544	.00533	.00523	.00513	.00503	.00494	.00485	.00476	.00468
97	17	.00728	.00711	.00695	.00679	.00663	.00649	.00635	.00621	.00608	.00596	.00584	.00572	.00561	.00550	.00540	.00530	.00520	.00510	.00501	.00492
97	18	.00759	.00741	.00724	.00707	.00691	.00676	.00661	.00647	.00633	.00620	.00608	.00596	.00584	.00573	.00562	.00551	.00541	.00531	.00521	.00512
97	19	.00789	.00770	.00752	.00734	.00717	.00701	.00686	.00671	.00657	.00643	.00630	.00617	.00605	.00593	.00582	.00571	.00560	.00550	.00540	.00530
97	20	.00820	.00800	.00781	.00762	.00745	.00728	.00711	.00696	.00681	.00667	.00653	.00639	.00627	.00614	.00602	.00591	.00580	.00569	.00558	.00548
97	21	.00853	.00832	.00811	.00792	.00773	.00756	.00738	.00722	.00706	.00691	.00677	.00663	.00649	.00636	.00624	.00612	.00600	.00589	.00578	.00567
97	22	.00886	.00864	.00843	.00822	.00803	.00784	.00766	.00749	.00732	.00716	.00701	.00686	.00672	.00659	.00645	.00633	.00620	.00609	.00597	.00586
97	23	.00923	.00899	.00877	.00855	.00834	.00815	.00796	.00777	.00760	.00743	.00727	.00712	.00697	.00682	.00669	.00655	.00642	.00630	.00618	.00606
97	24	.00963	.00938	.00914	.00891	.00870	.00849	.00829	.00809	.00791	.00773	.00756	.00740	.00724	.00709	.00694	.00680	.00667	.00654	.00641	.00629
97	25	.01009	.00982	.00957	.00933	.00910	.00887	.00866	.00846	.00826	.00808	.00790	.00772	.00756	.00740	.00724	.00709	.00695	.00681	.00668	.00655
97	26	.01060	.01032	.01005	.00979	.00954	.00931	.00908	.00887	.00866	.00846	.00827	.00809	.00791	.00774	.00758	.00742	.00727	.00712	.00698	.00684
97	27	.01118	.01088	.01060	.01032	.01006	.00981	.00957	.00934	.00912	.00891	.00871	.00851	.00833	.00815	.00797	.00780	.00764	.00749	.00734	.00719
97	28	.01182	.01150	.01120	.01090	.01063	.01036	.01010	.00986	.00963	.00940	.00919	.00898	.00878	.00859	.00840	.00823	.00805	.00789	.00773	.00758
97	29	.01252	.01218	.01185	.01154	.01124	.01096	.01069	.01043	.01018	.00994	.00971	.00949	.00928	.00907	.00888	.00869	.00851	.00833	.00816	.00800
97	30	.01327	.01290	.01256	.01223	.01191	.01161	.01132	.01104	.01077	.01052	.01027	.01004	.00981	.00960	.00939	.00918	.00899	.00880	.00862	.00845
97	31	.01407	.01368	.01331	.01296	.01262	.01230	.01199	.01169	.01141	.01114	.01088	.01063	.01038	.01015	.00993	.00971	.00951	.00931	.00911	.00893
97	32	.01493	.01452	.01412	.01375	.01339	.01304	.01271	.01240	.01209	.01180	.01152	.01126	.01100	.01075	.01051	.01028	.01006	.00985	.00964	.00944
97	33	.01588	.01543	.01501	.01461	.01422	.01386	.01350	.01317	.01284	.01253	.01223	.01194	.01167	.01140	.01115	.01090	.01067	.01044	.01022	.01001
97	34	.01690	.01642	.01597	.01554	.01513	.01473	.01436	.01400	.01365	.01332	.01300	.01269	.01239	.01211	.01184	.01157	.01132	.01108	.01084	.01061
97	35	.01802	.01751	.01703	.01657	.01613	.01570	.01530	.01491	.01454	.01418	.01384	.01351	.01320	.01289	.01260	.01232	.01205	.01178	.01153	.01129
97	36	.01923	.01869	.01817	.01768	.01721	.01675	.01632	.01591	.01551	.01513	.01476	.01441	.01407	.01374	.01343	.01312	.01283	.01255	.01228	.01202
97	37	.02055	.01997	.01942	.01889	.01839	.01790	.01744	.01699	.01656	.01615	.01576	.01538	.01502	.01467	.01433	.01401	.01369	.01339	.01310	.01282
97	38	.02201	.02139	.02080	.02023	.01969	.01917	.01867	.01819	.01773	.01729	.01687	.01646	.01607	.01570	.01533	.01498	.01465	.01432	.01401	.01371
97	39	.02360	.02294	.02231	.02170	.02112	.02056	.02003	.01951	.01902	.01855	.01809	.01765	.01723	.01683	.01644	.01606	.01570	.01535	.01501	.01469
97	40	.02537	.02466	.02398	.02332	.02270	.02210	.02153	.02098	.02045	.01994	.01945	.01898	.01853	.01809	.01767	.01727	.01688	.01650	.01614	.01579
97	41	.02731	.02655	.02583	.02513	.02446	.02382	.02320	.02261	.02204	.02150	.02097	.02046	.01998	.01951	.01906	.01862	.01820	.01780	.01740	.01703
97	42	.02946	.02865	.02787	.02712	.02641	.02572	.02506	.02442	.02381	.02322	.02266	.02211	.02159	.02109	.02060	.02013	.01968	.01924	.01882	.01841
97	43	.03182	.03095	.03012	.02932	.02855	.02781	.02710	.02642	.02576	.02513	.02453	.02394	.02338	.02283	.02231	.02180	.02132	.02084	.02039	.01995
97	44	.03440	.03347	.03258	.03172	.03090	.03011	.02935	.02862	.02791	.02724	.02658	.02595	.02535	.02476	.02420	.02365	.02313	.02262	.02213	.02165
97	45	.03719	.03619	.03524	.03432	.03344	.03259	.03178	.03100	.03024	.02951	.02881	.02814	.02749	.02686	.02625	.02567	.02510	.02455	.02402	.02351
97	46	.04019	.03913	.03811	.03714	.03619	.03529	.03442	.03358	.03277	.03199	.03124	.03051	.02981	.02914	.02849	.02786	.02725	.02666	.02609	.02554

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
97	47	.04341	.04228	.04119	.04015	.03914	.03818	.03724	.03634	.03548	.03464	.03384	.03306	.03231	.03159	.03089	.03021	.02955	.02892	.02831	.02772
97	48	.04687	.04566	.04450	.04339	.04232	.04128	.04029	.03933	.03840	.03751	.03665	.03581	.03501	.03423	.03348	.03275	.03205	.03137	.03071	.03007
97	49	.05057	.04929	.04806	.04687	.04572	.04462	.04356	.04253	.04155	.04059	.03967	.03878	.03792	.03708	.03628	.03550	.03475	.03402	.03331	.03262
97	50	.05455	.05319	.05188	.05062	.04940	.04822	.04709	.04600	.04494	.04392	.04294	.04198	.04106	.04017	.03931	.03848	.03767	.03689	.03613	.03539
97	51	.05882	.05737	.05598	.05464	.05334	.05209	.05089	.04972	.04860	.04751	.04646	.04544	.04446	.04350	.04258	.04169	.04082	.03999	.03917	.03838
97	52	.06335	.06182	.06034	.05892	.05754	.05621	.05493	.05369	.05249	.05133	.05021	.04913	.04808	.04706	.04608	.04512	.04420	.04330	.04243	.04159
97	53	.06816	.06654	.06497	.06346	.06201	.06060	.05923	.05792	.05664	.05541	.05422	.05306	.05194	.05086	.04981	.04879	.04780	.04684	.04592	.04501
97	54	.07325	.07154	.06989	.06829	.06674	.06525	.06380	.06241	.06105	.05974	.05847	.05725	.05606	.05490	.05378	.05270	.05164	.05062	.04963	.04867
97	55	.07865	.07685	.07510	.07341	.07177	.07019	.06866	.06718	.06574	.06435	.06301	.06170	.06044	.05921	.05802	.05686	.05574	.05465	.05360	.05257
97	56	.08437	.08246	.08062	.07884	.07711	.07544	.07382	.07225	.07073	.06926	.06783	.06644	.06510	.06380	.06253	.06130	.06011	.05895	.05783	.05673
97	57	.09041	.08840	.08646	.08458	.08276	.08099	.07928	.07762	.07601	.07446	.07294	.07148	.07005	.06867	.06733	.06602	.06476	.06353	.06233	.06117
97	58	.09675	.09464	.09260	.09061	.08869	.08683	.08503	.08328	.08158	.07993	.07833	.07678	.07527	.07381	.07239	.07100	.06966	.06835	.06708	.06585
97	59	.10337	.10115	.09900	.09692	.09490	.09294	.09103	.08919	.08740	.08566	.08397	.08233	.08074	.07919	.07768	.07622	.07480	.07341	.07206	.07075
97	60	.11027	.10794	.10568	.10349	.10137	.09931	.09731	.09536	.09348	.09164	.08986	.08813	.08645	.08482	.08322	.08168	.08017	.07870	.07728	.07589
97	61	.11748	.11504	.11267	.11038	.10815	.10598	.10388	.10183	.09985	.09792	.09604	.09422	.09245	.09072	.08904	.08741	.08582	.08427	.08276	.08129
97	62	.12506	.12251	.12003	.11762	.11529	.11301	.11081	.10866	.10657	.10455	.10257	.10065	.09878	.09696	.09519	.09347	.09179	.09015	.08856	.08701
97	63	.13304	.13037	.12778	.12526	.12281	.12043	.11812	.11587	.11368	.11155	.10947	.10745	.10549	.10357	.10171	.09989	.09812	.09639	.09471	.09307
97	64	.14141	.13863	.13592	.13329	.13073	.12824	.12582	.12346	.12116	.11893	.11675	.11463	.11256	.11055	.10859	.10667	.10481	.10299	.10122	.09949
97	65	.15020	.14730	.14447	.14173	.13905	.13645	.13392	.13145	.12904	.12670	.12442	.12220	.12003	.11791	.11585	.11384	.11188	.10997	.10810	.10628
97	66	.15945	.15643	.15349	.15062	.14783	.14512	.14247	.13989	.13738	.13493	.13254	.13021	.12794	.12572	.12356	.12145	.11939	.11737	.11541	.11349
97	67	.16922	.16608	.16302	.16004	.15714	.15431	.15155	.14886	.14623	.14367	.14117	.13874	.13636	.13404	.13177	.12956	.12739	.12528	.12322	.12121
97	68	.17950	.17624	.17307	.16997	.16695	.16401	.16113	.15833	.15559	.15292	.15031	.14777	.14528	.14286	.14048	.13817	.13590	.13369	.13153	.12941
97	69	.19026	.18689	.18360	.18039	.17725	.17419	.17121	.16829	.16544	.16266	.15994	.15729	.15469	.15216	.14968	.14726	.14489	.14258	.14031	.13810
97	70	.20145	.19796	.19456	.19123	.18798	.18481	.18171	.17868	.17572	.17283	.17000	.16724	.16454	.16189	.15931	.15678	.15431	.15189	.14953	.14721
97	71	.21301	.20941	.20589	.20245	.19909	.19580	.19259	.18945	.18638	.18338	.18044	.17757	.17476	.17201	.16932	.16669	.16411	.16159	.15912	.15670
97	72	.22492	.22120	.21757	.21402	.21055	.20715	.20383	.20058	.19740	.19429	.19124	.18826	.18534	.18249	.17969	.17695	.17427	.17165	.16907	.16655
97	73	.23714	.23332	.22958	.22592	.22234	.21884	.21541	.21205	.20876	.20554	.20239	.19930	.19628	.19331	.19041	.18757	.18478	.18205	.17938	.17675
97	74	.24977	.24585	.24200	.23824	.23455	.23094	.22740	.22394	.22054	.21722	.21396	.21076	.20763	.20457	.20156	.19861	.19572	.19289	.19011	.18738
97	75	.26287	.25885	.25490	.25103	.24724	.24353	.23989	.23632	.23282	.22940	.22603	.22274	.21950	.21633	.21322	.21017	.20718	.20424	.20136	.19853
97	76	.27651	.27238	.26834	.26438	.26049	.25668	.25294	.24927	.24568	.24215	.23869	.23529	.23195	.22868	.22547	.22232	.21923	.21619	.21321	.21028
97	77	.29068	.28646	.28233	.27828	.27430	.27039	.26656	.26280	.25911	.25548	.25193	.24843	.24500	.24163	.23832	.23508	.23188	.22875	.22567	.22265
97	78	.30534	.30105	.29683	.29269	.28863	.28464	.28072	.27687	.27309	.26937	.26573	.26214	.25862	.25516	.25176	.24842	.24513	.24190	.23873	.23561
97	79	.32039	.31602	.31173	.30752	.30338	.29931	.29531	.29138	.28751	.28372	.27998	.27631	.27270	.26916	.26567	.26224	.25887	.25555	.25229	.24908
97	80	.33567	.33123	.32688	.32260	.31838	.31424	.31017	.30617	.30223	.29835	.29454	.29079	.28711	.28348	.27991	.27640	.27294	.26954	.26620	.26290
97	81	.35104	.34655	.34214	.33779	.33352	.32931	.32518	.32111	.31710	.31315	.30927	.30545	.30169	.29799	.29435	.29076	.28723	.28375	.28033	.27695
97	82	.36642	.36189	.35742	.35303	.34870	.34444	.34025	.33611	.33205	.32804	.32410	.32021	.31639	.31262	.30890	.30525	.30164	.29810	.29460	.29115
97	83	.38181	.37724	.37273	.36829	.36392	.35961	.35537	.35118	.34706	.34300	.33900	.33506	.33117	.32735	.32357	.31985	.31619	.31257	.30901	.30550
97	84	.39729	.39269	.38815	.38368	.37927	.37492	.37063	.36641	.36225	.35814	.35409	.35010	.34616	.34228	.33845	.33468	.33096	.32729	.32367	.32009
97	85	.41291	.40829	.40373	.39923	.39479	.39042	.38610	.38185	.37765	.37350	.36942	.36539	.36141	.35748	.35361	.34979	.34602	.34230	.33863	.33501
97	86	.42849	.42386	.41928	.41477	.41032	.40593	.40159	.39731	.39309	.38892	.38480	.38074	.37673	.37277	.36886	.36501	.36120	.35744	.35372	.35006
97	87	.44379	.43916	.43459	.43007	.42561	.42121	.41686	.41257	.40833	.40414	.40000	.39592	.39188	.38790	.38397	.38008	.37624	.37245	.36870	.36500
97	88	.45876	.45414	.44957	.44506	.44060	.43620	.43185	.42755	.42330	.41911	.41496	.41086	.40681	.40281	.39886	.39495	.39109	.38728	.38351	.37978
97	89	.47335	.46875	.46420	.45970	.45525	.45086	.44651	.44222	.43797	.43377	.42962	.42552	.42147	.41746	.41350	.40958	.40570	.40187	.39809	.39434
97	90	.48748	.48290	.47837	.47389	.46946	.46509	.46075	.45647	.45224	.44805	.44390	.43981	.43575	.43175	.42778	.42386	.41998	.41614	.41235	.40860
97	91	.50088	.49633	.49183	.48737	.48297	.47861	.47430	.47004	.46582	.46164	.45751	.45342	.44938	.44538	.44142	.43750	.43363	.42979	.42599	.42224
97	92	.51330	.50878	.50431	.49989	.49551	.49118	.48689	.48265	.47845	.47429	.47017	.46610	.46207	.45808	.45413	.45022	.44635	.44252	.43873	.43497
97	93	.52478	.52030	.51586	.51147	.50712	.50281	.49855	.49433	.49015	.48602	.48192	.47786	.47385	.46987	.46594	.46204	.45818	.45436	.45057	.44682
97	94	.53549	.53104	.52664	.52228	.51796	.51369	.50945	.50526	.50110	.49699	.49292	.48888	.48488	.48092	.47700	.47312	.46927	.46546	.46169	.45795
97	95	.54562	.54121	.53684	.53252	.52823	.52399	.51978	.51562	.51149	.50740	.50335	.49934	.49537	.49143	.48752	.48366	.47983	.47603	.47227	.46855
97	96	.55510	.55073	.54640	.54211	.53786	.53365	.52948	.52534	.52124	.51718	.51316	.50917	.50522	.50130	.49742	.49357	.48976	.48599	.48224	.47853

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
97	97	.56387	.55954	.55525	.55100	.54678	.54260	.53846	.53436	.53029	.52625	.52226	.51829	.51437	.51047	.50661	.50279	.49899	.49523	.49151	.48781
98	0	.00885	.00876	.00867	.00859	.00851	.00843	.00835	.00828	.00821	.00814	.00807	.00800	.00794	.00787	.00781	.00775	.00769	.00763	.00758	.00752
98	1	.00267	.00260	.00254	.00249	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00186	.00183
98	2	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00206	.00201	.00196	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00163	.00160
98	3	.00241	.00234	.00228	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00151
98	4	.00246	.00239	.00232	.00225	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00157	.00153	.00150
98	5	.00258	.00250	.00242	.00235	.00228	.00222	.00215	.00209	.00204	.00198	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00154
98	6	.00274	.00266	.00258	.00250	.00242	.00235	.00229	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162
98	7	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00189	.00184	.00179	.00175
98	8	.00323	.00313	.00303	.00294	.00286	.00278	.00270	.00262	.00255	.00248	.00241	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00191
98	9	.00356	.00345	.00335	.00326	.00316	.00307	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00248	.00242	.00236	.00230	.00224	.00219	.00214
98	10	.00397	.00385	.00374	.00364	.00354	.00344	.00335	.00326	.00318	.00310	.00302	.00294	.00287	.00280	.00273	.00267	.00260	.00254	.00248	.00243
98	11	.00444	.00432	.00420	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00342	.00334	.00326	.00318	.00311	.00304	.00297	.00291	.00284	.00278
98	12	.00497	.00484	.00472	.00460	.00448	.00437	.00427	.00416	.00407	.00397	.00388	.00379	.00371	.00363	.00355	.00347	.00340	.00332	.00326	.00319
98	13	.00553	.00539	.00526	.00513	.00501	.00489	.00478	.00467	.00456	.00446	.00436	.00427	.00418	.00409	.00401	.00393	.00385	.00377	.00370	.00362
98	14	.00607	.00592	.00578	.00564	.00551	.00539	.00527	.00515	.00504	.00493	.00483	.00473	.00463	.00454	.00445	.00436	.00428	.00420	.00412	.00404
98	15	.00656	.00640	.00625	.00611	.00597	.00584	.00571	.00559	.00547	.00536	.00525	.00514	.00504	.00494	.00485	.00475	.00467	.00458	.00450	.00441
98	16	.00697	.00681	.00665	.00650	.00636	.00622	.00608	.00595	.00583	.00571	.00560	.00549	.00538	.00528	.00518	.00508	.00499	.00490	.00481	.00472
98	17	.00733	.00716	.00699	.00684	.00668	.00654	.00640	.00626	.00613	.00601	.00589	.00577	.00566	.00555	.00545	.00535	.00525	.00515	.00506	.00497
98	18	.00765	.00746	.00729	.00712	.00696	.00681	.00666	.00652	.00639	.00626	.00613	.00601	.00589	.00578	.00567	.00556	.00546	.00536	.00527	.00517
98	19	.00795	.00775	.00757	.00740	.00723	.00707	.00691	.00677	.00662	.00649	.00635	.00623	.00610	.00599	.00587	.00576	.00566	.00555	.00545	.00535
98	20	.00825	.00805	.00786	.00768	.00750	.00733	.00717	.00701	.00687	.00672	.00658	.00645	.00632	.00620	.00608	.00596	.00585	.00574	.00564	.00554
98	21	.00858	.00837	.00817	.00798	.00779	.00761	.00744	.00728	.00712	.00697	.00683	.00669	.00655	.00642	.00630	.00617	.00606	.00594	.00584	.00573
98	22	.00892	.00870	.00848	.00828	.00808	.00790	.00772	.00755	.00738	.00722	.00707	.00692	.00678	.00664	.00651	.00639	.00626	.00614	.00603	.00592
98	23	.00929	.00905	.00882	.00861	.00840	.00820	.00802	.00783	.00766	.00749	.00733	.00718	.00703	.00688	.00675	.00661	.00648	.00636	.00624	.00612
98	24	.00969	.00944	.00920	.00897	.00876	.00855	.00835	.00815	.00797	.00779	.00762	.00746	.00730	.00715	.00701	.00686	.00673	.00660	.00647	.00635
98	25	.01015	.00989	.00963	.00939	.00916	.00894	.00872	.00852	.00833	.00814	.00796	.00779	.00762	.00746	.00730	.00716	.00701	.00687	.00674	.00661
98	26	.01066	.01038	.01011	.00985	.00961	.00937	.00915	.00893	.00873	.00853	.00834	.00815	.00798	.00781	.00764	.00749	.00733	.00719	.00705	.00691
98	27	.01125	.01095	.01066	.01039	.01013	.00988	.00964	.00941	.00919	.00898	.00878	.00858	.00839	.00821	.00804	.00787	.00771	.00756	.00741	.00726
98	28	.01189	.01157	.01127	.01097	.01070	.01043	.01018	.00993	.00970	.00947	.00926	.00905	.00885	.00866	.00847	.00830	.00813	.00796	.00780	.00765
98	29	.01259	.01225	.01192	.01161	.01132	.01103	.01076	.01050	.01025	.01001	.00979	.00956	.00935	.00915	.00895	.00876	.00858	.00840	.00823	.00807
98	30	.01334	.01298	.01263	.01230	.01199	.01168	.01140	.01112	.01085	.01060	.01035	.01012	.00989	.00967	.00946	.00926	.00907	.00888	.00870	.00853
98	31	.01415	.01376	.01339	.01304	.01270	.01238	.01207	.01178	.01149	.01122	.01096	.01071	.01047	.01023	.01001	.00980	.00959	.00939	.00920	.00901
98	32	.01502	.01460	.01421	.01383	.01347	.01313	.01280	.01248	.01218	.01189	.01161	.01134	.01108	.01084	.01060	.01037	.01015	.00993	.00973	.00953
98	33	.01597	.01552	.01510	.01470	.01431	.01395	.01359	.01326	.01293	.01262	.01232	.01204	.01176	.01150	.01124	.01099	.01076	.01053	.01031	.01010
98	34	.01699	.01652	.01607	.01564	.01522	.01483	.01445	.01409	.01374	.01341	.01309	.01278	.01249	.01221	.01193	.01167	.01142	.01117	.01094	.01071
98	35	.01811	.01761	.01713	.01667	.01622	.01580	.01540	.01501	.01464	.01428	.01394	.01361	.01330	.01299	.01270	.01242	.01215	.01188	.01163	.01139
98	36	.01933	.01879	.01828	.01778	.01731	.01686	.01643	.01601	.01561	.01523	.01486	.01451	.01417	.01385	.01353	.01323	.01294	.01266	.01239	.01212
98	37	.02066	.02008	.01953	.01900	.01850	.01801	.01755	.01710	.01668	.01627	.01587	.01549	.01513	.01478	.01444	.01412	.01380	.01350	.01321	.01293
98	38	.02212	.02151	.02091	.02035	.01980	.01929	.01879	.01831	.01785	.01741	.01699	.01658	.01619	.01581	.01545	.01510	.01477	.01444	.01413	.01383
98	39	.02373	.02306	.02243	.02182	.02124	.02068	.02015	.01964	.01914	.01867	.01822	.01778	.01736	.01695	.01656	.01619	.01583	.01548	.01514	.01481
98	40	.02549	.02478	.02411	.02345	.02283	.02223	.02166	.02111	.02058	.02007	.01958	.01911	.01866	.01823	.01781	.01740	.01701	.01663	.01627	.01592
98	41	.02745	.02669	.02597	.02527	.02460	.02396	.02334	.02275	.02218	.02164	.02111	.02061	.02012	.01965	.01920	.01876	.01834	.01794	.01754	.01717
98	42	.02961	.02880	.02802	.02727	.02656	.02587	.02521	.02457	.02396	.02337	.02281	.02227	.02174	.02124	.02075	.02028	.01983	.01939	.01897	.01856
98	43	.03198	.03111	.03028	.02948	.02871	.02797	.02726	.02658	.02593	.02530	.02469	.02410	.02354	.02300	.02247	.02197	.02148	.02101	.02055	.02011
98	44	.03458	.03365	.03275	.03190	.03108	.03029	.02953	.02879	.02809	.02741	.02676	.02613	.02553	.02494	.02438	.02383	.02331	.02280	.02231	.02183
98	45	.03738	.03638	.03543	.03451	.03363	.03279	.03197	.03119	.03044	.02971	.02901	.02833	.02768	.02705	.02645	.02586	.02529	.02475	.02422	.02371
98	46	.04040	.03934	.03832	.03735	.03640	.03550	.03463	.03379	.03298	.03220	.03145	.03072	.03002	.02935	.02870	.02807	.02746	.02687	.02630	.02575
98	47	.04364	.04251	.04142	.04038	.03937	.03840	.03747	.03657	.03571	.03487	.03407	.03329	.03254	.03182	.03112	.03044	.02979	.02915	.02854	.02795
98	48	.04711	.04591	.04475	.04364	.04257	.04153	.04054	.03958	.03865	.03776	.03690	.03606	.03526	.03448	.03373	.03301	.03230	.03162	.03096	.03033

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
98	49	.05084	.04956	.04833	.04714	.04600	.04490	.04383	.04281	.04182	.04086	.03994	.03905	.03819	.03736	.03655	.03577	.03502	.03429	.03358	.03290
98	50	.05485	.05349	.05218	.05091	.04970	.04852	.04739	.04630	.04524	.04422	.04324	.04228	.04136	.04047	.03961	.03878	.03797	.03719	.03643	.03569
98	51	.05914	.05770	.05630	.05496	.05367	.05242	.05121	.05005	.04892	.04784	.04679	.04577	.04478	.04383	.04291	.04202	.04115	.04031	.03950	.03871
98	52	.06370	.06217	.06070	.05927	.05790	.05657	.05529	.05405	.05285	.05169	.05057	.04949	.04844	.04742	.04644	.04548	.04456	.04366	.04279	.04195
98	53	.06855	.06693	.06536	.06385	.06240	.06099	.05962	.05831	.05703	.05580	.05461	.05345	.05234	.05125	.05020	.04918	.04820	.04724	.04631	.04541
98	54	.07368	.07196	.07031	.06871	.06717	.06567	.06423	.06283	.06148	.06017	.05890	.05768	.05648	.05533	.05421	.05313	.05207	.05105	.05006	.04910
98	55	.07912	.07731	.07556	.07387	.07224	.07066	.06913	.06765	.06621	.06482	.06348	.06217	.06091	.05968	.05849	.05733	.05621	.05512	.05406	.05304
98	56	.08488	.08297	.08113	.07934	.07762	.07594	.07433	.07276	.07124	.06977	.06834	.06696	.06561	.06431	.06304	.06182	.06062	.05947	.05834	.05724
98	57	.09096	.08895	.08701	.08513	.08331	.08154	.07984	.07818	.07657	.07501	.07350	.07204	.07061	.06923	.06789	.06658	.06532	.06409	.06289	.06173
98	58	.09735	.09524	.09320	.09121	.08930	.08744	.08563	.08388	.08219	.08054	.07894	.07739	.07588	.07442	.07300	.07161	.07027	.06896	.06769	.06646
98	59	.10402	.10180	.09965	.09757	.09555	.09359	.09169	.08985	.08806	.08632	.08463	.08299	.08140	.07985	.07835	.07688	.07546	.07407	.07273	.07142
98	60	.11097	.10864	.10639	.10420	.10208	.10002	.09802	.09608	.09419	.09236	.09058	.08885	.08717	.08553	.08394	.08239	.08089	.07942	.07800	.07661
98	61	.11824	.11580	.11343	.11114	.10891	.10675	.10465	.10260	.10062	.09869	.09682	.09499	.09322	.09149	.08982	.08818	.08659	.08504	.08353	.08206
98	62	.12588	.12333	.12085	.11845	.11611	.11384	.11164	.10949	.10741	.10538	.10341	.10149	.09962	.09780	.09603	.09431	.09263	.09099	.08940	.08784
98	63	.13392	.13126	.12867	.12615	.12370	.12133	.11901	.11676	.11458	.11245	.11037	.10835	.10639	.10447	.10261	.10079	.09902	.09730	.09562	.09397
98	64	.14236	.13958	.13688	.13425	.13169	.12920	.12678	.12442	.12213	.11989	.11772	.11560	.11353	.11152	.10956	.10765	.10578	.10396	.10219	.10046
98	65	.15122	.14832	.14550	.14276	.14009	.13749	.13496	.13249	.13009	.12775	.12546	.12324	.12107	.11896	.11690	.11489	.11293	.11102	.10915	.10733
98	66	.16055	.15754	.15460	.15174	.14895	.14624	.14359	.14102	.13850	.13605	.13367	.13134	.12907	.12685	.12469	.12258	.12052	.11851	.11654	.11463
98	67	.17041	.16728	.16422	.16125	.15834	.15552	.15276	.15007	.14745	.14489	.14239	.13995	.13758	.13526	.13299	.13078	.12862	.12651	.12444	.12243
98	68	.18079	.17754	.17437	.17127	.16826	.16531	.16244	.15964	.15691	.15424	.15163	.14909	.14660	.14418	.14181	.13949	.13723	.13501	.13285	.13074
98	69	.19166	.18829	.18501	.18180	.17866	.17561	.17262	.16971	.16686	.16408	.16137	.15871	.15612	.15359	.15111	.14869	.14632	.14401	.14175	.13953
98	70	.20297	.19948	.19608	.19276	.18951	.18634	.18324	.18022	.17726	.17437	.17154	.16878	.16608	.16344	.16086	.15833	.15586	.15344	.15108	.14876
98	71	.21465	.21105	.20753	.20410	.20074	.19746	.19425	.19111	.18804	.18504	.18211	.17924	.17643	.17368	.17099	.16836	.16579	.16326	.16080	.15838
98	72	.22668	.22297	.21934	.21580	.21233	.20893	.20562	.20237	.19919	.19608	.19304	.19006	.18715	.18429	.18150	.17876	.17608	.17345	.17088	.16836
98	73	.23904	.23522	.23149	.22783	.22426	.22076	.21733	.21397	.21069	.20747	.20432	.20124	.19821	.19525	.19235	.18951	.18673	.18400	.18132	.17870
98	74	.25181	.24789	.24405	.24029	.23661	.23300	.22947	.22601	.22261	.21929	.21604	.21285	.20972	.20665	.20365	.20070	.19781	.19498	.19220	.18948
98	75	.26506	.26104	.25710	.25324	.24945	.24575	.24211	.23855	.23505	.23163	.22827	.22497	.22174	.21857	.21547	.21242	.20943	.20649	.20361	.20078
98	76	.27886	.27475	.27071	.26675	.26287	.25907	.25533	.25167	.24808	.24455	.24109	.23770	.23437	.23110	.22789	.22474	.22165	.21861	.21563	.21270
98	77	.29321	.28901	.28488	.28084	.27686	.27296	.26914	.26538	.26169	.25807	.25452	.25103	.24760	.24424	.24093	.23768	.23449	.23136	.22828	.22526
98	78	.30808	.30379	.29959	.29546	.29140	.28741	.28350	.27966	.27588	.27217	.26853	.26494	.26143	.25797	.25457	.25123	.24795	.24472	.24155	.23843
98	79	.32334	.31899	.31471	.31050	.30637	.30230	.29831	.29438	.29053	.28673	.28301	.27934	.27574	.27219	.26871	.26528	.26191	.25859	.25533	.25213
98	80	.33885	.33443	.33008	.32581	.32161	.31747	.31341	.30941	.30548	.30161	.29780	.29406	.29038	.28675	.28319	.27968	.27623	.27283	.26948	.26619
98	81	.35447	.34999	.34558	.34125	.33699	.33279	.32866	.32460	.32060	.31666	.31278	.30897	.30521	.30152	.29788	.29429	.29076	.28729	.28387	.28050
98	82	.37010	.36558	.36113	.35674	.35242	.34817	.34399	.33986	.33580	.33180	.32787	.32399	.32017	.31640	.31269	.30904	.30544	.30190	.29840	.29496
98	83	.38575	.38119	.37669	.37227	.36791	.36361	.35937	.35520	.35109	.34704	.34304	.33911	.33523	.33140	.32763	.32392	.32026	.31665	.31309	.30958
98	84	.40151	.39692	.39239	.38793	.38353	.37920	.37492	.37071	.36655	.36246	.35842	.35443	.35050	.34663	.34281	.33904	.33532	.33165	.32803	.32447
98	85	.41742	.41281	.40827	.40378	.39936	.39500	.39069	.38645	.38226	.37813	.37405	.37003	.36606	.36214	.35827	.35446	.35069	.34698	.34331	.33969
98	86	.43331	.42869	.42414	.41964	.41521	.41083	.40650	.40223	.39802	.39386	.38976	.38571	.38170	.37775	.37385	.37000	.36620	.36244	.35874	.35507
98	87	.44893	.44432	.43976	.43526	.43082	.42643	.42210	.41782	.41359	.40942	.40529	.40122	.39719	.39322	.38929	.38541	.38158	.37779	.37405	.37036
98	88	.46423	.45963	.45508	.45059	.44615	.44176	.43743	.43314	.42891	.42473	.42059	.41651	.41247	.40848	.40453	.40064	.39678	.39298	.38921	.38549
98	89	.47916	.47458	.47005	.46557	.46114	.45676	.45243	.44816	.44393	.43974	.43561	.43152	.42748	.42348	.41953	.41562	.41176	.40793	.40416	.40042
98	90	.49363	.48907	.48457	.48011	.47570	.47134	.46703	.46277	.45855	.45438	.45025	.44617	.44213	.43813	.43418	.43027	.42640	.42258	.41879	.41505
98	91	.50737	.50284	.49837	.49394	.48956	.48522	.48093	.47669	.47249	.46833	.46422	.46014	.45612	.45213	.44818	.44428	.44041	.43659	.43280	.42906
98	92	.52011	.51562	.51118	.50678	.50243	.49812	.49386	.48963	.48545	.48132	.47722	.47317	.46915	.46518	.46124	.45735	.45349	.44967	.44589	.44215
98	93	.53190	.52745	.52304	.51868	.51436	.51008	.50584	.50164	.49749	.49337	.48929	.48526	.48126	.47730	.47338	.46950	.46566	.46185	.45807	.45434
98	94	.54291	.53850	.53412	.52979	.52550	.52126	.51705	.51288	.50875	.50466	.50060	.49659	.49261	.48867	.48477	.48090	.47707	.47328	.46952	.46579
98	95	.55333	.54895	.54462	.54033	.53607	.53186	.52768	.52354	.51944	.51538	.51135	.50736	.50341	.49949	.49561	.49176	.48794	.48417	.48042	.47671
98	96	.56309	.55876	.55446	.55021	.54599	.54181	.53766	.53356	.52949	.52545	.52145	.51749	.51356	.50967	.50581	.50198	.49819	.49443	.49070	.48700
98	97	.57213	.56783	.56358	.55936	.55518	.55103	.54692	.54285	.53881	.53480	.53083	.52689	.52299	.51912	.51528	.51148	.50771	.50397	.50026	.49658
98	98	.58063	.57638	.57216	.56798	.56383	.55972	.55565	.55160	.54759	.54362	.53968	.53577	.53189	.52804	.52423	.52045	.51670	.51298	.50929	.50563

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
99	0	.00898	.00890	.00881	.00873	.00865	.00857	.00850	.00842	.00835	.00828	.00821	.00815	.00808	.00802	.00796	.00790	.00784	.00778	.00773	.00767
99	1	.00269	.00263	.00257	.00251	.00246	.00240	.00235	.00231	.00226	.00222	.00217	.00213	.00209	.00206	.00202	.00198	.00195	.00192	.00189	.00186
99	2	.00247	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00198	.00194	.00189	.00185	.00182	.00178	.00174	.00171	.00168	.00164	.00161
99	3	.00242	.00236	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00156	.00152
99	4	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165	.00162	.00158	.00154	.00151
99	5	.00259	.00251	.00243	.00236	.00229	.00223	.00217	.00211	.00205	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155
99	6	.00275	.00267	.00259	.00251	.00244	.00237	.00230	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00172	.00167	.00163
99	7	.00297	.00288	.00279	.00271	.00263	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00200	.00194	.00190	.00185	.00180	.00176
99	8	.00324	.00314	.00304	.00295	.00287	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00192
99	9	.00357	.00346	.00336	.00327	.00317	.00309	.00300	.00292	.00284	.00276	.00269	.00262	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00215
99	10	.00398	.00387	.00376	.00365	.00355	.00346	.00337	.00328	.00319	.00311	.00303	.00296	.00288	.00281	.00275	.00268	.00262	.00256	.00250	.00244
99	11	.00446	.00433	.00422	.00411	.00400	.00390	.00380	.00370	.00361	.00352	.00344	.00336	.00328	.00320	.00313	.00306	.00299	.00292	.00286	.00280
99	12	.00500	.00486	.00474	.00462	.00450	.00439	.00429	.00419	.00409	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335	.00328	.00321
99	13	.00556	.00542	.00529	.00516	.00504	.00492	.00480	.00470	.00459	.00449	.00439	.00430	.00421	.00412	.00404	.00395	.00388	.00380	.00372	.00365
99	14	.00610	.00595	.00581	.00568	.00555	.00542	.00530	.00519	.00507	.00497	.00486	.00476	.00467	.00457	.00448	.00440	.00431	.00423	.00415	.00408
99	15	.00659	.00644	.00629	.00615	.00601	.00588	.00575	.00563	.00551	.00540	.00529	.00518	.00508	.00498	.00489	.00479	.00471	.00462	.00454	.00445
99	16	.00702	.00685	.00670	.00654	.00640	.00626	.00613	.00600	.00588	.00576	.00564	.00553	.00542	.00532	.00522	.00512	.00503	.00494	.00485	.00477
99	17	.00738	.00721	.00704	.00688	.00673	.00659	.00645	.00631	.00618	.00606	.00594	.00582	.00571	.00560	.00550	.00539	.00530	.00520	.00511	.00502
99	18	.00769	.00751	.00734	.00717	.00701	.00686	.00671	.00657	.00644	.00631	.00618	.00606	.00594	.00583	.00572	.00561	.00551	.00541	.00532	.00522
99	19	.00800	.00780	.00762	.00745	.00728	.00712	.00697	.00682	.00667	.00654	.00641	.00628	.00616	.00604	.00592	.00581	.00571	.00560	.00550	.00541
99	20	.00831	.00811	.00791	.00773	.00755	.00738	.00722	.00707	.00692	.00678	.00664	.00650	.00638	.00625	.00613	.00602	.00591	.00580	.00569	.00559
99	21	.00864	.00843	.00822	.00803	.00784	.00767	.00750	.00733	.00718	.00703	.00688	.00674	.00661	.00648	.00635	.00623	.00611	.00600	.00589	.00579
99	22	.00898	.00875	.00854	.00834	.00814	.00795	.00777	.00760	.00744	.00728	.00713	.00698	.00684	.00670	.00657	.00644	.00632	.00620	.00609	.00598
99	23	.00934	.00911	.00888	.00867	.00846	.00826	.00807	.00789	.00772	.00755	.00739	.00723	.00708	.00694	.00680	.00667	.00654	.00642	.00630	.00618
99	24	.00975	.00950	.00926	.00903	.00881	.00860	.00840	.00821	.00803	.00785	.00768	.00752	.00736	.00721	.00706	.00692	.00679	.00666	.00653	.00641
99	25	.01021	.00994	.00969	.00945	.00922	.00900	.00878	.00858	.00839	.00820	.00802	.00785	.00768	.00752	.00737	.00722	.00707	.00693	.00680	.00667
99	26	.01072	.01044	.01017	.00992	.00967	.00943	.00921	.00899	.00879	.00859	.00840	.00821	.00804	.00787	.00771	.00755	.00740	.00725	.00711	.00697
99	27	.01131	.01101	.01073	.01045	.01019	.00994	.00970	.00947	.00925	.00904	.00884	.00865	.00846	.00828	.00811	.00794	.00778	.00762	.00747	.00733
99	28	.01196	.01164	.01133	.01104	.01076	.01050	.01024	.01000	.00976	.00954	.00932	.00912	.00892	.00873	.00854	.00837	.00819	.00803	.00787	.00771
99	29	.01266	.01232	.01199	.01168	.01139	.01110	.01083	.01057	.01032	.01009	.00986	.00964	.00942	.00922	.00902	.00883	.00865	.00848	.00831	.00814
99	30	.01342	.01305	.01271	.01238	.01206	.01176	.01147	.01119	.01093	.01067	.01043	.01019	.00997	.00975	.00954	.00934	.00914	.00896	.00878	.00860
99	31	.01423	.01384	.01347	.01312	.01278	.01246	.01215	.01185	.01157	.01130	.01104	.01079	.01054	.01031	.01009	.00987	.00967	.00947	.00928	.00909
99	32	.01510	.01469	.01429	.01391	.01355	.01321	.01288	.01256	.01226	.01197	.01169	.01142	.01117	.01092	.01068	.01045	.01023	.01002	.00981	.00961
99	33	.01605	.01561	.01519	.01478	.01440	.01403	.01368	.01334	.01302	.01271	.01241	.01212	.01185	.01158	.01133	.01108	.01085	.01062	.01040	.01018
99	34	.01708	.01661	.01615	.01572	.01531	.01492	.01454	.01418	.01383	.01350	.01318	.01288	.01258	.01230	.01202	.01176	.01151	.01126	.01103	.01080
99	35	.01821	.01770	.01722	.01676	.01632	.01590	.01549	.01511	.01474	.01438	.01404	.01371	.01339	.01309	.01280	.01251	.01224	.01198	.01173	.01149
99	36	.01943	.01889	.01838	.01788	.01741	.01696	.01653	.01611	.01571	.01533	.01496	.01461	.01427	.01395	.01363	.01333	.01304	.01276	.01249	.01223
99	37	.02077	.02019	.01964	.01911	.01860	.01812	.01765	.01721	.01678	.01637	.01598	.01560	.01523	.01488	.01455	.01422	.01391	.01361	.01332	.01304
99	38	.02223	.02161	.02102	.02046	.01992	.01940	.01890	.01842	.01796	.01752	.01710	.01669	.01630	.01593	.01556	.01521	.01488	.01455	.01424	.01394
99	39	.02384	.02318	.02254	.02194	.02136	.02080	.02027	.01975	.01926	.01879	.01833	.01790	.01748	.01707	.01668	.01631	.01594	.01559	.01526	.01493
99	40	.02562	.02491	.02423	.02358	.02295	.02236	.02178	.02123	.02070	.02020	.01971	.01924	.01879	.01835	.01793	.01753	.01714	.01676	.01640	.01605
99	41	.02758	.02682	.02610	.02540	.02473	.02409	.02348	.02288	.02232	.02177	.02124	.02074	.02025	.01978	.01933	.01890	.01848	.01807	.01768	.01730
99	42	.02975	.02894	.02816	.02741	.02670	.02601	.02535	.02472	.02411	.02352	.02295	.02241	.02189	.02138	.02089	.02043	.01997	.01954	.01911	.01870
99	43	.03214	.03127	.03043	.02963	.02886	.02813	.02742	.02674	.02608	.02545	.02484	.02426	.02370	.02315	.02263	.02212	.02164	.02116	.02071	.02027
99	44	.03474	.03381	.03292	.03207	.03124	.03045	.02969	.02896	.02826	.02758	.02693	.02630	.02570	.02511	.02455	.02400	.02348	.02297	.02248	.02200
99	45	.03756	.03656	.03561	.03470	.03382	.03297	.03216	.03137	.03062	.02989	.02919	.02852	.02787	.02724	.02663	.02605	.02548	.02493	.02440	.02389
99	46	.04060	.03954	.03852	.03754	.03660	.03570	.03483	.03399	.03318	.03240	.03165	.03093	.03023	.02955	.02890	.02827	.02766	.02707	.02650	.02595
99	47	.04385	.04272	.04164	.04059	.03959	.03862	.03769	.03679	.03593	.03509	.03429	.03351	.03276	.03204	.03134	.03066	.03001	.02937	.02876	.02817
99	48	.04735	.04614	.04499	.04387	.04280	.04177	.04078	.03982	.03889	.03800	.03714	.03630	.03550	.03472	.03397	.03325	.03254	.03186	.03120	.03057
99	49	.05109	.04981	.04858	.04740	.04625	.04515	.04409	.04307	.04208	.04112	.04020	.03931	.03845	.03762	.03681	.03604	.03528	.03455	.03385	.03316

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
99	50	.05512	.05377	.05246	.05119	.04998	.04881	.04767	.04658	.04553	.04451	.04352	.04257	.04165	.04076	.03990	.03906	.03826	.03747	.03671	.03598
99	51	.05944	.05800	.05661	.05527	.05398	.05273	.05152	.05036	.04924	.04815	.04710	.04608	.04510	.04415	.04322	.04233	.04147	.04063	.03982	.03903
99	52	.06404	.06251	.06103	.05961	.05824	.05691	.05563	.05439	.05319	.05203	.05091	.04983	.04878	.04776	.04678	.04583	.04490	.04400	.04314	.04229
99	53	.06891	.06729	.06573	.06422	.06276	.06136	.06000	.05868	.05741	.05617	.05498	.05383	.05271	.05163	.05058	.04956	.04857	.04761	.04668	.04578
99	54	.07408	.07236	.07071	.06911	.06757	.06608	.06464	.06324	.06189	.06058	.05931	.05808	.05689	.05574	.05462	.05354	.05248	.05146	.05047	.04951
99	55	.07955	.07774	.07600	.07431	.07268	.07110	.06957	.06809	.06665	.06527	.06392	.06262	.06135	.06012	.05893	.05778	.05666	.05557	.05451	.05349
99	56	.08535	.08345	.08160	.07982	.07810	.07643	.07481	.07324	.07172	.07025	.06883	.06744	.06610	.06480	.06353	.06230	.06111	.05995	.05883	.05773
99	57	.09148	.08948	.08753	.08565	.08383	.08207	.08036	.07871	.07710	.07554	.07403	.07257	.07114	.06976	.06842	.06712	.06585	.06462	.06342	.06226
99	58	.09792	.09581	.09376	.09179	.08987	.08801	.08621	.08446	.08276	.08112	.07952	.07797	.07646	.07500	.07358	.07220	.07085	.06955	.06828	.06704
99	59	.10463	.10242	.10027	.09819	.09617	.09421	.09231	.09047	.08868	.08695	.08526	.08362	.08203	.08048	.07898	.07751	.07609	.07471	.07336	.07205
99	60	.11163	.10931	.10706	.10487	.10275	.10069	.09869	.09675	.09487	.09304	.09126	.08953	.08785	.08621	.08462	.08308	.08157	.08011	.07868	.07729
99	61	.11895	.11652	.11416	.11186	.10964	.10748	.10538	.10334	.10135	.09943	.09755	.09573	.09396	.09223	.09055	.08892	.08733	.08578	.08427	.08280
99	62	.12665	.12411	.12163	.11923	.11690	.11463	.11242	.11028	.10820	.10617	.10420	.10228	.10041	.09860	.09683	.09510	.09343	.09179	.09020	.08864
99	63	.13476	.13210	.12951	.12699	.12455	.12218	.11986	.11762	.11543	.11330	.11123	.10921	.10725	.10533	.10347	.10166	.09989	.09816	.09648	.09484
99	64	.14326	.14049	.13779	.13516	.13260	.13012	.12770	.12534	.12305	.12082	.11864	.11652	.11446	.11245	.11049	.10858	.10671	.10490	.10312	.10139
99	65	.15220	.14930	.14648	.14374	.14107	.13847	.13594	.13348	.13108	.12874	.12646	.12424	.12207	.11996	.11790	.11589	.11393	.11202	.11015	.10833
99	66	.16160	.15859	.15565	.15280	.15001	.14730	.14466	.14208	.13957	.13713	.13474	.13241	.13014	.12793	.12577	.12366	.12160	.11959	.11763	.11571
99	67	.17155	.16841	.16536	.16239	.15949	.15667	.15391	.15122	.14860	.14605	.14355	.14112	.13874	.13642	.13416	.13194	.12979	.12768	.12561	.12360
99	68	.18202	.17877	.17560	.17251	.16950	.16656	.16369	.16089	.15816	.15549	.15289	.15034	.14786	.14544	.14307	.14075	.13849	.13628	.13412	.13200
99	69	.19299	.18963	.18634	.18314	.18001	.17695	.17397	.17106	.16822	.16544	.16273	.16008	.15749	.15495	.15248	.15006	.14769	.14538	.14312	.14090
99	70	.20440	.20092	.19752	.19421	.19096	.18780	.18470	.18168	.17873	.17584	.17302	.17026	.16756	.16492	.16234	.15981	.15734	.15493	.15256	.15025
99	71	.21620	.21261	.20910	.20566	.20231	.19903	.19583	.19269	.18963	.18663	.18370	.18083	.17803	.17528	.17259	.16996	.16739	.16487	.16240	.15998
99	72	.22835	.22465	.22103	.21749	.21402	.21063	.20732	.20408	.20090	.19780	.19476	.19178	.18887	.18602	.18322	.18049	.17781	.17518	.17261	.17009
99	73	.24084	.23703	.23330	.22965	.22608	.22258	.21916	.21581	.21253	.20932	.20617	.20309	.20007	.19711	.19421	.19137	.18859	.18586	.18319	.18056
99	74	.25375	.24983	.24600	.24224	.23857	.23496	.23144	.22798	.22459	.22127	.21802	.21484	.21171	.20865	.20565	.20270	.19981	.19698	.19421	.19148
99	75	.26715	.26313	.25920	.25534	.25156	.24786	.24423	.24067	.23718	.23376	.23040	.22711	.22389	.22072	.21761	.21457	.21158	.20865	.20577	.20294
99	76	.28111	.27700	.27297	.26902	.26514	.26134	.25761	.25395	.25037	.24685	.24339	.24000	.23667	.23341	.23020	.22705	.22396	.22093	.21795	.21503
99	77	.29563	.29144	.28732	.28328	.27931	.27542	.27160	.26785	.26416	.26055	.25700	.25351	.25009	.24673	.24342	.24018	.23699	.23386	.23079	.22776
99	78	.31069	.30641	.30221	.29809	.29404	.29006	.28616	.28232	.27855	.27484	.27120	.26763	.26411	.26066	.25726	.25393	.25065	.24743	.24426	.24114
99	79	.32616	.32182	.31754	.31334	.30922	.30516	.30118	.29726	.29341	.28962	.28590	.28224	.27864	.27510	.27162	.26820	.26483	.26152	.25826	.25505
99	80	.34189	.33748	.33314	.32888	.32469	.32056	.31650	.31251	.30859	.30473	.30093	.29719	.29351	.28989	.28633	.28283	.27938	.27598	.27264	.26935
99	81	.35774	.35327	.34888	.34456	.34030	.33612	.33200	.32794	.32395	.32002	.31615	.31234	.30859	.30490	.30126	.29769	.29416	.29069	.28727	.28390
99	82	.37362	.36911	.36467	.36029	.35599	.35174	.34757	.34346	.33940	.33541	.33148	.32761	.32380	.32004	.31634	.31269	.30910	.30555	.30206	.29863
99	83	.38952	.38497	.38049	.37607	.37172	.36744	.36321	.35905	.35495	.35091	.34692	.34299	.33912	.33530	.33154	.32783	.32418	.32057	.31702	.31351
99	84	.40554	.40097	.39646	.39201	.38762	.38330	.37904	.37484	.37069	.36660	.36257	.35860	.35468	.35081	.34699	.34323	.33952	.33586	.33225	.32868
99	85	.42174	.41715	.41262	.40815	.40374	.39939	.39510	.39087	.38669	.38257	.37850	.37449	.37053	.36662	.36276	.35896	.35520	.35149	.34783	.34421
99	86	.43793	.43333	.42880	.42432	.41990	.41553	.41122	.40697	.40277	.39862	.39453	.39049	.38649	.38255	.37866	.37482	.37102	.36728	.36358	.35992
99	87	.45386	.44927	.44473	.44025	.43583	.43146	.42714	.42287	.41866	.41450	.41039	.40633	.40231	.39835	.39443	.39056	.38674	.38296	.37923	.37554
99	88	.46949	.46491	.46038	.45590	.45148	.44711	.44280	.43853	.43431	.43014	.42602	.42195	.41793	.41395	.41002	.40613	.40229	.39849	.39473	.39102
99	89	.48475	.48019	.47568	.47122	.46681	.46246	.45815	.45389	.44967	.44551	.44139	.43732	.43329	.42930	.42536	.42147	.41761	.41380	.41003	.40631
99	90	.49955	.49502	.49054	.48611	.48172	.47739	.47310	.46885	.46465	.46050	.45639	.45232	.44830	.44432	.44038	.43648	.43263	.42881	.42504	.42130
99	91	.51363	.50913	.50468	.50028	.49592	.49161	.48734	.48312	.47894	.47480	.47071	.46665	.46264	.45867	.45474	.45085	.44700	.44319	.43942	.43568
99	92	.52669	.52223	.51782	.51345	.50912	.50484	.50060	.49640	.49224	.48813	.48405	.48002	.47602	.47207	.46815	.46427	.46043	.45663	.45286	.44913
99	93	.53879	.53437	.52999	.52566	.52136	.51711	.51290	.50873	.50460	.50050	.49645	.49244	.48846	.48452	.48062	.47675	.47293	.46913	.46538	.46166
99	94	.55009	.54571	.54137	.53707	.53281	.52859	.52441	.52027	.51617	.51210	.50807	.50408	.50013	.49621	.49232	.48848	.48466	.48089	.47714	.47343
99	95	.56080	.55646	.55216	.54790	.54368	.53949	.53535	.53124	.52716	.52313	.51913	.51516	.51123	.50734	.50347	.49965	.49585	.49209	.48837	.48467
99	96	.57084	.56654	.56228	.55806	.55388	.54973	.54562	.54155	.53750	.53350	.52953	.52559	.52169	.51781	.51398	.51017	.50640	.50266	.49895	.49528
99	97	.58014	.57588	.57167	.56749	.56334	.55923	.55515	.55111	.54710	.54313	.53918	.53527	.53140	.52755	.52374	.51996	.51621	.51249	.50880	.50515
99	98	.58889	.58468	.58051	.57636	.57226	.56818	.56414	.56013	.55615	.55221	.54830	.54442	.54057	.53675	.53296	.52920	.52548	.52178	.51811	.51448
99	99	.59741	.59324	.58911	.58501	.58094	.57690	.57290	.56892	.56498	.56107	.55719	.55334	.54952	.54573	.54197	.53824	.53454	.53087	.52722	.52361

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	0	.00912	.00903	.00895	.00887	.00879	.00871	.00863	.00856	.00849	.00842	.00836	.00829	.00823	.00816	.00810	.00804	.00799	.00793	.00787	.00782
100	1	.00271	.00265	.00259	.00253	.00248	.00242	.00237	.00233	.00228	.00224	.00220	.00215	.00212	.00208	.00204	.00201	.00197	.00194	.00191	.00188
100	2	.00248	.00242	.00236	.00230	.00224	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00180	.00176	.00173	.00169	.00166	.00163
100	3	.00244	.00237	.00230	.00224	.00218	.00212	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00154
100	4	.00248	.00241	.00234	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152
100	5	.00260	.00252	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00201	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00160	.00156
100	6	.00276	.00268	.00260	.00252	.00245	.00238	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173	.00168	.00164
100	7	.00298	.00289	.00280	.00272	.00264	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00195	.00191	.00186	.00181	.00177
100	8	.00325	.00315	.00305	.00296	.00288	.00280	.00272	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193
100	9	.00358	.00348	.00337	.00328	.00318	.00310	.00301	.00293	.00285	.00278	.00270	.00263	.00257	.00250	.00244	.00238	.00232	.00226	.00221	.00216
100	10	.00399	.00388	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00312	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245
100	11	.00447	.00435	.00423	.00412	.00401	.00391	.00381	.00372	.00363	.00354	.00345	.00337	.00329	.00322	.00314	.00307	.00300	.00294	.00287	.00281
100	12	.00502	.00489	.00476	.00464	.00452	.00441	.00431	.00421	.00411	.00401	.00392	.00384	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00323
100	13	.00559	.00545	.00531	.00518	.00506	.00494	.00483	.00472	.00462	.00452	.00442	.00433	.00424	.00415	.00406	.00398	.00390	.00383	.00375	.00368
100	14	.00613	.00599	.00584	.00571	.00558	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00470	.00461	.00452	.00443	.00435	.00426	.00419	.00411
100	15	.00663	.00648	.00633	.00618	.00605	.00591	.00579	.00566	.00555	.00543	.00532	.00522	.00512	.00502	.00492	.00483	.00474	.00466	.00457	.00449
100	16	.00706	.00689	.00674	.00659	.00644	.00630	.00617	.00604	.00592	.00580	.00568	.00557	.00547	.00536	.00526	.00517	.00507	.00498	.00490	.00481
100	17	.00743	.00725	.00709	.00693	.00678	.00663	.00649	.00636	.00623	.00610	.00598	.00587	.00575	.00565	.00554	.00544	.00534	.00525	.00516	.00507
100	18	.00774	.00756	.00739	.00722	.00706	.00691	.00676	.00662	.00648	.00635	.00623	.00611	.00599	.00588	.00577	.00566	.00556	.00546	.00537	.00527
100	19	.00804	.00785	.00767	.00750	.00733	.00717	.00701	.00687	.00672	.00659	.00646	.00633	.00621	.00609	.00597	.00586	.00576	.00565	.00555	.00546
100	20	.00836	.00816	.00796	.00778	.00760	.00744	.00727	.00712	.00697	.00683	.00669	.00656	.00643	.00630	.00618	.00607	.00596	.00585	.00574	.00564
100	21	.00869	.00848	.00827	.00808	.00790	.00772	.00755	.00739	.00723	.00708	.00693	.00679	.00666	.00653	.00640	.00628	.00617	.00605	.00594	.00584
100	22	.00903	.00881	.00859	.00839	.00819	.00801	.00783	.00765	.00749	.00733	.00718	.00703	.00689	.00675	.00662	.00650	.00637	.00626	.00614	.00603
100	23	.00940	.00916	.00893	.00872	.00851	.00832	.00813	.00795	.00777	.00760	.00744	.00729	.00714	.00700	.00686	.00672	.00660	.00647	.00635	.00623
100	24	.00980	.00955	.00931	.00909	.00887	.00866	.00846	.00827	.00808	.00791	.00774	.00757	.00742	.00727	.00712	.00698	.00684	.00671	.00659	.00646
100	25	.01026	.01000	.00975	.00950	.00927	.00905	.00884	.00864	.00844	.00826	.00808	.00790	.00774	.00758	.00742	.00727	.00713	.00699	.00686	.00673
100	26	.01078	.01050	.01023	.00997	.00973	.00949	.00927	.00905	.00885	.00865	.00846	.00827	.00810	.00793	.00776	.00761	.00746	.00731	.00717	.00703
100	27	.01137	.01107	.01079	.01051	.01025	.01000	.00976	.00953	.00932	.00910	.00890	.00871	.00852	.00834	.00817	.00800	.00784	.00768	.00753	.00739
100	28	.01202	.01170	.01139	.01110	.01083	.01056	.01031	.01006	.00983	.00960	.00939	.00918	.00898	.00879	.00861	.00843	.00826	.00809	.00793	.00778
100	29	.01273	.01239	.01206	.01175	.01145	.01117	.01090	.01064	.01039	.01015	.00992	.00970	.00949	.00929	.00909	.00890	.00872	.00854	.00838	.00821
100	30	.01349	.01312	.01278	.01245	.01213	.01183	.01154	.01126	.01100	.01074	.01050	.01026	.01004	.00982	.00961	.00941	.00922	.00903	.00885	.00867
100	31	.01430	.01391	.01354	.01319	.01285	.01253	.01222	.01193	.01164	.01137	.01111	.01086	.01062	.01039	.01017	.00995	.00974	.00954	.00935	.00916
100	32	.01517	.01476	.01437	.01399	.01363	.01329	.01296	.01264	.01234	.01205	.01177	.01150	.01125	.01100	.01076	.01053	.01031	.01010	.00989	.00969
100	33	.01613	.01569	.01527	.01487	.01448	.01411	.01376	.01342	.01310	.01279	.01249	.01220	.01193	.01166	.01141	.01116	.01093	.01070	.01048	.01027
100	34	.01716	.01669	.01624	.01581	.01540	.01500	.01463	.01427	.01392	.01359	.01327	.01296	.01267	.01238	.01211	.01185	.01160	.01135	.01112	.01089
100	35	.01830	.01779	.01731	.01685	.01641	.01599	.01558	.01520	.01483	.01447	.01413	.01380	.01348	.01318	.01289	.01261	.01233	.01207	.01182	.01158
100	36	.01952	.01898	.01847	.01798	.01750	.01705	.01662	.01621	.01581	.01543	.01506	.01471	.01437	.01404	.01373	.01343	.01314	.01286	.01258	.01232
100	37	.02086	.02029	.01973	.01921	.01870	.01822	.01775	.01731	.01688	.01647	.01608	.01570	.01534	.01499	.01465	.01432	.01401	.01371	.01342	.01314
100	38	.02234	.02172	.02113	.02056	.02002	.01950	.01900	.01853	.01807	.01763	.01721	.01680	.01641	.01603	.01567	.01532	.01498	.01466	.01435	.01405
100	39	.02395	.02329	.02265	.02205	.02147	.02091	.02038	.01986	.01937	.01890	.01845	.01801	.01759	.01718	.01679	.01642	.01606	.01571	.01537	.01505
100	40	.02573	.02502	.02434	.02369	.02307	.02247	.02190	.02135	.02082	.02032	.01983	.01936	.01891	.01847	.01805	.01765	.01726	.01688	.01652	.01617
100	41	.02771	.02695	.02622	.02552	.02486	.02422	.02360	.02301	.02244	.02190	.02137	.02087	.02038	.01991	.01946	.01902	.01860	.01820	.01781	.01743
100	42	.02989	.02907	.02830	.02755	.02683	.02615	.02549	.02485	.02424	.02365	.02309	.02255	.02202	.02152	.02103	.02056	.02011	.01967	.01925	.01884
100	43	.03228	.03141	.03058	.02978	.02901	.02827	.02757	.02688	.02623	.02560	.02499	.02441	.02384	.02330	.02278	.02227	.02178	.02131	.02086	.02042
100	44	.03490	.03397	.03308	.03222	.03140	.03061	.02985	.02912	.02842	.02774	.02709	.02646	.02586	.02527	.02471	.02416	.02364	.02313	.02264	.02217
100	45	.03773	.03674	.03578	.03487	.03399	.03314	.03233	.03155	.03079	.03007	.02937	.02869	.02804	.02741	.02681	.02622	.02566	.02511	.02458	.02407
100	46	.04078	.03973	.03871	.03773	.03679	.03589	.03502	.03418	.03337	.03259	.03184	.03112	.03042	.02974	.02909	.02846	.02785	.02726	.02669	.02614
100	47	.04405	.04293	.04184	.04080	.03979	.03883	.03790	.03700	.03613	.03530	.03450	.03372	.03297	.03225	.03155	.03087	.03022	.02958	.02897	.02838
100	48	.04757	.04637	.04521	.04410	.04303	.04199	.04100	.04004	.03912	.03822	.03736	.03653	.03573	.03495	.03420	.03347	.03277	.03209	.03143	.03080
100	49	.05133	.05006	.04883	.04764	.04650	.04540	.04434	.04331	.04233	.04137	.04045	.03956	.03870	.03787	.03706	.03629	.03553	.03480	.03409	.03341

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	50	.05539	.05403	.05272	.05146	.05025	.04907	.04794	.04685	.04580	.04478	.04379	.04284	.04192	.04103	.04017	.03934	.03853	.03775	.03699	.03625
100	51	.05973	.05829	.05690	.05556	.05427	.05302	.05182	.05065	.04953	.04844	.04739	.04638	.04539	.04444	.04352	.04263	.04177	.04093	.04011	.03933
100	52	.06435	.06282	.06135	.05993	.05855	.05723	.05595	.05471	.05351	.05236	.05124	.05015	.04911	.04809	.04711	.04615	.04523	.04433	.04346	.04262
100	53	.06926	.06764	.06608	.06457	.06311	.06171	.06035	.05903	.05776	.05653	.05534	.05418	.05307	.05198	.05093	.04992	.04893	.04797	.04704	.04614
100	54	.07445	.07274	.07109	.06950	.06795	.06646	.06502	.06362	.06227	.06096	.05970	.05847	.05728	.05613	.05501	.05393	.05287	.05185	.05086	.04990
100	55	.07996	.07816	.07641	.07473	.07309	.07151	.06999	.06851	.06708	.06569	.06434	.06304	.06178	.06055	.05936	.05821	.05708	.05600	.05494	.05391
100	56	.08580	.08390	.08206	.08027	.07855	.07688	.07527	.07370	.07218	.07071	.06929	.06790	.06656	.06526	.06400	.06277	.06158	.06042	.05929	.05820
100	57	.09197	.08997	.08803	.08615	.08433	.08257	.08086	.07921	.07760	.07605	.07454	.07307	.07165	.07027	.06893	.06763	.06636	.06513	.06393	.06277
100	58	.09845	.09634	.09430	.09233	.09041	.08855	.08675	.08500	.08331	.08167	.08007	.07852	.07701	.07555	.07413	.07275	.07141	.07010	.06883	.06760
100	59	.10522	.10300	.10086	.09878	.09676	.09480	.09291	.09107	.08928	.08754	.08586	.08422	.08263	.08108	.07958	.07812	.07669	.07531	.07396	.07265
100	60	.11226	.10994	.10769	.10551	.10339	.10133	.09933	.09740	.09551	.09368	.09191	.09018	.08850	.08686	.08528	.08373	.08223	.08076	.07934	.07795
100	61	.11963	.11720	.11484	.11255	.11033	.10817	.10607	.10403	.10205	.10012	.09825	.09643	.09466	.09294	.09126	.08963	.08804	.08649	.08498	.08351
100	62	.12739	.12484	.12237	.11997	.11764	.11537	.11317	.11103	.10895	.10692	.10495	.10304	.10117	.09936	.09759	.09587	.09419	.09255	.09096	.08941
100	63	.13555	.13289	.13031	.12780	.12535	.12298	.12067	.11843	.11624	.11411	.11204	.11003	.10807	.10615	.10429	.10248	.10071	.09898	.09730	.09566
100	64	.14412	.14135	.13865	.13602	.13347	.13099	.12857	.12621	.12392	.12169	.11952	.11740	.11534	.11333	.11137	.10946	.10760	.10578	.10401	.10228
100	65	.15312	.15023	.14741	.14467	.14201	.13941	.13688	.13442	.13202	.12969	.12741	.12519	.12302	.12091	.11885	.11685	.11489	.11298	.11111	.10929
100	66	.16260	.15959	.15665	.15380	.15102	.14831	.14567	.14310	.14059	.13815	.13576	.13344	.13117	.12895	.12680	.12469	.12263	.12062	.11866	.11674
100	67	.17262	.16949	.16645	.16347	.16058	.15776	.15500	.15232	.14970	.14715	.14466	.14222	.13985	.13753	.13527	.13306	.13090	.12879	.12673	.12472
100	68	.18318	.17994	.17677	.17369	.17068	.16774	.16487	.16208	.15935	.15668	.15408	.15154	.14906	.14664	.14427	.14196	.13970	.13749	.13533	.13321
100	69	.19425	.19089	.18761	.18441	.18128	.17823	.17526	.17235	.16951	.16673	.16402	.16137	.15879	.15626	.15378	.15137	.14900	.14669	.14443	.14222
100	70	.20577	.20229	.19890	.19558	.19235	.18918	.18609	.18307	.18012	.17724	.17442	.17166	.16897	.16633	.16375	.16123	.15876	.15634	.15398	.15167
100	71	.21767	.21409	.21058	.20715	.20380	.20053	.19733	.19420	.19114	.18815	.18522	.18235	.17955	.17681	.17412	.17149	.16892	.16640	.16394	.16152
100	72	.22994	.22624	.22263	.21909	.21563	.21225	.20894	.20570	.20253	.19943	.19639	.19342	.19051	.18766	.18487	.18214	.17946	.17684	.17427	.17175
100	73	.24255	.23875	.23503	.23138	.22782	.22432	.22091	.21756	.21428	.21107	.20793	.20485	.20184	.19888	.19599	.19315	.19037	.18764	.18497	.18235
100	74	.25559	.25168	.24785	.24410	.24043	.23684	.23331	.22986	.22648	.22317	.21992	.21673	.21361	.21055	.20756	.20461	.20173	.19890	.19613	.19340
100	75	.26913	.26512	.26119	.25734	.25357	.24987	.24625	.24269	.23921	.23579	.23244	.22916	.22593	.22277	.21967	.21662	.21364	.21071	.20783	.20501
100	76	.28324	.27914	.27512	.27117	.26730	.26351	.25979	.25613	.25255	.24904	.24559	.24220	.23888	.23562	.23241	.22927	.22618	.22315	.22018	.21725
100	77	.29793	.29374	.28963	.28560	.28164	.27776	.27394	.27020	.26652	.26291	.25937	.25589	.25247	.24911	.24581	.24257	.23939	.23626	.23319	.23017
100	78	.31317	.30891	.30472	.30060	.29656	.29259	.28869	.28486	.28109	.27740	.27376	.27019	.26668	.26323	.25984	.25651	.25324	.25002	.24685	.24374
100	79	.32885	.32451	.32025	.31606	.31194	.30789	.30392	.30001	.29616	.29238	.28867	.28501	.28142	.27788	.27441	.27099	.26763	.26432	.26107	.25786
100	80	.34479	.34039	.33606	.33181	.32763	.32351	.31946	.31548	.31156	.30771	.30392	.30019	.29651	.29290	.28935	.28585	.28240	.27901	.27568	.27239
100	81	.36086	.35641	.35203	.34771	.34347	.33929	.33518	.33114	.32715	.32323	.31937	.31557	.31183	.30814	.30452	.30094	.29742	.29396	.29054	.28718
100	82	.37697	.37248	.36805	.36369	.35939	.35516	.35100	.34689	.34285	.33887	.33495	.33109	.32728	.32353	.31983	.31619	.31260	.30907	.30558	.30215
100	83	.39312	.38858	.38412	.37972	.37538	.37110	.36689	.36274	.35865	.35462	.35064	.34672	.34286	.33905	.33529	.33159	.32794	.32434	.32079	.31730
100	84	.40940	.40484	.40034	.39591	.39154	.38723	.38298	.37879	.37466	.37058	.36656	.36260	.35868	.35483	.35102	.34726	.34356	.33991	.33630	.33274
100	85	.42587	.42130	.41679	.41234	.40794	.40361	.39933	.39511	.39095	.38684	.38278	.37878	.37483	.37093	.36708	.36328	.35953	.35583	.35218	.34857
100	86	.44236	.43778	.43326	.42880	.42439	.42005	.41575	.41151	.40733	.40319	.39911	.39508	.39110	.38717	.38329	.37946	.37567	.37193	.36824	.36459
100	87	.45860	.45402	.44951	.44504	.44064	.43628	.43198	.42773	.42353	.41939	.41529	.41124	.40724	.40329	.39939	.39553	.39171	.38795	.38422	.38054
100	88	.47453	.46997	.46547	.46101	.45661	.45226	.44796	.44371	.43951	.43536	.43126	.42720	.42319	.41922	.41530	.41143	.40760	.40381	.40006	.39636
100	89	.49011	.48558	.48109	.47666	.47227	.46794	.46365	.45941	.45521	.45106	.44696	.44290	.43889	.43492	.43100	.42711	.42327	.41947	.41572	.41200
100	90	.50525	.50075	.49629	.49188	.48752	.48321	.47894	.47472	.47054	.46640	.46231	.45826	.45425	.45029	.44637	.44249	.43864	.43484	.43108	.42736
100	91	.51965	.51519	.51077	.50639	.50206	.49777	.49353	.48933	.48517	.48105	.47698	.47295	.46895	.46500	.46109	.45721	.45338	.44958	.44582	.44210
100	92	.53304	.52861	.52423	.51988	.51559	.51133	.50711	.50294	.49881	.49471	.49066	.48665	.48267	.47874	.47484	.47098	.46715	.46336	.45961	.45590
100	93	.54544	.54105	.53670	.53240	.52813	.52391	.51973	.51558	.51148	.50741	.50338	.49939	.49543	.49152	.48763	.48379	.47998	.47620	.47246	.46876
100	94	.55703	.55268	.54838	.54411	.53988	.53569	.53154	.52743	.52335	.51931	.51531	.51134	.50741	.50352	.49966	.49583	.49204	.48828	.48455	.48086
100	95	.56802	.56372	.55946	.55523	.55104	.54689	.54277	.53870	.53465	.53064	.52667	.52273	.51882	.51495	.51112	.50731	.50354	.49980	.49609	.49242
100	96	.57833	.57408	.56986	.56568	.56153	.55741	.55334	.54929	.54528	.54131	.53736	.53345	.52958	.52573	.52192	.51814	.51439	.51067	.50699	.50333
100	97	.58790	.58369	.57951	.57537	.57126	.56718	.56314	.55913	.55515	.55121	.54730	.54342	.53957	.53575	.53197	.52821	.52449	.52079	.51713	.51349
100	98	.59690	.59273	.58860	.58450	.58043	.57639	.57239	.56841	.56447	.56056	.55668	.55283	.54901	.54522	.54146	.53773	.53403	.53036	.52672	.52310
100	99	.60567	.60155	.59746	.59340	.58937	.58537	.58140	.57747	.57356	.56969	.56584	.56202	.55824	.55448	.55075	.54704	.54337	.53972	.53611	.53251

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	100	.61418	.61010	.60606	.60204	.59806	.59410	.59018	.58628	.58241	.57857	.57476	.57098	.56722	.56350	.55980	.55612	.55248	.54886	.54527	.54170
101	0	.00925	.00917	.00908	.00900	.00892	.00885	.00877	.00870	.00863	.00856	.00850	.00843	.00837	.00831	.00825	.00819	.00813	.00808	.00802	.00797
101	1	.00273	.00267	.00261	.00255	.00250	.00245	.00240	.00235	.00230	.00226	.00222	.00218	.00214	.00210	.00206	.00203	.00200	.00196	.00193	.00190
101	2	.00250	.00244	.00237	.00231	.00226	.00220	.00215	.00210	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00165
101	3	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00158	.00155
101	4	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153
101	5	.00261	.00253	.00245	.00238	.00231	.00225	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157
101	6	.00277	.00269	.00261	.00253	.00246	.00238	.00232	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165
101	7	.00299	.00290	.00281	.00273	.00265	.00257	.00250	.00243	.00236	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00192	.00187	.00182	.00178
101	8	.00326	.00316	.00306	.00297	.00289	.00281	.00273	.00265	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00194
101	9	.00359	.00349	.00338	.00329	.00319	.00311	.00302	.00294	.00286	.00279	.00271	.00264	.00258	.00251	.00245	.00239	.00233	.00228	.00222	.00217
101	10	.00401	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00306	.00298	.00291	.00284	.00277	.00271	.00264	.00258	.00252	.00247
101	11	.00449	.00437	.00425	.00414	.00403	.00393	.00383	.00373	.00364	.00355	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00283
101	12	.00504	.00490	.00478	.00466	.00454	.00443	.00433	.00423	.00413	.00403	.00394	.00386	.00377	.00369	.00361	.00353	.00346	.00339	.00332	.00325
101	13	.00561	.00547	.00534	.00521	.00509	.00497	.00486	.00475	.00464	.00454	.00444	.00435	.00426	.00417	.00409	.00401	.00393	.00385	.00378	.00370
101	14	.00616	.00602	.00587	.00574	.00561	.00548	.00536	.00525	.00514	.00503	.00493	.00483	.00473	.00464	.00455	.00446	.00438	.00430	.00422	.00414
101	15	.00667	.00651	.00636	.00622	.00608	.00595	.00582	.00570	.00558	.00547	.00536	.00526	.00515	.00506	.00496	.00487	.00478	.00469	.00461	.00453
101	16	.00710	.00693	.00678	.00663	.00648	.00634	.00621	.00608	.00596	.00584	.00573	.00561	.00551	.00540	.00530	.00521	.00512	.00502	.00494	.00485
101	17	.00747	.00729	.00713	.00697	.00682	.00667	.00653	.00640	.00627	.00615	.00603	.00591	.00580	.00569	.00559	.00548	.00539	.00529	.00520	.00511
101	18	.00779	.00760	.00743	.00726	.00711	.00695	.00681	.00667	.00653	.00640	.00627	.00615	.00604	.00592	.00581	.00571	.00561	.00551	.00541	.00532
101	19	.00809	.00790	.00772	.00754	.00738	.00722	.00706	.00691	.00677	.00664	.00650	.00638	.00625	.00614	.00602	.00591	.00581	.00570	.00560	.00551
101	20	.00840	.00820	.00801	.00783	.00765	.00748	.00732	.00717	.00702	.00688	.00674	.00660	.00648	.00635	.00623	.00612	.00601	.00590	.00579	.00569
101	21	.00874	.00853	.00832	.00813	.00795	.00777	.00760	.00744	.00728	.00713	.00698	.00684	.00671	.00658	.00646	.00633	.00622	.00611	.00600	.00589
101	22	.00908	.00886	.00864	.00844	.00824	.00806	.00788	.00771	.00754	.00738	.00723	.00708	.00694	.00681	.00668	.00655	.00643	.00631	.00619	.00608
101	23	.00945	.00921	.00899	.00877	.00856	.00837	.00818	.00800	.00782	.00766	.00750	.00734	.00719	.00705	.00691	.00678	.00665	.00652	.00640	.00629
101	24	.00986	.00961	.00937	.00914	.00892	.00871	.00851	.00832	.00814	.00796	.00779	.00763	.00747	.00732	.00717	.00703	.00690	.00677	.00664	.00652
101	25	.01032	.01005	.00980	.00956	.00933	.00911	.00889	.00869	.00850	.00831	.00813	.00796	.00779	.00763	.00748	.00733	.00719	.00705	.00691	.00679
101	26	.01084	.01055	.01029	.01003	.00978	.00955	.00932	.00911	.00890	.00870	.00851	.00833	.00815	.00799	.00782	.00766	.00751	.00737	.00722	.00709
101	27	.01143	.01113	.01084	.01057	.01031	.01006	.00982	.00959	.00937	.00916	.00896	.00877	.00858	.00840	.00823	.00806	.00790	.00774	.00759	.00745
101	28	.01208	.01176	.01146	.01116	.01089	.01062	.01037	.01012	.00989	.00967	.00945	.00924	.00905	.00885	.00867	.00849	.00832	.00816	.00800	.00784
101	29	.01279	.01245	.01212	.01181	.01152	.01124	.01097	.01071	.01046	.01022	.00999	.00977	.00956	.00935	.00916	.00897	.00879	.00861	.00844	.00828
101	30	.01355	.01319	.01284	.01251	.01220	.01190	.01161	.01133	.01107	.01081	.01057	.01033	.01011	.00989	.00968	.00948	.00929	.00910	.00892	.00874
101	31	.01437	.01398	.01361	.01326	.01292	.01260	.01229	.01200	.01172	.01144	.01118	.01093	.01069	.01046	.01024	.01002	.00982	.00962	.00942	.00924
101	32	.01525	.01483	.01444	.01407	.01371	.01336	.01303	.01272	.01241	.01212	.01185	.01158	.01132	.01107	.01084	.01061	.01039	.01017	.00997	.00977
101	33	.01621	.01577	.01535	.01494	.01456	.01419	.01384	.01350	.01318	.01287	.01257	.01228	.01201	.01174	.01149	.01124	.01101	.01078	.01056	.01035
101	34	.01724	.01677	.01632	.01589	.01548	.01509	.01471	.01435	.01400	.01367	.01335	.01305	.01275	.01247	.01219	.01193	.01168	.01144	.01120	.01097
101	35	.01838	.01788	.01739	.01693	.01649	.01607	.01567	.01528	.01491	.01456	.01422	.01389	.01357	.01327	.01298	.01269	.01242	.01216	.01191	.01167
101	36	.01961	.01907	.01856	.01807	.01760	.01714	.01671	.01630	.01590	.01552	.01515	.01480	.01446	.01414	.01382	.01352	.01323	.01295	.01268	.01242
101	37	.02096	.02038	.01983	.01930	.01880	.01831	.01785	.01740	.01698	.01657	.01617	.01580	.01543	.01508	.01475	.01442	.01411	.01381	.01352	.01324
101	38	.02244	.02182	.02123	.02066	.02012	.01960	.01910	.01863	.01817	.01773	.01731	.01690	.01651	.01613	.01577	.01542	.01509	.01476	.01445	.01415
101	39	.02405	.02339	.02276	.02215	.02157	.02102	.02048	.01997	.01948	.01901	.01855	.01812	.01770	.01729	.01690	.01653	.01617	.01582	.01548	.01515
101	40	.02584	.02513	.02446	.02381	.02318	.02259	.02201	.02146	.02094	.02043	.01994	.01947	.01902	.01858	.01817	.01776	.01737	.01700	.01663	.01628
101	41	.02783	.02707	.02634	.02564	.02498	.02434	.02372	.02313	.02256	.02202	.02149	.02099	.02050	.02003	.01958	.01915	.01873	.01832	.01793	.01755
101	42	.03001	.02920	.02842	.02768	.02696	.02627	.02561	.02498	.02437	.02378	.02322	.02268	.02215	.02165	.02116	.02070	.02024	.01981	.01938	.01898
101	43	.03242	.03155	.03072	.02992	.02915	.02841	.02771	.02702	.02637	.02574	.02513	.02455	.02399	.02344	.02292	.02242	.02193	.02146	.02100	.02056
101	44	.03505	.03412	.03323	.03237	.03155	.03076	.03000	.02927	.02857	.02790	.02724	.02662	.02601	.02543	.02486	.02432	.02379	.02329	.02280	.02232
101	45	.03789	.03690	.03595	.03503	.03415	.03331	.03250	.03171	.03096	.03023	.02953	.02886	.02821	.02758	.02698	.02639	.02582	.02528	.02475	.02424
101	46	.04096	.03990	.03889	.03791	.03697	.03607	.03520	.03436	.03355	.03277	.03202	.03130	.03060	.02993	.02928	.02865	.02804	.02745	.02688	.02633
101	47	.04425	.04312	.04204	.04099	.03999	.03902	.03809	.03720	.03633	.03550	.03470	.03392	.03317	.03245	.03175	.03107	.03042	.02978	.02917	.02858
101	48	.04778	.04658	.04542	.04431	.04324	.04221	.04122	.04026	.03933	.03844	.03758	.03675	.03595	.03517	.03442	.03369	.03299	.03231	.03165	.03102

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
101	49	.05156	.05029	.04906	.04787	.04673	.04563	.04457	.04355	.04256	.04161	.04069	.03980	.03894	.03811	.03730	.03652	.03577	.03504	.03434	.03365
101	50	.05564	.05428	.05298	.05172	.05050	.04933	.04820	.04711	.04605	.04504	.04405	.04310	.04218	.04129	.04043	.03960	.03879	.03801	.03725	.03651
101	51	.06001	.05857	.05718	.05584	.05455	.05330	.05210	.05094	.04981	.04873	.04768	.04666	.04568	.04473	.04381	.04292	.04205	.04121	.04040	.03961
101	52	.06465	.06313	.06165	.06023	.05886	.05754	.05626	.05502	.05382	.05267	.05155	.05047	.04942	.04840	.04742	.04647	.04554	.04465	.04378	.04293
101	53	.06959	.06797	.06641	.06490	.06345	.06204	.06068	.05937	.05810	.05687	.05568	.05452	.05341	.05232	.05128	.05026	.04927	.04831	.04739	.04648
101	54	.07481	.07310	.07145	.06986	.06832	.06683	.06539	.06399	.06264	.06133	.06007	.05884	.05765	.05650	.05538	.05430	.05325	.05223	.05124	.05027
101	55	.08036	.07855	.07681	.07512	.07349	.07192	.07039	.06891	.06748	.06609	.06475	.06345	.06218	.06096	.05977	.05861	.05749	.05641	.05535	.05432
101	56	.08623	.08433	.08249	.08071	.07899	.07732	.07570	.07414	.07262	.07115	.06973	.06835	.06701	.06571	.06444	.06322	.06203	.06087	.05974	.05865
101	57	.09244	.09044	.08850	.08662	.08481	.08305	.08134	.07969	.07808	.07653	.07502	.07356	.07214	.07076	.06942	.06811	.06685	.06562	.06442	.06326
101	58	.09896	.09686	.09482	.09284	.09093	.08907	.08727	.08553	.08384	.08219	.08060	.07905	.07754	.07608	.07466	.07328	.07194	.07064	.06937	.06813
101	59	.10577	.10356	.10142	.09934	.09733	.09537	.09348	.09164	.08985	.08812	.08643	.08480	.08321	.08166	.08016	.07870	.07728	.07589	.07455	.07324
101	60	.11287	.11055	.10830	.10612	.10400	.10194	.09995	.09801	.09613	.09430	.09253	.09080	.08912	.08749	.08590	.08436	.08285	.08139	.07997	.07858
101	61	.12029	.11786	.11550	.11321	.11099	.10883	.10673	.10470	.10272	.10079	.09892	.09710	.09533	.09361	.09194	.09030	.08872	.08717	.08566	.08419
101	62	.12809	.12555	.12308	.12068	.11835	.11609	.11389	.11175	.10967	.10765	.10568	.10377	.10190	.10009	.09832	.09660	.09492	.09329	.09170	.09014
101	63	.13631	.13365	.13107	.12856	.12613	.12375	.12145	.11920	.11702	.11490	.11283	.11081	.10885	.10694	.10508	.10327	.10150	.09978	.09810	.09646
101	64	.14494	.14217	.13947	.13685	.13430	.13182	.12940	.12705	.12477	.12254	.12037	.11825	.11619	.11418	.11223	.11032	.10846	.10664	.10487	.10314
101	65	.15400	.15111	.14830	.14557	.14290	.14031	.13778	.13533	.13293	.13059	.12832	.12610	.12394	.12183	.11977	.11777	.11581	.11390	.11204	.11022
101	66	.16355	.16054	.15761	.15476	.15199	.14928	.14664	.14407	.14157	.13913	.13674	.13442	.13216	.12994	.12779	.12568	.12362	.12162	.11966	.11774
101	67	.17365	.17053	.16748	.16452	.16162	.15880	.15606	.15337	.15076	.14821	.14572	.14329	.14092	.13860	.13634	.13413	.13198	.12987	.12781	.12580
101	68	.18430	.18106	.17790	.17481	.17181	.16887	.16601	.16322	.16049	.15783	.15523	.15270	.15022	.14780	.14543	.14312	.14086	.13865	.13649	.13438
101	69	.19546	.19210	.18883	.18563	.18251	.17946	.17649	.17358	.17075	.16798	.16527	.16262	.16004	.15751	.15504	.15262	.15026	.14795	.14569	.14348
101	70	.20708	.20360	.20022	.19691	.19367	.19051	.18743	.18441	.18147	.17859	.17577	.17302	.17032	.16769	.16511	.16259	.16013	.15771	.15535	.15304
101	71	.21909	.21551	.21201	.20858	.20524	.20197	.19877	.19565	.19259	.18960	.18668	.18382	.18102	.17828	.17560	.17297	.17040	.16788	.16542	.16301
101	72	.23147	.22778	.22417	.22064	.21718	.21380	.21050	.20727	.20410	.20100	.19797	.19500	.19210	.18925	.18646	.18373	.18106	.17844	.17587	.17336
101	73	.24420	.24040	.23668	.23304	.22948	.22600	.22259	.21925	.21597	.21277	.20963	.20656	.20354	.20059	.19770	.19487	.19209	.18937	.18670	.18408
101	74	.25736	.25345	.24963	.24589	.24223	.23864	.23512	.23167	.22830	.22499	.22175	.21857	.21545	.21239	.20940	.20646	.20358	.20075	.19798	.19526
101	75	.27103	.26703	.26311	.25927	.25550	.25181	.24819	.24464	.24116	.23775	.23441	.23113	.22791	.22475	.22165	.21861	.21563	.21270	.20983	.20701
101	76	.28529	.28119	.27718	.27324	.26938	.26560	.26188	.25823	.25466	.25115	.24770	.24432	.24101	.23775	.23455	.23141	.22833	.22530	.22233	.21941
101	77	.30014	.29596	.29186	.28784	.28389	.28001	.27620	.27246	.26880	.26519	.26165	.25818	.25476	.25141	.24812	.24488	.24170	.23858	.23551	.23249
101	78	.31556	.31130	.30712	.30302	.29898	.29502	.29113	.28731	.28355	.27986	.27623	.27267	.26917	.26572	.26234	.25901	.25574	.25253	.24936	.24625
101	79	.33143	.32710	.32285	.31867	.31457	.31053	.30656	.30266	.29882	.29505	.29134	.28769	.28411	.28058	.27711	.27370	.27034	.26703	.26378	.26059
101	80	.34758	.34319	.33888	.33464	.33046	.32636	.32232	.31834	.31444	.31059	.30681	.30308	.29942	.29581	.29226	.28877	.28533	.28195	.27862	.27534
101	81	.36387	.35943	.35506	.35076	.34653	.34236	.33826	.33423	.33025	.32634	.32249	.31870	.31496	.31129	.30766	.30410	.30058	.29712	.29372	.29036
101	82	.38021	.37573	.37131	.36696	.36268	.35846	.35431	.35022	.34619	.34222	.33830	.33445	.33065	.32691	.32322	.31959	.31601	.31248	.30900	.30557
101	83	.39659	.39207	.38762	.38323	.37891	.37465	.37045	.36631	.36223	.35821	.35424	.35033	.34648	.34268	.33894	.33524	.33160	.32801	.32447	.32097
101	84	.41312	.40858	.40410	.39969	.39533	.39104	.38680	.38262	.37850	.37444	.37043	.36647	.36257	.35872	.35493	.35118	.34749	.34384	.34024	.33669
101	85	.42987	.42532	.42082	.41639	.41201	.40769	.40343	.39922	.39507	.39098	.38693	.38294	.37900	.37512	.37128	.36749	.36375	.36006	.35641	.35281
101	86	.44664	.44209	.43759	.43314	.42876	.42442	.42015	.41592	.41175	.40763	.40357	.39955	.39558	.39167	.38780	.38397	.38020	.37647	.37279	.36915
101	87	.46318	.45863	.45413	.44969	.44530	.44097	.43668	.43245	.42827	.42414	.42006	.41602	.41204	.40810	.40421	.40036	.39656	.39280	.38909	.38542
101	88	.47942	.47489	.47040	.46597	.46159	.45726	.45298	.44875	.44457	.44044	.43635	.43231	.42831	.42436	.42046	.41659	.41277	.40900	.40526	.40157
101	89	.49532	.49081	.48635	.48194	.47758	.47327	.46900	.46478	.46060	.45647	.45239	.44835	.44435	.44040	.43649	.43262	.42880	.42501	.42126	.41756
101	90	.51079	.50632	.50189	.49750	.49317	.48888	.48463	.48043	.47627	.47216	.46808	.46406	.46007	.45612	.45222	.44835	.44452	.44074	.43699	.43328
101	91	.52552	.52108	.51669	.51234	.50804	.50378	.49956	.49538	.49125	.48715	.48310	.47909	.47512	.47118	.46729	.46343	.45962	.45584	.45209	.44839
101	92	.53922	.53482	.53047	.52616	.52189	.51766	.51347	.50932	.50522	.50115	.49712	.49313	.48918	.48526	.48138	.47754	.47373	.46996	.46623	.46253
101	93	.55192	.54756	.54325	.53898	.53475	.53055	.52640	.52228	.51820	.51416	.51016	.50619	.50226	.49836	.49450	.49068	.48689	.48313	.47941	.47573
101	94	.56380	.55949	.55522	.55099	.54679	.54264	.53852	.53443	.53039	.52637	.52240	.51846	.51455	.51068	.50684	.50304	.49927	.49553	.49182	.48815
101	95	.57507	.57081	.56659	.56240	.55824	.55413	.55004	.54600	.54198	.53800	.53406	.53015	.52627	.52243	.51861	.51483	.51108	.50737	.50368	.50003
101	96	.58567	.58145	.57727	.57313	.56901	.56494	.56089	.55688	.55291	.54896	.54505	.54117	.53732	.53351	.52972	.52597	.52224	.51855	.51488	.51125
101	97	.59549	.59132	.58718	.58308	.57901	.57498	.57097	.56700	.56306	.55915	.55527	.55142	.54760	.54381	.54005	.53633	.53263	.52896	.52532	.52170
101	98	.60475	.60062	.59653	.59247	.58844	.58445	.58048	.57654	.57264	.56876	.56491	.56110	.55731	.55355	.54982	.54612	.54245	.53880	.53519	.53160

Ages		Adjusted Payout Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
101	99	.61376	.60969	.60564	.60163	.59764	.59369	.58976	.58586	.58200	.57816	.57435	.57056	.56681	.56308	.55938	.55571	.55207	.54845	.54486	.54129
101	100	.62253	.61850	.61450	.61053	.60659	.60268	.59879	.59494	.59111	.58731	.58354	.57979	.57607	.57238	.56871	.56507	.56146	.55787	.55431	.55077
101	101	.63113	.62715	.62320	.61928	.61539	.61152	.60768	.60387	.60008	.59632	.59259	.58888	.58520	.58154	.57791	.57430	.57072	.56716	.56363	.56012
102	0	.00938	.00930	.00922	.00914	.00906	.00898	.00891	.00884	.00877	.00870	.00864	.00857	.00851	.00845	.00839	.00833	.00828	.00822	.00817	.00811
102	1	.00275	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00228	.00224	.00220	.00216	.00212	.00208	.00205	.00202	.00198	.00195	.00192
102	2	.00252	.00245	.00239	.00233	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00169	.00166
102	3	.00246	.00239	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00160	.00156
102	4	.00250	.00243	.00236	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00158	.00154
102	5	.00262	.00254	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00162	.00158
102	6	.00278	.00270	.00261	.00254	.00246	.00239	.00233	.00226	.00220	.00214	.00209	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00170	.00166
102	7	.00300	.00291	.00282	.00274	.00266	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00188	.00183	.00179
102	8	.00326	.00317	.00307	.00298	.00290	.00281	.00274	.00266	.00259	.00252	.00245	.00239	.00233	.00227	.00221	.00215	.00210	.00205	.00200	.00195
102	9	.00360	.00349	.00339	.00330	.00320	.00312	.00303	.00295	.00287	.00279	.00272	.00265	.00259	.00252	.00246	.00240	.00234	.00228	.00223	.00218
102	10	.00402	.00390	.00379	.00369	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00253	.00248
102	11	.00450	.00438	.00426	.00415	.00404	.00394	.00384	.00375	.00365	.00357	.00348	.00340	.00332	.00325	.00317	.00310	.00303	.00297	.00290	.00284
102	12	.00505	.00492	.00480	.00468	.00456	.00445	.00435	.00424	.00415	.00405	.00396	.00387	.00379	.00371	.00363	.00355	.00348	.00341	.00334	.00327
102	13	.00563	.00550	.00536	.00523	.00511	.00499	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00411	.00403	.00395	.00388	.00380	.00373
102	14	.00619	.00605	.00590	.00577	.00564	.00551	.00539	.00528	.00517	.00506	.00496	.00486	.00476	.00467	.00458	.00449	.00441	.00433	.00425	.00417
102	15	.00670	.00655	.00640	.00625	.00612	.00598	.00586	.00574	.00562	.00551	.00540	.00529	.00519	.00509	.00500	.00491	.00482	.00473	.00465	.00457
102	16	.00714	.00697	.00682	.00666	.00652	.00638	.00625	.00612	.00600	.00588	.00576	.00565	.00555	.00544	.00534	.00525	.00516	.00506	.00498	.00489
102	17	.00751	.00734	.00717	.00701	.00686	.00672	.00658	.00644	.00631	.00619	.00607	.00595	.00584	.00573	.00563	.00553	.00543	.00534	.00524	.00516
102	18	.00783	.00765	.00747	.00731	.00715	.00700	.00685	.00671	.00657	.00644	.00632	.00620	.00608	.00597	.00586	.00575	.00565	.00555	.00546	.00536
102	19	.00813	.00794	.00776	.00759	.00742	.00726	.00711	.00696	.00682	.00668	.00655	.00642	.00630	.00618	.00607	.00596	.00585	.00575	.00565	.00555
102	20	.00845	.00825	.00806	.00787	.00770	.00753	.00737	.00721	.00707	.00692	.00678	.00665	.00652	.00640	.00628	.00617	.00606	.00595	.00584	.00574
102	21	.00878	.00857	.00837	.00818	.00799	.00782	.00765	.00748	.00733	.00718	.00703	.00689	.00676	.00663	.00650	.00638	.00627	.00615	.00605	.00594
102	22	.00913	.00890	.00869	.00849	.00829	.00811	.00793	.00776	.00759	.00743	.00728	.00713	.00699	.00686	.00673	.00660	.00648	.00636	.00624	.00613
102	23	.00950	.00926	.00904	.00882	.00861	.00842	.00823	.00805	.00787	.00771	.00755	.00739	.00724	.00710	.00696	.00683	.00670	.00658	.00646	.00634
102	24	.00991	.00966	.00942	.00919	.00897	.00876	.00856	.00837	.00819	.00801	.00784	.00768	.00752	.00737	.00723	.00709	.00695	.00682	.00669	.00657
102	25	.01037	.01010	.00985	.00961	.00938	.00916	.00895	.00874	.00855	.00836	.00818	.00801	.00785	.00769	.00753	.00738	.00724	.00710	.00697	.00684
102	26	.01089	.01061	.01034	.01008	.00984	.00960	.00938	.00916	.00896	.00876	.00857	.00839	.00821	.00804	.00788	.00772	.00757	.00742	.00728	.00714
102	27	.01148	.01119	.01090	.01063	.01037	.01012	.00988	.00965	.00943	.00922	.00902	.00882	.00864	.00846	.00828	.00812	.00796	.00780	.00765	.00751
102	28	.01214	.01182	.01151	.01122	.01095	.01068	.01043	.01018	.00995	.00973	.00951	.00930	.00911	.00891	.00873	.00855	.00838	.00822	.00806	.00790
102	29	.01285	.01251	.01219	.01188	.01158	.01130	.01103	.01077	.01052	.01028	.01005	.00983	.00962	.00942	.00922	.00903	.00885	.00867	.00851	.00834
102	30	.01362	.01325	.01291	.01258	.01226	.01196	.01167	.01140	.01113	.01088	.01063	.01040	.01017	.00996	.00975	.00955	.00935	.00917	.00898	.00881
102	31	.01444	.01405	.01368	.01333	.01299	.01267	.01236	.01207	.01178	.01151	.01125	.01100	.01076	.01053	.01031	.01009	.00989	.00969	.00949	.00931
102	32	.01532	.01491	.01451	.01414	.01378	.01343	.01310	.01279	.01249	.01220	.01192	.01165	.01139	.01115	.01091	.01068	.01046	.01025	.01004	.00984
102	33	.01628	.01584	.01542	.01502	.01463	.01427	.01391	.01358	.01325	.01294	.01265	.01236	.01209	.01182	.01157	.01132	.01109	.01086	.01064	.01043
102	34	.01732	.01685	.01640	.01597	.01556	.01517	.01479	.01443	.01408	.01375	.01343	.01313	.01283	.01255	.01228	.01201	.01176	.01152	.01128	.01106
102	35	.01846	.01796	.01748	.01702	.01658	.01616	.01575	.01537	.01500	.01464	.01430	.01397	.01366	.01335	.01306	.01278	.01251	.01225	.01200	.01175
102	36	.01970	.01916	.01865	.01815	.01768	.01723	.01680	.01639	.01599	.01561	.01524	.01489	.01455	.01422	.01391	.01361	.01332	.01304	.01277	.01251
102	37	.02105	.02047	.01992	.01939	.01889	.01840	.01794	.01750	.01707	.01666	.01627	.01589	.01553	.01518	.01484	.01452	.01420	.01390	.01361	.01333
102	38	.02253	.02191	.02132	.02076	.02022	.01970	.01920	.01872	.01827	.01783	.01741	.01700	.01661	.01623	.01587	.01552	.01519	.01486	.01455	.01425
102	39	.02415	.02349	.02286	.02225	.02167	.02112	.02059	.02007	.01958	.01911	.01866	.01822	.01780	.01740	.01701	.01663	.01627	.01592	.01559	.01526
102	40	.02595	.02524	.02456	.02391	.02329	.02270	.02212	.02157	.02105	.02054	.02005	.01958	.01913	.01870	.01828	.01787	.01748	.01711	.01674	.01639
102	41	.02794	.02718	.02645	.02576	.02509	.02445	.02384	.02325	.02268	.02213	.02161	.02111	.02062	.02015	.01970	.01927	.01885	.01844	.01805	.01767
102	42	.03013	.02932	.02855	.02780	.02708	.02640	.02574	.02511	.02450	.02391	.02335	.02280	.02228	.02178	.02129	.02082	.02037	.01993	.01951	.01910
102	43	.03255	.03168	.03085	.03005	.02928	.02855	.02784	.02716	.02651	.02588	.02527	.02469	.02412	.02358	.02306	.02255	.02207	.02159	.02114	.02070
102	44	.03519	.03426	.03337	.03252	.03170	.03091	.03015	.02942	.02872	.02804	.02739	.02676	.02616	.02558	.02501	.02447	.02394	.02344	.02295	.02247
102	45	.03805	.03705	.03610	.03519	.03431	.03347	.03265	.03187	.03112	.03039	.02970	.02902	.02837	.02774	.02714	.02655	.02599	.02544	.02491	.02440
102	46	.04113	.04007	.03906	.03808	.03714	.03624	.03537	.03453	.03373	.03295	.03220	.03148	.03078	.03010	.02945	.02882	.02822	.02763	.02706	.02651

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
102	47	.04443	.04331	.04222	.04118	.04018	.03921	.03828	.03739	.03652	.03569	.03489	.03411	.03336	.03264	.03194	.03126	.03061	.02998	.02937	.02877
102	48	.04798	.04678	.04563	.04452	.04345	.04241	.04142	.04046	.03954	.03865	.03779	.03696	.03616	.03538	.03463	.03390	.03320	.03252	.03187	.03123
102	49	.05179	.05051	.04928	.04810	.04696	.04586	.04480	.04377	.04279	.04184	.04092	.04003	.03917	.03834	.03753	.03675	.03600	.03527	.03457	.03388
102	50	.05588	.05452	.05322	.05196	.05075	.04957	.04844	.04735	.04630	.04528	.04430	.04335	.04243	.04154	.04068	.03985	.03904	.03826	.03750	.03677
102	51	.06027	.05883	.05745	.05611	.05482	.05357	.05237	.05121	.05008	.04900	.04795	.04694	.04595	.04500	.04408	.04319	.04233	.04149	.04068	.03989
102	52	.06494	.06342	.06194	.06052	.05915	.05783	.05655	.05532	.05412	.05296	.05185	.05076	.04972	.04870	.04772	.04677	.04584	.04495	.04408	.04324
102	53	.06990	.06829	.06673	.06522	.06377	.06236	.06101	.05969	.05842	.05719	.05600	.05485	.05373	.05265	.05161	.05059	.04960	.04865	.04772	.04682
102	54	.07516	.07345	.07180	.07021	.06867	.06718	.06574	.06435	.06300	.06169	.06043	.05920	.05801	.05686	.05574	.05466	.05361	.05259	.05160	.05064
102	55	.08073	.07893	.07719	.07550	.07388	.07230	.07077	.06930	.06787	.06648	.06514	.06384	.06257	.06135	.06016	.05901	.05789	.05680	.05575	.05472
102	56	.08664	.08474	.08290	.08113	.07941	.07774	.07613	.07456	.07305	.07158	.07016	.06878	.06744	.06614	.06487	.06365	.06246	.06130	.06018	.05908
102	57	.09289	.09089	.08895	.08708	.08526	.08351	.08180	.08015	.07855	.07699	.07549	.07402	.07260	.07123	.06989	.06859	.06732	.06609	.06490	.06374
102	58	.09946	.09735	.09531	.09334	.09143	.08957	.08778	.08603	.08434	.08270	.08111	.07956	.07806	.07660	.07518	.07380	.07246	.07115	.06988	.06865
102	59	.10631	.10410	.10196	.09988	.09787	.09592	.09402	.09218	.09040	.08867	.08698	.08535	.08376	.08222	.08072	.07926	.07784	.07645	.07511	.07380
102	60	.11345	.11113	.10888	.10670	.10459	.10253	.10054	.09861	.09673	.09490	.09313	.09140	.08973	.08809	.08651	.08496	.08346	.08200	.08058	.07919
102	61	.12091	.11848	.11613	.11384	.11162	.10947	.10737	.10534	.10336	.10144	.09957	.09775	.09599	.09426	.09259	.09096	.08937	.08783	.08632	.08485
102	62	.12877	.12623	.12376	.12137	.11904	.11678	.11458	.11245	.11037	.10835	.10638	.10447	.10260	.10079	.09903	.09731	.09563	.09400	.09241	.09086
102	63	.13704	.13439	.13181	.12930	.12687	.12450	.12219	.11995	.11777	.11565	.11358	.11157	.10961	.10770	.10585	.10403	.10227	.10055	.09887	.09723
102	64	.14573	.14296	.14026	.13765	.13510	.13262	.13021	.12786	.12558	.12335	.12118	.11907	.11701	.11500	.11305	.11114	.10928	.10747	.10570	.10397
102	65	.15485	.15196	.14916	.14642	.14376	.14117	.13865	.13620	.13380	.13147	.12920	.12698	.12482	.12272	.12066	.11866	.11670	.11479	.11293	.11111
102	66	.16446	.16146	.15854	.15569	.15292	.15021	.14758	.14501	.14251	.14007	.13769	.13537	.13311	.13090	.12874	.12664	.12459	.12258	.12062	.11871
102	67	.17464	.17152	.16848	.16552	.16263	.15981	.15707	.15439	.15178	.14923	.14674	.14432	.14195	.13963	.13737	.13517	.13301	.13091	.12885	.12684
102	68	.18537	.18213	.17897	.17590	.17289	.16997	.16711	.16432	.16160	.15894	.15634	.15381	.15133	.14891	.14655	.14424	.14199	.13978	.13762	.13551
102	69	.19662	.19327	.19000	.18680	.18369	.18065	.17768	.17478	.17194	.16918	.16647	.16383	.16125	.15872	.15626	.15384	.15148	.14918	.14692	.14471
102	70	.20833	.20487	.20148	.19818	.19495	.19180	.18872	.18571	.18276	.17989	.17707	.17432	.17163	.16900	.16643	.16391	.16145	.15904	.15668	.15437
102	71	.22045	.21687	.21338	.20996	.20662	.20336	.20017	.19705	.19399	.19101	.18809	.18523	.18244	.17970	.17702	.17440	.17183	.16932	.16686	.16445
102	72	.23294	.22925	.22565	.22212	.21868	.21530	.21200	.20877	.20561	.20252	.19949	.19653	.19363	.19079	.18800	.18528	.18261	.17999	.17743	.17491
102	73	.24578	.24199	.23828	.23465	.23109	.22761	.22421	.22087	.21760	.21440	.21127	.20820	.20519	.20225	.19936	.19653	.19375	.19104	.18837	.18575
102	74	.25906	.25516	.25135	.24761	.24396	.24037	.23686	.23342	.23005	.22675	.22351	.22034	.21723	.21417	.21118	.20825	.20537	.20255	.19978	.19707
102	75	.27286	.26887	.26495	.26112	.25736	.25368	.25007	.24653	.24305	.23965	.23631	.23303	.22982	.22667	.22357	.22054	.21756	.21463	.21177	.20895
102	76	.28726	.28317	.27917	.27524	.27139	.26761	.26390	.26026	.25669	.25319	.24975	.24638	.24306	.23981	.23662	.23349	.23041	.22738	.22442	.22150
102	77	.30227	.29810	.29401	.28999	.28605	.28218	.27838	.27465	.27099	.26740	.26386	.26039	.25699	.25364	.25035	.24712	.24395	.24083	.23776	.23475
102	78	.31786	.31362	.30945	.30535	.30133	.29737	.29349	.28968	.28593	.28224	.27863	.27507	.27157	.26813	.26476	.26143	.25817	.25496	.25180	.24870
102	79	.33392	.32961	.32536	.32120	.31710	.31307	.30911	.30522	.30139	.29763	.29393	.29029	.28671	.28319	.27972	.27632	.27297	.26967	.26642	.26323
102	80	.35027	.34590	.34160	.33736	.33320	.32911	.32508	.32112	.31722	.31338	.30961	.30589	.30224	.29864	.29510	.29161	.28818	.28480	.28147	.27820
102	81	.36678	.36235	.35799	.35371	.34949	.34533	.34124	.33722	.33326	.32935	.32551	.32173	.31800	.31433	.31072	.30716	.30366	.30020	.29680	.29345
102	82	.38334	.37887	.37447	.37013	.36587	.36166	.35752	.35344	.34942	.34546	.34156	.33771	.33393	.33019	.32651	.32289	.31932	.31579	.31232	.30890
102	83	.39995	.39545	.39101	.38664	.38233	.37808	.37390	.36977	.36570	.36169	.35774	.35384	.35000	.34621	.34247	.33879	.33515	.33157	.32804	.32455
102	84	.41673	.41221	.40774	.40334	.39900	.39472	.39050	.38634	.38223	.37818	.37418	.37024	.36635	.36251	.35873	.35499	.35131	.34767	.34408	.34054
102	85	.43374	.42921	.42473	.42031	.41595	.41165	.40741	.40322	.39908	.39500	.39097	.38699	.38306	.37919	.37536	.37158	.36785	.36417	.36053	.35694
102	86	.45080	.44626	.44178	.43736	.43299	.42867	.42441	.42021	.41605	.41195	.40790	.40390	.39994	.39604	.39218	.38837	.38461	.38089	.37721	.37359
102	87	.46763	.46310	.45862	.45420	.44983	.44552	.44125	.43704	.43288	.42876	.42470	.42068	.41671	.41278	.40890	.40507	.40128	.39754	.39383	.39018
102	88	.48417	.47966	.47520	.47079	.46644	.46213	.45787	.45366	.44949	.44538	.44131	.43728	.43330	.42937	.42548	.42163	.41783	.41406	.41034	.40666
102	89	.50039	.49590	.49147	.48708	.48274	.47845	.47421	.47001	.46586	.46175	.45768	.45366	.44968	.44575	.44185	.43800	.43419	.43042	.42669	.42299
102	90	.51618	.51173	.50733	.50298	.49866	.49440	.49018	.48600	.48186	.47777	.47372	.46971	.46574	.46182	.45793	.45408	.45027	.44650	.44277	.43907
102	91	.53123	.52683	.52246	.51814	.51387	.50963	.50544	.50129	.49718	.49311	.48908	.48509	.48114	.47723	.47335	.46952	.46572	.46195	.45823	.45454
102	92	.54524	.54088	.53656	.53228	.52804	.52384	.51968	.51556	.51148	.50744	.50343	.49946	.49553	.49164	.48778	.48396	.48018	.47643	.47271	.46903
102	93	.55824	.55392	.54964	.54540	.54120	.53704	.53291	.52883	.52478	.52076	.51679	.51284	.50894	.50507	.50123	.49743	.49366	.48992	.48622	.48255
102	94	.57041	.56614	.56190	.55770	.55354	.54942	.54533	.54128	.53726	.53328	.52933	.52542	.52154	.51769	.51388	.51010	.50635	.50264	.49895	.49530
102	95	.58197	.57774	.57356	.56940	.56529	.56121	.55716	.55314	.54916	.54521	.54130	.53742	.53357	.52975	.52596	.52221	.51848	.51479	.51113	.50749
102	96	.59283	.58866	.58452	.58041	.57634	.57230	.56829	.56432	.56037	.55646	.55258	.54873	.54492	.54113	.53737	.53364	.52994	.52628	.52264	.51903

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
102	97	.60292	.59879	.59470	.59064	.58661	.58261	.57864	.57470	.57080	.56692	.56308	.55926	.55547	.55172	.54799	.54429	.54062	.53698	.53336	.52977
102	98	.61242	.60835	.60430	.60028	.59629	.59234	.58841	.58451	.58064	.57680	.57299	.56921	.56546	.56173	.55803	.55436	.55072	.54710	.54351	.53995
102	99	.62169	.61766	.61366	.60969	.60575	.60184	.59795	.59410	.59027	.58647	.58269	.57895	.57523	.57154	.56787	.56423	.56062	.55703	.55347	.54993
102	100	.63070	.62673	.62278	.61885	.61496	.61109	.60725	.60344	.59965	.59589	.59215	.58844	.58476	.58110	.57747	.57387	.57028	.56673	.56320	.55969
102	101	.63956	.63563	.63173	.62786	.62402	.62020	.61640	.61263	.60889	.60517	.60148	.59781	.59416	.59054	.58695	.58338	.57983	.57631	.57281	.56933
102	102	.64825	.64438	.64053	.63671	.63291	.62914	.62539	.62167	.61797	.61430	.61064	.60702	.60341	.59983	.59628	.59274	.58923	.58574	.58227	.57883
103	0	.00952	.00943	.00935	.00927	.00919	.00912	.00905	.00898	.00891	.00884	.00878	.00872	.00866	.00860	.00854	.00848	.00842	.00837	.00831	.00826
103	1	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00234	.00230	.00226	.00222	.00218	.00214	.00211	.00207	.00204	.00201	.00197	.00194
103	2	.00253	.00247	.00240	.00234	.00229	.00224	.00218	.00214	.00209	.00204	.00200	.00196	.00192	.00188	.00184	.00181	.00177	.00174	.00171	.00168
103	3	.00247	.00241	.00234	.00228	.00222	.00216	.00211	.00206	.00201	.00196	.00191	.00187	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00158
103	4	.00251	.00244	.00237	.00231	.00224	.00218	.00212	.00207	.00202	.00196	.00192	.00187	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156
103	5	.00263	.00255	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160
103	6	.00279	.00270	.00262	.00255	.00247	.00240	.00234	.00227	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167
103	7	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180
103	8	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240	.00233	.00227	.00222	.00216	.00211	.00206	.00201	.00196
103	9	.00361	.00350	.00340	.00331	.00321	.00312	.00304	.00296	.00288	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00229	.00224	.00219
103	10	.00403	.00391	.00380	.00370	.00360	.00350	.00341	.00332	.00324	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00249
103	11	.00452	.00439	.00428	.00416	.00406	.00395	.00385	.00376	.00367	.00358	.00350	.00341	.00334	.00326	.00319	.00312	.00305	.00298	.00292	.00286
103	12	.00507	.00494	.00482	.00470	.00458	.00447	.00436	.00426	.00416	.00407	.00398	.00389	.00381	.00373	.00365	.00357	.00350	.00343	.00336	.00329
103	13	.00566	.00552	.00538	.00526	.00513	.00502	.00490	.00480	.00469	.00459	.00449	.00440	.00431	.00422	.00414	.00406	.00398	.00390	.00383	.00375
103	14	.00622	.00607	.00593	.00580	.00567	.00554	.00542	.00531	.00520	.00509	.00499	.00489	.00479	.00470	.00461	.00452	.00444	.00436	.00428	.00420
103	15	.00673	.00658	.00643	.00629	.00615	.00602	.00589	.00577	.00565	.00554	.00543	.00533	.00522	.00513	.00503	.00494	.00485	.00477	.00468	.00460
103	16	.00717	.00701	.00685	.00670	.00656	.00642	.00629	.00616	.00604	.00592	.00580	.00569	.00559	.00548	.00538	.00529	.00519	.00510	.00502	.00493
103	17	.00755	.00738	.00721	.00705	.00690	.00676	.00662	.00648	.00635	.00623	.00611	.00599	.00588	.00578	.00567	.00557	.00547	.00538	.00529	.00520
103	18	.00787	.00769	.00752	.00735	.00719	.00704	.00689	.00675	.00662	.00649	.00636	.00624	.00612	.00601	.00590	.00580	.00570	.00560	.00550	.00541
103	19	.00818	.00799	.00781	.00763	.00746	.00730	.00715	.00700	.00686	.00673	.00660	.00647	.00635	.00623	.00612	.00601	.00590	.00580	.00570	.00560
103	20	.00849	.00829	.00810	.00792	.00774	.00758	.00742	.00726	.00711	.00697	.00683	.00670	.00657	.00645	.00633	.00621	.00610	.00600	.00589	.00579
103	21	.00883	.00862	.00842	.00823	.00804	.00786	.00769	.00753	.00738	.00723	.00708	.00694	.00681	.00668	.00655	.00643	.00632	.00620	.00610	.00599
103	22	.00917	.00895	.00874	.00854	.00834	.00815	.00798	.00780	.00764	.00748	.00733	.00718	.00704	.00691	.00678	.00665	.00653	.00641	.00629	.00618
103	23	.00954	.00931	.00908	.00887	.00866	.00847	.00828	.00810	.00792	.00776	.00760	.00744	.00729	.00715	.00701	.00688	.00675	.00663	.00651	.00639
103	24	.00995	.00970	.00947	.00924	.00902	.00881	.00861	.00842	.00824	.00806	.00789	.00773	.00758	.00742	.00728	.00714	.00700	.00687	.00675	.00662
103	25	.01042	.01016	.00990	.00966	.00943	.00921	.00900	.00880	.00860	.00842	.00824	.00806	.00790	.00774	.00759	.00744	.00729	.00716	.00702	.00689
103	26	.01094	.01066	.01039	.01013	.00989	.00966	.00943	.00922	.00901	.00881	.00862	.00844	.00826	.00809	.00793	.00777	.00762	.00748	.00734	.00720
103	27	.01154	.01124	.01095	.01068	.01042	.01017	.00993	.00971	.00949	.00928	.00907	.00888	.00869	.00851	.00834	.00817	.00801	.00786	.00771	.00756
103	28	.01219	.01187	.01157	.01128	.01100	.01074	.01048	.01024	.01001	.00978	.00957	.00936	.00916	.00897	.00879	.00861	.00844	.00828	.00812	.00796
103	29	.01291	.01257	.01225	.01194	.01164	.01136	.01109	.01083	.01058	.01034	.01011	.00989	.00968	.00948	.00928	.00910	.00891	.00874	.00857	.00840
103	30	.01368	.01332	.01297	.01264	.01233	.01203	.01174	.01146	.01120	.01094	.01070	.01046	.01024	.01002	.00981	.00961	.00942	.00923	.00905	.00888
103	31	.01450	.01411	.01375	.01339	.01306	.01274	.01243	.01213	.01185	.01158	.01132	.01107	.01083	.01060	.01038	.01016	.00996	.00976	.00956	.00938
103	32	.01539	.01497	.01458	.01421	.01385	.01350	.01317	.01286	.01256	.01227	.01199	.01172	.01147	.01122	.01098	.01075	.01053	.01032	.01011	.00992
103	33	.01635	.01591	.01549	.01509	.01471	.01434	.01399	.01365	.01333	.01302	.01272	.01244	.01216	.01190	.01164	.01140	.01116	.01093	.01072	.01050
103	34	.01739	.01692	.01647	.01605	.01564	.01524	.01487	.01451	.01416	.01383	.01351	.01320	.01291	.01263	.01236	.01209	.01184	.01160	.01136	.01114
103	35	.01854	.01804	.01756	.01710	.01666	.01624	.01584	.01545	.01508	.01472	.01438	.01405	.01374	.01344	.01314	.01286	.01259	.01233	.01208	.01184
103	36	.01978	.01924	.01873	.01824	.01777	.01732	.01688	.01647	.01607	.01569	.01533	.01498	.01464	.01431	.01400	.01370	.01341	.01313	.01286	.01260
103	37	.02113	.02056	.02001	.01948	.01898	.01849	.01803	.01759	.01716	.01675	.01636	.01598	.01562	.01527	.01493	.01461	.01430	.01400	.01371	.01343
103	38	.02262	.02201	.02142	.02085	.02031	.01979	.01930	.01882	.01836	.01792	.01750	.01710	.01671	.01633	.01597	.01562	.01529	.01496	.01465	.01435
103	39	.02425	.02359	.02296	.02235	.02177	.02122	.02069	.02017	.01968	.01921	.01876	.01832	.01790	.01750	.01711	.01674	.01637	.01603	.01569	.01536
103	40	.02605	.02534	.02467	.02402	.02340	.02280	.02223	.02168	.02115	.02065	.02016	.01969	.01924	.01880	.01838	.01798	.01759	.01722	.01685	.01650
103	41	.02805	.02729	.02657	.02587	.02520	.02456	.02395	.02336	.02279	.02225	.02173	.02122	.02074	.02027	.01982	.01938	.01896	.01856	.01817	.01779
103	42	.03025	.02944	.02867	.02792	.02721	.02652	.02586	.02523	.02462	.02403	.02347	.02293	.02240	.02190	.02142	.02095	.02050	.02006	.01964	.01923
103	43	.03268	.03181	.03098	.03018	.02941	.02868	.02797	.02729	.02664	.02601	.02540	.02482	.02426	.02372	.02319	.02269	.02220	.02173	.02128	.02084

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
103	44	.03533	.03440	.03351	.03266	.03184	.03105	.03029	.02956	.02886	.02819	.02754	.02691	.02631	.02572	.02516	.02462	.02409	.02358	.02309	.02262
103	45	.03820	.03721	.03626	.03534	.03447	.03362	.03281	.03203	.03128	.03055	.02985	.02918	.02853	.02790	.02730	.02671	.02615	.02560	.02507	.02456
103	46	.04130	.04024	.03923	.03825	.03731	.03641	.03554	.03470	.03390	.03312	.03237	.03165	.03095	.03028	.02963	.02900	.02839	.02780	.02723	.02668
103	47	.04461	.04349	.04240	.04136	.04036	.03940	.03847	.03757	.03671	.03588	.03507	.03430	.03355	.03283	.03213	.03145	.03080	.03017	.02956	.02897
103	48	.04818	.04698	.04582	.04471	.04365	.04262	.04162	.04067	.03974	.03885	.03799	.03716	.03636	.03559	.03484	.03411	.03341	.03273	.03207	.03144
103	49	.05200	.05072	.04950	.04831	.04717	.04608	.04502	.04400	.04301	.04206	.04114	.04025	.03939	.03856	.03776	.03698	.03623	.03550	.03479	.03411
103	50	.05611	.05476	.05345	.05220	.05098	.04981	.04868	.04760	.04654	.04553	.04454	.04359	.04268	.04179	.04093	.04010	.03929	.03851	.03775	.03702
103	51	.06053	.05909	.05770	.05637	.05508	.05383	.05263	.05147	.05035	.04927	.04822	.04720	.04622	.04527	.04435	.04346	.04260	.04176	.04095	.04017
103	52	.06522	.06370	.06223	.06081	.05944	.05812	.05684	.05560	.05441	.05326	.05214	.05106	.05001	.04900	.04802	.04706	.04614	.04525	.04438	.04354
103	53	.07021	.06860	.06704	.06553	.06408	.06268	.06132	.06001	.05874	.05751	.05632	.05517	.05406	.05298	.05193	.05091	.04993	.04897	.04804	.04714
103	54	.07549	.07379	.07214	.07055	.06901	.06752	.06608	.06469	.06334	.06204	.06078	.05955	.05836	.05721	.05610	.05502	.05396	.05295	.05196	.05099
103	55	.08110	.07930	.07756	.07588	.07425	.07267	.07115	.06967	.06825	.06686	.06552	.06422	.06296	.06173	.06055	.05940	.05828	.05719	.05614	.05511
103	56	.08704	.08515	.08331	.08153	.07981	.07815	.07654	.07498	.07346	.07200	.07057	.06919	.06786	.06656	.06530	.06407	.06288	.06173	.06060	.05951
103	57	.09333	.09133	.08940	.08752	.08571	.08395	.08225	.08060	.07900	.07745	.07594	.07448	.07306	.07169	.07035	.06905	.06778	.06656	.06536	.06420
103	58	.09993	.09783	.09580	.09383	.09192	.09006	.08827	.08653	.08484	.08320	.08160	.08006	.07856	.07710	.07568	.07430	.07296	.07166	.07039	.06916
103	59	.10683	.10462	.10248	.10041	.09840	.09645	.09456	.09272	.09094	.08921	.08753	.08589	.08431	.08276	.08126	.07981	.07839	.07701	.07566	.07435
103	60	.11401	.11170	.10945	.10727	.10516	.10311	.10112	.09919	.09731	.09549	.09371	.09199	.09032	.08869	.08710	.08556	.08406	.08260	.08118	.07979
103	61	.12152	.11910	.11674	.11446	.11224	.11009	.10800	.10597	.10399	.10207	.10021	.09839	.09662	.09491	.09323	.09160	.09002	.08847	.08697	.08550
103	62	.12943	.12689	.12443	.12203	.11971	.11745	.11526	.11312	.11105	.10903	.10707	.10515	.10329	.10148	.09972	.09800	.09633	.09470	.09311	.09156
103	63	.13775	.13510	.13253	.13002	.12759	.12522	.12292	.12069	.11851	.11639	.11432	.11231	.11036	.10845	.10659	.10478	.10302	.10130	.09962	.09799
103	64	.14649	.14373	.14104	.13842	.13588	.13341	.13100	.12865	.12637	.12414	.12198	.11987	.11781	.11581	.11386	.11195	.11009	.10828	.10651	.10479
103	65	.15568	.15279	.14999	.14726	.14461	.14202	.13950	.13705	.13466	.13233	.13006	.12785	.12569	.12358	.12153	.11953	.11758	.11567	.11381	.11199
103	66	.16535	.16236	.15944	.15659	.15382	.15113	.14850	.14593	.14343	.14100	.13862	.13630	.13404	.13184	.12968	.12758	.12553	.12353	.12157	.11966
103	67	.17560	.17249	.16945	.16650	.16361	.16080	.15806	.15538	.15278	.15023	.14775	.14532	.14296	.14065	.13839	.13619	.13404	.13193	.12988	.12787
103	68	.18641	.18318	.18003	.17696	.17396	.17103	.16818	.16540	.16268	.16002	.15743	.15490	.15243	.15001	.14765	.14535	.14309	.14089	.13873	.13663
103	69	.19775	.19441	.19114	.18795	.18484	.18181	.17884	.17594	.17312	.17035	.16765	.16501	.16243	.15991	.15745	.15504	.15268	.15038	.14812	.14592
103	70	.20956	.20610	.20272	.19943	.19620	.19305	.18998	.18697	.18403	.18116	.17835	.17561	.17292	.17029	.16772	.16521	.16275	.16034	.15799	.15568
103	71	.22178	.21821	.21472	.21131	.20798	.20472	.20153	.19842	.19537	.19239	.18947	.18662	.18383	.18110	.17842	.17580	.17324	.17073	.16827	.16586
103	72	.23437	.23069	.22710	.22358	.22014	.21677	.21348	.21025	.20710	.20401	.20099	.19803	.19513	.19229	.18952	.18679	.18413	.18151	.17895	.17644
103	73	.24732	.24354	.23984	.23621	.23267	.22919	.22579	.22246	.21920	.21601	.21288	.20982	.20682	.20387	.20099	.19816	.19539	.19268	.19002	.18740
103	74	.26072	.25683	.25303	.24930	.24565	.24208	.23857	.23514	.23177	.22848	.22524	.22208	.21897	.21592	.21294	.21001	.20714	.20432	.20155	.19884
103	75	.27465	.27067	.26676	.26294	.25919	.25551	.25191	.24837	.24491	.24151	.23817	.23490	.23170	.22855	.22546	.22243	.21946	.21654	.21367	.21086
103	76	.28919	.28512	.28112	.27720	.27336	.26959	.26589	.26225	.25869	.25520	.25176	.24840	.24509	.24184	.23866	.23553	.23246	.22944	.22647	.22356
103	77	.30436	.30020	.29612	.29211	.28818	.28432	.28053	.27681	.27315	.26956	.26604	.26258	.25918	.25584	.25255	.24933	.24616	.24305	.23999	.23698
103	78	.32012	.31588	.31172	.30764	.30363	.29968	.29581	.29200	.28826	.28459	.28098	.27743	.27394	.27051	.26714	.26382	.26056	.25736	.25421	.25111
103	79	.33636	.33206	.32783	.32368	.31959	.31557	.31162	.30774	.30392	.30017	.29648	.29285	.28927	.28576	.28230	.27890	.27556	.27227	.26903	.26584
103	80	.35292	.34856	.34427	.34005	.33590	.33181	.32780	.32384	.31996	.31613	.31236	.30866	.30501	.30142	.29789	.29441	.29098	.28761	.28429	.28103
103	81	.36963	.36522	.36088	.35660	.35240	.34826	.34418	.34017	.33621	.33232	.32849	.32472	.32100	.31734	.31374	.31019	.30669	.30324	.29985	.29651
103	82	.38641	.38196	.37757	.37326	.36900	.36481	.36068	.35661	.35261	.34866	.34477	.34094	.33716	.33344	.32977	.32615	.32259	.31907	.31561	.31220
103	83	.40325	.39877	.39435	.38999	.38570	.38147	.37730	.37318	.36913	.36513	.36119	.35731	.35347	.34970	.34597	.34229	.33867	.33510	.33157	.32809
103	84	.42028	.41577	.41133	.40695	.40262	.39836	.39415	.39001	.38591	.38188	.37789	.37396	.37009	.36626	.36248	.35876	.35508	.35146	.34788	.34434
103	85	.43756	.43304	.42859	.42419	.41985	.41556	.41133	.40716	.40304	.39897	.39496	.39099	.38708	.38322	.37940	.37564	.37192	.36825	.36462	.36104
103	86	.45490	.45038	.44592	.44152	.43717	.43287	.42863	.42444	.42031	.41622	.41218	.40820	.40426	.40037	.39652	.39273	.38897	.38527	.38161	.37799
103	87	.47202	.46751	.46306	.45866	.45431	.45002	.44578	.44158	.43744	.43334	.42929	.42529	.42134	.41743	.41356	.40974	.40597	.40224	.39855	.39490
103	88	.48887	.48438	.47995	.47556	.47123	.46694	.46270	.45851	.45437	.45027	.44622	.44222	.43826	.43434	.43046	.42663	.42284	.41909	.41539	.41172
103	89	.50540	.50094	.49653	.49217	.48786	.48359	.47937	.47519	.47106	.46698	.46293	.45893	.45497	.45105	.44718	.44334	.43955	.43579	.43207	.42840
103	90	.52152	.51710	.51272	.50840	.50411	.49987	.49568	.49152	.48741	.48334	.47931	.47533	.47138	.46747	.46360	.45977	.45598	.45223	.44851	.44483
103	91	.53689	.53252	.52819	.52390	.51965	.51545	.51128	.50716	.50307	.49903	.49502	.49106	.48713	.48324	.47938	.47557	.47179	.46804	.46433	.46066
103	92	.55122	.54689	.54260	.53835	.53414	.52997	.52584	.52175	.51770	.51368	.50971	.50576	.50186	.49799	.49415	.49035	.48659	.48286	.47916	.47550
103	93	.56451	.56023	.55599	.55178	.54762	.54348	.53939	.53533	.53131	.52733	.52338	.51946	.51558	.51174	.50793	.50415	.50040	.49669	.49301	.48936

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
103	94	.57697	.57274	.56854	.56438	.56025	.55616	.55211	.54809	.54410	.54015	.53623	.53235	.52850	.52468	.52089	.51714	.51341	.50972	.50606	.50243
103	95	.58882	.58463	.58048	.57637	.57229	.56825	.56423	.56025	.55630	.55239	.54851	.54465	.54083	.53704	.53328	.52956	.52586	.52219	.51855	.51494
103	96	.59996	.59583	.59173	.58766	.58363	.57963	.57566	.57172	.56781	.56393	.56009	.55627	.55248	.54872	.54500	.54130	.53763	.53399	.53037	.52679
103	97	.61030	.60622	.60217	.59815	.59417	.59021	.58628	.58238	.57851	.57467	.57086	.56708	.56333	.55960	.55590	.55223	.54859	.54498	.54139	.53783
103	98	.62006	.61603	.61203	.60806	.60411	.60020	.59631	.59245	.58862	.58482	.58105	.57730	.57358	.56989	.56622	.56258	.55897	.55538	.55182	.54829
103	99	.62958	.62560	.62165	.61773	.61383	.60996	.60612	.60230	.59852	.59475	.59102	.58731	.58363	.57997	.57634	.57273	.56915	.56559	.56206	.55855
103	100	.63885	.63492	.63102	.62714	.62330	.61948	.61568	.61191	.60816	.60445	.60075	.59708	.59344	.58982	.58622	.58265	.57910	.57558	.57208	.56860
103	101	.64795	.64408	.64024	.63641	.63262	.62884	.62510	.62137	.61767	.61400	.61035	.60672	.60311	.59953	.59598	.59244	.58893	.58544	.58197	.57853
103	102	.65690	.65308	.64929	.64552	.64177	.63805	.63435	.63068	.62703	.62340	.61979	.61620	.61264	.60910	.60558	.60209	.59861	.59516	.59173	.58832
103	103	.66582	.66206	.65832	.65461	.65092	.64725	.64360	.63997	.63637	.63279	.62923	.62569	.62217	.61867	.61519	.61174	.60830	.60489	.60149	.59812
104	0	.00966	.00958	.00949	.00942	.00934	.00927	.00920	.00913	.00906	.00900	.00893	.00887	.00881	.00875	.00869	.00864	.00858	.00853	.00847	.00842
104	1	.00279	.00273	.00267	.00261	.00256	.00251	.00246	.00241	.00237	.00232	.00228	.00224	.00220	.00216	.00213	.00209	.00206	.00203	.00200	.00197
104	2	.00255	.00248	.00242	.00236	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170
104	3	.00249	.00242	.00235	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00162	.00159
104	4	.00253	.00245	.00238	.00232	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00164	.00160	.00157
104	5	.00264	.00256	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00190	.00185	.00180	.00176	.00172	.00168	.00164	.00161
104	6	.00280	.00271	.00263	.00256	.00248	.00241	.00235	.00228	.00222	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00176	.00172	.00168
104	7	.00302	.00292	.00284	.00275	.00267	.00260	.00253	.00246	.00239	.00233	.00226	.00221	.00215	.00209	.00204	.00199	.00194	.00190	.00185	.00181
104	8	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00268	.00260	.00253	.00247	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00197
104	9	.00362	.00351	.00341	.00331	.00322	.00313	.00305	.00297	.00289	.00281	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00230	.00225	.00220
104	10	.00404	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00274	.00268	.00261	.00256	.00250
104	11	.00453	.00441	.00429	.00418	.00407	.00397	.00387	.00377	.00368	.00359	.00351	.00343	.00335	.00327	.00320	.00313	.00306	.00300	.00293	.00287
104	12	.00509	.00496	.00483	.00471	.00460	.00449	.00438	.00428	.00418	.00409	.00400	.00391	.00383	.00374	.00367	.00359	.00352	.00344	.00337	.00331
104	13	.00568	.00554	.00541	.00528	.00516	.00504	.00493	.00482	.00471	.00461	.00452	.00442	.00433	.00425	.00416	.00408	.00400	.00392	.00385	.00378
104	14	.00625	.00610	.00596	.00583	.00570	.00557	.00545	.00534	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00447	.00439	.00431	.00423
104	15	.00677	.00661	.00646	.00632	.00618	.00605	.00593	.00580	.00569	.00558	.00547	.00536	.00526	.00516	.00507	.00498	.00489	.00480	.00472	.00464
104	16	.00721	.00705	.00689	.00674	.00660	.00646	.00633	.00620	.00608	.00596	.00584	.00573	.00563	.00552	.00542	.00533	.00524	.00514	.00506	.00497
104	17	.00759	.00742	.00725	.00710	.00694	.00680	.00666	.00653	.00640	.00627	.00615	.00604	.00593	.00582	.00572	.00561	.00552	.00542	.00533	.00524
104	18	.00791	.00773	.00756	.00739	.00724	.00708	.00694	.00680	.00666	.00653	.00641	.00629	.00617	.00606	.00595	.00584	.00574	.00564	.00555	.00546
104	19	.00822	.00803	.00785	.00768	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00652	.00639	.00628	.00616	.00605	.00595	.00584	.00574	.00565
104	20	.00854	.00834	.00815	.00797	.00779	.00762	.00746	.00731	.00716	.00702	.00688	.00675	.00662	.00650	.00638	.00626	.00615	.00604	.00594	.00584
104	21	.00888	.00867	.00847	.00827	.00809	.00791	.00774	.00758	.00743	.00728	.00713	.00699	.00686	.00673	.00660	.00648	.00637	.00626	.00615	.00604
104	22	.00922	.00900	.00879	.00858	.00839	.00820	.00803	.00785	.00769	.00753	.00738	.00723	.00709	.00696	.00683	.00670	.00658	.00646	.00635	.00624
104	23	.00959	.00936	.00913	.00892	.00871	.00852	.00833	.00815	.00798	.00781	.00765	.00749	.00735	.00720	.00707	.00693	.00680	.00668	.00656	.00644
104	24	.01000	.00976	.00952	.00929	.00907	.00887	.00867	.00848	.00829	.00812	.00795	.00778	.00763	.00748	.00733	.00719	.00706	.00693	.00680	.00668
104	25	.01047	.01021	.00995	.00971	.00948	.00926	.00905	.00885	.00866	.00847	.00829	.00812	.00795	.00779	.00764	.00749	.00735	.00721	.00708	.00695
104	26	.01099	.01071	.01044	.01019	.00994	.00971	.00949	.00927	.00907	.00887	.00868	.00850	.00832	.00815	.00799	.00783	.00768	.00753	.00739	.00726
104	27	.01159	.01130	.01101	.01074	.01048	.01023	.00999	.00976	.00954	.00933	.00913	.00894	.00875	.00857	.00840	.00823	.00807	.00792	.00777	.00762
104	28	.01225	.01193	.01163	.01134	.01106	.01080	.01054	.01030	.01007	.00984	.00963	.00942	.00923	.00904	.00885	.00867	.00850	.00834	.00818	.00803
104	29	.01297	.01263	.01231	.01200	.01170	.01142	.01115	.01089	.01064	.01041	.01018	.00996	.00975	.00954	.00935	.00916	.00898	.00880	.00863	.00847
104	30	.01374	.01338	.01304	.01271	.01239	.01209	.01180	.01153	.01126	.01101	.01076	.01053	.01031	.01009	.00988	.00968	.00949	.00930	.00912	.00895
104	31	.01457	.01418	.01381	.01346	.01313	.01281	.01250	.01220	.01192	.01165	.01139	.01114	.01090	.01067	.01045	.01023	.01003	.00983	.00964	.00945
104	32	.01546	.01504	.01465	.01428	.01392	.01358	.01325	.01293	.01263	.01234	.01206	.01180	.01154	.01129	.01106	.01083	.01061	.01039	.01019	.00999
104	33	.01643	.01599	.01557	.01517	.01478	.01442	.01406	.01373	.01341	.01310	.01280	.01251	.01224	.01198	.01172	.01148	.01124	.01101	.01079	.01058
104	34	.01747	.01700	.01655	.01612	.01571	.01532	.01495	.01459	.01424	.01391	.01359	.01329	.01299	.01271	.01244	.01218	.01192	.01168	.01145	.01122
104	35	.01862	.01812	.01764	.01718	.01674	.01632	.01592	.01553	.01516	.01481	.01447	.01414	.01383	.01352	.01323	.01295	.01268	.01242	.01217	.01193
104	36	.01987	.01933	.01882	.01832	.01785	.01740	.01697	.01656	.01616	.01578	.01542	.01507	.01473	.01440	.01409	.01379	.01350	.01322	.01295	.01269
104	37	.02122	.02065	.02010	.01957	.01907	.01859	.01812	.01768	.01725	.01685	.01645	.01608	.01571	.01536	.01503	.01471	.01439	.01409	.01380	.01352
104	38	.02272	.02210	.02151	.02095	.02041	.01989	.01939	.01892	.01846	.01802	.01760	.01720	.01681	.01643	.01607	.01572	.01539	.01506	.01475	.01445
104	39	.02435	.02369	.02306	.02245	.02188	.02132	.02079	.02028	.01979	.01932	.01886	.01843	.01801	.01760	.01722	.01684	.01648	.01613	.01580	.01547

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
104	40	.02616	.02545	.02477	.02413	.02350	.02291	.02234	.02179	.02126	.02076	.02027	.01980	.01935	.01892	.01850	.01809	.01770	.01733	.01697	.01662
104	41	.02816	.02740	.02668	.02598	.02532	.02468	.02407	.02348	.02291	.02237	.02184	.02134	.02085	.02039	.01994	.01950	.01908	.01868	.01829	.01791
104	42	.03037	.02956	.02879	.02804	.02733	.02664	.02598	.02535	.02474	.02416	.02360	.02305	.02253	.02203	.02154	.02108	.02062	.02019	.01977	.01936
104	43	.03281	.03194	.03111	.03031	.02955	.02881	.02811	.02743	.02677	.02614	.02554	.02496	.02440	.02385	.02333	.02283	.02234	.02187	.02142	.02098
104	44	.03547	.03455	.03366	.03280	.03198	.03120	.03044	.02971	.02901	.02834	.02769	.02706	.02646	.02587	.02531	.02477	.02424	.02374	.02325	.02277
104	45	.03835	.03736	.03641	.03550	.03462	.03378	.03297	.03219	.03144	.03071	.03001	.02934	.02869	.02807	.02746	.02688	.02631	.02577	.02524	.02473
104	46	.04147	.04041	.03940	.03842	.03748	.03658	.03571	.03488	.03407	.03330	.03255	.03183	.03113	.03046	.02981	.02918	.02857	.02798	.02742	.02687
104	47	.04480	.04367	.04259	.04155	.04055	.03959	.03866	.03776	.03690	.03607	.03527	.03449	.03374	.03302	.03232	.03165	.03100	.03037	.02975	.02916
104	48	.04838	.04718	.04603	.04492	.04385	.04282	.04183	.04087	.03995	.03906	.03820	.03737	.03657	.03580	.03505	.03433	.03362	.03295	.03229	.03165
104	49	.05222	.05094	.04972	.04854	.04740	.04630	.04524	.04422	.04324	.04229	.04137	.04048	.03962	.03879	.03799	.03721	.03646	.03573	.03503	.03435
104	50	.05635	.05500	.05370	.05244	.05123	.05006	.04893	.04784	.04679	.04578	.04479	.04385	.04293	.04204	.04118	.04035	.03954	.03876	.03801	.03727
104	51	.06079	.05935	.05797	.05663	.05535	.05410	.05290	.05174	.05062	.04954	.04849	.04748	.04650	.04555	.04463	.04374	.04288	.04204	.04123	.04045
104	52	.06551	.06399	.06252	.06110	.05973	.05841	.05713	.05590	.05471	.05355	.05244	.05136	.05031	.04930	.04832	.04737	.04645	.04555	.04469	.04384
104	53	.07052	.06891	.06735	.06585	.06440	.06300	.06164	.06033	.05907	.05784	.05665	.05550	.05439	.05331	.05226	.05125	.05026	.04931	.04838	.04748
104	54	.07584	.07413	.07249	.07090	.06936	.06787	.06644	.06505	.06370	.06240	.06113	.05991	.05873	.05758	.05646	.05538	.05433	.05331	.05232	.05136
104	55	.08147	.07968	.07794	.07626	.07463	.07306	.07154	.07006	.06863	.06725	.06591	.06461	.06335	.06213	.06095	.05979	.05868	.05759	.05654	.05551
104	56	.08745	.08556	.08372	.08195	.08023	.07857	.07696	.07540	.07389	.07242	.07100	.06962	.06829	.06699	.06573	.06451	.06332	.06216	.06104	.05995
104	57	.09378	.09178	.08985	.08798	.08617	.08441	.08271	.08106	.07947	.07792	.07641	.07495	.07354	.07216	.07082	.06953	.06826	.06704	.06584	.06468
104	58	.10042	.09833	.09629	.09432	.09241	.09057	.08877	.08703	.08534	.08371	.08212	.08057	.07907	.07762	.07620	.07482	.07349	.07218	.07092	.06969
104	59	.10736	.10516	.10302	.10095	.09894	.09699	.09510	.09327	.09149	.08976	.08808	.08645	.08487	.08333	.08183	.08037	.07896	.07758	.07623	.07493
104	60	.11459	.11228	.11003	.10786	.10575	.10370	.10172	.09979	.09791	.09609	.09432	.09260	.09093	.08930	.08772	.08618	.08468	.08322	.08180	.08041
104	61	.12215	.11972	.11738	.11510	.11288	.11073	.10864	.10661	.10464	.10272	.10086	.09905	.09728	.09557	.09390	.09227	.09069	.08914	.08764	.08618
104	62	.13010	.12757	.12511	.12272	.12040	.11814	.11595	.11382	.11175	.10973	.10777	.10586	.10401	.10220	.10044	.09872	.09705	.09542	.09383	.09229
104	63	.13848	.13583	.13326	.13076	.12833	.12597	.12367	.12144	.11926	.11715	.11509	.11308	.11113	.10922	.10737	.10556	.10380	.10208	.10041	.09877
104	64	.14728	.14452	.14183	.13922	.13668	.13421	.13181	.12946	.12718	.12496	.12280	.12070	.11864	.11664	.11469	.11279	.11093	.10912	.10736	.10564
104	65	.15652	.15365	.15085	.14812	.14547	.14289	.14037	.13792	.13554	.13321	.13095	.12874	.12658	.12448	.12243	.12043	.11848	.11658	.11472	.11290
104	66	.16627	.16328	.16036	.15752	.15476	.15206	.14944	.14688	.14438	.14195	.13958	.13726	.13501	.13280	.13065	.12856	.12651	.12451	.12255	.12064
104	67	.17659	.17348	.17045	.16750	.16462	.16181	.15908	.15641	.15380	.15126	.14878	.14636	.14400	.14169	.13944	.13724	.13509	.13299	.13094	.12893
104	68	.18748	.18426	.18111	.17805	.17505	.17213	.16928	.16650	.16379	.16114	.15855	.15603	.15356	.15115	.14879	.14649	.14424	.14204	.13989	.13778
104	69	.19891	.19558	.19232	.18914	.18603	.18300	.18004	.17715	.17432	.17157	.16887	.16624	.16366	.16114	.15868	.15628	.15393	.15162	.14937	.14717
104	70	.21082	.20737	.20400	.20071	.19749	.19435	.19128	.18828	.18534	.18248	.17967	.17693	.17425	.17163	.16906	.16655	.16410	.16170	.15934	.15704
104	71	.22314	.21958	.21610	.21270	.20937	.20612	.20294	.19983	.19679	.19381	.19090	.18806	.18527	.18254	.17987	.17726	.17470	.17219	.16974	.16734
104	72	.23585	.23218	.22859	.22508	.22164	.21829	.21500	.21178	.20863	.20555	.20254	.19958	.19669	.19386	.19108	.18837	.18570	.18310	.18054	.17804
104	73	.24891	.24514	.24145	.23783	.23429	.23083	.22743	.22411	.22086	.21767	.21455	.21149	.20849	.20556	.20268	.19986	.19709	.19438	.19173	.18912
104	74	.26243	.25855	.25476	.25104	.24740	.24383	.24034	.23691	.23355	.23026	.22704	.22388	.22078	.21774	.21476	.21183	.20897	.20615	.20340	.20069
104	75	.27649	.27252	.26862	.26481	.26107	.25740	.25381	.25028	.24682	.24343	.24011	.23684	.23364	.23050	.22742	.22440	.22143	.21852	.21566	.21285
104	76	.29118	.28711	.28313	.27922	.27539	.27162	.26793	.26431	.26076	.25727	.25385	.25049	.24719	.24395	.24077	.23765	.23458	.23157	.22861	.22571
104	77	.30650	.30236	.29829	.29429	.29037	.28652	.28274	.27903	.27538	.27181	.26829	.26484	.26144	.25811	.25484	.25162	.24846	.24535	.24230	.23930
104	78	.32245	.31822	.31408	.31000	.30600	.30207	.29821	.29441	.29068	.28702	.28342	.27988	.27640	.27298	.26961	.26630	.26305	.25986	.25671	.25362
104	79	.33888	.33460	.33038	.32624	.32216	.31816	.31422	.31035	.30654	.30280	.29912	.29550	.29194	.28843	.28499	.28160	.27826	.27498	.27175	.26857
104	80	.35565	.35130	.34703	.34282	.33868	.33462	.33061	.32667	.32280	.31898	.31523	.31153	.30790	.30432	.30079	.29732	.29391	.29055	.28724	.28398
104	81	.37258	.36819	.36386	.35960	.35541	.35129	.34722	.34322	.33928	.33541	.33159	.32783	.32412	.32047	.31688	.31334	.30985	.30642	.30303	.29970
104	82	.38959	.38516	.38079	.37649	.37225	.36808	.36396	.35991	.35592	.35199	.34811	.34429	.34052	.33681	.33316	.32955	.32600	.32250	.31904	.31564
104	83	.40668	.40221	.39781	.39348	.38920	.38498	.38083	.37673	.37269	.36871	.36479	.36091	.35710	.35333	.34962	.34596	.34234	.33878	.33527	.33180
104	84	.42396	.41948	.41505	.41069	.40639	.40214	.39795	.39382	.38975	.38573	.38176	.37784	.37398	.37017	.36641	.36270	.35904	.35542	.35185	.34833
104	85	.44152	.43703	.43259	.42821	.42389	.41963	.41542	.41127	.40716	.40311	.39912	.39517	.39127	.38743	.38363	.37988	.37617	.37251	.36890	.36533
104	86	.45916	.45467	.45023	.44585	.44152	.43725	.43303	.42886	.42475	.42068	.41666	.41269	.40877	.40490	.40107	.39729	.39355	.38986	.38621	.38261
104	87	.47659	.47211	.46769	.46331	.45899	.45472	.45050	.44633	.44220	.43813	.43410	.43012	.42618	.42229	.41845	.41464	.41089	.40717	.40350	.39986
104	88	.49377	.48931	.48490	.48055	.47624	.47198	.46776	.46360	.45948	.45540	.45138	.44739	.44345	.43955	.43570	.43188	.42811	.42438	.42069	.41704
104	89	.51063	.50621	.50183	.49750	.49321	.48897	.48478	.48063	.47652	.47246	.46844	.46446	.46052	.45663	.45277	.44896	.44518	.44145	.43775	.43409

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
104	90	.52710	.52271	.51837	.51408	.50982	.50561	.50145	.49732	.49324	.48920	.48519	.48123	.47731	.47342	.46958	.46577	.46200	.45827	.45457	.45091
104	91	.54283	.53849	.53419	.52994	.52572	.52155	.51742	.51332	.50927	.50525	.50127	.49733	.49343	.48957	.48574	.48195	.47819	.47447	.47078	.46713
104	92	.55749	.55320	.54895	.54474	.54056	.53643	.53233	.52827	.52425	.52027	.51632	.51240	.50853	.50469	.50088	.49710	.49336	.48966	.48599	.48235
104	93	.57111	.56686	.56266	.55850	.55437	.55027	.54621	.54219	.53821	.53425	.53034	.52645	.52260	.51879	.51500	.51125	.50753	.50385	.50019	.49657
104	94	.58387	.57968	.57553	.57141	.56733	.56328	.55926	.55528	.55133	.54741	.54352	.53967	.53585	.53206	.52831	.52458	.52089	.51722	.51359	.50998
104	95	.59603	.59189	.58779	.58372	.57968	.57567	.57170	.56776	.56385	.55997	.55612	.55231	.54852	.54477	.54104	.53734	.53367	.53004	.52642	.52284
104	96	.60747	.60339	.59934	.59532	.59133	.58737	.58344	.57954	.57567	.57184	.56803	.56425	.56050	.55677	.55308	.54941	.54578	.54217	.53858	.53503
104	97	.61810	.61407	.61007	.60610	.60215	.59824	.59436	.59050	.58668	.58288	.57911	.57536	.57165	.56796	.56430	.56066	.55706	.55347	.54992	.54639
104	98	.62813	.62415	.62020	.61628	.61238	.60852	.60468	.60086	.59708	.59332	.58959	.58588	.58220	.57855	.57492	.57131	.56774	.56418	.56066	.55715
104	99	.63792	.63400	.63010	.62623	.62238	.61856	.61477	.61100	.60726	.60354	.59985	.59619	.59254	.58893	.58534	.58177	.57822	.57470	.57121	.56773
104	100	.64746	.64359	.63975	.63593	.63213	.62836	.62462	.62090	.61720	.61353	.60988	.60625	.60265	.59907	.59552	.59199	.58848	.58499	.58153	.57809
104	101	.65685	.65303	.64925	.64548	.64174	.63802	.63432	.63065	.62700	.62338	.61977	.61619	.61263	.60910	.60558	.60209	.59862	.59517	.59174	.58833
104	102	.66606	.66231	.65858	.65487	.65118	.64751	.64387	.64025	.63665	.63307	.62951	.62598	.62246	.61897	.61549	.61204	.60861	.60520	.60181	.59844
104	103	.67526	.67156	.66789	.66424	.66060	.65699	.65340	.64983	.64628	.64275	.63924	.63575	.63229	.62884	.62541	.62200	.61861	.61523	.61188	.60855
104	104	.68505	.68142	.67781	.67423	.67066	.66711	.66357	.66006	.65657	.65310	.64964	.64620	.64279	.63939	.63601	.63265	.62930	.62598	.62267	.61938
105	0	.00980	.00972	.00964	.00956	.00948	.00941	.00934	.00927	.00921	.00914	.00908	.00902	.00896	.00890	.00885	.00879	.00874	.00868	.00863	.00858
105	1	.00281	.00275	.00269	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226	.00222	.00219	.00215	.00212	.00208	.00205	.00202	.00199
105	2	.00256	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00188	.00184	.00181	.00178	.00174	.00171
105	3	.00250	.00243	.00237	.00230	.00225	.00219	.00214	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00170	.00167	.00164	.00161
105	4	.00254	.00246	.00239	.00233	.00226	.00220	.00215	.00209	.00204	.00199	.00194	.00189	.00185	.00181	.00176	.00172	.00169	.00165	.00161	.00158
105	5	.00265	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00162
105	6	.00281	.00272	.00264	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169
105	7	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00247	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190	.00186	.00182
105	8	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00248	.00241	.00235	.00229	.00223	.00218	.00213	.00207	.00203	.00198
105	9	.00363	.00352	.00342	.00332	.00323	.00314	.00306	.00297	.00290	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00231	.00226	.00221
105	10	.00405	.00393	.00382	.00372	.00362	.00352	.00343	.00334	.00326	.00318	.00310	.00302	.00295	.00288	.00281	.00275	.00269	.00262	.00257	.00251
105	11	.00454	.00442	.00430	.00419	.00408	.00398	.00388	.00379	.00370	.00361	.00352	.00344	.00336	.00329	.00321	.00314	.00307	.00301	.00294	.00288
105	12	.00511	.00498	.00485	.00473	.00462	.00451	.00440	.00430	.00420	.00411	.00402	.00393	.00384	.00376	.00368	.00361	.00353	.00346	.00339	.00333
105	13	.00570	.00556	.00543	.00530	.00518	.00506	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00410	.00402	.00395	.00387	.00380
105	14	.00628	.00613	.00599	.00586	.00573	.00560	.00548	.00537	.00526	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00450	.00442	.00434	.00426
105	15	.00680	.00665	.00650	.00636	.00622	.00609	.00596	.00584	.00572	.00561	.00550	.00540	.00530	.00520	.00510	.00501	.00492	.00484	.00476	.00467
105	16	.00725	.00709	.00693	.00678	.00664	.00650	.00637	.00624	.00612	.00600	.00588	.00577	.00567	.00556	.00547	.00537	.00528	.00519	.00510	.00501
105	17	.00763	.00746	.00730	.00714	.00699	.00684	.00670	.00657	.00644	.00632	.00620	.00608	.00597	.00586	.00576	.00566	.00556	.00547	.00538	.00529
105	18	.00796	.00778	.00760	.00744	.00728	.00713	.00698	.00684	.00671	.00658	.00645	.00633	.00622	.00610	.00600	.00589	.00579	.00569	.00560	.00550
105	19	.00827	.00808	.00790	.00772	.00756	.00740	.00724	.00710	.00696	.00682	.00669	.00656	.00644	.00632	.00621	.00610	.00600	.00589	.00579	.00570
105	20	.00859	.00839	.00820	.00801	.00784	.00767	.00751	.00736	.00721	.00707	.00693	.00680	.00667	.00655	.00643	.00631	.00620	.00610	.00599	.00589
105	21	.00893	.00872	.00851	.00832	.00814	.00796	.00779	.00763	.00748	.00733	.00718	.00704	.00691	.00678	.00666	.00654	.00642	.00631	.00620	.00609
105	22	.00927	.00905	.00884	.00863	.00844	.00825	.00808	.00791	.00774	.00758	.00743	.00729	.00715	.00701	.00688	.00675	.00663	.00651	.00640	.00629
105	23	.00964	.00941	.00918	.00897	.00876	.00857	.00838	.00820	.00803	.00786	.00770	.00755	.00740	.00726	.00712	.00699	.00686	.00673	.00661	.00650
105	24	.01006	.00981	.00957	.00934	.00912	.00892	.00872	.00853	.00834	.00817	.00800	.00784	.00768	.00753	.00739	.00725	.00711	.00698	.00685	.00673
105	25	.01052	.01026	.01001	.00977	.00954	.00932	.00911	.00890	.00871	.00852	.00834	.00817	.00801	.00785	.00770	.00755	.00740	.00727	.00713	.00700
105	26	.01105	.01077	.01050	.01024	.01000	.00976	.00954	.00933	.00912	.00892	.00873	.00855	.00838	.00821	.00805	.00789	.00774	.00759	.00745	.00731
105	27	.01165	.01135	.01107	.01079	.01053	.01029	.01005	.00982	.00960	.00939	.00919	.00900	.00881	.00863	.00846	.00829	.00813	.00798	.00783	.00768
105	28	.01231	.01199	.01169	.01140	.01112	.01086	.01060	.01036	.01013	.00991	.00969	.00949	.00929	.00910	.00891	.00874	.00857	.00840	.00824	.00809
105	29	.01303	.01269	.01237	.01206	.01177	.01148	.01121	.01096	.01071	.01047	.01024	.01002	.00981	.00961	.00941	.00923	.00904	.00887	.00870	.00854
105	30	.01381	.01344	.01310	.01277	.01246	.01216	.01187	.01159	.01133	.01108	.01083	.01060	.01037	.01016	.00995	.00975	.00956	.00937	.00919	.00902
105	31	.01463	.01425	.01388	.01353	.01320	.01288	.01257	.01227	.01199	.01172	.01146	.01121	.01097	.01074	.01052	.01031	.01010	.00990	.00971	.00952
105	32	.01553	.01512	.01472	.01435	.01399	.01365	.01332	.01301	.01270	.01242	.01214	.01187	.01162	.01137	.01113	.01090	.01068	.01047	.01027	.01007
105	33	.01650	.01606	.01564	.01524	.01486	.01449	.01414	.01380	.01348	.01317	.01288	.01259	.01232	.01205	.01180	.01156	.01132	.01109	.01088	.01066
105	34	.01755	.01708	.01663	.01620	.01579	.01540	.01503	.01467	.01432	.01399	.01367	.01337	.01307	.01279	.01252	.01226	.01201	.01176	.01153	.01130

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
105	35	.01870	.01820	.01772	.01726	.01683	.01641	.01600	.01562	.01525	.01489	.01455	.01423	.01391	.01361	.01332	.01304	.01277	.01251	.01226	.01201
105	36	.01995	.01942	.01890	.01841	.01794	.01749	.01706	.01665	.01625	.01587	.01551	.01516	.01482	.01449	.01418	.01388	.01359	.01331	.01304	.01278
105	37	.02131	.02074	.02019	.01966	.01916	.01868	.01822	.01777	.01735	.01694	.01655	.01617	.01581	.01546	.01513	.01480	.01449	.01419	.01390	.01362
105	38	.02281	.02220	.02161	.02104	.02050	.01999	.01949	.01902	.01856	.01812	.01770	.01730	.01691	.01653	.01617	.01582	.01549	.01517	.01485	.01455
105	39	.02445	.02379	.02316	.02256	.02198	.02142	.02089	.02038	.01989	.01942	.01897	.01853	.01811	.01771	.01732	.01695	.01659	.01624	.01590	.01558
105	40	.02626	.02556	.02488	.02423	.02361	.02302	.02245	.02190	.02137	.02087	.02038	.01991	.01946	.01903	.01861	.01821	.01782	.01744	.01708	.01673
105	41	.02827	.02752	.02679	.02610	.02543	.02479	.02418	.02359	.02303	.02248	.02196	.02146	.02097	.02051	.02006	.01962	.01920	.01880	.01841	.01803
105	42	.03049	.02968	.02891	.02817	.02745	.02677	.02611	.02548	.02487	.02429	.02372	.02318	.02266	.02216	.02167	.02120	.02075	.02032	.01990	.01949
105	43	.03294	.03207	.03124	.03044	.02968	.02895	.02824	.02756	.02691	.02628	.02568	.02509	.02453	.02399	.02347	.02297	.02248	.02201	.02156	.02112
105	44	.03561	.03469	.03380	.03295	.03213	.03134	.03059	.02986	.02916	.02848	.02783	.02721	.02661	.02602	.02546	.02492	.02440	.02389	.02340	.02293
105	45	.03851	.03752	.03657	.03566	.03478	.03394	.03313	.03235	.03160	.03087	.03018	.02950	.02886	.02823	.02763	.02704	.02648	.02593	.02541	.02490
105	46	.04163	.04058	.03957	.03859	.03766	.03676	.03589	.03505	.03425	.03347	.03272	.03200	.03131	.03063	.02999	.02936	.02875	.02816	.02760	.02705
105	47	.04498	.04386	.04278	.04174	.04074	.03977	.03885	.03795	.03709	.03626	.03546	.03469	.03394	.03322	.03252	.03185	.03119	.03056	.02995	.02936
105	48	.04858	.04738	.04623	.04512	.04405	.04303	.04204	.04108	.04016	.03927	.03841	.03758	.03678	.03601	.03526	.03454	.03384	.03316	.03251	.03187
105	49	.05244	.05116	.04994	.04876	.04762	.04652	.04547	.04445	.04346	.04251	.04160	.04071	.03985	.03902	.03822	.03745	.03670	.03597	.03526	.03458
105	50	.05659	.05524	.05394	.05268	.05147	.05030	.04918	.04809	.04704	.04603	.04505	.04410	.04318	.04229	.04144	.04061	.03980	.03902	.03827	.03753
105	51	.06105	.05962	.05823	.05690	.05561	.05437	.05317	.05201	.05089	.04981	.04877	.04775	.04678	.04583	.04491	.04402	.04316	.04233	.04152	.04073
105	52	.06579	.06427	.06281	.06139	.06002	.05870	.05743	.05620	.05501	.05385	.05274	.05166	.05062	.04960	.04862	.04768	.04675	.04586	.04500	.04416
105	53	.07083	.06922	.06767	.06617	.06472	.06332	.06197	.06066	.05939	.05817	.05698	.05583	.05472	.05364	.05259	.05158	.05060	.04964	.04872	.04782
105	54	.07618	.07448	.07283	.07124	.06971	.06823	.06679	.06540	.06406	.06275	.06149	.06027	.05909	.05794	.05683	.05575	.05470	.05368	.05269	.05173
105	55	.08185	.08005	.07832	.07664	.07501	.07344	.07192	.07045	.06902	.06764	.06631	.06501	.06375	.06253	.06134	.06020	.05908	.05800	.05694	.05592
105	56	.08786	.08597	.08414	.08237	.08065	.07899	.07738	.07582	.07431	.07285	.07143	.07006	.06872	.06743	.06617	.06495	.06376	.06261	.06149	.06040
105	57	.09423	.09223	.09030	.08844	.08663	.08487	.08318	.08153	.07993	.07839	.07688	.07543	.07401	.07264	.07130	.07001	.06875	.06752	.06633	.06517
105	58	.10091	.09882	.09679	.09482	.09292	.09107	.08928	.08754	.08585	.08422	.08263	.08109	.07959	.07814	.07672	.07535	.07401	.07271	.07145	.07022
105	59	.10789	.10569	.10356	.10149	.09949	.09754	.09565	.09382	.09205	.09032	.08864	.08702	.08543	.08389	.08240	.08094	.07953	.07815	.07681	.07551
105	60	.11516	.11286	.11062	.10845	.10634	.10430	.10231	.10039	.09851	.09669	.09493	.09321	.09154	.08991	.08833	.08680	.08530	.08384	.08242	.08104
105	61	.12277	.12035	.11801	.11573	.11352	.11137	.10929	.10726	.10529	.10338	.10152	.09971	.09795	.09623	.09456	.09294	.09136	.08982	.08832	.08686
105	62	.13077	.12825	.12579	.12341	.12109	.11884	.11665	.11452	.11245	.11044	.10848	.10658	.10472	.10292	.10116	.09944	.09778	.09615	.09457	.09302
105	63	.13921	.13657	.13400	.13150	.12908	.12672	.12443	.12220	.12002	.11791	.11585	.11385	.11190	.11000	.10815	.10634	.10458	.10287	.10120	.09956
105	64	.14806	.14531	.14263	.14002	.13749	.13502	.13262	.13028	.12800	.12579	.12363	.12153	.11948	.11748	.11553	.11363	.11178	.10997	.10821	.10649
105	65	.15737	.15450	.15170	.14898	.14634	.14376	.14125	.13880	.13642	.13410	.13184	.12963	.12748	.12538	.12334	.12134	.11939	.11749	.11564	.11383
105	66	.16718	.16420	.16129	.15845	.15569	.15300	.15038	.14783	.14534	.14291	.14054	.13823	.13598	.13378	.13163	.12954	.12749	.12549	.12354	.12164
105	67	.17758	.17448	.17145	.16851	.16563	.16283	.16010	.15743	.15483	.15230	.14982	.14741	.14505	.14275	.14050	.13830	.13616	.13406	.13201	.13001
105	68	.18856	.18534	.18220	.17914	.17615	.17324	.17039	.16762	.16491	.16226	.15968	.15716	.15470	.15229	.14994	.14764	.14539	.14320	.14105	.13895
105	69	.20008	.19675	.19349	.19032	.18722	.18420	.18124	.17836	.17554	.17279	.17010	.16747	.16490	.16239	.15993	.15753	.15518	.15288	.15064	.14844
105	70	.21209	.20864	.20528	.20199	.19878	.19565	.19258	.18959	.18666	.18380	.18100	.17827	.17559	.17298	.17042	.16791	.16546	.16306	.16071	.15841
105	71	.22451	.22096	.21749	.21409	.21077	.20753	.20436	.20125	.19822	.19525	.19235	.18951	.18672	.18400	.18134	.17873	.17618	.17368	.17123	.16883
105	72	.23733	.23367	.23009	.22658	.22316	.21981	.21653	.21332	.21018	.20710	.20409	.20115	.19826	.19544	.19267	.18996	.18730	.18470	.18215	.17965
105	73	.25051	.24674	.24306	.23945	.23592	.23247	.22908	.22577	.22252	.21934	.21623	.21318	.21019	.20726	.20439	.20157	.19881	.19611	.19346	.19086
105	74	.26415	.26028	.25650	.25279	.24916	.24560	.24211	.23869	.23534	.23206	.22885	.22569	.22260	.21957	.21659	.21368	.21082	.20801	.20526	.20256
105	75	.27834	.27438	.27049	.26669	.26296	.25930	.25572	.25220	.24875	.24537	.24205	.23880	.23561	.23247	.22940	.22638	.22342	.22051	.21766	.21486
105	76	.29317	.28912	.28515	.28125	.27743	.27368	.27000	.26638	.26284	.25936	.25595	.25260	.24931	.24608	.24291	.23979	.23673	.23373	.23078	.22788
105	77	.30866	.30453	.30047	.29649	.29258	.28874	.28497	.28127	.27764	.27407	.27056	.26712	.26374	.26041	.25715	.25394	.25079	.24769	.24464	.24165
105	78	.32478	.32058	.31644	.31238	.30840	.30448	.30063	.29684	.29313	.28947	.28588	.28235	.27888	.27547	.27212	.26882	.26558	.26239	.25925	.25616
105	79	.34142	.33715	.33295	.32882	.32476	.32077	.31685	.31299	.30919	.30546	.30179	.29818	.29463	.29114	.28770	.28432	.28100	.27772	.27450	.27133
105	80	.35840	.35407	.34981	.34562	.34150	.33745	.33346	.32953	.32567	.32187	.31813	.31444	.31082	.30725	.30374	.30028	.29688	.29352	.29022	.28697
105	81	.37555	.37118	.36687	.36263	.35846	.35435	.35030	.34631	.34239	.33853	.33472	.33097	.32728	.32365	.32007	.31654	.31306	.30964	.30626	.30294
105	82	.39280	.38839	.38404	.37976	.37554	.37138	.36728	.36325	.35927	.35535	.35149	.34769	.34394	.34024	.33660	.33300	.32946	.32597	.32253	.31914
105	83	.41014	.40569	.40131	.39699	.39274	.38854	.38441	.38033	.37631	.37234	.36843	.36458	.36077	.35702	.35332	.34968	.34608	.34253	.33902	.33557
105	84	.42768	.42322	.41882	.41448	.41020	.40597	.40180	.39769	.39364	.38963	.38568	.38179	.37794	.37415	.37040	.36670	.36305	.35945	.35590	.35239

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
105	85	.44553	.44106	.43665	.43230	.42800	.42376	.41957	.41543	.41135	.40732	.40335	.39942	.39554	.39171	.38793	.38419	.38050	.37686	.37326	.36971
105	86	.46347	.45901	.45460	.45024	.44594	.44169	.43750	.43335	.42926	.42521	.42121	.41727	.41336	.40951	.40570	.40194	.39822	.39454	.39091	.38732
105	87	.48123	.47678	.47238	.46804	.46374	.45950	.45530	.45115	.44705	.44300	.43899	.43503	.43112	.42725	.42342	.41964	.41590	.41220	.40855	.40493
105	88	.49874	.49432	.48994	.48561	.48133	.47710	.47291	.46878	.46468	.46063	.45663	.45267	.44875	.44487	.44104	.43725	.43349	.42978	.42611	.42248
105	89	.51596	.51157	.50722	.50292	.49867	.49446	.49029	.48617	.48209	.47806	.47406	.47011	.46620	.46233	.45849	.45470	.45095	.44723	.44355	.43991
105	90	.53279	.52844	.52413	.51987	.51565	.51147	.50734	.50324	.49919	.49517	.49120	.48727	.48337	.47951	.47569	.47191	.46816	.46445	.46077	.45714
105	91	.54887	.54457	.54031	.53610	.53192	.52778	.52368	.51962	.51560	.51161	.50766	.50375	.49988	.49604	.49224	.48847	.48474	.48104	.47738	.47375
105	92	.56388	.55963	.55542	.55125	.54712	.54302	.53896	.53494	.53095	.52700	.52308	.51920	.51535	.51154	.50776	.50401	.50030	.49662	.49297	.48936
105	93	.57783	.57364	.56948	.56535	.56126	.55721	.55319	.54920	.54525	.54134	.53745	.53360	.52978	.52600	.52225	.51852	.51483	.51117	.50755	.50395
105	94	.59092	.58678	.58267	.57859	.57455	.57054	.56657	.56262	.55871	.55483	.55098	.54717	.54338	.53963	.53590	.53221	.52854	.52491	.52130	.51772
105	95	.60339	.59931	.59525	.59122	.58723	.58327	.57934	.57544	.57157	.56773	.56392	.56014	.55639	.55267	.54898	.54531	.54168	.53807	.53449	.53094
105	96	.61514	.61111	.60711	.60314	.59919	.59528	.59140	.58754	.58372	.57992	.57615	.57241	.56870	.56501	.56135	.55772	.55412	.55054	.54699	.54346
105	97	.62606	.62208	.61813	.61421	.61032	.60645	.60262	.59881	.59502	.59127	.58754	.58384	.58016	.57651	.57289	.56929	.56571	.56217	.55864	.55515
105	98	.63637	.63244	.62855	.62468	.62083	.61702	.61322	.60946	.60572	.60201	.59832	.59465	.59101	.58740	.58381	.58025	.57670	.57319	.56969	.56623
105	99	.64644	.64257	.63873	.63491	.63112	.62735	.62361	.61989	.61620	.61253	.60888	.60526	.60166	.59809	.59453	.59100	.58750	.58402	.58055	.57712
105	100	.65626	.65245	.64866	.64490	.64116	.63744	.63375	.63008	.62643	.62281	.61921	.61563	.61207	.60854	.60503	.60153	.59807	.59462	.59119	.58779
105	101	.66592	.66217	.65844	.65473	.65105	.64739	.64375	.64013	.63653	.63295	.62940	.62587	.62235	.61886	.61539	.61194	.60851	.60510	.60172	.59835
105	102	.67541	.67172	.66805	.66440	.66077	.65717	.65358	.65001	.64647	.64294	.63943	.63595	.63248	.62903	.62561	.62220	.61881	.61544	.61209	.60876
105	103	.68488	.68125	.67764	.67405	.67048	.66693	.66340	.65988	.65639	.65291	.64946	.64602	.64260	.63920	.63582	.63246	.62911	.62578	.62247	.61918
105	104	.69495	.69139	.68785	.68433	.68082	.67733	.67386	.67041	.66697	.66356	.66016	.65677	.65341	.65006	.64673	.64342	.64012	.63684	.63358	.63033
105	105	.70531	.70182	.69834	.69489	.69145	.68803	.68462	.68123	.67785	.67449	.67115	.66782	.66451	.66122	.65794	.65468	.65143	.64820	.64498	.64178
106	0	.00998	.00990	.00982	.00975	.00967	.00960	.00954	.00947	.00940	.00934	.00928	.00922	.00916	.00910	.00905	.00899	.00894	.00889	.00884	.00879
106	1	.00284	.00278	.00272	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00222	.00218	.00215	.00211	.00208	.00205	.00202
106	2	.00258	.00252	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00173
106	3	.00252	.00245	.00238	.00232	.00226	.00221	.00215	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00179	.00176	.00172	.00169	.00165	.00162
106	4	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00211	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00160
106	5	.00266	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00207	.00202	.00197	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163
106	6	.00282	.00273	.00265	.00258	.00250	.00243	.00237	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00192	.00187	.00183	.00179	.00175	.00171
106	7	.00303	.00294	.00286	.00277	.00269	.00262	.00255	.00248	.00241	.00235	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00192	.00187	.00183
106	8	.00330	.00320	.00310	.00302	.00293	.00285	.00277	.00269	.00262	.00255	.00249	.00242	.00236	.00230	.00224	.00219	.00214	.00208	.00204	.00199
106	9	.00363	.00353	.00343	.00333	.00324	.00315	.00306	.00298	.00291	.00283	.00276	.00269	.00262	.00256	.00249	.00243	.00238	.00232	.00227	.00221
106	10	.00406	.00394	.00383	.00373	.00363	.00353	.00344	.00335	.00327	.00319	.00311	.00304	.00296	.00289	.00282	.00276	.00270	.00264	.00258	.00252
106	11	.00455	.00443	.00432	.00420	.00410	.00399	.00389	.00380	.00371	.00362	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00296	.00290
106	12	.00512	.00499	.00487	.00475	.00464	.00453	.00442	.00432	.00422	.00413	.00404	.00395	.00386	.00378	.00370	.00363	.00355	.00348	.00341	.00335
106	13	.00573	.00559	.00546	.00533	.00521	.00509	.00498	.00487	.00476	.00466	.00457	.00447	.00438	.00430	.00421	.00413	.00405	.00398	.00390	.00383
106	14	.00631	.00616	.00602	.00589	.00576	.00564	.00552	.00540	.00529	.00518	.00508	.00498	.00489	.00479	.00470	.00462	.00453	.00445	.00437	.00430
106	15	.00684	.00669	.00654	.00640	.00626	.00613	.00600	.00588	.00576	.00565	.00554	.00544	.00534	.00524	.00515	.00506	.00497	.00488	.00480	.00472
106	16	.00729	.00713	.00698	.00683	.00668	.00654	.00641	.00628	.00616	.00604	.00593	.00582	.00572	.00561	.00551	.00542	.00533	.00524	.00515	.00506
106	17	.00768	.00751	.00734	.00719	.00704	.00689	.00675	.00662	.00649	.00637	.00625	.00613	.00602	.00592	.00581	.00571	.00561	.00552	.00543	.00534
106	18	.00801	.00783	.00766	.00749	.00733	.00718	.00704	.00690	.00676	.00663	.00651	.00639	.00627	.00616	.00605	.00595	.00585	.00575	.00565	.00556
106	19	.00832	.00813	.00795	.00778	.00761	.00745	.00730	.00715	.00701	.00688	.00675	.00662	.00650	.00638	.00627	.00616	.00605	.00595	.00585	.00576
106	20	.00864	.00844	.00825	.00807	.00790	.00773	.00757	.00741	.00727	.00712	.00699	.00686	.00673	.00661	.00649	.00637	.00626	.00616	.00605	.00595
106	21	.00898	.00877	.00857	.00838	.00820	.00802	.00785	.00769	.00753	.00739	.00724	.00710	.00697	.00684	.00672	.00660	.00648	.00637	.00626	.00616
106	22	.00933	.00911	.00890	.00869	.00850	.00831	.00814	.00797	.00780	.00764	.00749	.00735	.00721	.00707	.00694	.00682	.00670	.00658	.00646	.00635
106	23	.00970	.00947	.00924	.00903	.00882	.00863	.00844	.00826	.00809	.00792	.00776	.00761	.00746	.00732	.00718	.00705	.00692	.00680	.00668	.00656
106	24	.01011	.00987	.00963	.00940	.00919	.00898	.00878	.00859	.00841	.00823	.00806	.00790	.00775	.00760	.00745	.00731	.00718	.00705	.00692	.00680
106	25	.01058	.01032	.01007	.00983	.00960	.00938	.00917	.00897	.00877	.00859	.00841	.00824	.00807	.00791	.00776	.00761	.00747	.00733	.00720	.00707
106	26	.01111	.01083	.01056	.01031	.01006	.00983	.00961	.00939	.00919	.00899	.00880	.00862	.00844	.00827	.00811	.00796	.00781	.00766	.00752	.00738
106	27	.01171	.01142	.01113	.01086	.01060	.01035	.01012	.00989	.00967	.00946	.00926	.00907	.00888	.00870	.00853	.00836	.00820	.00805	.00790	.00776
106	28	.01238	.01206	.01176	.01147	.01119	.01093	.01067	.01043	.01020	.00998	.00976	.00956	.00936	.00917	.00899	.00881	.00864	.00848	.00832	.00816

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
106	29	.01310	.01276	.01244	.01213	.01184	.01156	.01129	.01103	.01078	.01055	.01032	.01010	.00989	.00969	.00949	.00930	.00912	.00895	.00878	.00862
106	30	.01388	.01352	.01318	.01285	.01253	.01223	.01195	.01167	.01141	.01116	.01091	.01068	.01045	.01024	.01003	.00983	.00964	.00945	.00927	.00910
106	31	.01471	.01433	.01396	.01361	.01328	.01296	.01265	.01236	.01207	.01180	.01155	.01130	.01106	.01083	.01061	.01039	.01019	.00999	.00980	.00961
106	32	.01561	.01520	.01481	.01443	.01408	.01373	.01341	.01309	.01279	.01250	.01223	.01196	.01170	.01146	.01122	.01099	.01077	.01056	.01036	.01016
106	33	.01659	.01615	.01573	.01533	.01495	.01458	.01423	.01390	.01357	.01327	.01297	.01268	.01241	.01215	.01189	.01165	.01142	.01119	.01097	.01076
106	34	.01764	.01717	.01672	.01630	.01589	.01550	.01512	.01476	.01442	.01409	.01377	.01347	.01317	.01289	.01262	.01236	.01211	.01186	.01163	.01140
106	35	.01880	.01830	.01782	.01736	.01692	.01650	.01610	.01572	.01535	.01500	.01466	.01433	.01402	.01371	.01342	.01314	.01287	.01261	.01236	.01212
106	36	.02005	.01952	.01900	.01851	.01805	.01760	.01717	.01675	.01636	.01598	.01561	.01526	.01493	.01460	.01429	.01399	.01370	.01342	.01315	.01289
106	37	.02142	.02085	.02030	.01977	.01927	.01879	.01833	.01788	.01746	.01705	.01666	.01628	.01592	.01557	.01524	.01492	.01461	.01431	.01402	.01374
106	38	.02292	.02231	.02172	.02116	.02062	.02010	.01961	.01913	.01868	.01824	.01782	.01741	.01703	.01665	.01629	.01594	.01561	.01529	.01498	.01468
106	39	.02457	.02391	.02328	.02267	.02210	.02154	.02101	.02050	.02001	.01954	.01909	.01866	.01824	.01784	.01745	.01708	.01672	.01637	.01603	.01571
106	40	.02639	.02568	.02500	.02436	.02374	.02314	.02257	.02203	.02150	.02100	.02051	.02004	.01959	.01916	.01874	.01834	.01795	.01758	.01722	.01687
106	41	.02840	.02765	.02692	.02623	.02557	.02493	.02432	.02373	.02316	.02262	.02210	.02160	.02111	.02065	.02020	.01976	.01935	.01894	.01855	.01818
106	42	.03063	.02982	.02905	.02831	.02759	.02691	.02625	.02562	.02502	.02443	.02387	.02333	.02281	.02231	.02182	.02136	.02091	.02047	.02005	.01965
106	43	.03309	.03222	.03139	.03060	.02983	.02910	.02840	.02772	.02707	.02644	.02584	.02526	.02470	.02415	.02363	.02313	.02265	.02218	.02172	.02129
106	44	.03578	.03485	.03397	.03311	.03230	.03151	.03076	.03003	.02933	.02866	.02801	.02738	.02678	.02620	.02564	.02510	.02457	.02407	.02358	.02311
106	45	.03868	.03770	.03675	.03584	.03496	.03412	.03331	.03254	.03179	.03106	.03037	.02970	.02905	.02842	.02782	.02724	.02667	.02613	.02560	.02510
106	46	.04183	.04078	.03976	.03879	.03786	.03696	.03609	.03526	.03445	.03368	.03293	.03221	.03152	.03085	.03020	.02957	.02896	.02838	.02781	.02726
106	47	.04519	.04407	.04299	.04195	.04095	.03999	.03907	.03817	.03731	.03648	.03568	.03491	.03417	.03345	.03275	.03208	.03143	.03080	.03019	.02960
106	48	.04881	.04761	.04646	.04536	.04429	.04326	.04228	.04132	.04040	.03952	.03866	.03783	.03703	.03626	.03551	.03479	.03409	.03342	.03276	.03213
106	49	.05269	.05142	.05019	.04901	.04788	.04678	.04573	.04471	.04373	.04278	.04186	.04098	.04012	.03930	.03850	.03772	.03697	.03625	.03554	.03486
106	50	.05687	.05552	.05422	.05296	.05175	.05059	.04946	.04838	.04733	.04632	.04534	.04439	.04348	.04259	.04174	.04091	.04010	.03933	.03857	.03784
106	51	.06135	.05992	.05854	.05721	.05592	.05468	.05348	.05233	.05121	.05013	.04909	.04808	.04710	.04615	.04524	.04435	.04349	.04266	.04185	.04107
106	52	.06612	.06461	.06314	.06173	.06036	.05905	.05777	.05654	.05535	.05420	.05309	.05201	.05097	.04996	.04898	.04804	.04712	.04623	.04536	.04452
106	53	.07119	.06959	.06804	.06654	.06509	.06369	.06234	.06104	.05977	.05855	.05736	.05622	.05511	.05403	.05299	.05198	.05099	.05004	.04912	.04822
106	54	.07657	.07487	.07323	.07165	.07011	.06863	.06720	.06581	.06447	.06317	.06191	.06069	.05951	.05837	.05726	.05618	.05513	.05412	.05313	.05217
106	55	.08228	.08049	.07875	.07708	.07546	.07389	.07237	.07090	.06948	.06810	.06676	.06547	.06421	.06300	.06181	.06067	.05955	.05847	.05742	.05640
106	56	.08833	.08644	.08462	.08285	.08114	.07948	.07787	.07632	.07481	.07335	.07194	.07056	.06923	.06794	.06668	.06546	.06428	.06313	.06201	.06092
106	57	.09474	.09275	.09083	.08896	.08716	.08541	.08372	.08207	.08048	.07893	.07744	.07598	.07457	.07320	.07187	.07057	.06931	.06809	.06690	.06575
106	58	.10148	.09939	.09736	.09540	.09350	.09165	.08987	.08813	.08645	.08482	.08323	.08170	.08020	.07875	.07734	.07597	.07463	.07334	.07208	.07085
106	59	.10851	.10631	.10418	.10212	.10012	.09818	.09630	.09447	.09270	.09098	.08930	.08768	.08610	.08456	.08307	.08162	.08021	.07883	.07750	.07619
106	60	.11583	.11353	.11130	.10913	.10703	.10499	.10301	.10109	.09922	.09741	.09564	.09393	.09226	.09064	.08906	.08753	.08604	.08458	.08317	.08179
106	61	.12350	.12108	.11874	.11647	.11427	.11213	.11004	.10802	.10606	.10415	.10229	.10049	.09873	.09702	.09535	.09373	.09216	.09062	.08912	.08766
106	62	.13156	.12904	.12659	.12421	.12190	.11965	.11747	.11535	.11328	.11127	.10932	.10742	.10557	.10377	.10201	.10030	.09864	.09702	.09544	.09389
106	63	.14005	.13742	.13486	.13237	.12995	.12760	.12531	.12308	.12092	.11881	.11676	.11476	.11281	.11092	.10907	.10727	.10552	.10381	.10214	.10051
106	64	.14898	.14623	.14356	.14096	.13843	.13597	.13357	.13124	.12897	.12676	.12460	.12251	.12046	.11847	.11653	.11463	.11279	.11098	.10923	.10751
106	65	.15835	.15549	.15270	.14999	.14735	.14478	.14228	.13984	.13746	.13515	.13289	.13069	.12854	.12645	.12441	.12242	.12048	.11858	.11673	.11492
106	66	.16824	.16527	.16236	.15954	.15679	.15410	.15149	.14894	.14646	.14404	.14167	.13937	.13712	.13493	.13279	.13070	.12866	.12667	.12472	.12282
106	67	.17873	.17564	.17262	.16968	.16681	.16402	.16130	.15864	.15605	.15352	.15105	.14864	.14629	.14399	.14175	.13956	.13742	.13533	.13329	.13129
106	68	.18980	.18659	.18346	.18041	.17743	.17453	.17169	.16893	.16622	.16359	.16101	.15850	.15604	.15364	.15130	.14900	.14676	.14457	.14243	.14034
106	69	.20144	.19811	.19487	.19171	.18862	.18560	.18266	.17978	.17697	.17423	.17154	.16892	.16636	.16386	.16141	.15901	.15667	.15438	.15214	.14995
106	70	.21356	.21013	.20677	.20350	.20030	.19717	.19412	.19114	.18822	.18537	.18258	.17985	.17718	.17458	.17202	.16953	.16708	.16469	.16235	.16006
106	71	.22611	.22257	.21911	.21573	.21242	.20919	.20602	.20293	.19991	.19695	.19405	.19122	.18845	.18574	.18308	.18048	.17794	.17545	.17300	.17061
106	72	.23906	.23541	.23184	.22835	.22494	.22160	.21833	.21513	.21201	.20894	.20594	.20301	.20013	.19731	.19456	.19185	.18921	.18661	.18407	.18158
106	73	.25238	.24863	.24495	.24136	.23784	.23440	.23103	.22773	.22449	.22132	.21822	.21518	.21220	.20928	.20642	.20362	.20087	.19817	.19553	.19294
106	74	.26616	.26231	.25854	.25484	.25122	.24768	.24421	.24080	.23747	.23420	.23099	.22785	.22477	.22175	.21879	.21588	.21303	.21024	.20749	.20480
106	75	.28050	.27656	.27269	.26890	.26519	.26154	.25797	.25447	.25104	.24767	.24436	.24112	.23794	.23482	.23176	.22875	.22581	.22291	.22007	.21728
106	76	.29551	.29147	.28752	.28364	.27983	.27610	.27243	.26883	.26531	.26184	.25844	.25511	.25183	.24861	.24545	.24235	.23930	.23631	.23337	.23049
106	77	.31119	.30708	.30304	.29907	.29518	.29136	.28761	.28392	.28031	.27675	.27326	.26983	.26647	.26316	.25991	.25671	.25357	.25048	.24745	.24447
106	78	.32753	.32334	.31923	.31519	.31122	.30732	.30349	.29972	.29602	.29239	.28881	.28530	.28185	.27845	.27511	.27183	.26860	.26542	.26230	.25923

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
106	79	.34441	.34016	.33598	.33187	.32783	.32386	.31996	.31612	.31235	.30863	.30498	.30139	.29786	.29438	.29096	.28760	.28429	.28103	.27782	.27466
106	80	.36164	.35734	.35310	.34894	.34484	.34081	.33684	.33294	.32909	.32531	.32159	.31793	.31432	.31077	.30728	.30384	.30045	.29712	.29383	.29060
106	81	.37907	.37472	.37044	.36623	.36208	.35799	.35397	.35001	.34610	.34226	.33848	.33475	.33108	.32747	.32390	.32040	.31694	.31353	.31017	.30687
106	82	.39661	.39222	.38790	.38364	.37945	.37532	.37125	.36724	.36329	.35939	.35555	.35177	.34804	.34437	.34074	.33717	.33365	.33018	.32676	.32339
106	83	.41424	.40983	.40548	.40119	.39696	.39279	.38869	.38463	.38064	.37670	.37281	.36898	.36521	.36148	.35780	.35418	.35060	.34707	.34359	.34016
106	84	.43211	.42768	.42332	.41901	.41475	.41056	.40642	.40234	.39831	.39434	.39041	.38654	.38272	.37895	.37523	.37156	.36794	.36436	.36083	.35734
106	85	.45032	.44588	.44151	.43719	.43292	.42871	.42456	.42046	.41641	.41241	.40846	.40456	.40071	.39690	.39315	.38944	.38578	.38216	.37858	.37505
106	86	.46864	.46422	.45984	.45553	.45126	.44705	.44289	.43877	.43471	.43070	.42673	.42282	.41895	.41512	.41134	.40761	.40391	.40027	.39666	.39310
106	87	.48680	.48239	.47804	.47373	.46947	.46527	.46111	.45700	.45293	.44892	.44495	.44102	.43714	.43330	.42951	.42575	.42204	.41837	.41475	.41116
106	88	.50474	.50036	.49603	.49174	.48751	.48332	.47917	.47507	.47102	.46700	.46304	.45911	.45523	.45139	.44759	.44383	.44011	.43643	.43279	.42918
106	89	.52241	.51807	.51377	.50952	.50531	.50114	.49702	.49294	.48891	.48491	.48096	.47704	.47317	.46933	.46554	.46178	.45806	.45438	.45074	.44713
106	90	.53971	.53541	.53116	.52694	.52277	.51865	.51456	.51051	.50650	.50253	.49860	.49471	.49085	.48703	.48325	.47951	.47580	.47212	.46848	.46488
106	91	.55627	.55203	.54782	.54366	.53953	.53544	.53139	.52738	.52341	.51947	.51557	.51171	.50788	.50408	.50032	.49660	.49290	.48925	.48562	.48203
106	92	.57174	.56755	.56340	.55928	.55520	.55116	.54715	.54318	.53925	.53535	.53148	.52764	.52384	.52008	.51634	.51264	.50897	.50534	.50173	.49815
106	93	.58613	.58200	.57790	.57384	.56981	.56581	.56185	.55792	.55402	.55016	.54633	.54253	.53876	.53503	.53132	.52765	.52400	.52039	.51680	.51325
106	94	.59966	.59558	.59153	.58752	.58354	.57959	.57568	.57179	.56794	.56412	.56032	.55656	.55283	.54913	.54545	.54181	.53819	.53460	.53104	.52751
106	95	.61255	.60853	.60454	.60059	.59666	.59276	.58890	.58506	.58125	.57747	.57372	.57000	.56630	.56264	.55900	.55538	.55180	.54824	.54471	.54121
106	96	.62471	.62075	.61682	.61292	.60905	.60521	.60139	.59760	.59384	.59010	.58639	.58271	.57906	.57543	.57183	.56825	.56470	.56118	.55768	.55420
106	97	.63603	.63212	.62825	.62440	.62058	.61679	.61302	.60928	.60556	.60187	.59821	.59457	.59095	.58736	.58380	.58026	.57674	.57325	.56978	.56633
106	98	.64672	.64287	.63905	.63526	.63149	.62775	.62403	.62033	.61666	.61302	.60940	.60580	.60222	.59867	.59514	.59164	.58816	.58470	.58126	.57785
106	99	.65718	.65339	.64963	.64589	.64218	.63849	.63482	.63118	.62755	.62395	.62038	.61682	.61329	.60978	.60629	.60283	.59938	.59596	.59256	.58918
106	100	.66738	.66365	.65995	.65627	.65261	.64898	.64536	.64177	.63820	.63465	.63112	.62761	.62412	.62066	.61721	.61378	.61038	.60699	.60363	.60028
106	101	.67744	.67377	.67013	.66651	.66291	.65933	.65577	.65223	.64872	.64522	.64174	.63828	.63484	.63142	.62802	.62463	.62127	.61793	.61460	.61130
106	102	.68731	.68371	.68013	.67657	.67303	.66951	.66601	.66252	.65906	.65561	.65218	.64878	.64538	.64201	.63866	.63532	.63200	.62870	.62541	.62215
106	103	.69716	.69363	.69011	.68662	.68314	.67967	.67623	.67280	.66939	.66600	.66263	.65927	.65593	.65260	.64930	.64600	.64273	.63947	.63623	.63301
106	104	.70763	.70417	.70073	.69730	.69389	.69049	.68712	.68375	.68040	.67707	.67376	.67046	.66717	.66390	.66065	.65741	.65419	.65098	.64779	.64462
106	105	.71835	.71496	.71159	.70823	.70489	.70156	.69825	.69495	.69167	.68840	.68514	.68190	.67867	.67546	.67226	.66908	.66591	.66275	.65961	.65648
106	106	.73245	.72917	.72591	.72266	.71942	.71619	.71298	.70978	.70659	.70342	.70026	.69711	.69397	.69084	.68773	.68463	.68154	.67846	.67540	.67235
107	0	.01021	.01013	.01006	.00998	.00991	.00984	.00978	.00971	.00965	.00959	.00953	.00947	.00941	.00936	.00930	.00925	.00920	.00915	.00910	.00905
107	1	.00287	.00281	.00275	.00269	.00264	.00259	.00254	.00249	.00245	.00241	.00236	.00232	.00229	.00225	.00221	.00218	.00215	.00212	.00208	.00206
107	2	.00260	.00254	.00248	.00242	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176
107	3	.00253	.00247	.00240	.00234	.00228	.00222	.00217	.00212	.00207	.00202	.00198	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00164
107	4	.00257	.00249	.00242	.00236	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161
107	5	.00267	.00260	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00209	.00203	.00198	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00165
107	6	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00225	.00220	.00214	.00209	.00203	.00198	.00194	.00189	.00184	.00180	.00176	.00172
107	7	.00305	.00295	.00287	.00278	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00198	.00193	.00188	.00184
107	8	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00200
107	9	.00364	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00292	.00284	.00277	.00270	.00263	.00257	.00251	.00245	.00239	.00233	.00228	.00223
107	10	.00407	.00395	.00384	.00374	.00364	.00354	.00345	.00337	.00328	.00320	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00259	.00253
107	11	.00457	.00444	.00433	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00310	.00304	.00297	.00291
107	12	.00514	.00501	.00489	.00477	.00465	.00454	.00444	.00434	.00424	.00415	.00406	.00397	.00388	.00380	.00372	.00365	.00357	.00350	.00343	.00337
107	13	.00575	.00562	.00548	.00536	.00523	.00512	.00500	.00490	.00479	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00401	.00393	.00386
107	14	.00635	.00620	.00606	.00592	.00580	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00492	.00483	.00474	.00466	.00457	.00449	.00441	.00434
107	15	.00688	.00673	.00658	.00644	.00630	.00617	.00605	.00593	.00581	.00570	.00559	.00549	.00539	.00529	.00519	.00510	.00502	.00493	.00485	.00477
107	16	.00734	.00718	.00703	.00688	.00673	.00660	.00646	.00634	.00621	.00610	.00598	.00587	.00577	.00567	.00557	.00547	.00538	.00529	.00520	.00512
107	17	.00773	.00756	.00740	.00724	.00709	.00695	.00681	.00668	.00655	.00643	.00631	.00619	.00608	.00598	.00587	.00577	.00568	.00558	.00549	.00540
107	18	.00807	.00789	.00771	.00755	.00739	.00724	.00710	.00696	.00682	.00669	.00657	.00645	.00633	.00622	.00611	.00601	.00591	.00581	.00572	.00563
107	19	.00838	.00819	.00801	.00784	.00767	.00751	.00736	.00722	.00708	.00694	.00681	.00668	.00656	.00645	.00633	.00623	.00612	.00602	.00592	.00582
107	20	.00870	.00850	.00831	.00813	.00796	.00779	.00763	.00748	.00733	.00719	.00705	.00692	.00680	.00667	.00656	.00644	.00633	.00623	.00612	.00602
107	21	.00905	.00884	.00864	.00845	.00826	.00809	.00792	.00776	.00760	.00745	.00731	.00717	.00704	.00691	.00679	.00667	.00655	.00644	.00633	.00623

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
107	22	.00939	.00917	.00896	.00876	.00857	.00838	.00820	.00803	.00787	.00771	.00756	.00742	.00728	.00714	.00701	.00689	.00677	.00665	.00654	.00643
107	23	.00977	.00953	.00931	.00910	.00889	.00870	.00851	.00833	.00816	.00799	.00783	.00768	.00753	.00739	.00726	.00712	.00700	.00687	.00675	.00664
107	24	.01018	.00993	.00970	.00947	.00925	.00905	.00885	.00866	.00848	.00830	.00814	.00797	.00782	.00767	.00752	.00739	.00725	.00712	.00700	.00688
107	25	.01065	.01039	.01014	.00990	.00967	.00945	.00924	.00904	.00885	.00866	.00848	.00831	.00815	.00799	.00784	.00769	.00755	.00741	.00728	.00715
107	26	.01118	.01090	.01063	.01038	.01013	.00990	.00968	.00946	.00926	.00906	.00888	.00869	.00852	.00835	.00819	.00803	.00788	.00774	.00760	.00746
107	27	.01179	.01149	.01121	.01093	.01068	.01043	.01019	.00996	.00975	.00954	.00934	.00915	.00896	.00878	.00861	.00844	.00828	.00813	.00798	.00784
107	28	.01245	.01213	.01183	.01154	.01127	.01101	.01075	.01051	.01028	.01006	.00985	.00964	.00944	.00925	.00907	.00890	.00873	.00856	.00840	.00825
107	29	.01318	.01284	.01252	.01221	.01192	.01164	.01137	.01111	.01087	.01063	.01040	.01019	.00998	.00977	.00958	.00939	.00921	.00904	.00887	.00871
107	30	.01396	.01360	.01326	.01293	.01262	.01232	.01203	.01176	.01150	.01124	.01100	.01077	.01055	.01033	.01012	.00992	.00973	.00955	.00937	.00919
107	31	.01480	.01442	.01405	.01370	.01337	.01305	.01274	.01245	.01217	.01190	.01164	.01139	.01115	.01092	.01070	.01049	.01028	.01009	.00990	.00971
107	32	.01570	.01529	.01490	.01453	.01417	.01383	.01350	.01319	.01289	.01260	.01232	.01206	.01180	.01156	.01132	.01110	.01088	.01067	.01046	.01026
107	33	.01668	.01625	.01583	.01543	.01505	.01468	.01433	.01400	.01368	.01337	.01307	.01279	.01252	.01225	.01200	.01176	.01152	.01130	.01108	.01087
107	34	.01774	.01727	.01683	.01640	.01599	.01560	.01523	.01487	.01453	.01420	.01388	.01358	.01328	.01300	.01273	.01247	.01222	.01198	.01175	.01152
107	35	.01891	.01841	.01793	.01747	.01703	.01662	.01621	.01583	.01546	.01511	.01477	.01445	.01413	.01383	.01354	.01326	.01299	.01273	.01248	.01224
107	36	.02017	.01963	.01912	.01863	.01816	.01771	.01728	.01687	.01648	.01610	.01574	.01539	.01505	.01473	.01442	.01412	.01383	.01355	.01328	.01302
107	37	.02154	.02096	.02042	.01989	.01939	.01891	.01845	.01801	.01758	.01718	.01679	.01641	.01605	.01570	.01537	.01505	.01474	.01444	.01415	.01387
107	38	.02305	.02243	.02184	.02128	.02074	.02023	.01974	.01926	.01881	.01837	.01795	.01755	.01716	.01679	.01643	.01608	.01575	.01543	.01512	.01482
107	39	.02470	.02404	.02341	.02281	.02223	.02168	.02115	.02064	.02015	.01968	.01923	.01880	.01838	.01798	.01759	.01722	.01686	.01651	.01618	.01586
107	40	.02652	.02582	.02514	.02450	.02388	.02329	.02272	.02217	.02165	.02114	.02066	.02019	.01974	.01931	.01889	.01849	.01811	.01773	.01737	.01702
107	41	.02855	.02779	.02707	.02638	.02572	.02508	.02447	.02388	.02332	.02278	.02226	.02175	.02127	.02081	.02036	.01993	.01951	.01911	.01872	.01834
107	42	.03079	.02998	.02921	.02847	.02775	.02707	.02642	.02579	.02518	.02460	.02404	.02350	.02298	.02248	.02199	.02153	.02108	.02065	.02023	.01982
107	43	.03325	.03239	.03156	.03077	.03001	.02927	.02857	.02789	.02724	.02662	.02602	.02544	.02488	.02434	.02382	.02332	.02283	.02236	.02191	.02148
107	44	.03596	.03503	.03415	.03330	.03248	.03170	.03095	.03022	.02952	.02885	.02820	.02758	.02698	.02640	.02584	.02530	.02478	.02427	.02379	.02331
107	45	.03888	.03789	.03695	.03604	.03517	.03433	.03352	.03274	.03199	.03127	.03058	.02991	.02926	.02864	.02804	.02746	.02690	.02635	.02583	.02532
107	46	.04204	.04099	.03998	.03901	.03808	.03718	.03632	.03548	.03468	.03391	.03316	.03244	.03175	.03108	.03043	.02981	.02921	.02862	.02806	.02751
107	47	.04542	.04430	.04323	.04219	.04119	.04024	.03931	.03842	.03756	.03674	.03594	.03517	.03442	.03370	.03301	.03234	.03169	.03106	.03045	.02986
107	48	.04906	.04787	.04672	.04562	.04455	.04353	.04254	.04159	.04067	.03979	.03893	.03811	.03731	.03654	.03580	.03508	.03438	.03370	.03305	.03242
107	49	.05296	.05169	.05047	.04930	.04816	.04707	.04602	.04500	.04402	.04308	.04216	.04128	.04043	.03960	.03880	.03803	.03728	.03656	.03586	.03518
107	50	.05717	.05582	.05452	.05327	.05207	.05090	.04978	.04870	.04765	.04664	.04567	.04472	.04381	.04293	.04207	.04125	.04044	.03967	.03892	.03819
107	51	.06168	.06025	.05888	.05755	.05627	.05503	.05383	.05268	.05157	.05049	.04945	.04844	.04746	.04652	.04561	.04472	.04386	.04303	.04223	.04145
107	52	.06649	.06497	.06351	.06210	.06074	.05942	.05816	.05693	.05574	.05459	.05348	.05241	.05137	.05036	.04939	.04844	.04753	.04664	.04578	.04494
107	53	.07159	.06999	.06844	.06695	.06550	.06411	.06276	.06146	.06020	.05898	.05779	.05665	.05554	.05447	.05343	.05242	.05144	.05049	.04957	.04868
107	54	.07701	.07531	.07367	.07209	.07056	.06909	.06766	.06627	.06493	.06364	.06238	.06117	.05999	.05885	.05774	.05666	.05562	.05461	.05363	.05267
107	55	.08275	.08097	.07924	.07756	.07595	.07438	.07287	.07140	.06999	.06861	.06728	.06599	.06473	.06352	.06234	.06120	.06009	.05901	.05796	.05694
107	56	.08885	.08697	.08515	.08338	.08167	.08002	.07842	.07687	.07537	.07391	.07250	.07113	.06980	.06851	.06726	.06604	.06486	.06372	.06260	.06152
107	57	.09532	.09333	.09141	.08955	.08775	.08601	.08432	.08268	.08109	.07955	.07805	.07660	.07520	.07383	.07250	.07121	.06996	.06874	.06755	.06640
107	58	.10211	.10002	.09800	.09604	.09415	.09231	.09052	.08880	.08712	.08549	.08391	.08238	.08089	.07944	.07804	.07667	.07534	.07405	.07279	.07157
107	59	.10919	.10700	.10488	.10282	.10083	.09889	.09702	.09519	.09343	.09171	.09004	.08842	.08685	.08532	.08383	.08238	.08098	.07961	.07828	.07698
107	60	.11658	.11428	.11205	.10989	.10780	.10577	.10379	.10187	.10001	.09820	.09645	.09474	.09308	.09146	.08989	.08836	.08687	.08542	.08401	.08264
107	61	.12430	.12190	.11956	.11730	.11510	.11296	.11089	.10887	.10692	.10501	.10316	.10136	.09961	.09791	.09625	.09463	.09306	.09153	.09004	.08859
107	62	.13243	.12992	.12747	.12510	.12280	.12056	.11838	.11627	.11421	.11221	.11026	.10837	.10652	.10473	.10298	.10128	.09962	.09800	.09643	.09489
107	63	.14100	.13837	.13582	.13334	.13093	.12858	.12630	.12408	.12192	.11982	.11778	.11579	.11385	.11196	.11012	.10832	.10658	.10487	.10321	.10159
107	64	.14999	.14725	.14459	.14200	.13948	.13703	.13464	.13232	.13005	.12785	.12571	.12361	.12158	.11959	.11766	.11577	.11393	.11214	.11038	.10867
107	65	.15945	.15660	.15382	.15111	.14848	.14592	.14343	.14100	.13863	.13632	.13407	.13188	.12974	.12766	.12563	.12365	.12171	.11982	.11798	.11618
107	66	.16943	.16646	.16356	.16075	.15801	.15533	.15273	.15019	.14772	.14530	.14295	.14066	.13842	.13623	.13410	.13202	.12999	.12800	.12607	.12417
107	67	.18001	.17692	.17392	.17099	.16813	.16535	.16264	.15999	.15741	.15489	.15243	.15003	.14769	.14540	.14317	.14099	.13886	.13678	.13474	.13275
107	68	.19119	.18799	.18487	.18183	.17887	.17597	.17315	.17039	.16770	.16508	.16251	.16001	.15756	.15517	.15284	.15055	.14832	.14614	.14401	.14193
107	69	.20294	.19963	.19640	.19325	.19018	.18717	.18424	.18137	.17858	.17584	.17317	.17056	.16801	.16552	.16308	.16070	.15837	.15609	.15386	.15167
107	70	.21520	.21178	.20844	.20518	.20200	.19889	.19584	.19287	.18997	.18713	.18435	.18164	.17898	.17639	.17385	.17136	.16893	.16655	.16422	.16194
107	71	.22790	.22437	.22093	.21756	.21426	.21105	.20790	.20482	.20181	.19887	.19599	.19317	.19041	.18771	.18507	.18248	.17995	.17747	.17504	.17266

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
107	72	.24099	.23736	.23381	.23034	.22694	.22362	.22037	.21718	.21407	.21102	.20804	.20511	.20225	.19945	.19671	.19402	.19138	.18880	.18627	.18380
107	73	.25447	.25073	.24708	.24351	.24001	.23658	.23322	.22994	.22672	.22357	.22048	.21746	.21450	.21159	.20875	.20596	.20322	.20054	.19791	.19533
107	74	.26841	.26458	.26083	.25715	.25355	.25003	.24657	.24319	.23987	.23662	.23343	.23030	.22724	.22424	.22129	.21840	.21557	.21279	.21006	.20738
107	75	.28293	.27901	.27516	.27139	.26770	.26407	.26052	.25704	.25362	.25027	.24699	.24377	.24060	.23750	.23446	.23147	.22853	.22566	.22283	.22006
107	76	.29812	.29411	.29018	.28632	.28254	.27882	.27518	.27161	.26810	.26465	.26127	.25796	.25470	.25150	.24836	.24528	.24225	.23928	.23635	.23348
107	77	.31402	.30993	.30592	.30198	.29811	.29431	.29059	.28692	.28333	.27980	.27633	.27292	.26957	.26629	.26305	.25988	.25676	.25369	.25068	.24772
107	78	.33061	.32645	.32236	.31835	.31441	.31053	.30673	.30299	.29931	.29570	.29215	.28866	.28522	.28185	.27853	.27527	.27207	.26891	.26581	.26276
107	79	.34777	.34354	.33940	.33532	.33131	.32736	.32349	.31968	.31593	.31224	.30862	.30505	.30154	.29809	.29469	.29135	.28806	.28483	.28164	.27851
107	80	.36530	.36103	.35683	.35269	.34862	.34462	.34068	.33681	.33300	.32924	.32555	.32192	.31834	.31481	.31135	.30793	.30457	.30126	.29800	.29479
107	81	.38305	.37874	.37449	.37031	.36619	.36214	.35815	.35422	.35035	.34654	.34278	.33909	.33545	.33186	.32833	.32485	.32142	.31804	.31471	.31143
107	82	.40092	.39657	.39228	.38807	.38391	.37981	.37578	.37180	.36788	.36402	.36022	.35647	.35277	.34913	.34554	.34200	.33850	.33506	.33167	.32832
107	83	.41890	.41453	.41022	.40597	.40178	.39765	.39358	.38957	.38561	.38170	.37786	.37406	.37032	.36662	.36298	.35939	.35584	.35235	.34890	.34549
107	84	.43715	.43277	.42844	.42418	.41997	.41581	.41172	.40768	.40369	.39975	.39587	.39204	.38825	.38452	.38084	.37720	.37361	.37007	.36657	.36311
107	85	.45578	.45139	.44706	.44279	.43857	.43441	.43030	.42624	.42223	.41827	.41437	.41051	.40670	.40294	.39922	.39555	.39192	.38834	.38481	.38131
107	86	.47456	.47018	.46586	.46160	.45738	.45322	.44910	.44504	.44103	.43706	.43314	.42927	.42544	.42166	.41792	.41423	.41058	.40697	.40340	.39988
107	87	.49320	.48885	.48455	.48029	.47609	.47194	.46783	.46377	.45976	.45579	.45187	.44799	.44416	.44037	.43662	.43291	.42925	.42562	.42204	.41849
107	88	.51165	.50733	.50306	.49883	.49466	.49052	.48643	.48239	.47839	.47443	.47052	.46665	.46281	.45902	.45527	.45156	.44789	.44426	.44066	.43711
107	89	.52988	.52560	.52137	.51718	.51303	.50893	.50487	.50085	.49687	.49294	.48904	.48518	.48136	.47758	.47384	.47014	.46647	.46284	.45925	.45569
107	90	.54777	.54354	.53936	.53521	.53111	.52705	.52303	.51904	.51510	.51119	.50732	.50349	.49969	.49594	.49221	.48852	.48487	.48125	.47767	.47412
107	91	.56493	.56076	.55663	.55254	.54849	.54447	.54050	.53655	.53265	.52878	.52495	.52115	.51738	.51365	.50995	.50629	.50266	.49906	.49549	.49196
107	92	.58098	.57687	.57280	.56877	.56477	.56080	.55687	.55297	.54911	.54528	.54149	.53772	.53399	.53029	.52663	.52299	.51939	.51581	.51227	.50875
107	93	.59594	.59190	.58788	.58390	.57995	.57604	.57216	.56831	.56449	.56071	.55695	.55323	.54953	.54587	.54223	.53863	.53505	.53151	.52799	.52450
107	94	.61003	.60604	.60209	.59816	.59427	.59041	.58658	.58278	.57901	.57527	.57155	.56787	.56421	.56059	.55699	.55342	.54987	.54636	.54287	.53941
107	95	.62348	.61956	.61567	.61181	.60797	.60417	.60039	.59664	.59292	.58923	.58556	.58192	.57831	.57472	.57116	.56763	.56412	.56064	.55718	.55375
107	96	.63619	.63233	.62850	.62470	.62092	.61718	.61345	.60976	.60609	.60244	.59882	.59523	.59166	.58812	.58460	.58111	.57764	.57419	.57077	.56737
107	97	.64802	.64423	.64046	.63671	.63300	.62930	.62563	.62199	.61837	.61477	.61120	.60765	.60413	.60063	.59715	.59370	.59026	.58685	.58347	.58010
107	98	.65922	.65548	.65178	.64809	.64443	.64079	.63717	.63358	.63001	.62646	.62294	.61944	.61595	.61250	.60906	.60564	.60225	.59888	.59553	.59220
107	99	.67019	.66652	.66288	.65925	.65565	.65207	.64851	.64497	.64145	.63795	.63448	.63103	.62759	.62418	.62079	.61741	.61406	.61073	.60741	.60412
107	100	.68092	.67731	.67373	.67017	.66663	.66310	.65960	.65612	.65265	.64921	.64579	.64238	.63900	.63563	.63229	.62896	.62565	.62236	.61909	.61583
107	101	.69150	.68796	.68445	.68095	.67747	.67401	.67056	.66714	.66373	.66034	.65698	.65362	.65029	.64697	.64368	.64040	.63713	.63389	.63066	.62745
107	102	.70192	.69846	.69501	.69157	.68816	.68476	.68138	.67801	.67466	.67133	.66802	.66472	.66144	.65818	.65493	.65170	.64848	.64528	.64210	.63893
107	103	.71229	.70889	.70551	.70215	.69880	.69546	.69214	.68884	.68555	.68228	.67902	.67578	.67255	.66934	.66615	.66297	.65980	.65665	.65351	.65039
107	104	.72333	.72001	.71670	.71341	.71013	.70687	.70362	.70039	.69717	.69396	.69077	.68759	.68442	.68127	.67813	.67501	.67190	.66880	.66572	.66265
107	105	.73454	.73130	.72807	.72485	.72165	.71846	.71528	.71211	.70896	.70582	.70269	.69957	.69647	.69338	.69030	.68723	.68418	.68113	.67810	.67508
107	106	.74924	.74611	.74300	.73989	.73680	.73372	.73064	.72758	.72453	.72149	.71846	.71544	.71243	.70943	.70644	.70346	.70049	.69753	.69459	.69165
107	107	.76874	.76579	.76285	.75991	.75698	.75406	.75115	.74825	.74535	.74247	.73959	.73672	.73385	.73100	.72815	.72531	.72248	.71966	.71685	.71404
108	0	.01058	.01050	.01043	.01036	.01029	.01023	.01017	.01010	.01005	.00999	.00993	.00988	.00982	.00977	.00972	.00967	.00963	.00958	.00953	.00949
108	1	.00291	.00285	.00279	.00274	.00268	.00263	.00259	.00254	.00249	.00245	.00241	.00237	.00233	.00230	.00226	.00223	.00220	.00216	.00213	.00211
108	2	.00263	.00257	.00251	.00245	.00240	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180
108	3	.00256	.00249	.00243	.00236	.00231	.00225	.00220	.00214	.00210	.00205	.00200	.00196	.00192	.00188	.00184	.00181	.00177	.00174	.00170	.00167
108	4	.00259	.00251	.00244	.00238	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164
108	5	.00269	.00261	.00254	.00247	.00240	.00234	.00227	.00222	.00216	.00210	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00167
108	6	.00285	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00174
108	7	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00225	.00220	.00214	.00209	.00204	.00199	.00195	.00190	.00186
108	8	.00332	.00322	.00313	.00304	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00202
108	9	.00366	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224
108	10	.00408	.00396	.00386	.00375	.00365	.00356	.00346	.00338	.00329	.00321	.00313	.00306	.00299	.00292	.00285	.00278	.00272	.00266	.00260	.00254
108	11	.00458	.00446	.00434	.00423	.00412	.00402	.00392	.00383	.00374	.00365	.00356	.00348	.00341	.00333	.00326	.00319	.00312	.00305	.00299	.00293
108	12	.00516	.00503	.00491	.00479	.00467	.00456	.00446	.00436	.00426	.00417	.00408	.00399	.00390	.00382	.00374	.00367	.00360	.00352	.00346	.00339
108	13	.00578	.00564	.00551	.00538	.00526	.00515	.00503	.00493	.00482	.00472	.00463	.00453	.00444	.00436	.00427	.00419	.00411	.00404	.00396	.00389

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
108	14	.00638	.00624	.00610	.00596	.00583	.00571	.00559	.00548	.00537	.00526	.00516	.00506	.00497	.00487	.00479	.00470	.00462	.00454	.00446	.00438
108	15	.00693	.00678	.00663	.00649	.00635	.00622	.00610	.00598	.00586	.00575	.00564	.00554	.00544	.00534	.00525	.00516	.00507	.00499	.00490	.00482
108	16	.00740	.00724	.00708	.00693	.00679	.00666	.00652	.00640	.00628	.00616	.00605	.00594	.00583	.00573	.00563	.00554	.00545	.00536	.00527	.00519
108	17	.00780	.00763	.00746	.00731	.00716	.00702	.00688	.00675	.00662	.00650	.00638	.00626	.00615	.00605	.00594	.00585	.00575	.00566	.00557	.00548
108	18	.00813	.00795	.00778	.00762	.00746	.00731	.00717	.00703	.00690	.00677	.00664	.00653	.00641	.00630	.00619	.00609	.00599	.00589	.00580	.00571
108	19	.00845	.00826	.00808	.00791	.00775	.00759	.00744	.00729	.00715	.00702	.00689	.00676	.00664	.00653	.00641	.00631	.00620	.00610	.00600	.00591
108	20	.00878	.00858	.00839	.00821	.00804	.00787	.00771	.00756	.00741	.00727	.00713	.00700	.00688	.00676	.00664	.00653	.00642	.00631	.00621	.00611
108	21	.00912	.00891	.00871	.00852	.00834	.00817	.00800	.00784	.00768	.00754	.00739	.00726	.00712	.00700	.00687	.00676	.00664	.00653	.00642	.00632
108	22	.00947	.00925	.00904	.00884	.00865	.00846	.00829	.00812	.00796	.00780	.00765	.00751	.00737	.00723	.00710	.00698	.00686	.00674	.00663	.00652
108	23	.00985	.00961	.00939	.00918	.00897	.00878	.00859	.00842	.00824	.00808	.00792	.00777	.00762	.00748	.00735	.00722	.00709	.00697	.00685	.00673
108	24	.01026	.01001	.00978	.00955	.00934	.00913	.00894	.00875	.00857	.00839	.00822	.00806	.00791	.00776	.00762	.00748	.00734	.00722	.00709	.00697
108	25	.01073	.01047	.01022	.00998	.00975	.00953	.00933	.00913	.00893	.00875	.00857	.00840	.00824	.00808	.00793	.00778	.00764	.00750	.00737	.00725
108	26	.01126	.01098	.01072	.01046	.01022	.00999	.00977	.00955	.00935	.00915	.00897	.00879	.00861	.00844	.00828	.00813	.00798	.00783	.00770	.00756
108	27	.01187	.01157	.01129	.01102	.01076	.01052	.01028	.01006	.00984	.00963	.00943	.00924	.00906	.00888	.00871	.00854	.00838	.00823	.00808	.00794
108	28	.01254	.01222	.01192	.01164	.01136	.01110	.01085	.01061	.01038	.01016	.00994	.00974	.00954	.00935	.00917	.00900	.00883	.00867	.00851	.00836
108	29	.01327	.01294	.01262	.01231	.01202	.01174	.01147	.01121	.01097	.01073	.01051	.01029	.01008	.00988	.00969	.00950	.00932	.00915	.00898	.00882
108	30	.01406	.01370	.01336	.01304	.01272	.01242	.01214	.01187	.01160	.01135	.01111	.01088	.01066	.01044	.01024	.01004	.00985	.00966	.00948	.00931
108	31	.01490	.01452	.01416	.01381	.01348	.01316	.01285	.01256	.01228	.01201	.01175	.01151	.01127	.01104	.01082	.01061	.01040	.01021	.01002	.00983
108	32	.01581	.01540	.01501	.01464	.01428	.01394	.01362	.01331	.01301	.01272	.01244	.01218	.01193	.01168	.01145	.01122	.01100	.01079	.01059	.01039
108	33	.01680	.01636	.01594	.01555	.01516	.01480	.01445	.01412	.01380	.01349	.01320	.01292	.01264	.01238	.01213	.01189	.01166	.01143	.01121	.01101
108	34	.01786	.01739	.01695	.01652	.01612	.01573	.01535	.01500	.01465	.01433	.01401	.01371	.01342	.01314	.01287	.01261	.01236	.01212	.01189	.01166
108	35	.01903	.01853	.01806	.01760	.01716	.01675	.01635	.01597	.01560	.01525	.01491	.01459	.01427	.01397	.01368	.01341	.01314	.01288	.01263	.01239
108	36	.02030	.01976	.01925	.01877	.01830	.01785	.01742	.01701	.01662	.01624	.01588	.01553	.01520	.01488	.01457	.01427	.01398	.01370	.01344	.01318
108	37	.02168	.02110	.02056	.02003	.01953	.01906	.01860	.01816	.01773	.01733	.01694	.01657	.01621	.01586	.01553	.01521	.01490	.01460	.01431	.01404
108	38	.02319	.02258	.02199	.02143	.02090	.02038	.01989	.01942	.01897	.01853	.01811	.01771	.01732	.01695	.01660	.01625	.01592	.01560	.01529	.01499
108	39	.02485	.02419	.02357	.02296	.02239	.02184	.02131	.02080	.02032	.01985	.01940	.01897	.01855	.01815	.01777	.01740	.01704	.01669	.01636	.01604
108	40	.02668	.02598	.02531	.02466	.02405	.02345	.02289	.02234	.02182	.02132	.02083	.02037	.01992	.01949	.01908	.01868	.01829	.01792	.01756	.01721
108	41	.02872	.02796	.02724	.02655	.02589	.02526	.02465	.02406	.02350	.02296	.02244	.02194	.02146	.02100	.02055	.02012	.01970	.01930	.01892	.01854
108	42	.03097	.03016	.02939	.02865	.02794	.02726	.02661	.02598	.02537	.02479	.02424	.02370	.02318	.02268	.02220	.02174	.02129	.02086	.02044	.02004
108	43	.03345	.03258	.03176	.03097	.03021	.02948	.02878	.02810	.02745	.02683	.02623	.02565	.02509	.02456	.02404	.02354	.02306	.02259	.02214	.02170
108	44	.03617	.03525	.03436	.03352	.03270	.03192	.03117	.03044	.02975	.02908	.02843	.02781	.02721	.02664	.02608	.02554	.02502	.02452	.02403	.02356
108	45	.03911	.03812	.03718	.03628	.03540	.03457	.03376	.03299	.03224	.03152	.03083	.03016	.02952	.02890	.02830	.02772	.02716	.02662	.02610	.02559
108	46	.04229	.04124	.04024	.03927	.03834	.03744	.03658	.03575	.03495	.03418	.03344	.03272	.03203	.03136	.03072	.03010	.02950	.02891	.02835	.02781
108	47	.04570	.04458	.04350	.04247	.04148	.04052	.03960	.03871	.03786	.03703	.03624	.03547	.03473	.03401	.03332	.03265	.03200	.03138	.03077	.03019
108	48	.04936	.04817	.04702	.04592	.04486	.04384	.04286	.04191	.04099	.04011	.03926	.03844	.03764	.03688	.03613	.03542	.03472	.03405	.03340	.03277
108	49	.05328	.05202	.05080	.04963	.04850	.04741	.04636	.04535	.04437	.04343	.04252	.04164	.04079	.03997	.03917	.03840	.03766	.03694	.03624	.03556
108	50	.05752	.05618	.05488	.05363	.05243	.05127	.05015	.04908	.04803	.04703	.04605	.04511	.04420	.04332	.04247	.04165	.04085	.04008	.03933	.03860
108	51	.06207	.06064	.05927	.05794	.05667	.05543	.05424	.05309	.05198	.05091	.04987	.04887	.04790	.04696	.04605	.04517	.04431	.04349	.04268	.04191
108	52	.06691	.06540	.06394	.06254	.06118	.05987	.05860	.05738	.05620	.05506	.05395	.05288	.05185	.05084	.04987	.04893	.04802	.04713	.04627	.04544
108	53	.07206	.07046	.06891	.06742	.06599	.06460	.06325	.06195	.06070	.05948	.05831	.05717	.05606	.05499	.05396	.05295	.05198	.05104	.05012	.04923
108	54	.07751	.07582	.07419	.07261	.07109	.06962	.06819	.06682	.06548	.06419	.06294	.06173	.06056	.05942	.05832	.05725	.05621	.05520	.05422	.05327
108	55	.08331	.08152	.07980	.07813	.07652	.07497	.07346	.07200	.07058	.06921	.06789	.06660	.06536	.06415	.06297	.06183	.06073	.05966	.05861	.05760
108	56	.08946	.08758	.08576	.08400	.08230	.08066	.07906	.07752	.07602	.07457	.07317	.07180	.07048	.06920	.06795	.06674	.06557	.06442	.06332	.06224
108	57	.09598	.09400	.09209	.09024	.08844	.08670	.08502	.08339	.08181	.08027	.07879	.07734	.07594	.07458	.07326	.07198	.07073	.06952	.06834	.06719
108	58	.10283	.10076	.09874	.09679	.09491	.09308	.09130	.08958	.08791	.08629	.08472	.08319	.08171	.08027	.07887	.07751	.07619	.07490	.07365	.07243
108	59	.10999	.10781	.10570	.10365	.10166	.09973	.09787	.09605	.09429	.09258	.09092	.08931	.08775	.08622	.08474	.08331	.08191	.08054	.07922	.07793
108	60	.11745	.11516	.11294	.11079	.10871	.10668	.10472	.10281	.10095	.09915	.09741	.09571	.09405	.09245	.09088	.08936	.08788	.08644	.08504	.08367
108	61	.12524	.12285	.12052	.11827	.11608	.11396	.11189	.10989	.10794	.10604	.10420	.10241	.10067	.09897	.09733	.09572	.09416	.09263	.09115	.08971
108	62	.13345	.13095	.12852	.12616	.12386	.12163	.11947	.11736	.11532	.11333	.11139	.10950	.10767	.10589	.10415	.10245	.10081	.09920	.09763	.09611
108	63	.14210	.13949	.13695	.13448	.13208	.12975	.12748	.12527	.12312	.12103	.11900	.11702	.11509	.11321	.11138	.10960	.10786	.10617	.10452	.10291

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
108	64	.15119	.14846	.14581	.14323	.14073	.13829	.13591	.13360	.13135	.12916	.12703	.12495	.12292	.12095	.11902	.11715	.11532	.11354	.11180	.11010
108	65	.16074	.15790	.15513	.15245	.14983	.14728	.14480	.14238	.14003	.13773	.13550	.13332	.13119	.12912	.12710	.12513	.12321	.12133	.11950	.11771
108	66	.17081	.16786	.16498	.16218	.15945	.15680	.15421	.15168	.14922	.14682	.14448	.14220	.13998	.13781	.13569	.13362	.13160	.12963	.12771	.12583
108	67	.18151	.17844	.17545	.17254	.16970	.16693	.16423	.16160	.15903	.15653	.15409	.15170	.14937	.14710	.14488	.14272	.14060	.13853	.13651	.13454
108	68	.19281	.18963	.18653	.18351	.18056	.17768	.17488	.17214	.16946	.16685	.16431	.16182	.15939	.15701	.15469	.15243	.15021	.14805	.14593	.14386
108	69	.20471	.20142	.19821	.19508	.19202	.18903	.18612	.18327	.18049	.17778	.17513	.17253	.17000	.16753	.16510	.16274	.16042	.15816	.15595	.15378
108	70	.21713	.21373	.21041	.20717	.20401	.20092	.19790	.19494	.19206	.18924	.18648	.18379	.18115	.17857	.17605	.17359	.17117	.16881	.16650	.16423
108	71	.23000	.22650	.22307	.21973	.21646	.21326	.21014	.20708	.20409	.20117	.19831	.19551	.19277	.19009	.18747	.18490	.18239	.17993	.17752	.17516
108	72	.24328	.23968	.23615	.23270	.22933	.22603	.22280	.21964	.21655	.21352	.21056	.20766	.20483	.20205	.19932	.19666	.19404	.19149	.18898	.18652
108	73	.25695	.25324	.24961	.24606	.24259	.23919	.23586	.23260	.22941	.22628	.22322	.22022	.21728	.21440	.21158	.20881	.20610	.20344	.20084	.19828
108	74	.27108	.26728	.26356	.25991	.25634	.25284	.24942	.24606	.24277	.23954	.23638	.23328	.23025	.22727	.22435	.22148	.21867	.21592	.21322	.21056
108	75	.28581	.28192	.27810	.27437	.27070	.26711	.26359	.26013	.25675	.25343	.25017	.24698	.24384	.24077	.23775	.23479	.23189	.22903	.22623	.22349
108	76	.30124	.29726	.29336	.28953	.28578	.28210	.27849	.27495	.27147	.26806	.26471	.26142	.25820	.25503	.25192	.24886	.24587	.24292	.24003	.23719
108	77	.31739	.31334	.30936	.30545	.30162	.29786	.29417	.29054	.28698	.28348	.28005	.27667	.27336	.27010	.26690	.26376	.26067	.25764	.25465	.25172
108	78	.33427	.33015	.32610	.32213	.31822	.31439	.31062	.30692	.30328	.29970	.29619	.29273	.28934	.28600	.28272	.27949	.27632	.27320	.27013	.26712
108	79	.35176	.34758	.34348	.33944	.33547	.33157	.32774	.32397	.32026	.31661	.31303	.30950	.30603	.30262	.29926	.29596	.29271	.28951	.28636	.28327
108	80	.36967	.36545	.36129	.35720	.35318	.34922	.34533	.34150	.33773	.33403	.33038	.32678	.32325	.31977	.31634	.31297	.30965	.30638	.30316	.29999
108	81	.38783	.38356	.37937	.37524	.37117	.36717	.36323	.35934	.35552	.35176	.34806	.34441	.34081	.33727	.33379	.33035	.32697	.32363	.32035	.31711
108	82	.40611	.40182	.39759	.39343	.38933	.38529	.38130	.37738	.37352	.36971	.36596	.36226	.35861	.35502	.35148	.34799	.34455	.34115	.33781	.33451
108	83	.42453	.42022	.41597	.41178	.40765	.40358	.39957	.39561	.39171	.38786	.38407	.38033	.37664	.37301	.36942	.36588	.36239	.35894	.35555	.35219
108	84	.44325	.43893	.43467	.43047	.42633	.42224	.41820	.41423	.41030	.40643	.40260	.39883	.39511	.39144	.38781	.38423	.38070	.37721	.37377	.37037
108	85	.46241	.45810	.45384	.44964	.44549	.44140	.43735	.43336	.42942	.42553	.42169	.41790	.41416	.41046	.40681	.40320	.39964	.39612	.39264	.38921
108	86	.48179	.47749	.47325	.46906	.46492	.46083	.45679	.45280	.44886	.44497	.44112	.43732	.43356	.42985	.42618	.42256	.41898	.41544	.41194	.40848
108	87	.50106	.49679	.49257	.48840	.48429	.48021	.47619	.47221	.46828	.46439	.46055	.45675	.45299	.44928	.44560	.44197	.43838	.43483	.43132	.42785
108	88	.52018	.51595	.51177	.50763	.50355	.49950	.49550	.49155	.48763	.48376	.47993	.47614	.47240	.46869	.46502	.46139	.45780	.45425	.45073	.44726
108	89	.53913	.53495	.53082	.52673	.52268	.51868	.51471	.51079	.50690	.50306	.49926	.49549	.49176	.48808	.48442	.48081	.47723	.47369	.47018	.46670
108	90	.55783	.55371	.54964	.54560	.54160	.53765	.53373	.52985	.52601	.52220	.51843	.51470	.51101	.50735	.50372	.50013	.49657	.49305	.48956	.48610
108	91	.57585	.57180	.56779	.56381	.55988	.55597	.55211	.54828	.54449	.54073	.53700	.53331	.52966	.52603	.52244	.51888	.51535	.51186	.50839	.50496
108	92	.59275	.58877	.58482	.58091	.57704	.57319	.56938	.56561	.56187	.55816	.55448	.55083	.54722	.54364	.54008	.53656	.53307	.52960	.52617	.52277
108	93	.60853	.60462	.60074	.59689	.59308	.58930	.58554	.58182	.57814	.57448	.57085	.56725	.56368	.56014	.55662	.55314	.54968	.54626	.54286	.53948
108	94	.62343	.61959	.61577	.61199	.60824	.60452	.60083	.59717	.59353	.58993	.58635	.58280	.57928	.57578	.57231	.56887	.56545	.56206	.55870	.55536
108	95	.63773	.63396	.63022	.62651	.62283	.61917	.61554	.61194	.60836	.60481	.60129	.59779	.59432	.59087	.58745	.58405	.58068	.57733	.57401	.57071
108	96	.65128	.64759	.64392	.64028	.63666	.63307	.62951	.62597	.62245	.61896	.61549	.61205	.60863	.60523	.60186	.59851	.59519	.59188	.58860	.58534
108	97	.66392	.66030	.65670	.65312	.64957	.64604	.64254	.63906	.63560	.63217	.62875	.62536	.62200	.61865	.61533	.61203	.60874	.60549	.60225	.59903
108	98	.67590	.67235	.66882	.66531	.66182	.65836	.65492	.65149	.64809	.64472	.64136	.63802	.63471	.63141	.62814	.62488	.62165	.61843	.61524	.61206
108	99	.68769	.68421	.68075	.67731	.67389	.67049	.66711	.66375	.66042	.65710	.65380	.65052	.64726	.64401	.64079	.63759	.63440	.63123	.62808	.62495
108	100	.69925	.69585	.69246	.68909	.68574	.68241	.67910	.67581	.67253	.66927	.66603	.66281	.65961	.65642	.65325	.65010	.64697	.64385	.64075	.63766
108	101	.71071	.70738	.70407	.70078	.69750	.69424	.69100	.68777	.68456	.68137	.67819	.67503	.67189	.66876	.66565	.66255	.65947	.65641	.65336	.65033
108	102	.72201	.71876	.71552	.71230	.70910	.70591	.70274	.69958	.69644	.69331	.69020	.68710	.68402	.68095	.67790	.67486	.67184	.66883	.66583	.66285
108	103	.73334	.73017	.72702	.72387	.72075	.71763	.71453	.71145	.70837	.70531	.70227	.69924	.69622	.69321	.69022	.68724	.68428	.68133	.67839	.67546
108	104	.74531	.74222	.73915	.73610	.73305	.73002	.72700	.72399	.72099	.71801	.71504	.71208	.70913	.70619	.70327	.70036	.69746	.69457	.69169	.68883
108	105	.75745	.75446	.75148	.74850	.74554	.74259	.73965	.73672	.73380	.73089	.72799	.72511	.72223	.71936	.71651	.71366	.71082	.70800	.70518	.70237
108	106	.77320	.77033	.76747	.76463	.76178	.75895	.75613	.75331	.75051	.74771	.74492	.74214	.73937	.73660	.73385	.73110	.72836	.72563	.72291	.72019
108	107	.79379	.79111	.78844	.78577	.78311	.78045	.77780	.77515	.77252	.76988	.76726	.76463	.76202	.75941	.75681	.75421	.75162	.74903	.74646	.74388
108	108	.82809	.82578	.82347	.82117	.81887	.81657	.81427	.81198	.80969	.80740	.80512	.80284	.80056	.79829	.79602	.79375	.79148	.78922	.78696	.78471
109	0	.01121	.01115	.01108	.01102	.01096	.01091	.01085	.01080	.01075	.01070	.01065	.01060	.01056	.01051	.01047	.01043	.01039	.01035	.01031	.01028
109	1	.00296	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00255	.00251	.00247	.00243	.00239	.00236	.00232	.00229	.00226	.00223	.00220	.00217
109	2	.00267	.00260	.00254	.00248	.00243	.00238	.00233	.00228	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00187	.00184
109	3	.00258	.00252	.00245	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170
109	4	.00261	.00253	.00247	.00240	.00234	.00228	.00222	.00217	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00177	.00173	.00170	.00166

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	5	.00271	.00263	.00256	.00249	.00242	.00236	.00229	.00224	.00218	.00213	.00207	.00202	.00198	.00193	.00189	.00185	.00180	.00177	.00173	.00169
109	6	.00286	.00278	.00270	.00262	.00255	.00248	.00242	.00235	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176
109	7	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00246	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00201	.00197	.00192	.00188
109	8	.00333	.00324	.00314	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203
109	9	.00367	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00287	.00279	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00225
109	10	.00409	.00398	.00387	.00376	.00366	.00357	.00348	.00339	.00330	.00322	.00315	.00307	.00300	.00293	.00286	.00280	.00273	.00267	.00261	.00256
109	11	.00459	.00447	.00435	.00424	.00413	.00403	.00393	.00384	.00375	.00366	.00358	.00350	.00342	.00334	.00327	.00320	.00313	.00307	.00300	.00294
109	12	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437	.00428	.00418	.00409	.00400	.00392	.00384	.00376	.00369	.00361	.00354	.00347	.00341
109	13	.00580	.00567	.00553	.00541	.00529	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00414	.00406	.00399	.00392
109	14	.00641	.00627	.00613	.00600	.00587	.00574	.00563	.00551	.00540	.00530	.00520	.00510	.00500	.00491	.00482	.00474	.00465	.00457	.00450	.00442
109	15	.00697	.00682	.00667	.00653	.00640	.00627	.00614	.00602	.00591	.00580	.00569	.00559	.00549	.00539	.00530	.00521	.00512	.00504	.00496	.00488
109	16	.00745	.00729	.00714	.00699	.00685	.00671	.00658	.00646	.00633	.00622	.00611	.00600	.00589	.00579	.00570	.00560	.00551	.00542	.00534	.00525
109	17	.00786	.00769	.00753	.00737	.00722	.00708	.00694	.00681	.00668	.00656	.00645	.00633	.00622	.00612	.00602	.00592	.00582	.00573	.00564	.00555
109	18	.00820	.00802	.00785	.00769	.00753	.00738	.00724	.00710	.00697	.00684	.00672	.00660	.00649	.00638	.00627	.00617	.00607	.00597	.00588	.00579
109	19	.00852	.00833	.00815	.00798	.00782	.00766	.00751	.00737	.00723	.00709	.00696	.00684	.00672	.00661	.00650	.00639	.00628	.00618	.00609	.00599
109	20	.00885	.00865	.00846	.00828	.00811	.00794	.00779	.00763	.00749	.00735	.00721	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00630	.00620
109	21	.00920	.00899	.00879	.00860	.00842	.00825	.00808	.00792	.00777	.00762	.00748	.00734	.00721	.00708	.00696	.00684	.00673	.00662	.00651	.00641
109	22	.00955	.00933	.00912	.00892	.00873	.00854	.00837	.00820	.00804	.00788	.00774	.00759	.00745	.00732	.00719	.00707	.00695	.00684	.00672	.00662
109	23	.00992	.00969	.00947	.00926	.00906	.00886	.00868	.00850	.00833	.00817	.00801	.00786	.00771	.00757	.00744	.00731	.00718	.00706	.00694	.00683
109	24	.01034	.01009	.00986	.00963	.00942	.00922	.00902	.00883	.00865	.00848	.00831	.00815	.00800	.00785	.00771	.00757	.00744	.00731	.00719	.00707
109	25	.01081	.01055	.01030	.01006	.00984	.00962	.00941	.00921	.00902	.00884	.00866	.00849	.00833	.00817	.00802	.00788	.00774	.00760	.00747	.00735
109	26	.01134	.01106	.01080	.01055	.01030	.01007	.00985	.00964	.00944	.00924	.00906	.00888	.00870	.00854	.00838	.00822	.00808	.00793	.00779	.00766
109	27	.01195	.01166	.01138	.01111	.01085	.01061	.01037	.01015	.00993	.00972	.00953	.00933	.00915	.00898	.00881	.00864	.00848	.00833	.00818	.00804
109	28	.01263	.01231	.01201	.01173	.01145	.01119	.01094	.01070	.01047	.01025	.01004	.00984	.00964	.00945	.00927	.00910	.00893	.00877	.00861	.00846
109	29	.01336	.01303	.01271	.01240	.01211	.01183	.01157	.01131	.01107	.01083	.01061	.01039	.01018	.00998	.00979	.00961	.00943	.00926	.00909	.00893
109	30	.01416	.01380	.01346	.01313	.01282	.01253	.01224	.01197	.01171	.01146	.01122	.01099	.01077	.01055	.01035	.01015	.00996	.00978	.00960	.00943
109	31	.01500	.01462	.01426	.01391	.01358	.01326	.01296	.01267	.01239	.01212	.01187	.01162	.01139	.01116	.01094	.01073	.01053	.01033	.01014	.00996
109	32	.01591	.01551	.01512	.01475	.01439	.01405	.01373	.01342	.01312	.01284	.01256	.01230	.01205	.01180	.01157	.01135	.01113	.01092	.01072	.01052
109	33	.01691	.01647	.01606	.01566	.01528	.01492	.01457	.01424	.01392	.01362	.01332	.01304	.01277	.01251	.01226	.01202	.01179	.01157	.01135	.01114
109	34	.01798	.01751	.01707	.01664	.01624	.01585	.01548	.01512	.01478	.01445	.01414	.01384	.01355	.01327	.01300	.01275	.01250	.01226	.01203	.01180
109	35	.01915	.01866	.01818	.01773	.01729	.01688	.01648	.01610	.01573	.01538	.01505	.01472	.01441	.01412	.01383	.01355	.01329	.01303	.01278	.01254
109	36	.02043	.01989	.01938	.01890	.01843	.01799	.01756	.01715	.01676	.01639	.01603	.01568	.01535	.01503	.01472	.01442	.01414	.01386	.01359	.01334
109	37	.02181	.02124	.02069	.02017	.01967	.01920	.01874	.01830	.01788	.01748	.01709	.01672	.01636	.01602	.01569	.01537	.01506	.01476	.01448	.01420
109	38	.02333	.02272	.02214	.02158	.02105	.02053	.02004	.01957	.01912	.01869	.01827	.01787	.01749	.01712	.01676	.01642	.01609	.01577	.01546	.01517
109	39	.02500	.02434	.02372	.02312	.02254	.02200	.02147	.02096	.02048	.02001	.01957	.01914	.01872	.01832	.01794	.01757	.01722	.01687	.01654	.01622
109	40	.02684	.02614	.02546	.02482	.02421	.02362	.02305	.02251	.02199	.02149	.02101	.02055	.02010	.01967	.01926	.01886	.01848	.01811	.01775	.01741
109	41	.02888	.02813	.02741	.02672	.02606	.02543	.02482	.02424	.02368	.02314	.02263	.02213	.02165	.02119	.02074	.02031	.01990	.01950	.01912	.01875
109	42	.03114	.03034	.02957	.02883	.02812	.02744	.02679	.02617	.02557	.02499	.02443	.02390	.02338	.02288	.02240	.02194	.02150	.02107	.02065	.02025
109	43	.03363	.03277	.03195	.03116	.03040	.02967	.02897	.02830	.02766	.02703	.02644	.02586	.02531	.02477	.02426	.02376	.02328	.02281	.02237	.02193
109	44	.03637	.03545	.03457	.03372	.03291	.03213	.03138	.03066	.02997	.02930	.02866	.02804	.02744	.02687	.02631	.02578	.02526	.02476	.02428	.02381
109	45	.03932	.03834	.03740	.03650	.03563	.03480	.03399	.03322	.03248	.03176	.03107	.03041	.02977	.02915	.02855	.02798	.02742	.02688	.02636	.02586
109	46	.04253	.04148	.04048	.03951	.03859	.03769	.03684	.03601	.03521	.03445	.03371	.03299	.03230	.03164	.03100	.03038	.02978	.02920	.02864	.02810
109	47	.04595	.04484	.04377	.04274	.04175	.04080	.03988	.03899	.03814	.03732	.03653	.03576	.03503	.03431	.03362	.03296	.03232	.03169	.03109	.03051
109	48	.04964	.04845	.04731	.04621	.04516	.04414	.04316	.04222	.04130	.04043	.03958	.03876	.03797	.03720	.03647	.03575	.03506	.03439	.03375	.03312
109	49	.05359	.05233	.05111	.04995	.04882	.04774	.04669	.04568	.04471	.04377	.04286	.04199	.04114	.04032	.03953	.03877	.03802	.03731	.03661	.03594
109	50	.05785	.05651	.05522	.05398	.05278	.05163	.05051	.04944	.04840	.04740	.04643	.04549	.04459	.04371	.04287	.04205	.04125	.04048	.03974	.03902
109	51	.06244	.06101	.05964	.05832	.05705	.05582	.05464	.05349	.05239	.05132	.05028	.04928	.04832	.04738	.04648	.04560	.04475	.04393	.04313	.04236
109	52	.06731	.06581	.06435	.06295	.06160	.06030	.05904	.05782	.05664	.05550	.05440	.05334	.05231	.05131	.05034	.04941	.04850	.04762	.04677	.04594
109	53	.07249	.07090	.06936	.06788	.06645	.06506	.06373	.06243	.06118	.05997	.05880	.05767	.05657	.05551	.05448	.05348	.05251	.05157	.05066	.04977
109	54	.07799	.07631	.07468	.07311	.07160	.07013	.06871	.06734	.06601	.06473	.06348	.06228	.06111	.05998	.05888	.05782	.05679	.05579	.05481	.05387

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	55	.08383	.08206	.08034	.07868	.07708	.07552	.07402	.07257	.07116	.06980	.06848	.06720	.06596	.06476	.06359	.06246	.06136	.06030	.05926	.05825
109	56	.09003	.08816	.08635	.08460	.08291	.08127	.07968	.07814	.07665	.07521	.07381	.07246	.07114	.06987	.06863	.06742	.06626	.06512	.06402	.06295
109	57	.09661	.09464	.09273	.09089	.08910	.08737	.08570	.08408	.08250	.08098	.07950	.07806	.07667	.07531	.07400	.07273	.07149	.07028	.06911	.06797
109	58	.10353	.10146	.09946	.09751	.09563	.09381	.09205	.09033	.08867	.08706	.08550	.08398	.08251	.08108	.07969	.07834	.07702	.07574	.07450	.07329
109	59	.11075	.10858	.10648	.10444	.10246	.10055	.09869	.09688	.09513	.09343	.09178	.09018	.08862	.08711	.08564	.08421	.08282	.08147	.08015	.07887
109	60	.11828	.11600	.11380	.11166	.10958	.10757	.10561	.10371	.10187	.10008	.09834	.09665	.09501	.09342	.09186	.09035	.08888	.08745	.08606	.08471
109	61	.12614	.12376	.12145	.11921	.11703	.11492	.11286	.11087	.10893	.10705	.10522	.10344	.10171	.10003	.09839	.09680	.09524	.09373	.09226	.09083
109	62	.13443	.13194	.12952	.12717	.12489	.12267	.12052	.11843	.11639	.11442	.11249	.11062	.10880	.10703	.10530	.10362	.10198	.10039	.09883	.09732
109	63	.14316	.14056	.13804	.13558	.13319	.13087	.12862	.12643	.12429	.12222	.12020	.11823	.11631	.11445	.11263	.11086	.10914	.10746	.10582	.10422
109	64	.15234	.14963	.14699	.14443	.14193	.13951	.13715	.13485	.13262	.13044	.12832	.12626	.12425	.12229	.12038	.11852	.11670	.11494	.11321	.11153
109	65	.16198	.15916	.15641	.15374	.15113	.14860	.14614	.14373	.14140	.13912	.13690	.13473	.13263	.13057	.12857	.12661	.12470	.12284	.12103	.11926
109	66	.17215	.16921	.16635	.16357	.16086	.15822	.15565	.15314	.15070	.14831	.14599	.14373	.14152	.13937	.13726	.13521	.13321	.13126	.12935	.12748
109	67	.18295	.17990	.17693	.17403	.17121	.16847	.16579	.16317	.16062	.15814	.15571	.15335	.15104	.14878	.14658	.14443	.14234	.14029	.13828	.13633
109	68	.19437	.19121	.18813	.18513	.18220	.17935	.17656	.17384	.17119	.16860	.16607	.16360	.16119	.15883	.15653	.15429	.15209	.14995	.14785	.14580
109	69	.20641	.20314	.19995	.19684	.19381	.19084	.18795	.18513	.18237	.17967	.17704	.17447	.17196	.16951	.16711	.16476	.16247	.16023	.15803	.15589
109	70	.21898	.21561	.21232	.20910	.20596	.20289	.19989	.19696	.19410	.19131	.18857	.18590	.18329	.18074	.17824	.17579	.17340	.17106	.16878	.16654
109	71	.23203	.22855	.22515	.22183	.21859	.21542	.21232	.20929	.20632	.20343	.20059	.19782	.19511	.19245	.18986	.18732	.18483	.18239	.18001	.17767
109	72	.24549	.24192	.23842	.23500	.23165	.22838	.22518	.22205	.21899	.21599	.21306	.21019	.20738	.20462	.20193	.19929	.19671	.19417	.19169	.18926
109	73	.25935	.25567	.25208	.24856	.24511	.24175	.23845	.23522	.23206	.22896	.22593	.22296	.22005	.21720	.21441	.21167	.20899	.20637	.20379	.20127
109	74	.27368	.26991	.26622	.26261	.25907	.25561	.25222	.24889	.24563	.24244	.23931	.23625	.23324	.23030	.22741	.22458	.22180	.21908	.21641	.21379
109	75	.28862	.28476	.28098	.27728	.27365	.27009	.26661	.26319	.25984	.25656	.25333	.25018	.24708	.24404	.24106	.23813	.23526	.23245	.22968	.22697
109	76	.30426	.30032	.29646	.29268	.28896	.28532	.28175	.27825	.27481	.27144	.26813	.26488	.26169	.25856	.25549	.25247	.24951	.24660	.24375	.24095
109	77	.32067	.31666	.31272	.30886	.30507	.30135	.29769	.29411	.29059	.28713	.28374	.28041	.27714	.27392	.27077	.26766	.26462	.26162	.25868	.25579
109	78	.33783	.33376	.32976	.32583	.32197	.31818	.31445	.31080	.30720	.30367	.30020	.29680	.29345	.29015	.28692	.28374	.28061	.27753	.27451	.27154
109	79	.35565	.35153	.34747	.34348	.33957	.33571	.33193	.32821	.32455	.32095	.31742	.31394	.31052	.30716	.30385	.30059	.29739	.29424	.29115	.28810
109	80	.37394	.36977	.36567	.36163	.35767	.35377	.34993	.34615	.34244	.33878	.33519	.33165	.32817	.32474	.32137	.31805	.31479	.31157	.30840	.30529
109	81	.39250	.38830	.38417	.38010	.37609	.37215	.36827	.36445	.36068	.35698	.35334	.34975	.34621	.34273	.33930	.33593	.33260	.32932	.32610	.32292
109	82	.41124	.40701	.40285	.39875	.39471	.39074	.38682	.38297	.37917	.37542	.37174	.36810	.36452	.36099	.35752	.35409	.35071	.34738	.34410	.34087
109	83	.43011	.42587	.42169	.41757	.41352	.40952	.40558	.40169	.39786	.39409	.39037	.38670	.38308	.37951	.37599	.37252	.36910	.36573	.36240	.35912
109	84	.44930	.44506	.44088	.43676	.43269	.42868	.42473	.42082	.41698	.41318	.40943	.40574	.40209	.39850	.39495	.39144	.38799	.38458	.38121	.37789
109	85	.46901	.46478	.46061	.45649	.45243	.44842	.44446	.44055	.43670	.43289	.42914	.42543	.42177	.41815	.41458	.41106	.40758	.40414	.40075	.39740
109	86	.48901	.48481	.48066	.47656	.47252	.46852	.46457	.46068	.45683	.45303	.44927	.44556	.44190	.43828	.43470	.43117	.42768	.42423	.42082	.41745
109	87	.50896	.50479	.50068	.49661	.49259	.48862	.48470	.48082	.47699	.47320	.46946	.46576	.46211	.45849	.45492	.45139	.44789	.44444	.44103	.43765
109	88	.52880	.52469	.52062	.51659	.51262	.50868	.50479	.50095	.49714	.49338	.48966	.48598	.48235	.47875	.47519	.47167	.46819	.46474	.46133	.45796
109	89	.54853	.54448	.54047	.53650	.53257	.52869	.52484	.52104	.51728	.51355	.50987	.50622	.50261	.49904	.49551	.49201	.48855	.48513	.48173	.47838
109	90	.56812	.56413	.56019	.55629	.55242	.54860	.54481	.54106	.53735	.53368	.53004	.52644	.52287	.51934	.51585	.51239	.50896	.50556	.50220	.49887
109	91	.58712	.58322	.57935	.57553	.57173	.56798	.56426	.56057	.55692	.55331	.54973	.54618	.54266	.53918	.53573	.53232	.52893	.52558	.52225	.51896
109	92	.60504	.60122	.59743	.59368	.58996	.58628	.58263	.57901	.57542	.57187	.56835	.56486	.56140	.55797	.55457	.55121	.54787	.54456	.54128	.53803
109	93	.62182	.61808	.61437	.61070	.60706	.60345	.59986	.59632	.59280	.58931	.58585	.58242	.57901	.57564	.57230	.56898	.56569	.56243	.55919	.55599
109	94	.63769	.63404	.63041	.62681	.62325	.61971	.61620	.61272	.60927	.60584	.60245	.59908	.59574	.59242	.58913	.58587	.58263	.57942	.57623	.57307
109	95	.65303	.64946	.64592	.64240	.63892	.63546	.63202	.62862	.62524	.62188	.61855	.61525	.61197	.60872	.60549	.60228	.59910	.59595	.59281	.58970
109	96	.66767	.66419	.66074	.65731	.65390	.65052	.64717	.64384	.64053	.63725	.63399	.63075	.62754	.62435	.62119	.61804	.61492	.61182	.60875	.60569
109	97	.68138	.67798	.67461	.67126	.66793	.66463	.66135	.65809	.65486	.65165	.64846	.64529	.64214	.63902	.63591	.63283	.62977	.62673	.62371	.62071
109	98	.69437	.69106	.68776	.68450	.68125	.67802	.67482	.67163	.66847	.66532	.66220	.65910	.65602	.65296	.64991	.64689	.64389	.64090	.63794	.63499
109	99	.70724	.70401	.70080	.69762	.69445	.69130	.68818	.68507	.68198	.67891	.67586	.67283	.66981	.66682	.66384	.66088	.65794	.65502	.65211	.64922
109	100	.71992	.71678	.71366	.71056	.70748	.70441	.70136	.69834	.69532	.69233	.68935	.68639	.68345	.68053	.67762	.67473	.67185	.66899	.66615	.66332
109	101	.73259	.72954	.72652	.72350	.72051	.71753	.71457	.71162	.70869	.70578	.70288	.70000	.69713	.69428	.69144	.68862	.68582	.68303	.68025	.67749
109	102	.74517	.74222	.73928	.73636	.73346	.73057	.72769	.72483	.72198	.71915	.71633	.71353	.71074	.70797	.70520	.70246	.69972	.69700	.69430	.69161
109	103	.75773	.75488	.75204	.74921	.74640	.74360	.74081	.73804	.73528	.73253	.72980	.72707	.72436	.72167	.71898	.71631	.71365	.71100	.70837	.70575
109	104	.77139	.76864	.76591	.76319	.76048	.75779	.75510	.75243	.74976	.74711	.74447	.74184	.73923	.73662	.73402	.73144	.72887	.72630	.72375	.72121

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	105	.78464	.78200	.77936	.77674	.77413	.77153	.76894	.76636	.76379	.76123	.75867	.75613	.75360	.75107	.74856	.74605	.74356	.74107	.73859	.73613
109	106	.80232	.79983	.79735	.79488	.79242	.78996	.78751	.78507	.78264	.78021	.77779	.77538	.77297	.77058	.76819	.76581	.76343	.76107	.75871	.75635
109	107	.82438	.82209	.81981	.81754	.81527	.81301	.81075	.80850	.80625	.80401	.80177	.79954	.79731	.79509	.79287	.79065	.78845	.78624	.78405	.78185
109	108	.86104	.85916	.85728	.85540	.85352	.85165	.84978	.84790	.84604	.84417	.84231	.84044	.83858	.83672	.83487	.83301	.83116	.82931	.82746	.82562
109	109	.92900	.92800	.92700	.92600	.92500	.92400	.92300	.92200	.92100	.92000	.91900	.91800	.91700	.91600	.91500	.91400	.91300	.91200	.91100	.91000

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
0	0	.00012	.00012	.00012	.00012	.00012	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00011	.00011	.00011	.00011	.00011	.00011	.00011	.00011
1	0	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
1	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
2	0	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
2	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
2	2	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00000
3	0	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
3	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
3	2	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00000	.00000
3	3	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00000	.00000
4	0	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
4	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
4	2	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00000
4	3	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00000
4	4	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
5	0	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
5	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
5	2	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
5	3	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
5	4	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
5	5	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
6	0	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
6	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
6	2	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
6	3	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
6	4	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
6	5	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
6	6	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
7	0	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
7	2	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
7	3	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
7	4	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
7	5	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
7	6	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
7	7	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	0	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	1	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	2	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	3	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	4	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	5	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	6	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	7	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
8	8	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	0	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	1	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	2	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	3	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	4	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
9	5	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	6	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	7	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	8	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
9	9	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	0	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
10	1	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	2	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	3	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	4	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	5	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	6	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	7	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	8	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
10	9	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
10	10	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
11	0	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
11	1	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
11	2	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
11	3	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
11	4	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
11	5	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
11	6	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
11	7	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
11	8	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
11	9	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
11	10	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
11	11	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
12	0	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
12	1	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
12	2	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
12	3	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
12	4	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
12	5	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
12	6	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
12	7	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
12	8	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
12	9	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
12	10	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
12	11	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
12	12	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
13	0	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004
13	1	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
13	2	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
13	3	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
13	4	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
13	5	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001
13	6	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
13	7	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
13	8	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
13	9	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
13	10	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
13	11	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
13	12	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
13	13	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
14	0	.00006	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
14	1	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
14	2	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
14	3	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
14	4	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001
14	5	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
14	6	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
14	7	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
14	8	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
14	9	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
14	10	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
14	11	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
14	12	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
14	13	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
14	14	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
15	0	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00005
15	1	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
15	2	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
15	3	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
15	4	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
15	5	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
15	6	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
15	7	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
15	8	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
15	9	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
15	10	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
15	11	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
15	12	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
15	13	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
15	14	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
15	15	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004
16	0	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
16	1	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
16	2	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
16	3	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
16	4	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
16	5	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
16	6	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
16	7	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
16	8	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
16	9	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
16	10	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
16	11	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
16	12	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
16	13	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
16	14	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
16	15	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
16	16	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
17	0	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00005	.00005
17	1	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
17	2	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
17	3	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
17	4	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
17	5	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
17	6	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
17	7	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
17	8	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
17	9	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
17	10	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
17	11	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
17	12	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
17	13	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
17	14	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
17	15	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
17	16	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
17	17	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00004
18	0	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00006	.00006
18	1	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
18	2	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
18	3	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
18	4	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
18	5	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
18	6	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
18	7	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
18	8	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
18	9	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
18	10	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
18	11	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
18	12	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
18	13	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
18	14	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
18	15	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
18	16	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004
18	17	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005
18	18	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
19	0	.00009	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00006
19	1	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
19	2	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
19	3	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
19	4	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
19	5	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
19	6	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
19	7	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
19	8	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
19	9	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
19	10	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
19	11	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
19	12	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
19	13	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004
19	14	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
19	15	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004
19	16	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005
19	17	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
19	18	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
19	19	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
20	0	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
20	1	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	2	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	3	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	4	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	5	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	6	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	7	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	8	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
20	9	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
20	10	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
20	11	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
20	12	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
20	13	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
20	14	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
20	15	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00004
20	16	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
20	17	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
20	18	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
20	19	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
20	20	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006
21	0	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
21	1	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
21	2	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
21	3	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
21	4	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
21	5	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
21	6	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
21	7	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
21	8	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
21	9	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
21	10	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
21	11	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
21	12	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
21	13	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
21	14	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
21	15	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
21	16	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
21	17	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
21	18	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
21	19	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006
21	20	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
21	21	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006
22	0	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006
22	1	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	2	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	3	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	4	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	5	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	6	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	7	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
22	8	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
22	9	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
22	10	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
22	11	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
22	12	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
22	13	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
22	14	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004
22	15	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
22	16	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
22	17	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
22	18	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006
22	19	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
22	20	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006
22	21	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006
22	22	.00013	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
23	0	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00007
23	1	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
23	2	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
23	3	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
23	4	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
23	5	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
23	6	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
23	7	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
23	8	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
23	9	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
23	10	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
23	11	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
23	12	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
23	13	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
23	14	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
23	15	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
23	16	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
23	17	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
23	18	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
23	19	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006
23	20	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006
23	21	.00013	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
23	22	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
23	23	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
24	0	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007
24	1	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
24	2	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
24	3	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
24	4	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
24	5	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
24	6	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
24	7	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
24	8	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
24	9	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
24	10	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
24	11	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
24	12	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
24	13	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
24	14	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
24	15	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
24	16	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
24	17	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
24	18	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006
24	19	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
24	20	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
24	21	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
24	22	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007
24	23	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
24	24	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
25	0	.00011	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
25	1	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
25	2	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
25	3	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
25	4	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
25	5	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
25	6	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
25	7	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
25	8	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
25	9	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
25	10	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
25	11	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
25	12	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
25	13	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
25	14	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
25	15	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
25	16	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
25	17	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
25	18	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
25	19	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
25	20	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
25	21	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
25	22	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
25	23	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
25	24	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
25	25	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008
26	0	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007
26	1	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
26	2	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
26	3	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
26	4	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
26	5	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
26	6	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
26	7	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
26	8	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
26	9	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
26	10	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
26	11	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
26	12	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
26	13	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
26	14	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
26	15	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
26	16	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
26	17	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
26	18	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007
26	19	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
26	20	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
26	21	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
26	22	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
26	23	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
26	24	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008
26	25	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
26	26	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
27	0	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008
27	1	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
27	2	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
27	3	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
27	4	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
27	5	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
27	6	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
27	7	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
27	8	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
27	9	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
27	10	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
27	11	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
27	12	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
27	13	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
27	14	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
27	15	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006
27	16	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006
27	17	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
27	18	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007
27	19	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
27	20	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
27	21	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
27	22	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
27	23	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
27	24	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
27	25	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009
27	26	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
27	27	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
28	0	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008
28	1	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
28	2	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
28	3	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
28	4	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
28	5	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
28	6	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
28	7	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
28	8	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
28	9	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003
28	10	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
28	11	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
28	12	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
28	13	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
28	14	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
28	15	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
28	16	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
28	17	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
28	18	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
28	19	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
28	20	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
28	21	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
28	22	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
28	23	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
28	24	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
28	25	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
28	26	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
28	27	.00024	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
28	28	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
29	0	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00009
29	1	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
29	2	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
29	3	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
29	4	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
29	5	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
29	6	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
29	7	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
29	8	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
29	9	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
29	10	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
29	11	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
29	12	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
29	13	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
29	14	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
29	15	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
29	16	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
29	17	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
29	18	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
29	19	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008
29	20	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008
29	21	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
29	22	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
29	23	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
29	24	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010
29	25	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
29	26	.00024	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
29	27	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
29	28	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012
29	29	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
30	0	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009	.00009	.00009
30	1	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
30	2	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
30	3	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
30	4	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
30	5	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
30	6	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
30	7	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
30	8	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
30	9	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
30	10	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
30	11	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
30	12	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
30	13	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
30	14	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007
30	15	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
30	16	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00007
30	17	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
30	18	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
30	19	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
30	20	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
30	21	.00019	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
30	22	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
30	23	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
30	24	.00023	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
30	25	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
30	26	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
30	27	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012
30	28	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
30	29	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013
30	30	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
31	0	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009
31	1	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
31	2	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
31	3	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
31	4	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
31	5	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
31	6	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
31	7	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003
31	8	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
31	9	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
31	10	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
31	11	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
31	12	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
31	13	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
31	14	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007
31	15	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
31	16	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
31	17	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008
31	18	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
31	19	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
31	20	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
31	21	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
31	22	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
31	23	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010
31	24	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
31	25	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
31	26	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012
31	27	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
31	28	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013
31	29	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
31	30	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
31	31	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
32	0	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010
32	1	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
32	2	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
32	3	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
32	4	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
32	5	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
32	6	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
32	7	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
32	8	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
32	9	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
32	10	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
32	11	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
32	12	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
32	13	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
32	14	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
32	15	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
32	16	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
32	17	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
32	18	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
32	19	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
32	20	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
32	21	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
32	22	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
32	23	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
32	24	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
32	25	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
32	26	.00028	.00027	.00026	.00025	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
32	27	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
32	28	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
32	29	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
32	30	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
32	31	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017
32	32	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
33	0	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00011
33	1	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
33	2	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
33	3	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
33	4	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
33	5	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
33	6	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
33	7	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
33	8	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
33	9	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
33	10	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
33	11	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006
33	12	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
33	13	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
33	14	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
33	15	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
33	16	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
33	17	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
33	18	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
33	19	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
33	20	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011
33	21	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
33	22	.00025	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
33	23	.00026	.00025	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
33	24	.00027	.00026	.00025	.00024	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
33	25	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013
33	26	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
33	27	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
33	28	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00023	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
33	29	.00036	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
33	30	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017
33	31	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
33	32	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019
33	33	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
34	0	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011
34	1	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
34	2	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
34	3	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
34	4	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
34	5	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
34	6	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
34	7	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
34	8	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
34	9	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
34	10	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
34	11	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
34	12	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
34	13	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
34	14	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
34	15	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
34	16	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
34	17	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
34	18	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
34	19	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
34	20	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
34	21	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
34	22	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012
34	23	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
34	24	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
34	25	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
34	26	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
34	27	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
34	28	.00036	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016
34	29	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017
34	30	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
34	31	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019
34	32	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
34	33	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
34	34	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023
35	0	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00013	.00012	.00012	.00012
35	1	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
35	2	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
35	3	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
35	4	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
35	5	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
35	6	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
35	7	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
35	8	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
35	9	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
35	10	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
35	11	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
35	12	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
35	13	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
35	14	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
35	15	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
35	16	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
35	17	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
35	18	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
35	19	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
35	20	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
35	21	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
35	22	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
35	23	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013
35	24	.00031	.00029	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
35	25	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
35	26	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015
35	27	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016
35	28	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017
35	29	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018
35	30	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00024	.00024	.00023	.00022	.00021	.00020	.00019
35	31	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
35	32	.00050	.00048	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
35	33	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023
35	34	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025
35	35	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
36	0	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00013
36	1	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
36	2	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
36	3	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
36	4	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
36	5	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
36	6	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
36	7	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
36	8	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
36	9	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006
36	10	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
36	11	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
36	12	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
36	13	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
36	14	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
36	15	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
36	16	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
36	17	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011
36	18	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
36	19	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
36	20	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
36	21	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
36	22	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
36	23	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
36	24	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
36	25	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
36	26	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017
36	27	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017
36	28	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018
36	29	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020
36	30	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
36	31	.00050	.00048	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
36	32	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023
36	33	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
36	34	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
36	35	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028
36	36	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030
37	0	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00013
37	1	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
37	2	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
37	3	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
37	4	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
37	5	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
37	6	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
37	7	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
37	8	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
37	9	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
37	10	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
37	11	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
37	12	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
37	13	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
37	14	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
37	15	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
37	16	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
37	17	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012
37	18	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013
37	19	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
37	20	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
37	21	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
37	22	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
37	23	.00034	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
37	24	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
37	25	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017
37	26	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018
37	27	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019
37	28	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
37	29	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
37	30	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
37	31	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00025	.00024
37	32	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025
37	33	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
37	34	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029
37	35	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030
37	36	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033
37	37	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035
38	0	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00015	.00014
38	1	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
38	2	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004
38	3	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004
38	4	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
38	5	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
38	6	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
38	7	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
38	8	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
38	9	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
38	10	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007
38	11	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
38	12	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
38	13	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
38	14	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
38	15	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
38	16	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
38	17	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
38	18	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00014
38	19	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
38	20	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
38	21	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015
38	22	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
38	23	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016
38	24	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017
38	25	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018
38	26	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019
38	27	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
38	28	.00048	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021
38	29	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
38	30	.00054	.00051	.00049	.00047	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
38	31	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025
38	32	.00061	.00058	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027
38	33	.00065	.00062	.00059	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029
38	34	.00070	.00066	.00063	.00060	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031
38	35	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033
38	36	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035
38	37	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00046	.00044	.00042	.00040	.00039	.00037
38	38	.00092	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040
39	0	.00024	.00024	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016	.00016	.00015
39	1	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
39	2	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
39	3	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
39	4	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
39	5	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
39	6	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
39	7	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
39	8	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
39	9	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
39	10	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008
39	11	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
39	12	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010
39	13	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
39	14	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
39	15	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
39	16	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
39	17	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
39	18	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
39	19	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
39	20	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
39	21	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
39	22	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
39	23	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
39	24	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018
39	25	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019
39	26	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020
39	27	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022
39	28	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00025	.00024	.00023
39	29	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024
39	30	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026
39	31	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027
39	32	.00066	.00062	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029
39	33	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031
39	34	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033
39	35	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035
39	36	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038
39	37	.00092	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040
39	38	.00098	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00047	.00045	.00043
39	39	.00106	.00101	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046
40	0	.00026	.00025	.00025	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016
40	1	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
40	2	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
40	3	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
40	4	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
40	5	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
40	6	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
40	7	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
40	8	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
40	9	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
40	10	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008
40	11	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
40	12	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010
40	13	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
40	14	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
40	15	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
40	16	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
40	17	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015
40	18	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
40	19	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
40	20	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017
40	21	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018
40	22	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
40	23	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019
40	24	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
40	25	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
40	26	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00024	.00023	.00022
40	27	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
40	28	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025
40	29	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
40	30	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
40	31	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029
40	32	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031
40	33	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00047	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033
40	34	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035
40	35	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038
40	36	.00092	.00088	.00083	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040
40	37	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043
40	38	.00106	.00101	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00054	.00052	.00050	.00048	.00046
40	39	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050
40	40	.00122	.00116	.00111	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054
41	0	.00028	.00027	.00027	.00026	.00025	.00024	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00018
41	1	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
41	2	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
41	3	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
41	4	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
41	5	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
41	6	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
41	7	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
41	8	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007
41	9	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
41	10	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009
41	11	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
41	12	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011
41	13	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
41	14	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00014
41	15	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
41	16	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
41	17	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
41	18	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
41	19	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017
41	20	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
41	21	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
41	22	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020
41	23	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
41	24	.00047	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021
41	25	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
41	26	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025	.00024
41	27	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025
41	28	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026
41	29	.00062	.00059	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028
41	30	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030
41	31	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032
41	32	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034
41	33	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036
41	34	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038
41	35	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00054	.00052	.00049	.00048	.00046	.00044	.00042	.00041
41	36	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00063	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044
41	37	.00106	.00101	.00096	.00092	.00087	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00052	.00050	.00048	.00047
41	38	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00059	.00056	.00054	.00052	.00050

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
41	39	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054
41	40	.00131	.00125	.00119	.00113	.00108	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00071	.00068	.00065	.00063	.00060	.00058
41	41	.00140	.00134	.00128	.00122	.00117	.00111	.00107	.00102	.00098	.00093	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063
42	0	.00030	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019
42	1	.00013	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
42	2	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
42	3	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
42	4	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
42	5	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
42	6	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
42	7	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
42	8	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
42	9	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
42	10	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
42	11	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
42	12	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
42	13	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
42	14	.00030	.00029	.00028	.00027	.00026	.00024	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
42	15	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
42	16	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
42	17	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017
42	18	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
42	19	.00039	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
42	20	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020
42	21	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
42	22	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
42	23	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
42	24	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
42	25	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
42	26	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026
42	27	.00059	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
42	28	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029
42	29	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00033	.00031	.00030
42	30	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032
42	31	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00048	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034
42	32	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036
42	33	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039
42	34	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041
42	35	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056	.00053	.00051	.00049	.00047	.00046	.00044
42	36	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047
42	37	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00050
42	38	.00122	.00116	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054
42	39	.00131	.00125	.00119	.00114	.00108	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058
42	40	.00140	.00134	.00128	.00122	.00117	.00111	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063
42	41	.00151	.00144	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068
42	42	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
43	0	.00033	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00026	.00026	.00025	.00025	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00021
43	1	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
43	2	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
43	3	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
43	4	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
43	5	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
43	6	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
43	7	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
43	8	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009
43	9	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010
43	10	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
43	11	.00026	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
43	12	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
43	13	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
43	14	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016	.00016
43	15	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017
43	16	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
43	17	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
43	18	.00040	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020
43	19	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
43	20	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
43	21	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
43	22	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023
43	23	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
43	24	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
43	25	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026
43	26	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
43	27	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029
43	28	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031
43	29	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033
43	30	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035
43	31	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037
43	32	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039
43	33	.00093	.00089	.00085	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042
43	34	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044
43	35	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00049	.00048
43	36	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051
43	37	.00122	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055
43	38	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059
43	39	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00065	.00063
43	40	.00151	.00144	.00137	.00131	.00126	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068
43	41	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
43	42	.00175	.00167	.00159	.00152	.00145	.00139	.00133	.00128	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00088	.00085	.00082	.00079
43	43	.00188	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00085
44	0	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00027	.00026	.00025	.00025	.00024	.00024	.00023	.00023	.00022
44	1	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
44	2	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
44	3	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
44	4	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
44	5	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
44	6	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
44	7	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
44	8	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
44	9	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
44	10	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
44	11	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
44	12	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
44	13	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
44	14	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
44	15	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018
44	16	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
44	17	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
44	18	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
44	19	.00045	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
44	20	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023
44	21	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00027	.00026	.00025	.00024
44	22	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
44	23	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
44	24	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
44	25	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028
44	26	.00064	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030
44	27	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032
44	28	.00073	.00069	.00066	.00063	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033
44	29	.00077	.00074	.00070	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035
44	30	.00082	.00079	.00075	.00072	.00068	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00038
44	31	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040
44	32	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042
44	33	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00052	.00050	.00049	.00047	.00045
44	34	.00107	.00102	.00097	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048
44	35	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00055	.00053	.00051
44	36	.00122	.00117	.00111	.00106	.00102	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00059	.00057	.00055
44	37	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059
44	38	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063
44	39	.00151	.00144	.00138	.00131	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068
44	40	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
44	41	.00174	.00167	.00159	.00152	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079
44	42	.00188	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00085
44	43	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00100	.00096	.00092
44	44	.00217	.00208	.00199	.00190	.00182	.00174	.00167	.00160	.00154	.00147	.00141	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100
45	0	.00038	.00037	.00036	.00035	.00034	.00034	.00033	.00032	.00031	.00030	.00030	.00029	.00028	.00028	.00027	.00026	.00026	.00025	.00025	.00024
45	1	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
45	2	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
45	3	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
45	4	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
45	5	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
45	6	.00019	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
45	7	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
45	8	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
45	9	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
45	10	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013
45	11	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
45	12	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
45	13	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
45	14	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
45	15	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020
45	16	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
45	17	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
45	18	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
45	19	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024
45	20	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
45	21	.00054	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
45	22	.00056	.00054	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027
45	23	.00059	.00056	.00054	.00052	.00050	.00047	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
45	24	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029
45	25	.00065	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031
45	26	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032
45	27	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034
45	28	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036
45	29	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038
45	30	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041
45	31	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043
45	32	.00100	.00096	.00092	.00087	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046
45	33	.00107	.00102	.00098	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049
45	34	.00115	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052
45	35	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056
45	36	.00131	.00125	.00120	.00114	.00109	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060
45	37	.00141	.00134	.00128	.00123	.00117	.00112	.00107	.00103	.00099	.00094	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064
45	38	.00151	.00144	.00138	.00132	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00068
45	39	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00093	.00089	.00086	.00082	.00079	.00076	.00074
45	40	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079
45	41	.00187	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00086
45	42	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00100	.00096	.00092
45	43	.00217	.00207	.00198	.00190	.00182	.00174	.00167	.00160	.00153	.00147	.00141	.00136	.00131	.00125	.00121	.00116	.00112	.00108	.00104	.00100
45	44	.00234	.00223	.00214	.00205	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00141	.00136	.00130	.00126	.00121	.00117	.00112	.00108
45	45	.00251	.00240	.00230	.00220	.00211	.00202	.00194	.00186	.00179	.00172	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00117
46	0	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00029	.00028	.00028	.00027	.00026
46	1	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009
46	2	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
46	3	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
46	4	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
46	5	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
46	6	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
46	7	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
46	8	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011
46	9	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
46	10	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
46	11	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
46	12	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
46	13	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
46	14	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
46	15	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
46	16	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023
46	17	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024
46	18	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
46	19	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
46	20	.00055	.00053	.00050	.00048	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
46	21	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
46	22	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
46	23	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030
46	24	.00067	.00064	.00061	.00058	.00056	.00054	.00052	.00049	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032
46	25	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033
46	26	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035
46	27	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037
46	28	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039
46	29	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041
46	30	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044
46	31	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047
46	32	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050
46	33	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053
46	34	.00123	.00117	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00083	.00080	.00076	.00073	.00071	.00068	.00065	.00063	.00061	.00058	.00056
46	35	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092	.00089	.00085	.00082	.00079	.00075	.00073	.00070	.00067	.00065	.00062	.00060
46	36	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064
46	37	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069
46	38	.00162	.00155	.00148	.00142	.00135	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074
46	39	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
46	40	.00187	.00179	.00171	.00163	.00156	.00150	.00143	.00138	.00132	.00127	.00121	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00089	.00086
46	41	.00201	.00192	.00184	.00176	.00168	.00161	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00100	.00096	.00093
46	42	.00217	.00207	.00198	.00190	.00181	.00174	.00167	.00160	.00153	.00147	.00141	.00136	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00100
46	43	.00233	.00223	.00213	.00204	.00196	.00187	.00180	.00172	.00165	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108
46	44	.00251	.00240	.00230	.00220	.00211	.00202	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00121	.00117
46	45	.00270	.00259	.00248	.00237	.00227	.00218	.00209	.00201	.00193	.00185	.00178	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00127
46	46	.00290	.00278	.00266	.00255	.00245	.00235	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137
47	0	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00037	.00036	.00035	.00034	.00033	.00033	.00032	.00031	.00031	.00030	.00029	.00029
47	1	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
47	2	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
47	3	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
47	4	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
47	5	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
47	6	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
47	7	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
47	8	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012
47	9	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
47	10	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
47	11	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
47	12	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
47	13	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020
47	14	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
47	15	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
47	16	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025
47	17	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
47	18	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
47	19	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
47	20	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
47	21	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
47	22	.00065	.00062	.00059	.00057	.00055	.00053	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
47	23	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033
47	24	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034
47	25	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036
47	26	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038
47	27	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040
47	28	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00051	.00049	.00047	.00045	.00044	.00042
47	29	.00095	.00091	.00087	.00084	.00080	.00077	.00073	.00071	.00068	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045
47	30	.00102	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047
47	31	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00061	.00058	.00056	.00054	.00052	.00050
47	32	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00064	.00062	.00060	.00058	.00056	.00054
47	33	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057
47	34	.00132	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061
47	35	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075	.00073	.00070	.00067	.00065
47	36	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070
47	37	.00162	.00155	.00148	.00142	.00135	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00075
47	38	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
47	39	.00187	.00178	.00171	.00163	.00156	.00150	.00143	.00137	.00132	.00127	.00121	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086
47	40	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093
47	41	.00216	.00207	.00198	.00189	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00100
47	42	.00232	.00222	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108
47	43	.00250	.00239	.00229	.00220	.00210	.00202	.00193	.00186	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00135	.00131	.00126	.00121	.00117
47	44	.00270	.00258	.00247	.00237	.00227	.00218	.00209	.00200	.00192	.00185	.00178	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127
47	45	.00290	.00278	.00266	.00255	.00244	.00235	.00225	.00216	.00208	.00199	.00192	.00184	.00177	.00171	.00165	.00159	.00153	.00147	.00142	.00137
47	46	.00312	.00299	.00286	.00275	.00263	.00253	.00243	.00233	.00224	.00215	.00207	.00199	.00192	.00185	.00178	.00171	.00165	.00159	.00154	.00148
47	47	.00335	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00172	.00166	.00160
48	0	.00049	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00032	.00031
48	1	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
48	2	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
48	3	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
48	4	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010
48	5	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
48	6	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
48	7	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
48	8	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013
48	9	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
48	10	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
48	11	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
48	12	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
48	13	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
48	14	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
48	15	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
48	16	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
48	17	.00056	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
48	18	.00058	.00056	.00054	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
48	19	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030
48	20	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
48	21	.00066	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033
48	22	.00069	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034
48	23	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
48	24	.00077	.00073	.00070	.00067	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037
48	25	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039
48	26	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00051	.00049	.00047	.00045	.00044	.00042	.00041
48	27	.00090	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00055	.00053	.00052	.00050	.00048	.00046	.00045	.00043
48	28	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046
48	29	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048
48	30	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00081	.00077	.00074	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051
48	31	.00116	.00111	.00106	.00102	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00058	.00056	.00054
48	32	.00124	.00118	.00113	.00108	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058
48	33	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062
48	34	.00141	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066
48	35	.00151	.00144	.00138	.00132	.00127	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00073	.00070
48	36	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00119	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075
48	37	.00174	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00080
48	38	.00186	.00178	.00170	.00163	.00156	.00150	.00143	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086
48	39	.00200	.00191	.00183	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093
48	40	.00215	.00206	.00197	.00188	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100
48	41	.00232	.00221	.00212	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108
48	42	.00249	.00239	.00228	.00219	.00210	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00140	.00135	.00130	.00126	.00121	.00117
48	43	.00268	.00257	.00246	.00236	.00226	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126
48	44	.00289	.00277	.00265	.00254	.00244	.00234	.00224	.00216	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137
48	45	.00311	.00298	.00286	.00274	.00263	.00252	.00242	.00233	.00223	.00215	.00207	.00199	.00191	.00184	.00178	.00171	.00165	.00159	.00153	.00148
48	46	.00335	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160
48	47	.00360	.00345	.00331	.00318	.00305	.00293	.00281	.00270	.00260	.00250	.00241	.00232	.00223	.00215	.00207	.00200	.00193	.00186	.00180	.00173
48	48	.00387	.00371	.00356	.00341	.00328	.00315	.00303	.00291	.00280	.00270	.00259	.00250	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187
49	0	.00052	.00051	.00050	.00048	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00038	.00037	.00036	.00035	.00035	.00034
49	1	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
49	2	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
49	3	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
49	4	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010
49	5	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
49	6	.00026	.00025	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
49	7	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
49	8	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014
49	9	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
49	10	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
49	11	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019
49	12	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
49	13	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
49	14	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
49	15	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
49	16	.00057	.00054	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
49	17	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030
49	18	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
49	19	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
49	20	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034
49	21	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036
49	22	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037
49	23	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038
49	24	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
49	25	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042
49	26	.00091	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00054	.00053	.00051	.00049	.00047	.00046	.00044
49	27	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047
49	28	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049
49	29	.00109	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052
49	30	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00055
49	31	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059
49	32	.00132	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062
49	33	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00067
49	34	.00151	.00145	.00138	.00132	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071
49	35	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00084	.00081	.00079	.00076
49	36	.00173	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081
49	37	.00186	.00178	.00170	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00097	.00093	.00090	.00087
49	38	.00199	.00191	.00183	.00175	.00167	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093
49	39	.00214	.00205	.00196	.00188	.00180	.00173	.00165	.00159	.00152	.00146	.00141	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100
49	40	.00230	.00220	.00211	.00202	.00194	.00186	.00178	.00171	.00164	.00158	.00151	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108
49	41	.00248	.00237	.00227	.00218	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117
49	42	.00267	.00256	.00245	.00235	.00225	.00216	.00207	.00199	.00191	.00183	.00176	.00170	.00163	.00157	.00151	.00146	.00140	.00135	.00131	.00126
49	43	.00288	.00275	.00264	.00253	.00243	.00233	.00223	.00215	.00206	.00198	.00191	.00183	.00176	.00170	.00164	.00158	.00152	.00146	.00141	.00136
49	44	.00310	.00297	.00285	.00273	.00262	.00251	.00241	.00232	.00223	.00214	.00206	.00198	.00191	.00184	.00177	.00171	.00164	.00159	.00153	.00148
49	45	.00334	.00320	.00307	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00222	.00214	.00206	.00199	.00191	.00184	.00178	.00172	.00166	.00160
49	46	.00359	.00344	.00330	.00317	.00304	.00292	.00281	.00270	.00259	.00250	.00240	.00231	.00223	.00215	.00207	.00200	.00192	.00186	.00179	.00173
49	47	.00386	.00370	.00355	.00341	.00328	.00315	.00302	.00291	.00280	.00269	.00259	.00250	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187
49	48	.00415	.00398	.00382	.00367	.00352	.00339	.00326	.00313	.00301	.00290	.00280	.00269	.00260	.00250	.00241	.00233	.00225	.00217	.00210	.00203
49	49	.00445	.00427	.00410	.00394	.00379	.00364	.00350	.00337	.00325	.00313	.00301	.00290	.00280	.00270	.00260	.00251	.00243	.00234	.00226	.00219
50	0	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00048	.00046	.00045	.00044	.00043	.00042	.00042	.00041	.00040	.00039	.00038	.00038	.00037
50	1	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
50	2	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
50	3	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
50	4	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011
50	5	.00026	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
50	6	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
50	7	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
50	8	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015
50	9	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017
50	10	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
50	11	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021
50	12	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023
50	13	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
50	14	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00028
50	15	.00058	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
50	16	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00033	.00032	.00031
50	17	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
50	18	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034
50	19	.00070	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036
50	20	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037
50	21	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038
50	22	.00080	.00076	.00073	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00043	.00041	.00040
50	23	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00042
50	24	.00088	.00084	.00081	.00078	.00074	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
50	25	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045
50	26	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048
50	27	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050
50	28	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053
50	29	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00060	.00058	.00056
50	30	.00125	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
50	31	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066	.00063
50	32	.00142	.00136	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067
50	33	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072
50	34	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077
50	35	.00173	.00166	.00158	.00152	.00146	.00140	.00134	.00129	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00085	.00082
50	36	.00185	.00177	.00170	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00087
50	37	.00199	.00190	.00182	.00174	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00101	.00097	.00094
50	38	.00213	.00204	.00196	.00187	.00180	.00172	.00165	.00159	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101
50	39	.00229	.00219	.00210	.00201	.00193	.00185	.00178	.00170	.00164	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108
50	40	.00247	.00236	.00226	.00217	.00208	.00199	.00191	.00184	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00116
50	41	.00265	.00254	.00243	.00233	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126
50	42	.00286	.00274	.00262	.00252	.00241	.00232	.00222	.00213	.00205	.00197	.00190	.00182	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136
50	43	.00308	.00295	.00283	.00271	.00260	.00250	.00240	.00230	.00222	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00152	.00147
50	44	.00332	.00318	.00305	.00293	.00281	.00270	.00259	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00191	.00184	.00177	.00171	.00165	.00159
50	45	.00358	.00343	.00329	.00316	.00303	.00291	.00280	.00269	.00258	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173
50	46	.00385	.00369	.00354	.00340	.00327	.00314	.00302	.00290	.00279	.00269	.00259	.00249	.00240	.00231	.00223	.00215	.00208	.00200	.00194	.00187
50	47	.00414	.00397	.00381	.00366	.00352	.00338	.00325	.00313	.00301	.00290	.00279	.00269	.00259	.00250	.00241	.00232	.00224	.00217	.00209	.00202
50	48	.00445	.00427	.00410	.00394	.00379	.00364	.00350	.00337	.00324	.00312	.00301	.00290	.00280	.00270	.00260	.00251	.00242	.00234	.00226	.00219
50	49	.00478	.00459	.00441	.00423	.00407	.00392	.00377	.00363	.00349	.00337	.00324	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00244	.00236
50	50	.00512	.00492	.00473	.00455	.00438	.00421	.00405	.00390	.00376	.00362	.00349	.00337	.00325	.00314	.00303	.00292	.00283	.00273	.00264	.00255
51	0	.00061	.00060	.00058	.00057	.00055	.00054	.00053	.00052	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043	.00042	.00042	.00041	.00040
51	1	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
51	2	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012
51	3	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012
51	4	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012
51	5	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
51	6	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
51	7	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015
51	8	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
51	9	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
51	10	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
51	11	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
51	12	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025
51	13	.00054	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
51	14	.00058	.00056	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
51	15	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
51	16	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034
51	17	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036
51	18	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037
51	19	.00075	.00072	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038
51	20	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
51	21	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041
51	22	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043
51	23	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
51	24	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047
51	25	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049
51	26	.00105	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052
51	27	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054
51	28	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00057
51	29	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061
51	30	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00067	.00064
51	31	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068
51	32	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
51	33	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077
51	34	.00173	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00088	.00085	.00083
51	35	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00132	.00127	.00123	.00118	.00114	.00109	.00105	.00102	.00098	.00095	.00091	.00088
51	36	.00198	.00190	.00182	.00174	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094
51	37	.00212	.00203	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00117	.00112	.00108	.00105	.00101
51	38	.00228	.00218	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108
51	39	.00245	.00235	.00225	.00216	.00207	.00198	.00190	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00125	.00121	.00117
51	40	.00264	.00252	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00126
51	41	.00284	.00272	.00261	.00250	.00240	.00230	.00221	.00212	.00204	.00196	.00189	.00182	.00175	.00168	.00162	.00156	.00151	.00146	.00140	.00136
51	42	.00306	.00293	.00281	.00269	.00259	.00248	.00238	.00229	.00220	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00152	.00147
51	43	.00330	.00316	.00303	.00291	.00279	.00268	.00257	.00247	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00176	.00170	.00164	.00159
51	44	.00355	.00341	.00327	.00314	.00301	.00289	.00278	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00184	.00178	.00172
51	45	.00383	.00367	.00352	.00338	.00325	.00312	.00300	.00289	.00278	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193	.00186
51	46	.00412	.00395	.00380	.00365	.00350	.00337	.00324	.00312	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00232	.00224	.00216	.00209	.00202
51	47	.00443	.00426	.00409	.00393	.00377	.00363	.00349	.00336	.00323	.00311	.00300	.00289	.00279	.00269	.00260	.00251	.00242	.00234	.00226	.00218
51	48	.00476	.00458	.00440	.00423	.00406	.00391	.00376	.00362	.00349	.00336	.00324	.00312	.00301	.00290	.00280	.00271	.00261	.00253	.00244	.00236
51	49	.00512	.00492	.00473	.00454	.00437	.00421	.00405	.00390	.00376	.00362	.00349	.00337	.00325	.00313	.00303	.00292	.00282	.00273	.00264	.00255
51	50	.00549	.00528	.00508	.00488	.00470	.00452	.00436	.00420	.00404	.00390	.00376	.00363	.00350	.00338	.00326	.00315	.00305	.00295	.00285	.00276
51	51	.00589	.00566	.00545	.00524	.00505	.00486	.00468	.00451	.00435	.00419	.00405	.00391	.00377	.00364	.00352	.00340	.00329	.00318	.00307	.00298
52	0	.00066	.00064	.00063	.00061	.00060	.00058	.00057	.00056	.00054	.00053	.00052	.00051	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043
52	1	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00015	.00014	.00014
52	2	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
52	3	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013
52	4	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013
52	5	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
52	6	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
52	7	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016
52	8	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017
52	9	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019
52	10	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00021
52	11	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024
52	12	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00028	.00027
52	13	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
52	14	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
52	15	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
52	16	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037
52	17	.00073	.00071	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00038
52	18	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
52	19	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
52	20	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043
52	21	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
52	22	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00046
52	23	.00096	.00092	.00088	.00085	.00082	.00078	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048
52	24	.00100	.00096	.00093	.00089	.00086	.00082	.00079	.00076	.00074	.00071	.00068	.00066	.00064	.00062	.00059	.00058	.00056	.00054	.00052	.00050
52	25	.00106	.00101	.00097	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053
52	26	.00112	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00063	.00061	.00059	.00057	.00056
52	27	.00118	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059
52	28	.00126	.00120	.00116	.00111	.00107	.00102	.00099	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062
52	29	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00081	.00078	.00075	.00073	.00070	.00068	.00066
52	30	.00142	.00136	.00131	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069
52	31	.00151	.00145	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074
52	32	.00161	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078
52	33	.00172	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
52	34	.00184	.00177	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089
52	35	.00197	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00131	.00127	.00122	.00117	.00113	.00109	.00105	.00102	.00098	.00095
52	36	.00211	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00105	.00102
52	37	.00227	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109
52	38	.00243	.00233	.00224	.00214	.00206	.00197	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00139	.00134	.00130	.00125	.00121	.00117
52	39	.00262	.00251	.00240	.00230	.00221	.00212	.00204	.00196	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00126
52	40	.00281	.00270	.00259	.00248	.00238	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135
52	41	.00303	.00291	.00279	.00267	.00257	.00246	.00237	.00227	.00219	.00210	.00202	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00151	.00146
52	42	.00327	.00313	.00300	.00288	.00277	.00266	.00255	.00246	.00236	.00227	.00219	.00211	.00203	.00195	.00188	.00182	.00175	.00169	.00163	.00158
52	43	.00352	.00338	.00324	.00311	.00299	.00287	.00276	.00265	.00255	.00246	.00236	.00228	.00219	.00211	.00204	.00197	.00190	.00183	.00177	.00171
52	44	.00380	.00364	.00350	.00336	.00322	.00310	.00298	.00287	.00276	.00265	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00198	.00192	.00185
52	45	.00409	.00393	.00377	.00362	.00348	.00334	.00322	.00310	.00298	.00287	.00276	.00266	.00257	.00248	.00239	.00230	.00222	.00215	.00208	.00201
52	46	.00441	.00423	.00406	.00390	.00375	.00361	.00347	.00334	.00322	.00310	.00299	.00288	.00278	.00268	.00258	.00249	.00241	.00233	.00225	.00217
52	47	.00474	.00455	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00334	.00322	.00311	.00300	.00289	.00279	.00270	.00260	.00252	.00243	.00235
52	48	.00510	.00490	.00471	.00453	.00436	.00419	.00403	.00389	.00374	.00361	.00348	.00335	.00324	.00312	.00302	.00291	.00281	.00272	.00263	.00254
52	49	.00548	.00526	.00506	.00487	.00469	.00451	.00434	.00419	.00403	.00389	.00375	.00362	.00349	.00337	.00326	.00315	.00304	.00294	.00284	.00275
52	50	.00588	.00565	.00544	.00523	.00504	.00485	.00467	.00451	.00434	.00419	.00404	.00390	.00377	.00364	.00351	.00340	.00328	.00317	.00307	.00297
52	51	.00631	.00607	.00584	.00562	.00541	.00522	.00503	.00485	.00467	.00451	.00435	.00420	.00406	.00392	.00379	.00366	.00354	.00343	.00331	.00321
52	52	.00676	.00650	.00626	.00603	.00581	.00560	.00540	.00521	.00502	.00485	.00468	.00452	.00437	.00422	.00408	.00395	.00382	.00369	.00357	.00346
53	0	.00071	.00069	.00068	.00066	.00065	.00063	.00062	.00060	.00059	.00058	.00056	.00055	.00054	.00053	.00052	.00051	.00050	.00049	.00048	.00047
53	1	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015	.00015
53	2	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
53	3	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00014
53	4	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
53	5	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
53	6	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
53	7	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017
53	8	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019
53	9	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
53	10	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
53	11	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026
53	12	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
53	13	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032
53	14	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035
53	15	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00038	.00037
53	16	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
53	17	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041
53	18	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
53	19	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045
53	20	.00089	.00086	.00083	.00079	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046
53	21	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048
53	22	.00097	.00094	.00090	.00087	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050
53	23	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052
53	24	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054
53	25	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057
53	26	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060
53	27	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063
53	28	.00134	.00129	.00123	.00119	.00114	.00110	.00105	.00102	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067
53	29	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086	.00084	.00081	.00078	.00075	.00073	.00071
53	30	.00152	.00145	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075
53	31	.00161	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079
53	32	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084
53	33	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00090
53	34	.00196	.00188	.00181	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096
53	35	.00210	.00202	.00193	.00186	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00106	.00102
53	36	.00225	.00216	.00207	.00199	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109
53	37	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00139	.00135	.00130	.00125	.00121	.00117
53	38	.00260	.00249	.00239	.00229	.00220	.00211	.00203	.00195	.00188	.00180	.00174	.00167	.00161	.00155	.00150	.00144	.00139	.00135	.00130	.00126
53	39	.00279	.00267	.00257	.00246	.00236	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135
53	40	.00300	.00288	.00276	.00265	.00254	.00244	.00235	.00226	.00217	.00209	.00201	.00194	.00187	.00180	.00173	.00167	.00161	.00156	.00151	.00145
53	41	.00323	.00310	.00297	.00286	.00274	.00263	.00253	.00244	.00234	.00225	.00217	.00209	.00201	.00194	.00187	.00181	.00174	.00168	.00163	.00157
53	42	.00348	.00334	.00321	.00308	.00296	.00284	.00273	.00263	.00253	.00243	.00234	.00226	.00218	.00210	.00202	.00195	.00188	.00182	.00176	.00170
53	43	.00376	.00361	.00346	.00332	.00319	.00307	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00190	.00184
53	44	.00405	.00389	.00374	.00359	.00345	.00332	.00319	.00307	.00295	.00285	.00274	.00264	.00255	.00246	.00237	.00229	.00221	.00213	.00206	.00199
53	45	.00437	.00419	.00403	.00387	.00372	.00358	.00344	.00332	.00319	.00308	.00296	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00216
53	46	.00471	.00452	.00434	.00418	.00402	.00386	.00372	.00358	.00345	.00332	.00320	.00309	.00298	.00288	.00278	.00268	.00259	.00250	.00242	.00234
53	47	.00507	.00487	.00468	.00450	.00433	.00417	.00401	.00386	.00372	.00359	.00346	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262	.00253
53	48	.00545	.00524	.00504	.00485	.00466	.00449	.00432	.00417	.00401	.00387	.00373	.00360	.00348	.00336	.00324	.00313	.00303	.00293	.00283	.00274
53	49	.00586	.00563	.00542	.00521	.00502	.00483	.00466	.00449	.00433	.00417	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00296
53	50	.00629	.00605	.00582	.00560	.00540	.00520	.00501	.00483	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00365	.00353	.00342	.00331	.00320
53	51	.00675	.00649	.00625	.00602	.00580	.00559	.00539	.00520	.00502	.00484	.00467	.00451	.00436	.00421	.00407	.00394	.00381	.00369	.00357	.00346
53	52	.00723	.00696	.00671	.00646	.00623	.00600	.00579	.00559	.00539	.00521	.00503	.00486	.00469	.00454	.00439	.00425	.00411	.00398	.00385	.00373
53	53	.00774	.00745	.00718	.00692	.00668	.00644	.00621	.00600	.00579	.00559	.00540	.00522	.00505	.00488	.00472	.00457	.00442	.00428	.00415	.00402
54	0	.00077	.00075	.00073	.00071	.00070	.00068	.00067	.00065	.00064	.00062	.00061	.00060	.00058	.00057	.00056	.00055	.00054	.00053	.00052	.00051
54	1	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016
54	2	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
54	3	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
54	4	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015
54	5	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
54	6	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017
54	7	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
54	8	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
54	9	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00027	.00027	.00026	.00025	.00024	.00023	.00022
54	10	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025
54	11	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
54	12	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
54	13	.00065	.00063	.00061	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034
54	14	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00038	.00037

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
54	15	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
54	16	.00080	.00077	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043
54	17	.00084	.00081	.00078	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045
54	18	.00087	.00084	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00064	.00061	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046
54	19	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048
54	20	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050
54	21	.00099	.00096	.00092	.00089	.00085	.00082	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052
54	22	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054
54	23	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056
54	24	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00084	.00081	.00079	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00059
54	25	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061
54	26	.00127	.00122	.00117	.00113	.00108	.00104	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064
54	27	.00135	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068
54	28	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00072
54	29	.00152	.00146	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076
54	30	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080
54	31	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098	.00094	.00091	.00088	.00085
54	32	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091
54	33	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107	.00103	.00100	.00096
54	34	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
54	35	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00117	.00113	.00110
54	36	.00240	.00230	.00221	.00212	.00204	.00196	.00188	.00181	.00174	.00168	.00161	.00156	.00150	.00145	.00139	.00135	.00130	.00126	.00121	.00117
54	37	.00257	.00247	.00237	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00144	.00139	.00135	.00130	.00126
54	38	.00276	.00265	.00254	.00244	.00235	.00225	.00217	.00208	.00201	.00193	.00186	.00179	.00173	.00166	.00161	.00155	.00150	.00144	.00140	.00135
54	39	.00297	.00285	.00274	.00263	.00252	.00242	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00155	.00150	.00145
54	40	.00320	.00307	.00294	.00283	.00272	.00261	.00251	.00241	.00232	.00224	.00215	.00207	.00200	.00193	.00186	.00180	.00173	.00167	.00162	.00156
54	41	.00344	.00331	.00317	.00305	.00293	.00281	.00271	.00260	.00251	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00169
54	42	.00371	.00356	.00342	.00329	.00316	.00304	.00292	.00281	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00182
54	43	.00401	.00385	.00369	.00355	.00341	.00328	.00316	.00304	.00292	.00282	.00271	.00262	.00252	.00243	.00235	.00227	.00219	.00211	.00204	.00198
54	44	.00432	.00415	.00399	.00383	.00368	.00354	.00341	.00328	.00316	.00305	.00294	.00283	.00273	.00263	.00254	.00246	.00237	.00229	.00221	.00214
54	45	.00466	.00448	.00430	.00414	.00398	.00383	.00368	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00248	.00240	.00232
54	46	.00502	.00483	.00464	.00446	.00429	.00413	.00398	.00383	.00369	.00356	.00343	.00331	.00319	.00308	.00298	.00288	.00278	.00269	.00260	.00251
54	47	.00541	.00520	.00500	.00481	.00463	.00446	.00429	.00414	.00399	.00384	.00371	.00358	.00345	.00333	.00322	.00311	.00301	.00291	.00281	.00272
54	48	.00582	.00559	.00538	.00518	.00499	.00480	.00463	.00446	.00430	.00415	.00400	.00386	.00373	.00360	.00348	.00336	.00325	.00315	.00304	.00295
54	49	.00625	.00602	.00579	.00557	.00537	.00517	.00498	.00481	.00464	.00447	.00432	.00417	.00403	.00389	.00376	.00363	.00351	.00340	.00329	.00318
54	50	.00672	.00646	.00622	.00599	.00578	.00557	.00537	.00518	.00499	.00482	.00465	.00449	.00434	.00420	.00406	.00392	.00380	.00367	.00356	.00344
54	51	.00721	.00694	.00668	.00644	.00621	.00599	.00577	.00557	.00538	.00519	.00501	.00484	.00468	.00453	.00438	.00423	.00410	.00397	.00384	.00372
54	52	.00773	.00744	.00717	.00691	.00667	.00643	.00620	.00599	.00578	.00558	.00539	.00521	.00504	.00487	.00471	.00456	.00442	.00428	.00414	.00401
54	53	.00827	.00797	.00769	.00741	.00715	.00690	.00666	.00643	.00621	.00600	.00580	.00560	.00542	.00524	.00507	.00491	.00476	.00461	.00446	.00432
54	54	.00885	.00853	.00823	.00793	.00766	.00739	.00714	.00689	.00666	.00644	.00622	.00602	.00582	.00563	.00545	.00528	.00511	.00496	.00480	.00466
55	0	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00069	.00067	.00066	.00065	.00063	.00062	.00061	.00060	.00058	.00057	.00056	.00055
55	1	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017
55	2	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
55	3	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
55	4	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016
55	5	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017
55	6	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018
55	7	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020
55	8	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022
55	9	.00048	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
55	10	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027
55	11	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
55	12	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033
55	13	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037
55	14	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
55	15	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00043
55	16	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046
55	17	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00049	.00048
55	18	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050
55	19	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
55	20	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054
55	21	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056
55	22	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058
55	23	.00116	.00112	.00107	.00103	.00100	.00096	.00093	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060
55	24	.00122	.00117	.00113	.00108	.00104	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063
55	25	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066
55	26	.00135	.00130	.00125	.00120	.00116	.00112	.00107	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069
55	27	.00143	.00138	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073
55	28	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077
55	29	.00162	.00155	.00149	.00143	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00107	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081
55	30	.00172	.00165	.00159	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00102	.00099	.00095	.00092	.00089	.00086
55	31	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092
55	32	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00137	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097
55	33	.00208	.00200	.00192	.00184	.00177	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00123	.00118	.00114	.00111	.00107	.00104
55	34	.00223	.00214	.00205	.00197	.00189	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
55	35	.00238	.00229	.00220	.00211	.00203	.00195	.00187	.00180	.00174	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00118
55	36	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00135	.00130	.00126
55	37	.00274	.00263	.00252	.00242	.00233	.00224	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00149	.00144	.00139	.00135
55	38	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00223	.00214	.00206	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00150	.00145
55	39	.00316	.00303	.00291	.00280	.00269	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00172	.00167	.00161	.00156
55	40	.00340	.00327	.00314	.00301	.00290	.00278	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00186	.00179	.00173	.00168
55	41	.00367	.00352	.00338	.00325	.00312	.00300	.00289	.00278	.00268	.00258	.00248	.00240	.00231	.00223	.00215	.00208	.00201	.00194	.00187	.00181
55	42	.00395	.00380	.00365	.00350	.00337	.00324	.00312	.00300	.00289	.00279	.00268	.00259	.00250	.00241	.00232	.00224	.00217	.00210	.00203	.00196
55	43	.00426	.00410	.00394	.00378	.00364	.00350	.00337	.00324	.00313	.00301	.00290	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00219	.00212
55	44	.00460	.00442	.00425	.00409	.00393	.00378	.00364	.00351	.00338	.00326	.00314	.00303	.00292	.00282	.00272	.00263	.00254	.00246	.00238	.00230
55	45	.00496	.00477	.00459	.00441	.00425	.00409	.00394	.00379	.00365	.00352	.00340	.00328	.00316	.00305	.00295	.00285	.00275	.00266	.00258	.00249
55	46	.00535	.00514	.00495	.00476	.00458	.00441	.00425	.00410	.00395	.00381	.00367	.00354	.00342	.00330	.00319	.00309	.00298	.00288	.00279	.00270
55	47	.00576	.00554	.00533	.00513	.00494	.00476	.00459	.00442	.00426	.00411	.00397	.00383	.00370	.00357	.00345	.00334	.00323	.00312	.00302	.00292
55	48	.00620	.00597	.00574	.00553	.00533	.00513	.00495	.00477	.00460	.00444	.00428	.00414	.00400	.00386	.00373	.00361	.00349	.00338	.00327	.00316
55	49	.00667	.00642	.00618	.00595	.00573	.00553	.00533	.00514	.00496	.00479	.00462	.00447	.00431	.00417	.00403	.00390	.00377	.00365	.00353	.00342
55	50	.00717	.00690	.00665	.00640	.00617	.00595	.00574	.00554	.00535	.00516	.00499	.00482	.00465	.00450	.00435	.00421	.00407	.00394	.00382	.00370
55	51	.00769	.00741	.00714	.00688	.00664	.00640	.00618	.00596	.00576	.00556	.00537	.00519	.00502	.00485	.00470	.00454	.00440	.00426	.00413	.00400
55	52	.00825	.00795	.00766	.00739	.00713	.00688	.00664	.00641	.00619	.00598	.00578	.00559	.00541	.00523	.00506	.00490	.00474	.00459	.00445	.00431
55	53	.00884	.00852	.00821	.00792	.00765	.00738	.00713	.00688	.00665	.00643	.00621	.00601	.00581	.00563	.00545	.00527	.00511	.00495	.00480	.00465
55	54	.00945	.00912	.00879	.00849	.00819	.00791	.00764	.00738	.00714	.00690	.00667	.00646	.00625	.00605	.00586	.00567	.00550	.00533	.00516	.00501
55	55	.01010	.00974	.00940	.00908	.00877	.00847	.00818	.00791	.00765	.00740	.00716	.00693	.00670	.00649	.00629	.00609	.00590	.00572	.00555	.00538
56	0	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00073	.00071	.00070	.00068	.00067	.00066	.00064	.00063	.00062	.00061	.00060
56	1	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
56	2	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
56	3	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	4	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
56	5	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
56	6	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019
56	7	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
56	8	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
56	9	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00026
56	10	.00057	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00028
56	11	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
56	12	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036
56	13	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039
56	14	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043
56	15	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046
56	16	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049
56	17	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052
56	18	.00099	.00096	.00093	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054
56	19	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056
56	20	.00108	.00104	.00100	.00097	.00094	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00060	.00058
56	21	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060
56	22	.00118	.00114	.00109	.00105	.00102	.00098	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00062
56	23	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065
56	24	.00130	.00125	.00120	.00116	.00111	.00107	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00070	.00068
56	25	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00095	.00091	.00088	.00086	.00083	.00080	.00078	.00075	.00073	.00071
56	26	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00074
56	27	.00152	.00146	.00141	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078
56	28	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00083
56	29	.00172	.00165	.00159	.00153	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087
56	30	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093
56	31	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00101	.00098
56	32	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104
56	33	.00221	.00213	.00204	.00196	.00189	.00182	.00175	.00168	.00162	.00156	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111
56	34	.00237	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
56	35	.00253	.00243	.00234	.00224	.00216	.00208	.00200	.00192	.00185	.00179	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00130	.00126
56	36	.00271	.00260	.00250	.00240	.00231	.00222	.00214	.00206	.00198	.00191	.00184	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00140	.00135
56	37	.00291	.00279	.00268	.00258	.00248	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00184	.00177	.00171	.00165	.00160	.00155	.00149	.00145
56	38	.00312	.00300	.00288	.00277	.00266	.00256	.00246	.00237	.00229	.00220	.00212	.00205	.00197	.00191	.00184	.00178	.00172	.00166	.00160	.00155
56	39	.00336	.00323	.00310	.00298	.00286	.00275	.00265	.00255	.00246	.00237	.00228	.00220	.00212	.00205	.00198	.00191	.00185	.00178	.00172	.00167
56	40	.00362	.00347	.00334	.00321	.00308	.00297	.00286	.00275	.00265	.00255	.00246	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180
56	41	.00390	.00374	.00360	.00346	.00333	.00320	.00308	.00297	.00286	.00275	.00265	.00256	.00247	.00238	.00230	.00222	.00215	.00208	.00201	.00194
56	42	.00420	.00404	.00388	.00373	.00359	.00345	.00333	.00320	.00309	.00297	.00287	.00277	.00267	.00258	.00249	.00240	.00232	.00224	.00217	.00210
56	43	.00454	.00436	.00419	.00403	.00388	.00373	.00359	.00346	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00227
56	44	.00490	.00471	.00453	.00435	.00419	.00403	.00389	.00374	.00361	.00348	.00336	.00324	.00313	.00302	.00292	.00282	.00272	.00263	.00255	.00247
56	45	.00528	.00508	.00489	.00470	.00453	.00436	.00420	.00405	.00390	.00376	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00285	.00276	.00267
56	46	.00569	.00548	.00527	.00507	.00489	.00471	.00454	.00437	.00422	.00407	.00393	.00379	.00366	.00354	.00342	.00330	.00320	.00309	.00299	.00290
56	47	.00613	.00590	.00568	.00547	.00527	.00508	.00490	.00472	.00456	.00440	.00424	.00410	.00396	.00383	.00370	.00358	.00346	.00335	.00324	.00314
56	48	.00660	.00636	.00612	.00590	.00568	.00548	.00528	.00509	.00492	.00475	.00458	.00443	.00428	.00413	.00400	.00387	.00374	.00362	.00351	.00339
56	49	.00710	.00684	.00659	.00635	.00612	.00590	.00569	.00549	.00530	.00512	.00495	.00478	.00462	.00447	.00432	.00418	.00404	.00391	.00379	.00367
56	50	.00764	.00735	.00709	.00683	.00659	.00635	.00613	.00592	.00572	.00552	.00533	.00516	.00498	.00482	.00466	.00451	.00437	.00423	.00410	.00397
56	51	.00820	.00790	.00762	.00735	.00709	.00684	.00660	.00637	.00616	.00595	.00575	.00556	.00538	.00520	.00503	.00487	.00472	.00457	.00443	.00429
56	52	.00880	.00848	.00818	.00789	.00761	.00735	.00710	.00685	.00662	.00640	.00619	.00599	.00579	.00560	.00542	.00525	.00509	.00493	.00478	.00463
56	53	.00942	.00909	.00877	.00846	.00817	.00789	.00762	.00736	.00712	.00688	.00665	.00644	.00623	.00603	.00584	.00566	.00548	.00531	.00515	.00499

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	54	.01008	.00973	.00939	.00907	.00875	.00846	.00817	.00790	.00764	.00739	.00715	.00692	.00670	.00648	.00628	.00608	.00590	.00572	.00554	.00538
56	55	.01078	.01040	.01004	.00970	.00937	.00906	.00875	.00847	.00819	.00792	.00767	.00742	.00719	.00696	.00675	.00654	.00634	.00615	.00596	.00578
56	56	.01151	.01111	.01073	.01037	.01002	.00969	.00937	.00906	.00877	.00849	.00822	.00796	.00771	.00747	.00724	.00702	.00681	.00660	.00640	.00622
57	0	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077	.00075	.00074	.00072	.00071	.00070	.00068	.00067	.00066	.00065
57	1	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00020
57	2	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
57	3	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
57	4	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018
57	5	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019
57	6	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
57	7	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023
57	8	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025
57	9	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
57	10	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031
57	11	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034
57	12	.00073	.00070	.00067	.00065	.00063	.00061	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038
57	13	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042
57	14	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00046
57	15	.00091	.00088	.00085	.00082	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00054	.00053	.00051	.00050
57	16	.00097	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053
57	17	.00101	.00098	.00095	.00091	.00088	.00085	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00055
57	18	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058
57	19	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00062	.00060
57	20	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062
57	21	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064
57	22	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098	.00094	.00091	.00088	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067
57	23	.00131	.00126	.00122	.00117	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00084	.00081	.00078	.00076	.00074	.00072	.00069
57	24	.00138	.00133	.00128	.00123	.00119	.00114	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00075	.00072
57	25	.00145	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00091	.00089	.00086	.00083	.00081	.00078	.00076
57	26	.00153	.00147	.00142	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080
57	27	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084
57	28	.00172	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097	.00094	.00091	.00089
57	29	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00106	.00103	.00100	.00097	.00094
57	30	.00194	.00186	.00179	.00173	.00166	.00160	.00154	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099
57	31	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00153	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00116	.00112	.00109	.00105
57	32	.00220	.00212	.00203	.00196	.00188	.00181	.00175	.00168	.00162	.00157	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00112
57	33	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119
57	34	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00131	.00127
57	35	.00269	.00258	.00248	.00239	.00230	.00221	.00213	.00205	.00198	.00190	.00184	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135
57	36	.00288	.00277	.00266	.00256	.00246	.00237	.00228	.00219	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00145
57	37	.00309	.00297	.00285	.00274	.00264	.00254	.00244	.00235	.00227	.00219	.00211	.00203	.00196	.00190	.00183	.00177	.00171	.00165	.00160	.00155
57	38	.00332	.00319	.00306	.00294	.00283	.00273	.00262	.00253	.00244	.00235	.00226	.00218	.00211	.00204	.00197	.00190	.00184	.00178	.00172	.00166
57	39	.00357	.00343	.00329	.00317	.00305	.00293	.00282	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00185	.00179
57	40	.00384	.00369	.00355	.00341	.00328	.00316	.00304	.00293	.00282	.00272	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00199	.00192
57	41	.00414	.00398	.00382	.00368	.00354	.00341	.00328	.00316	.00305	.00294	.00283	.00273	.00264	.00255	.00246	.00238	.00230	.00222	.00215	.00208
57	42	.00446	.00429	.00413	.00397	.00382	.00368	.00354	.00341	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00248	.00240	.00232	.00225
57	43	.00482	.00463	.00446	.00429	.00413	.00397	.00383	.00369	.00356	.00343	.00331	.00320	.00308	.00298	.00288	.00278	.00269	.00260	.00252	.00244
57	44	.00520	.00500	.00481	.00463	.00446	.00430	.00414	.00399	.00385	.00371	.00358	.00346	.00334	.00323	.00312	.00301	.00291	.00282	.00273	.00264
57	45	.00561	.00540	.00520	.00500	.00482	.00464	.00448	.00432	.00416	.00402	.00388	.00374	.00362	.00349	.00338	.00326	.00316	.00306	.00296	.00286
57	46	.00605	.00583	.00561	.00540	.00520	.00502	.00484	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00366	.00354	.00342	.00331	.00320	.00310

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
57	47	.00652	.00628	.00605	.00583	.00562	.00541	.00522	.00504	.00486	.00469	.00453	.00438	.00423	.00409	.00396	.00383	.00370	.00358	.00347	.00336
57	48	.00702	.00676	.00652	.00628	.00605	.00584	.00563	.00544	.00525	.00507	.00490	.00473	.00457	.00442	.00428	.00414	.00401	.00388	.00376	.00364
57	49	.00756	.00728	.00702	.00676	.00652	.00629	.00607	.00586	.00566	.00547	.00528	.00511	.00494	.00478	.00462	.00447	.00433	.00419	.00406	.00394
57	50	.00813	.00783	.00755	.00728	.00702	.00678	.00654	.00632	.00610	.00590	.00570	.00551	.00533	.00516	.00499	.00483	.00468	.00453	.00439	.00426
57	51	.00873	.00842	.00812	.00783	.00756	.00730	.00705	.00681	.00658	.00636	.00615	.00594	.00575	.00557	.00539	.00522	.00505	.00490	.00475	.00460
57	52	.00937	.00903	.00872	.00841	.00812	.00784	.00758	.00732	.00708	.00684	.00662	.00640	.00620	.00600	.00581	.00563	.00545	.00528	.00512	.00497
57	53	.01004	.00969	.00935	.00903	.00872	.00842	.00814	.00787	.00761	.00736	.00712	.00689	.00667	.00646	.00626	.00606	.00587	.00569	.00552	.00536
57	54	.01075	.01037	.01001	.00967	.00934	.00903	.00873	.00844	.00817	.00790	.00765	.00740	.00717	.00694	.00673	.00652	.00632	.00613	.00595	.00577
57	55	.01149	.01109	.01072	.01035	.01001	.00967	.00935	.00905	.00876	.00847	.00820	.00795	.00770	.00746	.00723	.00701	.00680	.00659	.00640	.00621
57	56	.01227	.01185	.01145	.01107	.01070	.01035	.01001	.00969	.00938	.00908	.00879	.00852	.00825	.00800	.00776	.00752	.00730	.00708	.00687	.00667
57	57	.01309	.01265	.01223	.01182	.01143	.01106	.01070	.01036	.01003	.00972	.00941	.00912	.00884	.00857	.00832	.00807	.00783	.00760	.00738	.00716
58	0	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00083	.00081	.00079	.00078	.00076	.00075	.00074	.00072	.00071	.00070
58	1	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00022	.00021
58	2	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019
58	3	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
58	4	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
58	5	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00021	.00021
58	6	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
58	7	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
58	8	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026
58	9	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
58	10	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
58	11	.00070	.00068	.00065	.00063	.00061	.00058	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037
58	12	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041
58	13	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045
58	14	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050
58	15	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053
58	16	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057
58	17	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060
58	18	.00113	.00109	.00105	.00101	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00069	.00067	.00066	.00064	.00062
58	19	.00117	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064
58	20	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00070	.00068	.00067
58	21	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069
58	22	.00133	.00128	.00124	.00120	.00115	.00112	.00108	.00104	.00101	.00098	.00094	.00091	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072
58	23	.00139	.00134	.00130	.00125	.00121	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074
58	24	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00088	.00085	.00082	.00080	.00078
58	25	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081
58	26	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00110	.00106	.00103	.00099	.00096	.00093	.00091	.00088	.00085
58	27	.00172	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00102	.00098	.00095	.00093	.00090
58	28	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00122	.00118	.00115	.00111	.00107	.00104	.00101	.00098	.00095
58	29	.00193	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00134	.00130	.00126	.00121	.00118	.00114	.00110	.00107	.00103	.00100
58	30	.00206	.00198	.00190	.00183	.00177	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113	.00110	.00106
58	31	.00219	.00211	.00203	.00195	.00188	.00181	.00175	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120	.00116	.00113
58	32	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00127	.00123	.00120
58	33	.00249	.00239	.00230	.00222	.00213	.00206	.00198	.00191	.00184	.00178	.00172	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00131	.00127
58	34	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135
58	35	.00285	.00274	.00263	.00253	.00244	.00235	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00176	.00170	.00165	.00159	.00154	.00149	.00145
58	36	.00305	.00293	.00282	.00271	.00261	.00252	.00242	.00233	.00225	.00217	.00210	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155
58	37	.00327	.00315	.00303	.00291	.00280	.00270	.00260	.00250	.00241	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166
58	38	.00352	.00338	.00325	.00313	.00301	.00290	.00279	.00269	.00259	.00250	.00241	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00184	.00178

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
58	39	.00378	.00363	.00349	.00336	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00234	.00226	.00218	.00211	.00204	.00197	.00191
58	40	.00407	.00391	.00376	.00362	.00349	.00336	.00323	.00312	.00300	.00290	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00220	.00213	.00206
58	41	.00439	.00422	.00406	.00391	.00376	.00362	.00349	.00336	.00324	.00313	.00302	.00291	.00281	.00272	.00262	.00254	.00245	.00237	.00230	.00222
58	42	.00473	.00455	.00438	.00422	.00406	.00391	.00377	.00363	.00350	.00338	.00326	.00315	.00304	.00294	.00284	.00274	.00265	.00257	.00248	.00240
58	43	.00511	.00492	.00473	.00456	.00439	.00423	.00407	.00393	.00379	.00366	.00353	.00341	.00329	.00318	.00307	.00297	.00287	.00278	.00269	.00260
58	44	.00552	.00531	.00511	.00492	.00474	.00457	.00441	.00425	.00410	.00396	.00382	.00369	.00356	.00344	.00333	.00322	.00311	.00301	.00292	.00282
58	45	.00596	.00573	.00552	.00532	.00512	.00494	.00476	.00460	.00443	.00428	.00413	.00399	.00386	.00373	.00361	.00349	.00337	.00327	.00316	.00306
58	46	.00643	.00619	.00596	.00574	.00554	.00534	.00515	.00497	.00480	.00463	.00447	.00432	.00418	.00404	.00391	.00378	.00366	.00354	.00343	.00332
58	47	.00693	.00667	.00643	.00620	.00597	.00576	.00556	.00537	.00518	.00500	.00483	.00467	.00452	.00437	.00423	.00409	.00396	.00383	.00371	.00360
58	48	.00746	.00719	.00693	.00668	.00644	.00622	.00600	.00579	.00559	.00540	.00522	.00505	.00488	.00472	.00457	.00442	.00428	.00415	.00402	.00389
58	49	.00803	.00774	.00746	.00720	.00694	.00670	.00647	.00625	.00604	.00583	.00564	.00545	.00527	.00510	.00494	.00478	.00463	.00449	.00435	.00421
58	50	.00864	.00833	.00803	.00775	.00748	.00722	.00697	.00674	.00651	.00629	.00608	.00589	.00569	.00551	.00534	.00517	.00501	.00485	.00470	.00456
58	51	.00928	.00895	.00864	.00834	.00805	.00777	.00751	.00726	.00701	.00678	.00656	.00635	.00614	.00595	.00576	.00558	.00541	.00524	.00508	.00493
58	52	.00996	.00961	.00928	.00896	.00865	.00836	.00808	.00781	.00755	.00730	.00707	.00684	.00662	.00641	.00621	.00602	.00583	.00566	.00548	.00532
58	53	.01068	.01031	.00995	.00961	.00929	.00898	.00868	.00839	.00812	.00785	.00760	.00736	.00713	.00690	.00669	.00648	.00629	.00610	.00591	.00574
58	54	.01144	.01104	.01067	.01031	.00996	.00963	.00931	.00901	.00872	.00844	.00817	.00791	.00766	.00743	.00720	.00698	.00677	.00656	.00637	.00618
58	55	.01223	.01182	.01142	.01103	.01067	.01032	.00998	.00966	.00935	.00905	.00877	.00849	.00823	.00798	.00773	.00750	.00728	.00706	.00685	.00665
58	56	.01307	.01263	.01221	.01180	.01141	.01104	.01069	.01034	.01002	.00970	.00940	.00911	.00883	.00856	.00830	.00805	.00782	.00759	.00736	.00715
58	57	.01394	.01348	.01303	.01261	.01220	.01181	.01143	.01107	.01072	.01039	.01007	.00976	.00946	.00918	.00890	.00864	.00838	.00814	.00791	.00768
58	58	.01486	.01437	.01390	.01345	.01302	.01260	.01220	.01182	.01146	.01110	.01076	.01044	.01012	.00982	.00953	.00925	.00898	.00872	.00847	.00823
59	0	.00110	.00107	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00089	.00087	.00085	.00084	.00082	.00081	.00079	.00078	.00077	.00075
59	1	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00023
59	2	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021
59	3	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
59	4	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
59	5	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
59	6	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
59	7	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00027	.00026
59	8	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
59	9	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031
59	10	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035
59	11	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039
59	12	.00082	.00079	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044
59	13	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00049
59	14	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053
59	15	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057
59	16	.00109	.00106	.00102	.00099	.00096	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061
59	17	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00066	.00064
59	18	.00120	.00116	.00112	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066
59	19	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069
59	20	.00130	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073	.00071
59	21	.00135	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074
59	22	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077
59	23	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080
59	24	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00096	.00094	.00091	.00088	.00085	.00083
59	25	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00087
59	26	.00172	.00166	.00160	.00154	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091
59	27	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132	.00128	.00123	.00119	.00116	.00112	.00108	.00105	.00102	.00099	.00096
59	28	.00193	.00186	.00179	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00104	.00101
59	29	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00118	.00114	.00111	.00107

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
59	30	.00218	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114
59	31	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120
59	32	.00247	.00238	.00229	.00220	.00212	.00205	.00197	.00190	.00184	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00132	.00128
59	33	.00264	.00254	.00244	.00235	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00176	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136
59	34	.00282	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00165	.00159	.00154	.00149	.00145
59	35	.00301	.00290	.00279	.00269	.00259	.00249	.00240	.00232	.00223	.00216	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165	.00159	.00154
59	36	.00323	.00311	.00299	.00288	.00277	.00267	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165
59	37	.00346	.00333	.00321	.00309	.00297	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00195	.00189	.00182	.00177
59	38	.00372	.00358	.00344	.00331	.00319	.00307	.00296	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00224	.00216	.00209	.00202	.00196	.00190
59	39	.00400	.00385	.00370	.00356	.00343	.00331	.00319	.00307	.00296	.00286	.00276	.00266	.00257	.00249	.00240	.00232	.00225	.00218	.00211	.00204
59	40	.00431	.00415	.00399	.00384	.00370	.00356	.00343	.00331	.00319	.00308	.00297	.00287	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00220
59	41	.00465	.00447	.00430	.00414	.00399	.00384	.00371	.00357	.00345	.00333	.00321	.00310	.00299	.00289	.00280	.00270	.00262	.00253	.00245	.00237
59	42	.00501	.00482	.00464	.00447	.00431	.00415	.00400	.00386	.00372	.00359	.00347	.00335	.00324	.00313	.00303	.00293	.00283	.00274	.00265	.00257
59	43	.00541	.00521	.00502	.00483	.00466	.00449	.00433	.00417	.00403	.00389	.00375	.00363	.00350	.00339	.00328	.00317	.00307	.00297	.00287	.00278
59	44	.00585	.00563	.00542	.00522	.00503	.00485	.00468	.00452	.00436	.00421	.00407	.00393	.00380	.00367	.00355	.00343	.00332	.00322	.00311	.00302
59	45	.00631	.00608	.00586	.00564	.00544	.00525	.00506	.00489	.00472	.00455	.00440	.00425	.00411	.00397	.00384	.00372	.00360	.00349	.00338	.00327
59	46	.00681	.00656	.00632	.00610	.00588	.00567	.00547	.00528	.00510	.00493	.00476	.00460	.00445	.00430	.00416	.00403	.00390	.00378	.00366	.00355
59	47	.00735	.00708	.00682	.00658	.00635	.00612	.00591	.00571	.00551	.00533	.00515	.00498	.00481	.00466	.00451	.00436	.00422	.00409	.00396	.00384
59	48	.00791	.00763	.00736	.00710	.00685	.00661	.00638	.00616	.00595	.00575	.00556	.00538	.00520	.00504	.00487	.00472	.00457	.00443	.00429	.00416
59	49	.00852	.00822	.00792	.00765	.00738	.00713	.00688	.00665	.00643	.00621	.00601	.00581	.00562	.00544	.00527	.00510	.00494	.00479	.00464	.00450
59	50	.00917	.00884	.00853	.00823	.00795	.00768	.00742	.00717	.00693	.00670	.00648	.00627	.00607	.00588	.00569	.00552	.00534	.00518	.00502	.00487
59	51	.00985	.00951	.00918	.00886	.00856	.00827	.00799	.00773	.00747	.00723	.00699	.00677	.00655	.00635	.00615	.00596	.00577	.00560	.00543	.00527
59	52	.01058	.01021	.00986	.00952	.00920	.00889	.00860	.00832	.00804	.00778	.00753	.00729	.00706	.00684	.00663	.00643	.00623	.00604	.00586	.00569
59	53	.01135	.01096	.01058	.01023	.00988	.00956	.00924	.00894	.00865	.00837	.00811	.00785	.00761	.00737	.00714	.00693	.00672	.00652	.00632	.00614
59	54	.01215	.01174	.01134	.01096	.01060	.01025	.00992	.00960	.00929	.00900	.00871	.00844	.00818	.00793	.00769	.00745	.00723	.00702	.00681	.00661
59	55	.01300	.01256	.01214	.01174	.01136	.01099	.01063	.01029	.00997	.00965	.00935	.00906	.00879	.00852	.00826	.00802	.00778	.00755	.00733	.00712
59	56	.01389	.01343	.01299	.01256	.01216	.01176	.01139	.01103	.01068	.01035	.01003	.00972	.00943	.00914	.00887	.00861	.00836	.00811	.00788	.00765
59	57	.01483	.01434	.01387	.01342	.01299	.01258	.01218	.01180	.01143	.01108	.01074	.01042	.01010	.00980	.00951	.00923	.00897	.00871	.00846	.00822
59	58	.01581	.01529	.01480	.01432	.01387	.01343	.01301	.01261	.01222	.01185	.01149	.01115	.01082	.01050	.01019	.00989	.00961	.00933	.00907	.00881
59	59	.01682	.01628	.01576	.01526	.01478	.01432	.01388	.01345	.01304	.01265	.01227	.01191	.01156	.01122	.01089	.01058	.01028	.00999	.00971	.00944
60	0	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00092	.00090	.00088	.00087	.00085	.00084	.00082	.00081
60	1	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024
60	2	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
60	3	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023	.00022	.00022
60	4	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
60	5	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
60	6	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
60	7	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
60	8	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
60	9	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033
60	10	.00072	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037
60	11	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00059	.00057	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
60	12	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047
60	13	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
60	14	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057
60	15	.00110	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061
60	16	.00116	.00112	.00108	.00105	.00102	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065
60	17	.00122	.00118	.00114	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068
60	18	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071
60	19	.00132	.00128	.00123	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
60	20	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076
60	21	.00143	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079
60	22	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082
60	23	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085
60	24	.00164	.00158	.00153	.00147	.00142	.00138	.00133	.00129	.00124	.00120	.00117	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00089
60	25	.00173	.00166	.00160	.00155	.00150	.00144	.00140	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00093
60	26	.00182	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00097
60	27	.00192	.00185	.00179	.00172	.00166	.00161	.00155	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119	.00116	.00112	.00109	.00105	.00102
60	28	.00204	.00197	.00189	.00183	.00176	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108
60	29	.00217	.00209	.00201	.00194	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00114
60	30	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121
60	31	.00245	.00236	.00227	.00219	.00211	.00204	.00197	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00141	.00137	.00132	.00128
60	32	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00165	.00160	.00154	.00150	.00145	.00141	.00136
60	33	.00279	.00268	.00258	.00249	.00240	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145
60	34	.00298	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00154
60	35	.00319	.00307	.00295	.00284	.00274	.00264	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00165
60	36	.00341	.00328	.00316	.00305	.00293	.00283	.00273	.00263	.00254	.00245	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00182	.00176
60	37	.00366	.00352	.00339	.00327	.00315	.00303	.00292	.00282	.00272	.00263	.00254	.00245	.00237	.00229	.00222	.00214	.00207	.00201	.00194	.00188
60	38	.00393	.00379	.00364	.00351	.00338	.00326	.00314	.00303	.00292	.00282	.00273	.00263	.00254	.00246	.00238	.00230	.00223	.00216	.00209	.00202
60	39	.00423	.00407	.00392	.00377	.00364	.00350	.00338	.00326	.00314	.00304	.00293	.00283	.00274	.00264	.00256	.00247	.00239	.00232	.00224	.00217
60	40	.00456	.00438	.00422	.00407	.00392	.00378	.00364	.00351	.00339	.00327	.00316	.00305	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00234
60	41	.00491	.00473	.00455	.00439	.00423	.00407	.00393	.00379	.00366	.00353	.00341	.00329	.00318	.00308	.00298	.00288	.00279	.00270	.00261	.00253
60	42	.00530	.00510	.00492	.00474	.00457	.00440	.00425	.00410	.00395	.00382	.00369	.00356	.00344	.00333	.00322	.00311	.00301	.00292	.00283	.00274
60	43	.00573	.00551	.00531	.00512	.00493	.00476	.00459	.00443	.00428	.00413	.00399	.00386	.00373	.00360	.00349	.00337	.00326	.00316	.00306	.00297
60	44	.00619	.00596	.00574	.00553	.00534	.00515	.00497	.00479	.00463	.00447	.00432	.00418	.00404	.00390	.00378	.00366	.00354	.00343	.00332	.00322
60	45	.00668	.00644	.00620	.00598	.00577	.00557	.00537	.00519	.00501	.00484	.00468	.00452	.00437	.00423	.00409	.00396	.00384	.00372	.00360	.00349
60	46	.00721	.00695	.00670	.00646	.00623	.00602	.00581	.00561	.00542	.00524	.00506	.00489	.00473	.00458	.00443	.00429	.00416	.00403	.00390	.00378
60	47	.00778	.00750	.00723	.00698	.00673	.00650	.00628	.00606	.00586	.00566	.00547	.00529	.00512	.00496	.00480	.00465	.00450	.00436	.00423	.00410
60	48	.00838	.00808	.00780	.00753	.00726	.00701	.00678	.00655	.00633	.00612	.00592	.00572	.00554	.00536	.00519	.00503	.00487	.00472	.00458	.00444
60	49	.00903	.00871	.00840	.00811	.00783	.00757	.00731	.00707	.00683	.00661	.00639	.00618	.00599	.00580	.00561	.00544	.00527	.00511	.00495	.00480
60	50	.00971	.00937	.00905	.00874	.00844	.00816	.00788	.00762	.00737	.00713	.00690	.00668	.00647	.00626	.00607	.00588	.00570	.00553	.00536	.00520
60	51	.01045	.01008	.00974	.00941	.00909	.00878	.00849	.00821	.00795	.00769	.00744	.00721	.00698	.00676	.00655	.00635	.00616	.00597	.00579	.00562
60	52	.01122	.01083	.01047	.01011	.00977	.00945	.00914	.00884	.00856	.00828	.00802	.00777	.00753	.00729	.00707	.00685	.00665	.00645	.00626	.00607
60	53	.01203	.01163	.01123	.01086	.01050	.01016	.00983	.00951	.00920	.00891	.00863	.00836	.00810	.00786	.00762	.00739	.00717	.00695	.00675	.00655
60	54	.01289	.01246	.01205	.01165	.01127	.01090	.01055	.01021	.00989	.00958	.00928	.00899	.00872	.00845	.00820	.00795	.00772	.00749	.00727	.00706
60	55	.01380	.01334	.01290	.01248	.01207	.01169	.01131	.01095	.01061	.01028	.00996	.00966	.00937	.00908	.00881	.00855	.00830	.00806	.00783	.00760
60	56	.01475	.01426	.01380	.01335	.01292	.01251	.01212	.01174	.01137	.01102	.01069	.01036	.01005	.00975	.00946	.00919	.00892	.00866	.00841	.00818
60	57	.01575	.01524	.01474	.01427	.01382	.01338	.01297	.01256	.01218	.01181	.01145	.01111	.01078	.01046	.01015	.00986	.00957	.00930	.00904	.00878
60	58	.01679	.01625	.01573	.01523	.01476	.01430	.01385	.01343	.01302	.01263	.01225	.01189	.01154	.01120	.01087	.01056	.01026	.00997	.00969	.00942
60	59	.01788	.01731	.01676	.01624	.01573	.01525	.01478	.01433	.01390	.01348	.01308	.01270	.01233	.01197	.01163	.01130	.01098	.01067	.01037	.01009
60	60	.01900	.01840	.01783	.01728	.01674	.01623	.01574	.01527	.01481	.01438	.01396	.01355	.01316	.01278	.01242	.01207	.01173	.01140	.01109	.01079
61	0	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00095	.00093	.00091	.00090	.00088	.00087
61	1	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00028	.00027	.00026	.00026
61	2	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00024
61	3	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
61	4	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024
61	5	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
61	6	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
61	7	.00058	.00056	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029
61	8	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	9	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035
61	10	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040
61	11	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044
61	12	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050
61	13	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055
61	14	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061
61	15	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065
61	16	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069
61	17	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
61	18	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076
61	19	.00140	.00135	.00131	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00078
61	20	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00094	.00091	.00088	.00086	.00083	.00081
61	21	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084
61	22	.00158	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00118	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087
61	23	.00166	.00160	.00154	.00149	.00144	.00139	.00135	.00131	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091
61	24	.00174	.00167	.00162	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094
61	25	.00182	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099
61	26	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104
61	27	.00203	.00196	.00189	.00183	.00176	.00170	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00112	.00109
61	28	.00216	.00208	.00200	.00193	.00187	.00180	.00174	.00168	.00163	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115
61	29	.00229	.00221	.00213	.00205	.00198	.00191	.00185	.00178	.00173	.00167	.00161	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122
61	30	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129
61	31	.00259	.00249	.00240	.00232	.00224	.00216	.00208	.00201	.00195	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00150	.00145	.00141	.00137
61	32	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00150	.00145
61	33	.00294	.00283	.00273	.00263	.00254	.00245	.00236	.00228	.00220	.00213	.00206	.00199	.00193	.00186	.00180	.00175	.00169	.00164	.00159	.00154
61	34	.00314	.00303	.00292	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00175	.00169	.00164
61	35	.00336	.00324	.00312	.00301	.00290	.00280	.00270	.00260	.00251	.00243	.00235	.00227	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00175
61	36	.00360	.00347	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00199	.00193	.00187
61	37	.00387	.00372	.00358	.00345	.00333	.00321	.00310	.00299	.00289	.00279	.00269	.00260	.00252	.00243	.00235	.00228	.00221	.00214	.00207	.00201
61	38	.00415	.00400	.00385	.00371	.00358	.00345	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00229	.00222	.00215
61	39	.00447	.00430	.00414	.00399	.00385	.00371	.00358	.00345	.00333	.00322	.00311	.00301	.00291	.00281	.00272	.00263	.00255	.00247	.00239	.00231
61	40	.00481	.00463	.00446	.00430	.00414	.00400	.00386	.00372	.00359	.00347	.00335	.00324	.00313	.00303	.00293	.00283	.00274	.00266	.00257	.00249
61	41	.00519	.00500	.00481	.00464	.00447	.00431	.00416	.00402	.00388	.00374	.00362	.00350	.00338	.00327	.00316	.00306	.00296	.00287	.00278	.00269
61	42	.00560	.00539	.00520	.00501	.00483	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00366	.00354	.00342	.00331	.00321	.00310	.00301	.00291
61	43	.00605	.00583	.00562	.00542	.00522	.00504	.00486	.00470	.00453	.00438	.00423	.00409	.00396	.00383	.00370	.00359	.00347	.00336	.00326	.00316
61	44	.00654	.00630	.00607	.00586	.00565	.00545	.00526	.00508	.00491	.00474	.00459	.00443	.00429	.00415	.00402	.00389	.00376	.00365	.00353	.00343
61	45	.00706	.00681	.00656	.00633	.00611	.00590	.00569	.00550	.00531	.00514	.00497	.00480	.00465	.00450	.00435	.00421	.00408	.00395	.00383	.00371
61	46	.00762	.00735	.00709	.00684	.00660	.00638	.00616	.00595	.00575	.00556	.00538	.00520	.00503	.00487	.00471	.00457	.00442	.00429	.00416	.00403
61	47	.00823	.00793	.00765	.00739	.00713	.00689	.00665	.00643	.00622	.00601	.00581	.00563	.00544	.00527	.00510	.00494	.00479	.00464	.00450	.00437
61	48	.00887	.00855	.00826	.00797	.00770	.00744	.00719	.00695	.00672	.00650	.00629	.00608	.00589	.00570	.00552	.00535	.00519	.00503	.00488	.00473
61	49	.00955	.00922	.00890	.00859	.00830	.00802	.00775	.00750	.00725	.00702	.00679	.00657	.00636	.00616	.00597	.00579	.00561	.00544	.00528	.00512
61	50	.01028	.00993	.00959	.00926	.00895	.00865	.00836	.00809	.00783	.00757	.00733	.00710	.00688	.00666	.00646	.00626	.00607	.00589	.00571	.00554
61	51	.01106	.01068	.01032	.00997	.00964	.00932	.00901	.00872	.00844	.00817	.00791	.00766	.00742	.00719	.00697	.00676	.00656	.00636	.00618	.00599
61	52	.01188	.01148	.01109	.01072	.01037	.01003	.00970	.00939	.00909	.00880	.00853	.00826	.00801	.00776	.00753	.00730	.00708	.00687	.00667	.00648
61	53	.01275	.01232	.01191	.01152	.01114	.01078	.01043	.01010	.00978	.00947	.00918	.00890	.00862	.00836	.00811	.00787	.00764	.00741	.00720	.00699
61	54	.01366	.01321	.01277	.01236	.01196	.01157	.01120	.01085	.01051	.01018	.00987	.00957	.00928	.00900	.00873	.00847	.00822	.00798	.00775	.00753
61	55	.01463	.01415	.01368	.01324	.01282	.01241	.01202	.01164	.01128	.01093	.01060	.01028	.00997	.00967	.00939	.00911	.00885	.00859	.00835	.00811
61	56	.01564	.01513	.01464	.01417	.01373	.01329	.01288	.01248	.01210	.01173	.01137	.01103	.01070	.01039	.01008	.00979	.00951	.00924	.00898	.00872
61	57	.01670	.01617	.01565	.01516	.01468	.01422	.01378	.01336	.01295	.01256	.01219	.01183	.01148	.01114	.01082	.01051	.01021	.00992	.00964	.00937
61	58	.01781	.01725	.01670	.01618	.01568	.01520	.01473	.01428	.01385	.01344	.01304	.01266	.01229	.01193	.01159	.01126	.01094	.01064	.01034	.01006

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	59	.01897	.01837	.01780	.01725	.01672	.01621	.01572	.01525	.01479	.01436	.01393	.01353	.01314	.01276	.01240	.01205	.01171	.01139	.01107	.01077
61	60	.02017	.01954	.01894	.01836	.01780	.01726	.01675	.01625	.01577	.01531	.01486	.01444	.01402	.01363	.01324	.01287	.01251	.01217	.01184	.01152
61	61	.02142	.02076	.02013	.01952	.01893	.01836	.01782	.01730	.01679	.01631	.01584	.01538	.01495	.01453	.01412	.01373	.01336	.01299	.01264	.01230
62	0	.00133	.00131	.00128	.00125	.00123	.00120	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00100	.00098	.00096	.00095	.00093
62	1	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00032	.00031	.00030	.00029	.00028	.00027
62	2	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
62	3	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025
62	4	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
62	5	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027
62	6	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028
62	7	.00061	.00059	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031
62	8	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034
62	9	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038
62	10	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042
62	11	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047
62	12	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00065	.00063	.00062	.00060	.00058	.00056	.00055	.00053
62	13	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059
62	14	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065
62	15	.00123	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070
62	16	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074
62	17	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078
62	18	.00142	.00138	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081
62	19	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00084
62	20	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119	.00115	.00112	.00109	.00106	.00102	.00100	.00097	.00094	.00091	.00089	.00087
62	21	.00161	.00155	.00150	.00145	.00141	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00110	.00106	.00103	.00100	.00098	.00095	.00092	.00090
62	22	.00168	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00096	.00093
62	23	.00175	.00169	.00163	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00097
62	24	.00183	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00110	.00107	.00104	.00101
62	25	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105
62	26	.00203	.00196	.00189	.00183	.00177	.00171	.00165	.00160	.00154	.00150	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00114	.00110
62	27	.00215	.00207	.00200	.00193	.00187	.00180	.00174	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00116
62	28	.00228	.00220	.00212	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00123
62	29	.00242	.00233	.00225	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130
62	30	.00257	.00248	.00239	.00230	.00222	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00137
62	31	.00273	.00263	.00254	.00245	.00236	.00228	.00221	.00213	.00206	.00199	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00155	.00150	.00146
62	32	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00154
62	33	.00310	.00299	.00288	.00278	.00268	.00259	.00250	.00242	.00233	.00226	.00218	.00211	.00204	.00198	.00192	.00186	.00180	.00174	.00169	.00164
62	34	.00332	.00319	.00308	.00297	.00286	.00276	.00267	.00258	.00249	.00241	.00233	.00225	.00218	.00211	.00204	.00198	.00192	.00186	.00180	.00175
62	35	.00355	.00342	.00329	.00318	.00306	.00296	.00285	.00276	.00266	.00257	.00249	.00241	.00233	.00225	.00218	.00211	.00205	.00198	.00192	.00187
62	36	.00380	.00366	.00353	.00340	.00328	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00199
62	37	.00408	.00393	.00378	.00365	.00352	.00339	.00328	.00316	.00306	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00234	.00227	.00220	.00213
62	38	.00438	.00422	.00407	.00392	.00378	.00365	.00352	.00340	.00328	.00317	.00306	.00296	.00287	.00277	.00268	.00260	.00252	.00244	.00236	.00229
62	39	.00471	.00454	.00437	.00422	.00407	.00392	.00379	.00365	.00353	.00341	.00330	.00319	.00308	.00298	.00289	.00279	.00270	.00262	.00254	.00246
62	40	.00507	.00489	.00471	.00454	.00438	.00423	.00408	.00394	.00380	.00367	.00355	.00343	.00332	.00321	.00311	.00301	.00291	.00282	.00274	.00265
62	41	.00547	.00527	.00508	.00490	.00473	.00456	.00440	.00425	.00411	.00397	.00383	.00371	.00359	.00347	.00336	.00325	.00315	.00305	.00296	.00286
62	42	.00591	.00570	.00549	.00529	.00511	.00493	.00476	.00460	.00444	.00429	.00415	.00401	.00388	.00375	.00363	.00352	.00341	.00330	.00320	.00310
62	43	.00639	.00615	.00593	.00572	.00552	.00533	.00515	.00497	.00480	.00464	.00449	.00434	.00420	.00406	.00393	.00381	.00369	.00358	.00347	.00336
62	44	.00690	.00665	.00642	.00619	.00598	.00577	.00557	.00538	.00520	.00503	.00486	.00470	.00455	.00441	.00426	.00413	.00400	.00388	.00376	.00364
62	45	.00746	.00719	.00694	.00669	.00646	.00624	.00603	.00583	.00563	.00544	.00527	.00509	.00493	.00477	.00462	.00448	.00434	.00420	.00408	.00395
62	46	.00805	.00777	.00750	.00724	.00699	.00675	.00652	.00630	.00609	.00589	.00570	.00552	.00534	.00517	.00501	.00485	.00470	.00456	.00442	.00429

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
62	47	.00869	.00838	.00809	.00782	.00755	.00729	.00705	.00681	.00659	.00637	.00617	.00597	.00578	.00560	.00542	.00526	.00509	.00494	.00479	.00465
62	48	.00937	.00904	.00873	.00843	.00815	.00788	.00761	.00736	.00712	.00689	.00667	.00646	.00625	.00606	.00587	.00569	.00552	.00535	.00519	.00504
62	49	.01010	.00975	.00941	.00910	.00879	.00850	.00822	.00795	.00769	.00744	.00721	.00698	.00676	.00655	.00635	.00616	.00597	.00579	.00562	.00545
62	50	.01087	.01050	.01014	.00980	.00948	.00917	.00887	.00858	.00830	.00804	.00778	.00754	.00731	.00708	.00686	.00666	.00646	.00626	.00608	.00590
62	51	.01170	.01130	.01092	.01056	.01021	.00988	.00956	.00925	.00896	.00867	.00840	.00814	.00789	.00765	.00742	.00719	.00698	.00677	.00658	.00638
62	52	.01257	.01215	.01175	.01136	.01099	.01063	.01029	.00996	.00965	.00935	.00906	.00878	.00851	.00825	.00800	.00777	.00754	.00732	.00710	.00690
62	53	.01349	.01304	.01262	.01220	.01181	.01143	.01107	.01072	.01038	.01006	.00975	.00945	.00917	.00889	.00863	.00837	.00813	.00789	.00767	.00745
62	54	.01446	.01399	.01353	.01310	.01268	.01228	.01189	.01152	.01116	.01082	.01049	.01017	.00987	.00957	.00929	.00902	.00876	.00850	.00826	.00803
62	55	.01549	.01499	.01450	.01404	.01359	.01317	.01276	.01236	.01198	.01162	.01127	.01093	.01061	.01029	.00999	.00970	.00942	.00915	.00889	.00865
62	56	.01657	.01603	.01552	.01503	.01456	.01411	.01367	.01325	.01285	.01246	.01209	.01173	.01139	.01105	.01073	.01043	.01013	.00984	.00957	.00930
62	57	.01770	.01714	.01660	.01608	.01558	.01510	.01464	.01419	.01377	.01336	.01296	.01258	.01221	.01186	.01152	.01119	.01088	.01057	.01028	.00999
62	58	.01888	.01829	.01772	.01717	.01664	.01614	.01565	.01518	.01473	.01429	.01387	.01347	.01308	.01271	.01234	.01200	.01166	.01134	.01103	.01072
62	59	.02011	.01949	.01889	.01831	.01775	.01722	.01670	.01621	.01573	.01527	.01482	.01440	.01399	.01359	.01321	.01284	.01248	.01214	.01181	.01149
62	60	.02139	.02073	.02010	.01949	.01891	.01834	.01780	.01728	.01677	.01629	.01582	.01537	.01493	.01451	.01411	.01372	.01334	.01298	.01263	.01229
62	61	.02272	.02203	.02137	.02073	.02011	.01952	.01894	.01839	.01786	.01735	.01686	.01638	.01592	.01548	.01505	.01464	.01424	.01386	.01348	.01313
62	62	.02412	.02339	.02269	.02202	.02137	.02075	.02015	.01957	.01901	.01847	.01795	.01744	.01696	.01649	.01604	.01561	.01519	.01478	.01439	.01401
63	0	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102	.00100
63	1	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037	.00035	.00034	.00034	.00033	.00032	.00031	.00030	.00029
63	2	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027
63	3	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
63	4	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00029	.00028	.00027
63	5	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
63	6	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
63	7	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033
63	8	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036
63	9	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040
63	10	.00084	.00081	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045
63	11	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00064	.00062	.00060	.00059	.00057	.00055	.00053	.00052	.00050
63	12	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00067	.00065	.00064	.00062	.00060	.00058	.00056
63	13	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063
63	14	.00122	.00118	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069
63	15	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076	.00074
63	16	.00138	.00133	.00129	.00125	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079
63	17	.00144	.00140	.00135	.00131	.00127	.00123	.00119	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083
63	18	.00150	.00146	.00141	.00137	.00132	.00128	.00124	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00088	.00086
63	19	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00091	.00089
63	20	.00163	.00158	.00152	.00148	.00143	.00139	.00134	.00130	.00126	.00123	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092
63	21	.00170	.00164	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00096
63	22	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00132	.00128	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099
63	23	.00185	.00179	.00173	.00167	.00162	.00156	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103
63	24	.00194	.00187	.00181	.00175	.00169	.00164	.00158	.00153	.00149	.00144	.00140	.00135	.00131	.00127	.00124	.00120	.00117	.00113	.00110	.00107
63	25	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00126	.00122	.00119	.00115	.00112
63	26	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117
63	27	.00227	.00219	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00127	.00124
63	28	.00240	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00131
63	29	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00182	.00176	.00170	.00165	.00160	.00155	.00151	.00146	.00142	.00138
63	30	.00271	.00261	.00252	.00243	.00235	.00227	.00220	.00212	.00205	.00199	.00192	.00186	.00181	.00175	.00170	.00165	.00160	.00155	.00150	.00146
63	31	.00288	.00278	.00268	.00259	.00250	.00241	.00233	.00226	.00218	.00211	.00204	.00198	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155
63	32	.00307	.00296	.00285	.00275	.00266	.00257	.00248	.00240	.00232	.00224	.00217	.00210	.00204	.00197	.00191	.00185	.00180	.00174	.00169	.00164
63	33	.00327	.00315	.00304	.00294	.00283	.00274	.00264	.00256	.00247	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00180	.00175

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
63	34	.00349	.00337	.00325	.00313	.00302	.00292	.00282	.00273	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00210	.00204	.00197	.00191	.00186
63	35	.00374	.00360	.00347	.00335	.00324	.00312	.00302	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00231	.00224	.00217	.00211	.00204	.00198
63	36	.00400	.00386	.00372	.00359	.00346	.00334	.00323	.00312	.00302	.00291	.00282	.00273	.00264	.00256	.00247	.00240	.00232	.00225	.00218	.00212
63	37	.00430	.00414	.00399	.00385	.00371	.00359	.00346	.00334	.00323	.00312	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227
63	38	.00461	.00445	.00429	.00414	.00399	.00385	.00372	.00359	.00347	.00336	.00324	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00243
63	39	.00496	.00478	.00461	.00445	.00429	.00414	.00400	.00386	.00373	.00361	.00349	.00338	.00327	.00316	.00306	.00296	.00287	.00278	.00270	.00262
63	40	.00535	.00515	.00497	.00479	.00463	.00446	.00431	.00416	.00402	.00389	.00376	.00364	.00352	.00341	.00330	.00319	.00309	.00300	.00291	.00282
63	41	.00577	.00556	.00536	.00517	.00499	.00482	.00465	.00450	.00434	.00420	.00406	.00393	.00380	.00368	.00356	.00345	.00334	.00324	.00314	.00304
63	42	.00623	.00601	.00579	.00559	.00540	.00521	.00503	.00486	.00470	.00454	.00439	.00425	.00411	.00398	.00385	.00373	.00362	.00350	.00340	.00329
63	43	.00673	.00649	.00626	.00604	.00584	.00563	.00544	.00526	.00508	.00492	.00475	.00460	.00445	.00431	.00417	.00404	.00392	.00380	.00368	.00357
63	44	.00728	.00702	.00677	.00654	.00631	.00610	.00589	.00570	.00551	.00533	.00515	.00499	.00483	.00467	.00453	.00438	.00425	.00412	.00399	.00387
63	45	.00787	.00759	.00732	.00707	.00683	.00660	.00638	.00617	.00596	.00577	.00558	.00540	.00523	.00506	.00491	.00475	.00461	.00447	.00433	.00420
63	46	.00850	.00820	.00792	.00765	.00739	.00714	.00690	.00667	.00645	.00624	.00604	.00585	.00567	.00549	.00532	.00515	.00500	.00485	.00470	.00456
63	47	.00917	.00885	.00855	.00826	.00798	.00771	.00746	.00721	.00698	.00675	.00654	.00633	.00613	.00594	.00576	.00558	.00541	.00525	.00509	.00494
63	48	.00989	.00955	.00923	.00892	.00862	.00833	.00806	.00780	.00755	.00730	.00707	.00685	.00664	.00643	.00623	.00604	.00586	.00569	.00552	.00536
63	49	.01066	.01030	.00995	.00962	.00930	.00899	.00870	.00842	.00815	.00789	.00764	.00740	.00718	.00696	.00674	.00654	.00634	.00616	.00597	.00580
63	50	.01148	.01110	.01073	.01037	.01003	.00970	.00939	.00909	.00880	.00852	.00826	.00800	.00776	.00752	.00729	.00707	.00686	.00666	.00647	.00628
63	51	.01236	.01195	.01155	.01117	.01081	.01046	.01012	.00980	.00949	.00920	.00891	.00864	.00838	.00812	.00788	.00765	.00742	.00720	.00700	.00679
63	52	.01328	.01285	.01242	.01202	.01163	.01126	.01090	.01056	.01023	.00992	.00961	.00932	.00904	.00877	.00851	.00826	.00801	.00778	.00756	.00734
63	53	.01426	.01380	.01335	.01292	.01251	.01211	.01173	.01136	.01101	.01068	.01035	.01004	.00974	.00945	.00917	.00890	.00865	.00840	.00816	.00793
63	54	.01530	.01480	.01432	.01387	.01343	.01301	.01260	.01221	.01184	.01148	.01114	.01080	.01048	.01017	.00988	.00959	.00932	.00905	.00879	.00855
63	55	.01638	.01586	.01535	.01487	.01440	.01396	.01353	.01311	.01272	.01233	.01197	.01161	.01127	.01094	.01063	.01032	.01003	.00974	.00947	.00921
63	56	.01753	.01697	.01644	.01593	.01543	.01496	.01450	.01406	.01364	.01323	.01284	.01247	.01210	.01175	.01142	.01109	.01078	.01048	.01019	.00991
63	57	.01873	.01815	.01758	.01704	.01652	.01601	.01553	.01506	.01462	.01419	.01377	.01337	.01298	.01261	.01226	.01191	.01158	.01126	.01095	.01065
63	58	.01999	.01937	.01878	.01820	.01765	.01712	.01661	.01611	.01564	.01518	.01474	.01432	.01391	.01352	.01314	.01277	.01242	.01208	.01175	.01143
63	59	.02130	.02065	.02002	.01941	.01883	.01827	.01773	.01721	.01671	.01622	.01576	.01531	.01488	.01446	.01406	.01367	.01329	.01293	.01258	.01224
63	60	.02267	.02198	.02131	.02068	.02006	.01947	.01890	.01835	.01782	.01731	.01682	.01634	.01589	.01544	.01502	.01461	.01421	.01383	.01346	.01310
63	61	.02408	.02336	.02266	.02199	.02135	.02072	.02012	.01954	.01898	.01845	.01793	.01743	.01694	.01648	.01603	.01559	.01517	.01477	.01437	.01399
63	62	.02557	.02481	.02407	.02337	.02269	.02203	.02140	.02079	.02021	.01964	.01909	.01856	.01805	.01756	.01709	.01663	.01618	.01575	.01534	.01494
63	63	.02711	.02632	.02555	.02481	.02410	.02341	.02274	.02210	.02149	.02089	.02031	.01976	.01922	.01870	.01820	.01772	.01725	.01680	.01636	.01594
64	0	.00152	.00148	.00145	.00143	.00140	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00111	.00109	.00107
64	1	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
64	2	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
64	3	.00052	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00031	.00030	.00029	.00028
64	4	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
64	5	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
64	6	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032
64	7	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035
64	8	.00074	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038
64	9	.00081	.00078	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042
64	10	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048
64	11	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00053
64	12	.00108	.00105	.00101	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00069	.00067	.00066	.00064	.00062	.00060
64	13	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067
64	14	.00128	.00124	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073
64	15	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00107	.00104	.00101	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079
64	16	.00145	.00141	.00137	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00107	.00104	.00102	.00099	.00096	.00093	.00091	.00089	.00086	.00084
64	17	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00113	.00109	.00106	.00104	.00101	.00098	.00095	.00093	.00090	.00088
64	18	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092
64	19	.00165	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
64	20	.00172	.00166	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00109	.00107	.00104	.00101	.00098
64	21	.00179	.00173	.00168	.00163	.00157	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00102
64	22	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00111	.00108	.00106
64	23	.00195	.00189	.00182	.00177	.00171	.00166	.00160	.00155	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00113	.00110
64	24	.00204	.00197	.00191	.00185	.00179	.00173	.00168	.00162	.00157	.00153	.00148	.00144	.00139	.00135	.00131	.00128	.00124	.00121	.00117	.00114
64	25	.00214	.00207	.00200	.00194	.00187	.00181	.00176	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00137	.00134	.00130	.00126	.00123	.00119
64	26	.00226	.00218	.00211	.00204	.00197	.00191	.00185	.00179	.00173	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00128	.00125
64	27	.00239	.00231	.00223	.00215	.00208	.00202	.00195	.00189	.00183	.00177	.00172	.00166	.00161	.00157	.00152	.00148	.00143	.00139	.00135	.00132
64	28	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00165	.00161	.00156	.00151	.00147	.00143	.00139
64	29	.00268	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00198	.00192	.00186	.00181	.00175	.00170	.00165	.00160	.00155	.00151	.00147
64	30	.00285	.00275	.00266	.00257	.00248	.00240	.00232	.00225	.00217	.00210	.00204	.00197	.00191	.00186	.00180	.00175	.00170	.00165	.00160	.00155
64	31	.00303	.00293	.00283	.00273	.00264	.00255	.00246	.00238	.00231	.00223	.00216	.00210	.00203	.00197	.00191	.00185	.00180	.00174	.00169	.00165
64	32	.00323	.00312	.00301	.00290	.00281	.00271	.00262	.00254	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00191	.00185	.00180	.00175
64	33	.00344	.00332	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00222	.00216	.00209	.00203	.00197	.00191	.00185
64	34	.00368	.00355	.00342	.00330	.00319	.00308	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00203	.00197
64	35	.00394	.00380	.00366	.00353	.00341	.00330	.00319	.00308	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00238	.00231	.00224	.00217	.00211
64	36	.00422	.00406	.00392	.00378	.00365	.00353	.00341	.00330	.00319	.00308	.00298	.00289	.00279	.00271	.00262	.00254	.00246	.00239	.00232	.00225
64	37	.00452	.00436	.00421	.00406	.00392	.00378	.00366	.00353	.00342	.00330	.00320	.00309	.00299	.00290	.00281	.00272	.00264	.00256	.00248	.00241
64	38	.00486	.00468	.00452	.00436	.00421	.00406	.00393	.00379	.00367	.00355	.00343	.00332	.00322	.00311	.00302	.00292	.00283	.00275	.00266	.00258
64	39	.00522	.00504	.00486	.00469	.00453	.00437	.00422	.00408	.00395	.00382	.00369	.00357	.00346	.00335	.00324	.00314	.00305	.00295	.00286	.00278
64	40	.00563	.00543	.00524	.00505	.00488	.00471	.00455	.00440	.00425	.00411	.00398	.00385	.00373	.00361	.00349	.00339	.00328	.00318	.00308	.00299
64	41	.00607	.00586	.00565	.00546	.00527	.00509	.00491	.00475	.00459	.00444	.00430	.00416	.00402	.00390	.00377	.00366	.00354	.00344	.00333	.00323
64	42	.00656	.00633	.00611	.00590	.00569	.00550	.00531	.00514	.00497	.00480	.00465	.00450	.00435	.00422	.00408	.00396	.00384	.00372	.00361	.00350
64	43	.00709	.00684	.00660	.00638	.00616	.00595	.00575	.00556	.00538	.00520	.00503	.00487	.00472	.00457	.00442	.00429	.00416	.00403	.00391	.00379
64	44	.00767	.00740	.00714	.00690	.00666	.00644	.00623	.00602	.00582	.00563	.00545	.00528	.00511	.00495	.00480	.00465	.00451	.00437	.00424	.00411
64	45	.00829	.00800	.00773	.00746	.00721	.00697	.00674	.00652	.00631	.00610	.00591	.00572	.00554	.00537	.00520	.00504	.00489	.00474	.00460	.00446
64	46	.00896	.00865	.00835	.00807	.00780	.00754	.00729	.00706	.00683	.00661	.00640	.00620	.00600	.00582	.00564	.00547	.00530	.00514	.00499	.00484
64	47	.00967	.00934	.00902	.00872	.00843	.00815	.00789	.00763	.00739	.00715	.00692	.00671	.00650	.00630	.00611	.00592	.00575	.00557	.00541	.00525
64	48	.01043	.01008	.00974	.00942	.00911	.00881	.00852	.00825	.00799	.00773	.00749	.00726	.00703	.00682	.00661	.00641	.00622	.00604	.00586	.00569
64	49	.01125	.01087	.01051	.01016	.00983	.00951	.00920	.00891	.00863	.00836	.00810	.00785	.00761	.00738	.00716	.00694	.00674	.00654	.00635	.00617
64	50	.01212	.01171	.01133	.01096	.01060	.01026	.00993	.00962	.00932	.00903	.00875	.00848	.00822	.00798	.00774	.00751	.00729	.00708	.00687	.00668
64	51	.01304	.01261	.01220	.01181	.01143	.01106	.01071	.01038	.01006	.00975	.00945	.00916	.00889	.00862	.00837	.00812	.00788	.00766	.00744	.00722
64	52	.01403	.01357	.01313	.01271	.01230	.01192	.01154	.01118	.01084	.01051	.01019	.00988	.00959	.00930	.00903	.00877	.00852	.00827	.00804	.00781
64	53	.01506	.01458	.01411	.01366	.01323	.01282	.01242	.01204	.01167	.01132	.01098	.01065	.01033	.01003	.00974	.00946	.00919	.00893	.00868	.00843
64	54	.01616	.01564	.01515	.01467	.01421	.01377	.01335	.01294	.01255	.01217	.01181	.01146	.01113	.01080	.01049	.01019	.00990	.00962	.00935	.00909
64	55	.01731	.01677	.01624	.01573	.01525	.01478	.01433	.01390	.01348	.01308	.01269	.01232	.01197	.01162	.01129	.01097	.01066	.01036	.01007	.00980
64	56	.01853	.01795	.01739	.01686	.01634	.01584	.01537	.01491	.01447	.01404	.01363	.01323	.01285	.01249	.01213	.01179	.01146	.01115	.01084	.01054
64	57	.01981	.01920	.01861	.01804	.01749	.01697	.01646	.01597	.01550	.01505	.01462	.01420	.01379	.01340	.01303	.01266	.01231	.01198	.01165	.01134
64	58	.02115	.02050	.01988	.01928	.01870	.01814	.01761	.01709	.01659	.01611	.01565	.01521	.01478	.01436	.01397	.01358	.01321	.01285	.01250	.01217
64	59	.02254	.02186	.02120	.02057	.01996	.01937	.01880	.01826	.01773	.01722	.01674	.01626	.01581	.01537	.01495	.01454	.01414	.01376	.01340	.01304
64	60	.02399	.02327	.02258	.02191	.02127	.02065	.02005	.01947	.01892	.01838	.01787	.01737	.01689	.01642	.01597	.01554	.01512	.01472	.01433	.01395
64	61	.02550	.02474	.02401	.02331	.02263	.02198	.02135	.02074	.02016	.01959	.01905	.01852	.01801	.01752	.01705	.01659	.01615	.01572	.01531	.01491
64	62	.02708	.02628	.02552	.02478	.02407	.02338	.02272	.02208	.02146	.02086	.02029	.01973	.01920	.01868	.01818	.01770	.01723	.01678	.01634	.01592
64	63	.02873	.02789	.02709	.02631	.02557	.02484	.02415	.02347	.02283	.02220	.02159	.02101	.02044	.01990	.01937	.01886	.01837	.01789	.01743	.01698
64	64	.03044	.02957	.02873	.02792	.02713	.02637	.02564	.02494	.02426	.02360	.02296	.02235	.02175	.02118	.02062	.02008	.01956	.01906	.01857	.01810
65	0	.00161	.00158	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00136	.00133	.00131	.00129	.00126	.00124	.00122	.00120	.00118	.00116	.00115
65	1	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033
65	2	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
65	3	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029
65	4	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
65	5	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032
65	6	.00065	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034
65	7	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037
65	8	.00077	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041
65	9	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045
65	10	.00094	.00091	.00087	.00084	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051
65	11	.00104	.00100	.00097	.00094	.00090	.00088	.00085	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057
65	12	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064
65	13	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00100	.00097	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071
65	14	.00136	.00131	.00127	.00123	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00085	.00082	.00080	.00078
65	15	.00145	.00141	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084
65	16	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089
65	17	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00127	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094
65	18	.00168	.00163	.00158	.00153	.00148	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00097
65	19	.00174	.00169	.00164	.00159	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00119	.00115	.00112	.00109	.00106	.00104	.00101
65	20	.00181	.00176	.00170	.00165	.00160	.00155	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00120	.00116	.00113	.00110	.00107	.00105
65	21	.00189	.00183	.00177	.00172	.00166	.00161	.00157	.00152	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00117	.00114	.00111	.00108
65	22	.00197	.00191	.00185	.00179	.00173	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00118	.00115	.00112
65	23	.00206	.00199	.00193	.00186	.00181	.00175	.00170	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00120	.00116
65	24	.00215	.00208	.00201	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00132	.00128	.00125	.00121
65	25	.00226	.00218	.00211	.00204	.00198	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00127
65	26	.00238	.00230	.00222	.00215	.00208	.00202	.00195	.00189	.00183	.00178	.00172	.00167	.00162	.00158	.00153	.00149	.00144	.00140	.00136	.00133
65	27	.00252	.00243	.00235	.00227	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140
65	28	.00266	.00257	.00249	.00241	.00233	.00225	.00218	.00211	.00204	.00198	.00192	.00186	.00181	.00175	.00170	.00165	.00161	.00156	.00152	.00147
65	29	.00283	.00273	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00186	.00180	.00175	.00170	.00165	.00160	.00156
65	30	.00300	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00191	.00185	.00180	.00175	.00170	.00165
65	31	.00319	.00308	.00298	.00288	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222	.00215	.00209	.00202	.00196	.00191	.00185	.00180	.00175
65	32	.00340	.00328	.00317	.00306	.00296	.00286	.00277	.00268	.00259	.00251	.00243	.00236	.00228	.00221	.00215	.00208	.00202	.00196	.00191	.00185
65	33	.00362	.00350	.00338	.00326	.00315	.00305	.00295	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00228	.00222	.00215	.00209	.00203	.00197
65	34	.00387	.00373	.00360	.00348	.00336	.00325	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00229	.00222	.00216	.00209
65	35	.00414	.00399	.00386	.00372	.00360	.00348	.00336	.00325	.00314	.00304	.00295	.00285	.00276	.00268	.00260	.00252	.00244	.00237	.00230	.00223
65	36	.00443	.00428	.00413	.00399	.00385	.00372	.00360	.00348	.00337	.00326	.00315	.00305	.00296	.00287	.00278	.00269	.00261	.00253	.00246	.00239
65	37	.00475	.00459	.00443	.00427	.00413	.00399	.00386	.00373	.00361	.00349	.00338	.00327	.00317	.00307	.00297	.00288	.00280	.00271	.00263	.00255
65	38	.00511	.00493	.00476	.00459	.00444	.00429	.00414	.00400	.00387	.00375	.00363	.00351	.00340	.00329	.00319	.00309	.00300	.00291	.00282	.00274
65	39	.00549	.00530	.00512	.00494	.00477	.00461	.00446	.00431	.00417	.00403	.00390	.00378	.00366	.00354	.00343	.00333	.00323	.00313	.00304	.00295
65	40	.00592	.00571	.00551	.00532	.00514	.00497	.00480	.00464	.00449	.00434	.00420	.00407	.00394	.00382	.00370	.00359	.00348	.00337	.00327	.00317
65	41	.00639	.00616	.00595	.00575	.00555	.00536	.00519	.00501	.00485	.00469	.00454	.00440	.00426	.00412	.00400	.00387	.00376	.00364	.00353	.00343
65	42	.00690	.00666	.00643	.00621	.00600	.00580	.00561	.00542	.00524	.00507	.00491	.00476	.00461	.00446	.00432	.00419	.00406	.00394	.00382	.00371
65	43	.00746	.00720	.00695	.00672	.00649	.00628	.00607	.00587	.00568	.00549	.00532	.00515	.00499	.00483	.00469	.00454	.00441	.00427	.00415	.00402
65	44	.00807	.00779	.00753	.00727	.00703	.00679	.00657	.00636	.00615	.00595	.00577	.00558	.00541	.00524	.00508	.00493	.00478	.00464	.00450	.00437
65	45	.00872	.00843	.00814	.00787	.00761	.00735	.00711	.00688	.00666	.00645	.00625	.00605	.00586	.00568	.00551	.00534	.00518	.00503	.00488	.00474
65	46	.00943	.00911	.00880	.00851	.00823	.00796	.00770	.00745	.00722	.00699	.00677	.00656	.00636	.00616	.00597	.00579	.00562	.00546	.00530	.00514
65	47	.01018	.00984	.00951	.00920	.00890	.00861	.00833	.00806	.00781	.00756	.00733	.00710	.00688	.00667	.00647	.00628	.00609	.00591	.00574	.00558
65	48	.01099	.01062	.01027	.00993	.00961	.00930	.00900	.00872	.00844	.00818	.00793	.00768	.00745	.00722	.00701	.00680	.00660	.00641	.00622	.00604
65	49	.01185	.01146	.01108	.01072	.01038	.01004	.00972	.00942	.00912	.00884	.00857	.00831	.00806	.00782	.00758	.00736	.00715	.00694	.00674	.00655
65	50	.01277	.01235	.01195	.01156	.01119	.01084	.01050	.01017	.00986	.00955	.00926	.00898	.00871	.00845	.00821	.00797	.00773	.00751	.00730	.00709
65	51	.01375	.01331	.01288	.01247	.01207	.01169	.01133	.01098	.01064	.01032	.01000	.00970	.00942	.00914	.00887	.00861	.00837	.00813	.00790	.00768
65	52	.01479	.01432	.01386	.01342	.01300	.01259	.01221	.01183	.01147	.01112	.01079	.01047	.01016	.00987	.00958	.00930	.00904	.00878	.00854	.00830
65	53	.01589	.01539	.01490	.01443	.01398	.01355	.01314	.01274	.01235	.01198	.01163	.01129	.01096	.01064	.01033	.01004	.00975	.00948	.00922	.00896
65	54	.01705	.01652	.01600	.01550	.01502	.01456	.01412	.01370	.01329	.01289	.01252	.01215	.01180	.01146	.01113	.01082	.01051	.01022	.00994	.00967

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
65	55	.01828	.01771	.01716	.01663	.01612	.01564	.01517	.01471	.01428	.01386	.01346	.01307	.01269	.01233	.01198	.01165	.01132	.01101	.01071	.01042
65	56	.01957	.01896	.01838	.01782	.01728	.01677	.01627	.01579	.01532	.01488	.01445	.01404	.01364	.01325	.01288	.01252	.01218	.01184	.01152	.01121
65	57	.02093	.02029	.01967	.01908	.01851	.01796	.01743	.01692	.01643	.01596	.01550	.01506	.01464	.01423	.01383	.01345	.01308	.01273	.01239	.01206
65	58	.02235	.02167	.02102	.02039	.01979	.01921	.01865	.01811	.01759	.01709	.01660	.01614	.01569	.01525	.01483	.01443	.01404	.01366	.01330	.01294
65	59	.02383	.02311	.02243	.02176	.02113	.02051	.01992	.01935	.01880	.01827	.01776	.01726	.01678	.01632	.01588	.01545	.01504	.01464	.01425	.01387
65	60	.02537	.02461	.02389	.02319	.02252	.02187	.02125	.02064	.02006	.01950	.01896	.01844	.01793	.01744	.01697	.01652	.01608	.01565	.01524	.01485
65	61	.02697	.02618	.02542	.02468	.02397	.02329	.02263	.02200	.02138	.02079	.02022	.01967	.01913	.01862	.01812	.01764	.01717	.01672	.01629	.01587
65	62	.02865	.02782	.02702	.02624	.02550	.02478	.02409	.02342	.02277	.02215	.02154	.02096	.02040	.01985	.01933	.01882	.01833	.01785	.01739	.01695
65	63	.03040	.02953	.02869	.02788	.02710	.02634	.02561	.02491	.02423	.02357	.02293	.02232	.02173	.02115	.02060	.02006	.01954	.01904	.01855	.01808
65	64	.03223	.03132	.03044	.02959	.02877	.02797	.02721	.02647	.02575	.02506	.02439	.02375	.02312	.02252	.02193	.02137	.02082	.02029	.01978	.01928
65	65	.03414	.03318	.03226	.03137	.03051	.02968	.02887	.02810	.02735	.02662	.02592	.02524	.02458	.02395	.02333	.02274	.02216	.02160	.02106	.02054
66	0	.00172	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00147	.00145	.00142	.00140	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00123
66	1	.00060	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035
66	2	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032
66	3	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
66	4	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
66	5	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
66	6	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036
66	7	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039
66	8	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043
66	9	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00061	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048
66	10	.00099	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054
66	11	.00109	.00105	.00102	.00099	.00095	.00092	.00090	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060
66	12	.00120	.00116	.00113	.00109	.00106	.00103	.00099	.00096	.00093	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
66	13	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076
66	14	.00143	.00139	.00134	.00130	.00126	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083
66	15	.00153	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089
66	16	.00162	.00157	.00152	.00148	.00144	.00139	.00135	.00132	.00128	.00124	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00098	.00095
66	17	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100
66	18	.00177	.00172	.00166	.00161	.00157	.00152	.00148	.00143	.00139	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00104
66	19	.00184	.00178	.00173	.00168	.00163	.00158	.00153	.00149	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107
66	20	.00191	.00185	.00180	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111
66	21	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115
66	22	.00208	.00201	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157	.00153	.00149	.00144	.00140	.00137	.00133	.00129	.00126	.00123	.00119
66	23	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124
66	24	.00227	.00219	.00212	.00206	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00148	.00144	.00140	.00136	.00132	.00129
66	25	.00238	.00230	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00179	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00135
66	26	.00250	.00242	.00234	.00227	.00220	.00213	.00206	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00141
66	27	.00265	.00256	.00248	.00240	.00232	.00225	.00218	.00211	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00166	.00161	.00157	.00153	.00148
66	28	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00191	.00186	.00180	.00175	.00170	.00166	.00161	.00157
66	29	.00297	.00287	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222	.00215	.00209	.00202	.00197	.00191	.00185	.00180	.00175	.00170	.00165
66	30	.00316	.00305	.00295	.00285	.00276	.00267	.00259	.00250	.00243	.00235	.00228	.00221	.00215	.00208	.00202	.00196	.00191	.00185	.00180	.00175
66	31	.00336	.00324	.00313	.00303	.00293	.00284	.00274	.00266	.00257	.00250	.00242	.00235	.00227	.00221	.00214	.00208	.00202	.00196	.00191	.00185
66	32	.00357	.00345	.00333	.00322	.00312	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00242	.00234	.00227	.00221	.00214	.00208	.00202	.00197
66	33	.00381	.00368	.00355	.00343	.00332	.00321	.00311	.00301	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209
66	34	.00407	.00393	.00379	.00366	.00354	.00343	.00331	.00321	.00311	.00301	.00291	.00282	.00274	.00265	.00258	.00250	.00243	.00235	.00229	.00222
66	35	.00435	.00420	.00406	.00392	.00379	.00366	.00354	.00343	.00332	.00321	.00311	.00302	.00292	.00283	.00275	.00267	.00259	.00251	.00244	.00237
66	36	.00466	.00450	.00434	.00420	.00405	.00392	.00379	.00367	.00355	.00344	.00333	.00323	.00313	.00303	.00294	.00285	.00277	.00268	.00261	.00253
66	37	.00499	.00482	.00466	.00450	.00435	.00420	.00406	.00393	.00381	.00368	.00357	.00346	.00335	.00325	.00315	.00305	.00296	.00287	.00279	.00271
66	38	.00537	.00518	.00500	.00483	.00467	.00451	.00437	.00422	.00409	.00396	.00383	.00371	.00359	.00348	.00338	.00328	.00318	.00308	.00299	.00291

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
66	39	.00577	.00557	.00538	.00520	.00502	.00486	.00470	.00454	.00440	.00425	.00412	.00399	.00387	.00375	.00363	.00352	.00342	.00331	.00322	.00312
66	40	.00622	.00600	.00580	.00560	.00541	.00523	.00506	.00490	.00474	.00459	.00444	.00430	.00417	.00404	.00391	.00380	.00368	.00357	.00347	.00337
66	41	.00671	.00648	.00626	.00605	.00585	.00565	.00547	.00529	.00512	.00495	.00480	.00464	.00450	.00436	.00423	.00410	.00398	.00386	.00374	.00364
66	42	.00725	.00700	.00677	.00654	.00632	.00611	.00591	.00572	.00553	.00536	.00519	.00503	.00487	.00472	.00458	.00444	.00430	.00418	.00405	.00393
66	43	.00784	.00757	.00732	.00707	.00684	.00661	.00640	.00619	.00599	.00580	.00562	.00544	.00528	.00511	.00496	.00481	.00466	.00453	.00439	.00427
66	44	.00848	.00820	.00792	.00766	.00740	.00716	.00693	.00671	.00649	.00629	.00609	.00590	.00572	.00555	.00538	.00522	.00506	.00491	.00477	.00463
66	45	.00917	.00887	.00857	.00829	.00801	.00775	.00750	.00726	.00703	.00681	.00660	.00640	.00620	.00601	.00583	.00566	.00549	.00533	.00517	.00503
66	46	.00992	.00959	.00927	.00897	.00867	.00839	.00812	.00787	.00762	.00738	.00715	.00693	.00672	.00652	.00632	.00614	.00596	.00578	.00562	.00545
66	47	.01071	.01036	.01002	.00969	.00938	.00908	.00879	.00851	.00825	.00799	.00774	.00751	.00728	.00706	.00685	.00665	.00646	.00627	.00609	.00592
66	48	.01157	.01118	.01082	.01047	.01013	.00981	.00950	.00920	.00892	.00864	.00838	.00813	.00788	.00765	.00742	.00720	.00700	.00679	.00660	.00641
66	49	.01248	.01207	.01168	.01130	.01094	.01060	.01027	.00995	.00964	.00935	.00906	.00879	.00853	.00828	.00803	.00780	.00758	.00736	.00715	.00695
66	50	.01345	.01301	.01260	.01220	.01181	.01144	.01109	.01074	.01042	.01010	.00980	.00951	.00922	.00895	.00869	.00844	.00820	.00797	.00774	.00753
66	51	.01449	.01402	.01358	.01315	.01274	.01234	.01196	.01160	.01125	.01091	.01058	.01027	.00997	.00968	.00940	.00913	.00887	.00862	.00838	.00815
66	52	.01559	.01509	.01462	.01416	.01372	.01330	.01290	.01251	.01213	.01177	.01142	.01109	.01076	.01045	.01015	.00987	.00959	.00932	.00906	.00881
66	53	.01675	.01623	.01572	.01523	.01477	.01432	.01388	.01347	.01307	.01268	.01231	.01195	.01161	.01128	.01096	.01065	.01035	.01006	.00978	.00952
66	54	.01798	.01742	.01688	.01637	.01587	.01539	.01493	.01449	.01406	.01365	.01325	.01287	.01250	.01215	.01181	.01148	.01116	.01085	.01055	.01027
66	55	.01928	.01868	.01811	.01756	.01704	.01653	.01604	.01556	.01511	.01467	.01425	.01384	.01345	.01307	.01271	.01236	.01202	.01169	.01137	.01107
66	56	.02065	.02002	.01941	.01883	.01827	.01773	.01721	.01670	.01622	.01576	.01531	.01487	.01446	.01405	.01367	.01329	.01293	.01258	.01224	.01192
66	57	.02209	.02142	.02078	.02016	.01957	.01899	.01844	.01791	.01740	.01690	.01642	.01596	.01552	.01509	.01468	.01428	.01389	.01352	.01316	.01281
66	58	.02359	.02289	.02221	.02156	.02093	.02032	.01974	.01917	.01863	.01810	.01760	.01711	.01664	.01618	.01574	.01532	.01491	.01451	.01413	.01376
66	59	.02516	.02442	.02370	.02301	.02235	.02171	.02109	.02049	.01992	.01936	.01882	.01831	.01781	.01732	.01686	.01641	.01597	.01555	.01515	.01475
66	60	.02680	.02601	.02526	.02453	.02383	.02315	.02250	.02187	.02126	.02067	.02010	.01956	.01903	.01852	.01802	.01755	.01708	.01664	.01621	.01579
66	61	.02850	.02768	.02688	.02611	.02537	.02466	.02397	.02331	.02266	.02204	.02145	.02087	.02031	.01977	.01924	.01874	.01825	.01778	.01732	.01688
66	62	.03028	.02942	.02858	.02777	.02700	.02624	.02552	.02482	.02414	.02349	.02285	.02224	.02165	.02108	.02053	.02000	.01948	.01898	.01850	.01803
66	63	.03215	.03124	.03036	.02951	.02870	.02791	.02714	.02640	.02569	.02500	.02434	.02369	.02307	.02247	.02189	.02132	.02078	.02025	.01974	.01924
66	64	.03409	.03314	.03222	.03133	.03047	.02964	.02884	.02807	.02732	.02659	.02589	.02521	.02456	.02392	.02331	.02272	.02214	.02158	.02104	.02052
66	65	.03612	.03512	.03416	.03323	.03233	.03146	.03062	.02980	.02902	.02826	.02752	.02681	.02612	.02545	.02481	.02418	.02357	.02299	.02242	.02187
66	66	.03824	.03719	.03619	.03521	.03427	.03336	.03248	.03163	.03080	.03000	.02923	.02848	.02776	.02706	.02638	.02572	.02508	.02446	.02387	.02329
67	0	.00183	.00179	.00176	.00172	.00169	.00166	.00163	.00160	.00157	.00155	.00152	.00149	.00147	.00144	.00142	.00140	.00138	.00135	.00133	.00131
67	1	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037
67	2	.00060	.00058	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034
67	3	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033
67	4	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
67	5	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00035
67	6	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038
67	7	.00078	.00075	.00073	.00070	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041
67	8	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045
67	9	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051
67	10	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057
67	11	.00115	.00111	.00107	.00104	.00101	.00097	.00094	.00092	.00089	.00086	.00083	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064
67	12	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072
67	13	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00085	.00082	.00080
67	14	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00090	.00088
67	15	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00114	.00111	.00108	.00106	.00103	.00100	.00098	.00095
67	16	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101
67	17	.00179	.00174	.00169	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00117	.00114	.00112	.00109	.00106
67	18	.00187	.00181	.00176	.00170	.00166	.00161	.00156	.00152	.00148	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110
67	19	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00127	.00123	.00120	.00117	.00114
67	20	.00202	.00196	.00190	.00184	.00179	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00124	.00121	.00118
67	21	.00210	.00203	.00197	.00191	.00186	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00147	.00143	.00140	.00136	.00132	.00129	.00126	.00122

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
67	22	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00177	.00171	.00167	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00134	.00130	.00127
67	23	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00184	.00178	.00173	.00168	.00164	.00159	.00155	.00150	.00146	.00142	.00139	.00135	.00132
67	24	.00239	.00231	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00137
67	25	.00250	.00242	.00235	.00227	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143
67	26	.00263	.00255	.00247	.00239	.00232	.00224	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00162	.00158	.00154	.00150
67	27	.00278	.00269	.00261	.00252	.00244	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00171	.00166	.00162	.00157
67	28	.00295	.00285	.00276	.00267	.00258	.00250	.00243	.00235	.00228	.00221	.00215	.00208	.00202	.00197	.00191	.00186	.00180	.00175	.00171	.00166
67	29	.00312	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00242	.00234	.00227	.00221	.00214	.00208	.00202	.00196	.00191	.00186	.00180	.00176
67	30	.00332	.00321	.00310	.00300	.00291	.00281	.00273	.00264	.00256	.00248	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00196	.00191	.00186
67	31	.00353	.00341	.00330	.00319	.00309	.00299	.00289	.00280	.00272	.00263	.00255	.00248	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00197
67	32	.00375	.00363	.00351	.00339	.00328	.00318	.00308	.00298	.00289	.00280	.00271	.00263	.00255	.00248	.00241	.00234	.00227	.00221	.00214	.00208
67	33	.00400	.00386	.00374	.00361	.00350	.00338	.00328	.00317	.00307	.00298	.00289	.00280	.00272	.00264	.00256	.00248	.00241	.00234	.00228	.00221
67	34	.00427	.00412	.00399	.00385	.00373	.00361	.00349	.00338	.00328	.00317	.00308	.00298	.00289	.00281	.00272	.00264	.00257	.00249	.00242	.00236
67	35	.00457	.00441	.00426	.00412	.00399	.00386	.00373	.00361	.00350	.00339	.00329	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00258	.00251
67	36	.00489	.00472	.00456	.00441	.00427	.00413	.00399	.00387	.00374	.00363	.00351	.00341	.00330	.00320	.00311	.00302	.00293	.00284	.00276	.00268
67	37	.00524	.00506	.00489	.00473	.00457	.00442	.00428	.00414	.00401	.00389	.00376	.00365	.00354	.00343	.00333	.00323	.00313	.00304	.00295	.00287
67	38	.00563	.00544	.00526	.00508	.00491	.00475	.00460	.00445	.00431	.00417	.00404	.00392	.00380	.00368	.00357	.00346	.00336	.00326	.00317	.00308
67	39	.00606	.00585	.00566	.00547	.00529	.00511	.00495	.00479	.00463	.00449	.00435	.00421	.00408	.00396	.00384	.00373	.00361	.00351	.00341	.00331
67	40	.00653	.00631	.00609	.00589	.00570	.00551	.00533	.00516	.00499	.00484	.00469	.00454	.00440	.00427	.00414	.00401	.00390	.00378	.00367	.00357
67	41	.00705	.00681	.00658	.00636	.00615	.00595	.00576	.00557	.00539	.00522	.00506	.00490	.00475	.00461	.00447	.00434	.00421	.00408	.00397	.00385
67	42	.00762	.00736	.00711	.00688	.00665	.00643	.00623	.00603	.00583	.00565	.00548	.00531	.00514	.00499	.00484	.00469	.00455	.00442	.00429	.00417
67	43	.00824	.00796	.00769	.00744	.00720	.00696	.00674	.00652	.00632	.00612	.00593	.00575	.00557	.00540	.00524	.00509	.00494	.00479	.00465	.00452
67	44	.00891	.00861	.00833	.00806	.00779	.00754	.00730	.00707	.00685	.00663	.00643	.00623	.00604	.00586	.00569	.00552	.00536	.00520	.00505	.00491
67	45	.00964	.00932	.00901	.00872	.00844	.00817	.00791	.00766	.00742	.00719	.00697	.00676	.00655	.00636	.00617	.00599	.00581	.00564	.00548	.00533
67	46	.01043	.01008	.00975	.00944	.00913	.00884	.00856	.00830	.00804	.00779	.00755	.00733	.00711	.00689	.00669	.00650	.00631	.00613	.00595	.00578
67	47	.01126	.01090	.01054	.01020	.00988	.00957	.00927	.00898	.00870	.00844	.00818	.00793	.00770	.00747	.00725	.00704	.00684	.00664	.00645	.00627
67	48	.01216	.01177	.01139	.01103	.01068	.01034	.01002	.00971	.00941	.00913	.00885	.00859	.00834	.00809	.00786	.00763	.00741	.00720	.00700	.00680
67	49	.01312	.01270	.01230	.01191	.01153	.01117	.01083	.01050	.01018	.00987	.00958	.00929	.00902	.00876	.00850	.00826	.00803	.00780	.00758	.00737
67	50	.01415	.01370	.01327	.01285	.01245	.01207	.01170	.01134	.01100	.01067	.01036	.01005	.00976	.00948	.00920	.00894	.00869	.00845	.00821	.00798
67	51	.01525	.01477	.01430	.01386	.01343	.01302	.01263	.01225	.01188	.01153	.01119	.01086	.01055	.01025	.00996	.00967	.00940	.00914	.00889	.00865
67	52	.01641	.01590	.01540	.01493	.01447	.01404	.01361	.01321	.01282	.01244	.01208	.01173	.01139	.01107	.01076	.01045	.01016	.00988	.00961	.00935
67	53	.01764	.01710	.01657	.01607	.01558	.01511	.01466	.01423	.01381	.01341	.01302	.01265	.01229	.01194	.01161	.01128	.01097	.01067	.01038	.01010
67	54	.01894	.01836	.01780	.01727	.01675	.01625	.01577	.01531	.01486	.01443	.01402	.01362	.01324	.01287	.01251	.01217	.01183	.01151	.01120	.01090
67	55	.02032	.01970	.01911	.01853	.01798	.01745	.01694	.01645	.01598	.01552	.01508	.01466	.01425	.01385	.01347	.01310	.01275	.01240	.01207	.01175
67	56	.02177	.02111	.02048	.01988	.01929	.01873	.01819	.01766	.01716	.01667	.01620	.01575	.01532	.01490	.01449	.01410	.01372	.01335	.01300	.01266
67	57	.02329	.02260	.02193	.02129	.02067	.02007	.01950	.01894	.01841	.01789	.01739	.01691	.01645	.01600	.01557	.01515	.01474	.01435	.01398	.01361
67	58	.02489	.02415	.02345	.02277	.02211	.02148	.02087	.02028	.01972	.01917	.01864	.01813	.01764	.01716	.01670	.01626	.01583	.01541	.01501	.01462
67	59	.02655	.02578	.02503	.02431	.02362	.02295	.02231	.02168	.02108	.02050	.01994	.01940	.01888	.01837	.01789	.01741	.01696	.01652	.01609	.01568
67	60	.02829	.02747	.02668	.02593	.02519	.02449	.02381	.02315	.02251	.02190	.02131	.02073	.02018	.01964	.01913	.01863	.01814	.01768	.01722	.01679
67	61	.03009	.02924	.02841	.02761	.02684	.02609	.02537	.02468	.02401	.02336	.02273	.02213	.02154	.02098	.02043	.01990	.01939	.01889	.01841	.01795
67	62	.03199	.03108	.03021	.02937	.02856	.02778	.02702	.02629	.02558	.02489	.02423	.02359	.02298	.02238	.02180	.02124	.02070	.02017	.01967	.01917
67	63	.03397	.03302	.03211	.03122	.03037	.02954	.02875	.02797	.02723	.02651	.02581	.02514	.02449	.02385	.02324	.02265	.02208	.02153	.02099	.02047
67	64	.03604	.03504	.03408	.03316	.03226	.03139	.03055	.02974	.02896	.02820	.02747	.02676	.02607	.02541	.02476	.02414	.02353	.02295	.02238	.02183
67	65	.03819	.03715	.03615	.03518	.03424	.03333	.03245	.03160	.03077	.02998	.02920	.02846	.02774	.02704	.02636	.02570	.02506	.02445	.02385	.02327
67	66	.04045	.03936	.03831	.03729	.03630	.03535	.03443	.03354	.03267	.03184	.03103	.03024	.02948	.02875	.02804	.02734	.02668	.02603	.02540	.02479
67	67	.04280	.04166	.04056	.03950	.03847	.03748	.03651	.03558	.03467	.03380	.03295	.03213	.03133	.03056	.02981	.02908	.02838	.02769	.02703	.02639
68	0	.00194	.00191	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00160	.00157	.00154	.00152	.00150	.00147	.00145	.00143	.00141
68	1	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00043	.00042	.00041	.00040
68	2	.00063	.00061	.00059	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037	.00036
68	3	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
68	4	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036
68	5	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00037
68	6	.00075	.00073	.00070	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
68	7	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00044
68	8	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048
68	9	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00053
68	10	.00109	.00105	.00102	.00099	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060
68	11	.00121	.00117	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068
68	12	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076
68	13	.00146	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085
68	14	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094
68	15	.00170	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101
68	16	.00180	.00175	.00170	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00107
68	17	.00189	.00183	.00178	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00125	.00121	.00118	.00115	.00113
68	18	.00197	.00191	.00185	.00180	.00175	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00140	.00136	.00133	.00130	.00126	.00123	.00120	.00117
68	19	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00167	.00162	.00158	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00127	.00124	.00121
68	20	.00212	.00206	.00200	.00194	.00188	.00183	.00178	.00173	.00168	.00163	.00159	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00129	.00125
68	21	.00221	.00214	.00208	.00202	.00196	.00190	.00185	.00179	.00174	.00170	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00133	.00130
68	22	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00153	.00149	.00146	.00142	.00138	.00135
68	23	.00240	.00232	.00225	.00219	.00212	.00206	.00200	.00194	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00140
68	24	.00251	.00243	.00236	.00228	.00221	.00215	.00208	.00202	.00197	.00191	.00186	.00180	.00175	.00171	.00166	.00161	.00157	.00153	.00149	.00145
68	25	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00189	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152
68	26	.00277	.00268	.00260	.00252	.00244	.00237	.00229	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00182	.00177	.00172	.00167	.00163	.00159
68	27	.00292	.00283	.00274	.00266	.00257	.00250	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167
68	28	.00309	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00197	.00191	.00186	.00181	.00176
68	29	.00328	.00318	.00307	.00298	.00288	.00279	.00271	.00263	.00255	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00191	.00186
68	30	.00348	.00337	.00326	.00316	.00306	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197
68	31	.00370	.00358	.00346	.00335	.00325	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00220	.00214	.00208
68	32	.00394	.00381	.00368	.00357	.00345	.00334	.00324	.00314	.00304	.00295	.00286	.00278	.00270	.00262	.00254	.00247	.00240	.00234	.00227	.00221
68	33	.00420	.00406	.00393	.00380	.00368	.00356	.00345	.00334	.00324	.00314	.00305	.00296	.00287	.00279	.00270	.00263	.00255	.00248	.00241	.00235
68	34	.00448	.00433	.00419	.00405	.00392	.00380	.00368	.00356	.00345	.00335	.00325	.00315	.00306	.00297	.00288	.00280	.00272	.00264	.00257	.00250
68	35	.00479	.00463	.00448	.00433	.00419	.00406	.00393	.00381	.00369	.00357	.00347	.00336	.00326	.00317	.00307	.00298	.00290	.00282	.00274	.00266
68	36	.00513	.00496	.00479	.00464	.00449	.00434	.00420	.00407	.00394	.00382	.00371	.00359	.00349	.00338	.00328	.00319	.00310	.00301	.00292	.00284
68	37	.00550	.00532	.00514	.00497	.00481	.00465	.00451	.00436	.00423	.00410	.00397	.00385	.00373	.00362	.00352	.00341	.00331	.00322	.00313	.00304
68	38	.00591	.00571	.00552	.00534	.00516	.00500	.00484	.00469	.00454	.00440	.00426	.00413	.00401	.00389	.00377	.00366	.00356	.00345	.00335	.00326
68	39	.00636	.00614	.00594	.00574	.00556	.00538	.00520	.00504	.00488	.00473	.00458	.00444	.00431	.00418	.00406	.00394	.00382	.00371	.00361	.00350
68	40	.00685	.00662	.00640	.00619	.00599	.00579	.00561	.00543	.00526	.00510	.00494	.00479	.00464	.00451	.00437	.00424	.00412	.00400	.00388	.00377
68	41	.00739	.00715	.00691	.00668	.00647	.00626	.00606	.00587	.00568	.00551	.00534	.00517	.00502	.00487	.00472	.00458	.00445	.00432	.00420	.00408
68	42	.00799	.00772	.00747	.00723	.00699	.00677	.00655	.00635	.00615	.00596	.00577	.00560	.00543	.00527	.00511	.00496	.00482	.00468	.00454	.00441
68	43	.00864	.00836	.00808	.00782	.00757	.00733	.00709	.00687	.00666	.00645	.00626	.00607	.00588	.00571	.00554	.00538	.00522	.00507	.00493	.00479
68	44	.00935	.00905	.00875	.00847	.00820	.00794	.00769	.00745	.00722	.00700	.00678	.00658	.00638	.00619	.00601	.00583	.00567	.00550	.00535	.00520
68	45	.01012	.00979	.00947	.00917	.00888	.00860	.00833	.00807	.00782	.00758	.00735	.00713	.00692	.00672	.00652	.00633	.00615	.00597	.00580	.00564
68	46	.01095	.01059	.01025	.00992	.00961	.00931	.00902	.00874	.00847	.00822	.00797	.00773	.00750	.00728	.00707	.00687	.00667	.00648	.00630	.00612
68	47	.01183	.01145	.01108	.01073	.01040	.01007	.00976	.00946	.00918	.00890	.00863	.00838	.00813	.00789	.00767	.00745	.00723	.00703	.00683	.00664
68	48	.01278	.01237	.01198	.01160	.01124	.01089	.01056	.01024	.00993	.00963	.00935	.00907	.00881	.00855	.00831	.00807	.00784	.00762	.00741	.00721
68	49	.01379	.01335	.01293	.01253	.01214	.01177	.01141	.01107	.01074	.01042	.01011	.00982	.00953	.00926	.00899	.00874	.00850	.00826	.00803	.00781
68	50	.01488	.01441	.01396	.01353	.01311	.01272	.01233	.01196	.01161	.01127	.01094	.01062	.01032	.01002	.00974	.00946	.00920	.00895	.00870	.00846
68	51	.01603	.01554	.01506	.01460	.01415	.01373	.01332	.01292	.01254	.01217	.01182	.01148	.01115	.01084	.01053	.01024	.00996	.00968	.00942	.00917
68	52	.01726	.01673	.01622	.01573	.01525	.01480	.01436	.01394	.01353	.01314	.01276	.01240	.01205	.01171	.01138	.01107	.01077	.01047	.01019	.00992
68	53	.01856	.01800	.01745	.01693	.01642	.01594	.01547	.01502	.01458	.01417	.01376	.01337	.01300	.01264	.01229	.01195	.01163	.01131	.01101	.01072

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
68	54	.01994	.01934	.01876	.01820	.01766	.01714	.01664	.01616	.01570	.01525	.01482	.01441	.01401	.01362	.01325	.01289	.01254	.01220	.01188	.01157
68	55	.02139	.02075	.02013	.01954	.01897	.01842	.01789	.01738	.01688	.01641	.01595	.01551	.01508	.01467	.01427	.01388	.01351	.01315	.01281	.01247
68	56	.02292	.02224	.02159	.02096	.02035	.01977	.01920	.01866	.01814	.01763	.01714	.01667	.01621	.01577	.01535	.01494	.01454	.01416	.01379	.01343
68	57	.02454	.02382	.02313	.02246	.02181	.02119	.02059	.02002	.01946	.01892	.01840	.01790	.01742	.01695	.01650	.01606	.01564	.01523	.01483	.01445
68	58	.02623	.02547	.02473	.02403	.02335	.02269	.02205	.02144	.02085	.02028	.01973	.01919	.01868	.01818	.01770	.01724	.01679	.01635	.01593	.01553
68	59	.02799	.02719	.02641	.02567	.02495	.02425	.02358	.02293	.02230	.02170	.02111	.02055	.02000	.01947	.01896	.01847	.01799	.01753	.01708	.01665
68	60	.02983	.02898	.02816	.02738	.02661	.02588	.02517	.02448	.02382	.02318	.02256	.02196	.02138	.02082	.02028	.01976	.01925	.01876	.01829	.01783
68	61	.03175	.03085	.02999	.02916	.02836	.02758	.02683	.02611	.02541	.02473	.02408	.02344	.02283	.02224	.02167	.02111	.02058	.02006	.01956	.01907
68	62	.03376	.03282	.03191	.03103	.03019	.02937	.02858	.02782	.02708	.02636	.02567	.02501	.02436	.02373	.02313	.02254	.02197	.02142	.02089	.02038
68	63	.03586	.03487	.03392	.03300	.03211	.03125	.03042	.02961	.02884	.02808	.02735	.02665	.02597	.02531	.02467	.02405	.02345	.02287	.02230	.02176
68	64	.03806	.03702	.03602	.03506	.03412	.03322	.03234	.03150	.03068	.02988	.02912	.02838	.02766	.02696	.02629	.02563	.02500	.02439	.02379	.02321
68	65	.04035	.03927	.03822	.03720	.03622	.03527	.03436	.03347	.03261	.03177	.03097	.03019	.02943	.02870	.02799	.02730	.02663	.02598	.02536	.02475
68	66	.04274	.04161	.04051	.03945	.03843	.03743	.03647	.03554	.03463	.03376	.03291	.03209	.03130	.03052	.02978	.02905	.02835	.02767	.02701	.02637
68	67	.04525	.04406	.04292	.04181	.04074	.03969	.03869	.03771	.03676	.03585	.03496	.03410	.03326	.03245	.03167	.03091	.03017	.02945	.02875	.02808
68	68	.04786	.04662	.04543	.04427	.04315	.04206	.04101	.03999	.03900	.03804	.03711	.03620	.03533	.03448	.03366	.03286	.03208	.03133	.03060	.02989
69	0	.00207	.00203	.00199	.00196	.00192	.00189	.00186	.00182	.00179	.00176	.00173	.00171	.00168	.00165	.00163	.00160	.00158	.00155	.00153	.00151
69	1	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00052	.00050	.00049	.00048	.00047	.00045	.00044	.00043	.00042
69	2	.00067	.00064	.00062	.00060	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038
69	3	.00067	.00065	.00062	.00060	.00058	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039	.00038	.00037
69	4	.00069	.00067	.00065	.00062	.00060	.00058	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038
69	5	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
69	6	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042
69	7	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046
69	8	.00094	.00091	.00087	.00085	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051
69	9	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056
69	10	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00064
69	11	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072
69	12	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081
69	13	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090
69	14	.00167	.00162	.00158	.00153	.00149	.00144	.00140	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099
69	15	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107
69	16	.00190	.00184	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114
69	17	.00199	.00193	.00188	.00182	.00177	.00172	.00168	.00163	.00159	.00154	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120
69	18	.00207	.00201	.00195	.00190	.00184	.00179	.00174	.00170	.00165	.00161	.00156	.00152	.00148	.00145	.00141	.00137	.00134	.00131	.00127	.00124
69	19	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129
69	20	.00223	.00217	.00211	.00204	.00199	.00193	.00188	.00182	.00177	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00133
69	21	.00232	.00226	.00219	.00213	.00206	.00201	.00195	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138
69	22	.00242	.00235	.00228	.00221	.00215	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00143
69	23	.00252	.00244	.00237	.00230	.00223	.00217	.00211	.00205	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148
69	24	.00264	.00255	.00248	.00240	.00233	.00226	.00220	.00213	.00207	.00202	.00196	.00191	.00185	.00180	.00176	.00171	.00166	.00162	.00158	.00154
69	25	.00276	.00268	.00260	.00252	.00244	.00237	.00230	.00223	.00217	.00211	.00205	.00199	.00194	.00189	.00183	.00179	.00174	.00169	.00165	.00161
69	26	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00198	.00192	.00187	.00182	.00177	.00173	.00168
69	27	.00307	.00297	.00288	.00279	.00271	.00263	.00255	.00247	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00177
69	28	.00325	.00315	.00305	.00295	.00286	.00278	.00269	.00261	.00254	.00246	.00239	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00192	.00187
69	29	.00344	.00333	.00323	.00313	.00303	.00294	.00285	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197
69	30	.00365	.00354	.00343	.00332	.00322	.00312	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00239	.00233	.00226	.00220	.00214	.00209
69	31	.00388	.00376	.00364	.00352	.00341	.00331	.00321	.00311	.00302	.00293	.00284	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227	.00221
69	32	.00413	.00400	.00387	.00375	.00363	.00352	.00341	.00331	.00321	.00311	.00302	.00293	.00285	.00277	.00269	.00261	.00254	.00247	.00240	.00234
69	33	.00440	.00426	.00412	.00399	.00386	.00374	.00363	.00352	.00341	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00270	.00262	.00255	.00248
69	34	.00469	.00454	.00439	.00425	.00412	.00399	.00387	.00375	.00363	.00353	.00342	.00332	.00322	.00313	.00304	.00295	.00287	.00279	.00272	.00264

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
69	35	.00502	.00486	.00470	.00455	.00440	.00426	.00413	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00324	.00315	.00306	.00298	.00290	.00282
69	36	.00537	.00520	.00503	.00487	.00471	.00456	.00442	.00428	.00415	.00403	.00390	.00379	.00368	.00357	.00347	.00337	.00327	.00318	.00309	.00301
69	37	.00576	.00557	.00539	.00522	.00505	.00489	.00474	.00459	.00445	.00431	.00418	.00406	.00394	.00382	.00371	.00360	.00350	.00340	.00331	.00322
69	38	.00619	.00599	.00579	.00560	.00542	.00525	.00509	.00493	.00478	.00463	.00449	.00435	.00423	.00410	.00398	.00387	.00376	.00365	.00355	.00345
69	39	.00666	.00644	.00623	.00603	.00583	.00565	.00547	.00530	.00514	.00498	.00483	.00468	.00454	.00441	.00428	.00416	.00404	.00392	.00381	.00371
69	40	.00718	.00694	.00671	.00650	.00629	.00609	.00590	.00571	.00554	.00537	.00520	.00505	.00490	.00475	.00461	.00448	.00435	.00423	.00411	.00399
69	41	.00775	.00749	.00725	.00701	.00679	.00657	.00637	.00617	.00598	.00580	.00562	.00545	.00529	.00513	.00498	.00484	.00470	.00457	.00444	.00431
69	42	.00837	.00810	.00784	.00758	.00734	.00711	.00689	.00667	.00647	.00627	.00608	.00590	.00572	.00556	.00539	.00524	.00509	.00494	.00480	.00467
69	43	.00906	.00876	.00848	.00821	.00795	.00770	.00746	.00723	.00701	.00679	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00536	.00521	.00506
69	44	.00981	.00949	.00918	.00889	.00861	.00834	.00808	.00784	.00760	.00737	.00715	.00693	.00673	.00653	.00634	.00616	.00599	.00582	.00565	.00550
69	45	.01061	.01027	.00994	.00963	.00933	.00904	.00876	.00849	.00823	.00799	.00775	.00752	.00730	.00709	.00688	.00669	.00650	.00631	.00614	.00597
69	46	.01148	.01112	.01076	.01043	.01010	.00979	.00949	.00920	.00892	.00866	.00840	.00816	.00792	.00769	.00747	.00726	.00705	.00685	.00666	.00648
69	47	.01241	.01202	.01164	.01128	.01093	.01059	.01027	.00996	.00967	.00938	.00910	.00884	.00858	.00833	.00810	.00787	.00765	.00744	.00723	.00703
69	48	.01341	.01299	.01258	.01219	.01182	.01146	.01111	.01078	.01046	.01015	.00986	.00957	.00930	.00903	.00878	.00853	.00829	.00806	.00784	.00763
69	49	.01448	.01402	.01359	.01317	.01277	.01239	.01202	.01166	.01132	.01099	.01067	.01036	.01006	.00978	.00950	.00924	.00898	.00874	.00850	.00827
69	50	.01562	.01514	.01467	.01423	.01380	.01338	.01299	.01260	.01224	.01188	.01154	.01121	.01089	.01059	.01029	.01001	.00973	.00947	.00921	.00896
69	51	.01684	.01633	.01583	.01535	.01489	.01445	.01403	.01362	.01322	.01284	.01248	.01212	.01178	.01145	.01114	.01083	.01053	.01025	.00997	.00971
69	52	.01814	.01759	.01706	.01655	.01606	.01559	.01513	.01469	.01427	.01386	.01347	.01309	.01273	.01238	.01204	.01171	.01139	.01109	.01079	.01051
69	53	.01951	.01892	.01836	.01782	.01729	.01679	.01630	.01584	.01539	.01495	.01453	.01413	.01374	.01336	.01300	.01264	.01230	.01198	.01166	.01135
69	54	.02096	.02034	.01974	.01916	.01860	.01806	.01755	.01705	.01657	.01610	.01566	.01522	.01481	.01440	.01401	.01364	.01328	.01292	.01259	.01226
69	55	.02250	.02183	.02119	.02058	.01999	.01942	.01886	.01833	.01782	.01733	.01685	.01639	.01594	.01551	.01510	.01470	.01431	.01393	.01357	.01322
69	56	.02412	.02341	.02273	.02208	.02145	.02084	.02026	.01969	.01915	.01862	.01811	.01762	.01715	.01669	.01625	.01582	.01540	.01500	.01462	.01424
69	57	.02582	.02508	.02436	.02367	.02300	.02235	.02173	.02113	.02055	.01999	.01945	.01893	.01842	.01793	.01746	.01701	.01657	.01614	.01573	.01533
69	58	.02761	.02682	.02606	.02533	.02462	.02394	.02328	.02264	.02202	.02143	.02086	.02030	.01976	.01925	.01874	.01826	.01779	.01734	.01690	.01647
69	59	.02948	.02864	.02784	.02706	.02631	.02559	.02489	.02422	.02357	.02294	.02233	.02174	.02117	.02062	.02009	.01957	.01907	.01859	.01812	.01767
69	60	.03142	.03054	.02969	.02888	.02808	.02732	.02658	.02587	.02518	.02451	.02386	.02324	.02264	.02205	.02149	.02094	.02041	.01990	.01940	.01892
69	61	.03345	.03253	.03163	.03077	.02993	.02913	.02835	.02759	.02686	.02616	.02548	.02482	.02418	.02356	.02296	.02238	.02182	.02128	.02075	.02024
69	62	.03558	.03461	.03367	.03276	.03188	.03102	.03020	.02941	.02864	.02789	.02717	.02648	.02580	.02515	.02451	.02390	.02331	.02273	.02218	.02164
69	63	.03781	.03679	.03580	.03484	.03392	.03302	.03215	.03132	.03050	.02972	.02896	.02822	.02751	.02682	.02615	.02550	.02488	.02427	.02368	.02311
69	64	.04014	.03907	.03803	.03702	.03605	.03511	.03420	.03332	.03246	.03164	.03084	.03006	.02931	.02858	.02788	.02719	.02653	.02589	.02526	.02466
69	65	.04258	.04145	.04036	.03931	.03829	.03730	.03634	.03541	.03452	.03365	.03280	.03199	.03120	.03043	.02969	.02897	.02827	.02759	.02693	.02629
69	66	.04512	.04394	.04280	.04170	.04063	.03959	.03859	.03761	.03667	.03576	.03487	.03402	.03318	.03238	.03160	.03084	.03010	.02939	.02869	.02802
69	67	.04779	.04655	.04536	.04421	.04309	.04200	.04095	.03993	.03894	.03798	.03706	.03616	.03528	.03443	.03361	.03281	.03204	.03129	.03056	.02985
69	68	.05056	.04928	.04803	.04682	.04565	.04452	.04342	.04235	.04132	.04032	.03934	.03840	.03748	.03660	.03573	.03490	.03408	.03329	.03253	.03178
69	69	.05344	.05210	.05081	.04955	.04833	.04714	.04599	.04488	.04380	.04275	.04173	.04075	.03979	.03886	.03795	.03707	.03622	.03539	.03459	.03381
70	0	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00168	.00166	.00164	.00161
70	1	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00055	.00053	.00052	.00051	.00049	.00048	.00047	.00046	.00045
70	2	.00070	.00068	.00065	.00063	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00044	.00042	.00041	.00040
70	3	.00070	.00068	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00043	.00041	.00040	.00039
70	4	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
70	5	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
70	6	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045
70	7	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049
70	8	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00053
70	9	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060
70	10	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067
70	11	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076
70	12	.00147	.00143	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00090	.00088	.00086
70	13	.00162	.00157	.00152	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096
70	14	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00119	.00116	.00113	.00111	.00108	.00105

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	15	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114
70	16	.00199	.00194	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121
70	17	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127
70	18	.00218	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138	.00135	.00132
70	19	.00226	.00220	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00171	.00167	.00163	.00158	.00154	.00151	.00147	.00143	.00140	.00136
70	20	.00235	.00228	.00221	.00215	.00209	.00203	.00198	.00192	.00187	.00182	.00178	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141
70	21	.00244	.00237	.00230	.00224	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00150	.00146
70	22	.00254	.00247	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151
70	23	.00265	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157
70	24	.00277	.00268	.00260	.00253	.00245	.00238	.00231	.00225	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163
70	25	.00290	.00281	.00273	.00265	.00257	.00249	.00242	.00235	.00229	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00184	.00179	.00175	.00170
70	26	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178
70	27	.00322	.00312	.00303	.00293	.00285	.00276	.00268	.00260	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187
70	28	.00341	.00330	.00320	.00310	.00301	.00292	.00283	.00275	.00267	.00260	.00252	.00245	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00198
70	29	.00361	.00350	.00339	.00329	.00319	.00309	.00300	.00291	.00283	.00275	.00267	.00259	.00252	.00245	.00239	.00232	.00226	.00220	.00214	.00209
70	30	.00383	.00371	.00359	.00348	.00338	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00239	.00233	.00227	.00221
70	31	.00407	.00394	.00382	.00370	.00358	.00348	.00337	.00327	.00318	.00308	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00234
70	32	.00432	.00419	.00406	.00393	.00381	.00369	.00358	.00348	.00337	.00327	.00318	.00309	.00300	.00292	.00284	.00276	.00268	.00261	.00254	.00247
70	33	.00461	.00446	.00432	.00418	.00406	.00393	.00381	.00370	.00359	.00348	.00338	.00328	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00263
70	34	.00492	.00476	.00461	.00446	.00432	.00419	.00406	.00394	.00382	.00371	.00360	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00279
70	35	.00525	.00509	.00492	.00477	.00462	.00448	.00434	.00421	.00408	.00396	.00384	.00373	.00362	.00352	.00342	.00333	.00323	.00314	.00306	.00298
70	36	.00562	.00544	.00527	.00510	.00494	.00479	.00464	.00450	.00436	.00423	.00411	.00399	.00387	.00376	.00366	.00355	.00345	.00336	.00327	.00318
70	37	.00603	.00583	.00565	.00547	.00530	.00513	.00497	.00482	.00468	.00454	.00440	.00427	.00415	.00403	.00391	.00380	.00369	.00359	.00349	.00340
70	38	.00648	.00627	.00607	.00587	.00569	.00551	.00534	.00518	.00502	.00487	.00472	.00458	.00445	.00432	.00420	.00408	.00396	.00385	.00375	.00364
70	39	.00697	.00674	.00652	.00632	.00612	.00593	.00574	.00557	.00540	.00524	.00508	.00493	.00478	.00465	.00451	.00438	.00426	.00414	.00403	.00391
70	40	.00751	.00727	.00703	.00681	.00659	.00639	.00619	.00600	.00582	.00564	.00547	.00531	.00516	.00501	.00486	.00472	.00459	.00446	.00434	.00422
70	41	.00811	.00784	.00759	.00735	.00712	.00690	.00669	.00648	.00628	.00609	.00591	.00574	.00557	.00541	.00525	.00510	.00496	.00482	.00469	.00456
70	42	.00876	.00848	.00821	.00795	.00770	.00746	.00723	.00701	.00680	.00660	.00640	.00621	.00603	.00585	.00569	.00552	.00537	.00522	.00507	.00493
70	43	.00948	.00918	.00889	.00861	.00834	.00808	.00783	.00759	.00737	.00715	.00693	.00673	.00653	.00635	.00616	.00599	.00582	.00566	.00550	.00535
70	44	.01027	.00994	.00963	.00933	.00904	.00876	.00849	.00823	.00799	.00775	.00752	.00730	.00709	.00689	.00669	.00650	.00632	.00614	.00597	.00581
70	45	.01111	.01076	.01042	.01010	.00979	.00949	.00920	.00893	.00866	.00840	.00816	.00792	.00769	.00747	.00726	.00705	.00686	.00667	.00648	.00631
70	46	.01203	.01165	.01129	.01094	.01060	.01028	.00997	.00967	.00939	.00911	.00885	.00859	.00834	.00811	.00788	.00766	.00744	.00724	.00704	.00685
70	47	.01300	.01260	.01221	.01184	.01148	.01113	.01080	.01048	.01017	.00987	.00958	.00931	.00904	.00879	.00854	.00830	.00807	.00785	.00764	.00743
70	48	.01405	.01362	.01320	.01280	.01241	.01204	.01168	.01134	.01101	.01069	.01038	.01008	.00980	.00952	.00926	.00900	.00876	.00852	.00829	.00806
70	49	.01518	.01471	.01426	.01383	.01342	.01302	.01264	.01227	.01191	.01157	.01124	.01092	.01061	.01031	.01003	.00975	.00949	.00923	.00898	.00874
70	50	.01638	.01588	.01540	.01494	.01450	.01407	.01366	.01326	.01288	.01251	.01216	.01182	.01149	.01117	.01086	.01057	.01028	.01000	.00974	.00948
70	51	.01767	.01713	.01662	.01613	.01565	.01520	.01476	.01433	.01392	.01353	.01315	.01278	.01243	.01209	.01176	.01144	.01113	.01083	.01055	.01027
70	52	.01903	.01846	.01792	.01739	.01688	.01639	.01592	.01547	.01503	.01461	.01420	.01381	.01343	.01306	.01271	.01237	.01204	.01172	.01141	.01112
70	53	.02048	.01987	.01929	.01873	.01819	.01766	.01716	.01668	.01621	.01576	.01532	.01490	.01450	.01410	.01373	.01336	.01301	.01267	.01234	.01202
70	54	.02201	.02136	.02074	.02014	.01957	.01901	.01848	.01796	.01746	.01698	.01651	.01606	.01563	.01521	.01481	.01441	.01404	.01367	.01332	.01298
70	55	.02363	.02294	.02228	.02165	.02103	.02044	.01987	.01932	.01878	.01827	.01777	.01730	.01683	.01639	.01595	.01554	.01513	.01474	.01436	.01400
70	56	.02534	.02461	.02391	.02323	.02258	.02195	.02134	.02076	.02019	.01964	.01911	.01860	.01811	.01763	.01717	.01673	.01629	.01588	.01547	.01508
70	57	.02714	.02637	.02562	.02491	.02421	.02355	.02290	.02228	.02167	.02109	.02053	.01999	.01946	.01895	.01846	.01799	.01753	.01708	.01665	.01624
70	58	.02903	.02821	.02742	.02666	.02593	.02522	.02454	.02387	.02324	.02262	.02202	.02144	.02088	.02034	.01982	.01932	.01883	.01835	.01789	.01745
70	59	.03100	.03014	.02930	.02850	.02772	.02697	.02625	.02555	.02487	.02421	.02358	.02297	.02237	.02180	.02125	.02071	.02019	.01968	.01920	.01872
70	60	.03306	.03215	.03127	.03042	.02960	.02880	.02803	.02729	.02658	.02588	.02521	.02456	.02393	.02332	.02274	.02217	.02161	.02108	.02056	.02006
70	61	.03520	.03424	.03332	.03242	.03155	.03072	.02991	.02912	.02836	.02763	.02692	.02623	.02557	.02492	.02430	.02370	.02311	.02254	.02199	.02146
70	62	.03746	.03645	.03547	.03453	.03361	.03273	.03187	.03105	.03025	.02947	.02872	.02799	.02729	.02661	.02595	.02531	.02469	.02409	.02351	.02294
70	63	.03982	.03876	.03773	.03674	.03577	.03484	.03394	.03307	.03223	.03141	.03062	.02985	.02911	.02839	.02769	.02701	.02636	.02572	.02511	.02451
70	64	.04229	.04117	.04010	.03905	.03804	.03706	.03611	.03520	.03431	.03345	.03261	.03180	.03102	.03026	.02952	.02881	.02812	.02745	.02679	.02616

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	65	.04487	.04370	.04257	.04147	.04041	.03938	.03839	.03742	.03649	.03558	.03470	.03385	.03303	.03223	.03145	.03070	.02997	.02926	.02857	.02790
70	66	.04757	.04635	.04516	.04401	.04290	.04182	.04078	.03976	.03878	.03783	.03691	.03601	.03514	.03430	.03348	.03269	.03192	.03117	.03045	.02974
70	67	.05040	.04912	.04788	.04668	.04551	.04438	.04329	.04222	.04120	.04020	.03923	.03829	.03738	.03649	.03563	.03480	.03399	.03320	.03244	.03169
70	68	.05335	.05201	.05072	.04946	.04824	.04706	.04592	.04481	.04373	.04268	.04167	.04068	.03972	.03879	.03789	.03702	.03616	.03534	.03453	.03375
70	69	.05641	.05502	.05367	.05236	.05109	.04985	.04866	.04750	.04637	.04527	.04421	.04318	.04218	.04120	.04026	.03934	.03845	.03758	.03674	.03592
70	70	.05957	.05812	.05672	.05535	.05403	.05274	.05149	.05028	.04911	.04796	.04685	.04577	.04473	.04371	.04272	.04176	.04082	.03991	.03903	.03817
71	0	.00233	.00229	.00225	.00221	.00218	.00214	.00210	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185	.00183	.00180	.00177	.00175	.00172
71	1	.00078	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00051	.00050	.00049	.00047
71	2	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00049	.00047	.00046	.00045	.00044	.00043
71	3	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00042	.00041
71	4	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00046	.00044	.00043	.00042
71	5	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00047	.00045	.00044
71	6	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047
71	7	.00094	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051
71	8	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00067	.00065	.00063	.00062	.00060	.00058	.00056
71	9	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063
71	10	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071
71	11	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00082	.00080
71	12	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00090
71	13	.00170	.00165	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101
71	14	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111
71	15	.00198	.00192	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00126	.00123	.00120
71	16	.00209	.00204	.00198	.00193	.00187	.00182	.00178	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128
71	17	.00220	.00213	.00208	.00202	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134
71	18	.00228	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00179	.00174	.00170	.00166	.00162	.00158	.00154	.00150	.00146	.00143	.00140
71	19	.00237	.00231	.00224	.00218	.00212	.00206	.00201	.00195	.00190	.00185	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00152	.00148	.00145
71	20	.00246	.00239	.00233	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00150
71	21	.00256	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155
71	22	.00266	.00259	.00251	.00244	.00237	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173	.00168	.00164	.00160
71	23	.00278	.00269	.00262	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00174	.00170	.00166
71	24	.00290	.00281	.00273	.00265	.00258	.00250	.00243	.00237	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173
71	25	.00304	.00295	.00286	.00278	.00270	.00262	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185	.00180
71	26	.00319	.00310	.00301	.00292	.00283	.00275	.00267	.00260	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00209	.00203	.00198	.00193	.00188
71	27	.00337	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00209	.00203	.00198
71	28	.00357	.00346	.00335	.00325	.00316	.00306	.00298	.00289	.00281	.00273	.00266	.00258	.00251	.00245	.00238	.00232	.00226	.00220	.00214	.00209
71	29	.00378	.00366	.00355	.00344	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00273	.00266	.00259	.00252	.00245	.00239	.00232	.00226	.00221
71	30	.00401	.00388	.00377	.00365	.00354	.00344	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00274	.00266	.00259	.00252	.00246	.00239	.00233
71	31	.00426	.00412	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00324	.00315	.00306	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00247
71	32	.00452	.00438	.00425	.00412	.00399	.00387	.00376	.00365	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00291	.00283	.00276	.00268	.00261
71	33	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00388	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00277
71	34	.00514	.00498	.00482	.00467	.00453	.00439	.00426	.00414	.00401	.00390	.00379	.00368	.00357	.00347	.00338	.00329	.00320	.00311	.00303	.00295
71	35	.00549	.00532	.00515	.00499	.00484	.00469	.00455	.00442	.00429	.00416	.00404	.00392	.00381	.00371	.00360	.00350	.00341	.00332	.00323	.00314
71	36	.00588	.00569	.00551	.00534	.00518	.00502	.00487	.00472	.00458	.00445	.00432	.00419	.00407	.00396	.00385	.00374	.00364	.00354	.00344	.00335
71	37	.00630	.00610	.00591	.00572	.00555	.00538	.00521	.00506	.00491	.00476	.00462	.00449	.00436	.00424	.00412	.00400	.00389	.00379	.00368	.00359
71	38	.00677	.00655	.00635	.00615	.00596	.00577	.00560	.00543	.00527	.00511	.00496	.00482	.00468	.00455	.00442	.00429	.00418	.00406	.00395	.00384
71	39	.00728	.00705	.00683	.00661	.00641	.00621	.00602	.00584	.00566	.00550	.00534	.00518	.00503	.00489	.00475	.00462	.00449	.00436	.00424	.00413
71	40	.00785	.00760	.00736	.00713	.00691	.00669	.00649	.00629	.00611	.00592	.00575	.00558	.00542	.00527	.00512	.00497	.00483	.00470	.00457	.00445
71	41	.00847	.00820	.00794	.00770	.00746	.00723	.00701	.00680	.00659	.00640	.00621	.00603	.00586	.00569	.00553	.00537	.00522	.00508	.00494	.00481
71	42	.00916	.00887	.00859	.00832	.00807	.00782	.00758	.00736	.00714	.00693	.00672	.00653	.00634	.00616	.00598	.00582	.00565	.00550	.00535	.00520
71	43	.00991	.00960	.00930	.00901	.00874	.00847	.00821	.00797	.00773	.00750	.00729	.00707	.00687	.00668	.00649	.00631	.00613	.00596	.00580	.00564

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
71	44	.01074	.01040	.01008	.00977	.00947	.00918	.00891	.00864	.00838	.00814	.00790	.00768	.00746	.00725	.00704	.00685	.00666	.00647	.00630	.00613
71	45	.01162	.01126	.01091	.01058	.01026	.00995	.00965	.00937	.00909	.00883	.00857	.00833	.00809	.00786	.00764	.00743	.00723	.00703	.00684	.00666
71	46	.01258	.01219	.01182	.01146	.01111	.01078	.01046	.01015	.00986	.00957	.00930	.00903	.00878	.00853	.00830	.00807	.00785	.00763	.00743	.00723
71	47	.01361	.01319	.01279	.01240	.01203	.01167	.01133	.01100	.01068	.01037	.01008	.00979	.00952	.00925	.00900	.00875	.00851	.00828	.00806	.00785
71	48	.01471	.01426	.01383	.01342	.01302	.01263	.01226	.01191	.01157	.01124	.01092	.01061	.01031	.01003	.00975	.00949	.00923	.00898	.00874	.00851
71	49	.01589	.01541	.01495	.01450	.01407	.01366	.01327	.01288	.01252	.01216	.01182	.01149	.01117	.01086	.01057	.01028	.01001	.00974	.00948	.00923
71	50	.01715	.01664	.01614	.01567	.01521	.01477	.01434	.01394	.01354	.01316	.01279	.01244	.01210	.01177	.01145	.01114	.01084	.01056	.01028	.01001
71	51	.01850	.01796	.01743	.01692	.01643	.01596	.01550	.01506	.01464	.01423	.01384	.01346	.01309	.01274	.01239	.01206	.01174	.01144	.01114	.01085
71	52	.01994	.01935	.01879	.01825	.01772	.01722	.01673	.01626	.01581	.01537	.01495	.01454	.01415	.01377	.01340	.01305	.01270	.01237	.01205	.01174
71	53	.02146	.02084	.02024	.01966	.01910	.01856	.01804	.01754	.01705	.01658	.01613	.01570	.01528	.01487	.01448	.01410	.01373	.01337	.01303	.01270
71	54	.02307	.02241	.02177	.02115	.02055	.01998	.01942	.01889	.01837	.01787	.01739	.01692	.01647	.01604	.01562	.01521	.01482	.01444	.01407	.01372
71	55	.02478	.02407	.02339	.02273	.02210	.02148	.02089	.02032	.01977	.01924	.01872	.01823	.01775	.01728	.01683	.01640	.01598	.01557	.01518	.01480
71	56	.02658	.02583	.02510	.02441	.02373	.02308	.02245	.02184	.02126	.02069	.02014	.01961	.01910	.01860	.01812	.01766	.01721	.01678	.01636	.01595
71	57	.02848	.02768	.02692	.02617	.02546	.02476	.02410	.02345	.02283	.02222	.02164	.02108	.02053	.02000	.01949	.01900	.01852	.01806	.01761	.01717
71	58	.03047	.02963	.02882	.02803	.02727	.02654	.02583	.02514	.02448	.02384	.02322	.02262	.02204	.02147	.02093	.02041	.01990	.01940	.01892	.01846
71	59	.03255	.03166	.03080	.02997	.02916	.02839	.02763	.02691	.02620	.02553	.02487	.02423	.02361	.02302	.02244	.02188	.02134	.02081	.02031	.01981
71	60	.03472	.03378	.03287	.03199	.03114	.03032	.02952	.02876	.02801	.02729	.02659	.02592	.02527	.02463	.02402	.02343	.02285	.02229	.02175	.02123
71	61	.03699	.03600	.03504	.03411	.03321	.03234	.03150	.03069	.02990	.02914	.02840	.02769	.02700	.02633	.02568	.02505	.02444	.02385	.02327	.02272
71	62	.03937	.03833	.03732	.03634	.03539	.03447	.03359	.03273	.03190	.03109	.03031	.02956	.02883	.02812	.02743	.02676	.02612	.02549	.02488	.02429
71	63	.04187	.04077	.03971	.03868	.03768	.03671	.03578	.03487	.03400	.03315	.03232	.03153	.03075	.03000	.02928	.02857	.02789	.02722	.02658	.02596
71	64	.04448	.04333	.04221	.04113	.04008	.03906	.03808	.03713	.03620	.03531	.03444	.03360	.03278	.03199	.03122	.03048	.02976	.02905	.02837	.02771
71	65	.04722	.04600	.04483	.04369	.04259	.04152	.04049	.03949	.03852	.03757	.03666	.03577	.03491	.03408	.03327	.03248	.03172	.03098	.03026	.02957
71	66	.05007	.04881	.04758	.04638	.04523	.04411	.04302	.04197	.04095	.03996	.03900	.03806	.03716	.03628	.03543	.03460	.03380	.03302	.03226	.03152
71	67	.05307	.05174	.05046	.04921	.04800	.04683	.04569	.04458	.04351	.04247	.04146	.04048	.03953	.03861	.03771	.03684	.03600	.03518	.03438	.03360
71	68	.05620	.05482	.05347	.05217	.05090	.04967	.04848	.04733	.04620	.04511	.04406	.04303	.04203	.04106	.04012	.03920	.03832	.03745	.03661	.03580
71	69	.05945	.05801	.05661	.05525	.05392	.05264	.05140	.05019	.04901	.04787	.04677	.04569	.04464	.04363	.04264	.04168	.04075	.03984	.03896	.03810
71	70	.06281	.06131	.05985	.05843	.05705	.05571	.05441	.05315	.05193	.05073	.04958	.04845	.04736	.04629	.04526	.04426	.04328	.04233	.04140	.04050
71	71	.06626	.06469	.06318	.06170	.06027	.05888	.05752	.05621	.05493	.05369	.05248	.05131	.05016	.04905	.04797	.04692	.04590	.04490	.04393	.04299
72	0	.00247	.00243	.00239	.00235	.00231	.00227	.00223	.00220	.00216	.00213	.00210	.00207	.00203	.00200	.00198	.00195	.00192	.00189	.00186	.00184
72	1	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054	.00052	.00051	.00050
72	2	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00047	.00046	.00045
72	3	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00049	.00047	.00046	.00045	.00044
72	4	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044
72	5	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00048	.00046
72	6	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049
72	7	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00055	.00054
72	8	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059
72	9	.00118	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00091	.00089	.00086	.00083	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066
72	10	.00131	.00127	.00123	.00119	.00115	.00112	.00109	.00105	.00102	.00099	.00096	.00094	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075
72	11	.00145	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00087	.00084
72	12	.00161	.00156	.00152	.00148	.00143	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095
72	13	.00178	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00110	.00107
72	14	.00193	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00144	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118
72	15	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00130	.00127
72	16	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00177	.00173	.00169	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00135
72	17	.00230	.00224	.00218	.00212	.00206	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142
72	18	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00170	.00166	.00162	.00159	.00155	.00151	.00148
72	19	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153
72	20	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00162	.00158
72	21	.00268	.00261	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	22	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00223	.00218	.00212	.00207	.00201	.00196	.00191	.00187	.00182	.00178	.00173	.00169
72	23	.00291	.00282	.00274	.00267	.00259	.00252	.00245	.00239	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00175
72	24	.00303	.00295	.00286	.00278	.00270	.00263	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00212	.00207	.00201	.00196	.00191	.00187	.00182
72	25	.00318	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190
72	26	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00273	.00265	.00258	.00251	.00245	.00238	.00232	.00226	.00220	.00215	.00209	.00204	.00199
72	27	.00353	.00342	.00332	.00322	.00313	.00304	.00296	.00287	.00280	.00272	.00265	.00257	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00209
72	28	.00373	.00362	.00351	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00272	.00264	.00257	.00251	.00244	.00238	.00232	.00226	.00220
72	29	.00395	.00383	.00372	.00361	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00239	.00233
72	30	.00419	.00406	.00394	.00382	.00371	.00360	.00350	.00340	.00331	.00321	.00312	.00304	.00296	.00288	.00280	.00273	.00266	.00259	.00252	.00246
72	31	.00445	.00431	.00418	.00406	.00394	.00382	.00371	.00361	.00350	.00341	.00331	.00322	.00313	.00305	.00297	.00289	.00281	.00274	.00267	.00260
72	32	.00473	.00458	.00444	.00431	.00418	.00406	.00394	.00383	.00372	.00361	.00351	.00342	.00332	.00323	.00315	.00306	.00298	.00290	.00283	.00276
72	33	.00503	.00488	.00473	.00459	.00445	.00432	.00419	.00407	.00395	.00384	.00373	.00363	.00353	.00343	.00334	.00325	.00317	.00308	.00300	.00292
72	34	.00537	.00520	.00504	.00489	.00474	.00460	.00446	.00433	.00421	.00409	.00397	.00386	.00376	.00365	.00355	.00346	.00337	.00328	.00319	.00311
72	35	.00573	.00556	.00539	.00522	.00506	.00491	.00477	.00463	.00449	.00436	.00424	.00412	.00401	.00390	.00379	.00369	.00359	.00349	.00340	.00331
72	36	.00614	.00595	.00576	.00558	.00542	.00525	.00510	.00495	.00480	.00466	.00453	.00440	.00428	.00416	.00405	.00394	.00383	.00373	.00363	.00353
72	37	.00658	.00637	.00617	.00598	.00580	.00563	.00546	.00530	.00514	.00499	.00485	.00471	.00458	.00445	.00433	.00421	.00410	.00399	.00388	.00378
72	38	.00706	.00684	.00663	.00643	.00623	.00604	.00586	.00569	.00552	.00536	.00521	.00506	.00491	.00478	.00464	.00452	.00439	.00427	.00416	.00405
72	39	.00760	.00736	.00713	.00691	.00670	.00650	.00630	.00612	.00594	.00576	.00560	.00544	.00528	.00513	.00499	.00485	.00472	.00459	.00447	.00435
72	40	.00819	.00793	.00768	.00745	.00722	.00700	.00679	.00659	.00640	.00621	.00603	.00586	.00569	.00553	.00538	.00523	.00509	.00495	.00481	.00469
72	41	.00884	.00856	.00830	.00804	.00780	.00756	.00734	.00712	.00691	.00671	.00652	.00633	.00615	.00598	.00581	.00565	.00549	.00534	.00520	.00506
72	42	.00956	.00926	.00898	.00870	.00844	.00818	.00794	.00770	.00748	.00726	.00705	.00685	.00666	.00647	.00629	.00612	.00595	.00579	.00563	.00548
72	43	.01035	.01003	.00972	.00942	.00914	.00886	.00860	.00835	.00810	.00787	.00764	.00743	.00722	.00701	.00682	.00663	.00645	.00628	.00611	.00594
72	44	.01121	.01086	.01053	.01021	.00990	.00961	.00933	.00905	.00879	.00854	.00829	.00806	.00783	.00761	.00740	.00720	.00700	.00681	.00663	.00646
72	45	.01214	.01177	.01141	.01107	.01073	.01042	.01011	.00982	.00953	.00926	.00900	.00874	.00850	.00826	.00804	.00782	.00760	.00740	.00720	.00701
72	46	.01314	.01274	.01236	.01199	.01163	.01129	.01096	.01064	.01034	.01004	.00976	.00949	.00922	.00897	.00872	.00849	.00826	.00804	.00782	.00762
72	47	.01422	.01379	.01337	.01298	.01259	.01223	.01187	.01153	.01120	.01089	.01058	.01029	.01000	.00973	.00946	.00921	.00896	.00872	.00849	.00827
72	48	.01537	.01491	.01447	.01404	.01363	.01323	.01285	.01249	.01213	.01179	.01146	.01115	.01084	.01054	.01026	.00998	.00972	.00946	.00921	.00897
72	49	.01661	.01611	.01564	.01518	.01474	.01432	.01391	.01351	.01313	.01277	.01241	.01207	.01174	.01143	.01112	.01082	.01054	.01026	.00999	.00973
72	50	.01793	.01741	.01690	.01641	.01594	.01548	.01504	.01462	.01421	.01382	.01344	.01307	.01272	.01238	.01205	.01173	.01142	.01112	.01083	.01056
72	51	.01935	.01879	.01825	.01772	.01722	.01673	.01626	.01581	.01537	.01495	.01454	.01415	.01377	.01340	.01305	.01270	.01237	.01205	.01174	.01144
72	52	.02086	.02026	.01968	.01912	.01858	.01806	.01755	.01707	.01660	.01615	.01571	.01529	.01488	.01449	.01411	.01374	.01339	.01304	.01271	.01239
72	53	.02246	.02182	.02120	.02060	.02002	.01947	.01893	.01841	.01791	.01743	.01696	.01651	.01607	.01565	.01525	.01485	.01447	.01410	.01374	.01340
72	54	.02416	.02347	.02281	.02217	.02156	.02096	.02039	.01984	.01930	.01879	.01829	.01780	.01734	.01689	.01645	.01603	.01562	.01523	.01484	.01447
72	55	.02595	.02522	.02452	.02384	.02318	.02255	.02194	.02135	.02078	.02023	.01970	.01918	.01868	.01820	.01774	.01728	.01685	.01643	.01602	.01562
72	56	.02784	.02707	.02632	.02560	.02490	.02423	.02358	.02295	.02235	.02176	.02119	.02064	.02011	.01960	.01910	.01862	.01815	.01770	.01726	.01684
72	57	.02984	.02902	.02823	.02746	.02672	.02601	.02532	.02465	.02400	.02338	.02277	.02219	.02162	.02108	.02055	.02003	.01954	.01905	.01859	.01814
72	58	.03194	.03107	.03023	.02942	.02863	.02788	.02714	.02643	.02575	.02508	.02444	.02382	.02322	.02263	.02207	.02152	.02099	.02048	.01998	.01950
72	59	.03413	.03321	.03232	.03146	.03063	.02983	.02905	.02830	.02757	.02687	.02618	.02552	.02488	.02427	.02367	.02308	.02252	.02198	.02145	.02093
72	60	.03642	.03545	.03451	.03360	.03272	.03187	.03105	.03025	.02948	.02873	.02801	.02731	.02663	.02597	.02534	.02472	.02412	.02354	.02298	.02243
72	61	.03881	.03779	.03679	.03583	.03491	.03401	.03314	.03229	.03148	.03069	.02992	.02918	.02846	.02777	.02709	.02644	.02580	.02519	.02459	.02401
72	62	.04132	.04024	.03920	.03818	.03721	.03626	.03534	.03445	.03359	.03275	.03194	.03116	.03040	.02966	.02895	.02825	.02758	.02693	.02630	.02568
72	63	.04396	.04282	.04172	.04066	.03962	.03862	.03766	.03672	.03581	.03493	.03407	.03324	.03244	.03166	.03090	.03017	.02946	.02877	.02810	.02745
72	64	.04672	.04552	.04437	.04325	.04216	.04111	.04009	.03910	.03814	.03721	.03631	.03544	.03459	.03377	.03297	.03219	.03144	.03071	.03000	.02931
72	65	.04961	.04835	.04714	.04596	.04482	.04371	.04264	.04160	.04059	.03961	.03866	.03774	.03685	.03598	.03514	.03432	.03353	.03276	.03201	.03128
72	66	.05263	.05132	.05004	.04881	.04761	.04645	.04532	.04423	.04317	.04214	.04114	.04017	.03923	.03832	.03743	.03657	.03573	.03492	.03413	.03336
72	67	.05580	.05443	.05309	.05180	.05055	.04933	.04815	.04700	.04589	.04481	.04376	.04274	.04175	.04079	.03986	.03895	.03807	.03721	.03638	.03557
72	68	.05912	.05768	.05629	.05494	.05362	.05235	.05111	.04991	.04875	.04761	.04651	.04544	.04440	.04339	.04241	.04146	.04053	.03963	.03875	.03790
72	69	.06256	.06107	.05961	.05820	.05683	.05550	.05421	.05295	.05173	.05054	.04939	.04827	.04718	.04612	.04509	.04409	.04312	.04217	.04125	.04035
72	70	.06612	.06457	.06305	.06158	.06015	.05876	.05741	.05610	.05482	.05358	.05238	.05121	.05007	.04896	.04788	.04683	.04581	.04482	.04385	.04291
72	71	.06978	.06816	.06659	.06506	.06357	.06212	.06071	.05935	.05802	.05672	.05547	.05424	.05305	.05189	.05077	.04967	.04860	.04756	.04655	.04556

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	72	.07353	.07185	.07021	.06862	.06707	.06557	.06411	.06268	.06130	.05995	.05864	.05737	.05613	.05492	.05374	.05260	.05148	.05039	.04934	.04831
73	0	.00262	.00257	.00253	.00249	.00245	.00241	.00237	.00233	.00230	.00226	.00223	.00220	.00216	.00213	.00210	.00207	.00204	.00201	.00199	.00196
73	1	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00057	.00055	.00054	.00053
73	2	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00047
73	3	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00050	.00048	.00047	.00046
73	4	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00048	.00046
73	5	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048
73	6	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
73	7	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00078	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00056
73	8	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062
73	9	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00073	.00071	.00069
73	10	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078
73	11	.00152	.00147	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00117	.00113	.00110	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089
73	12	.00168	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00117	.00114	.00111	.00109	.00106	.00103	.00101
73	13	.00186	.00181	.00176	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00124	.00121	.00118	.00115	.00113
73	14	.00202	.00197	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00133	.00130	.00127	.00124
73	15	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00134
73	16	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143
73	17	.00241	.00235	.00228	.00222	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150
73	18	.00251	.00244	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00160	.00156
73	19	.00260	.00253	.00246	.00240	.00234	.00228	.00222	.00216	.00211	.00205	.00200	.00195	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161
73	20	.00270	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00193	.00188	.00183	.00179	.00175	.00171	.00167
73	21	.00281	.00273	.00266	.00258	.00252	.00245	.00238	.00232	.00226	.00221	.00215	.00210	.00204	.00199	.00195	.00190	.00185	.00181	.00177	.00173
73	22	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00223	.00217	.00212	.00207	.00202	.00197	.00192	.00187	.00183	.00179
73	23	.00304	.00295	.00287	.00279	.00272	.00264	.00257	.00250	.00244	.00237	.00231	.00225	.00220	.00214	.00209	.00204	.00199	.00194	.00190	.00185
73	24	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00223	.00217	.00212	.00207	.00202	.00197	.00192
73	25	.00332	.00323	.00314	.00305	.00296	.00288	.00280	.00273	.00265	.00258	.00252	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200
73	26	.00349	.00339	.00329	.00320	.00311	.00302	.00294	.00286	.00278	.00271	.00264	.00257	.00250	.00244	.00238	.00232	.00226	.00220	.00215	.00210
73	27	.00368	.00358	.00347	.00337	.00328	.00319	.00310	.00301	.00293	.00285	.00278	.00270	.00263	.00257	.00250	.00244	.00238	.00232	.00226	.00221
73	28	.00389	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00257	.00250	.00244	.00238	.00232
73	29	.00412	.00400	.00388	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00271	.00265	.00258	.00251	.00245
73	30	.00437	.00424	.00412	.00400	.00388	.00377	.00367	.00356	.00346	.00337	.00328	.00319	.00311	.00302	.00295	.00287	.00280	.00273	.00266	.00259
73	31	.00464	.00450	.00437	.00424	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00320	.00312	.00304	.00296	.00288	.00281	.00274
73	32	.00493	.00478	.00464	.00450	.00437	.00425	.00412	.00401	.00390	.00379	.00368	.00358	.00349	.00339	.00330	.00322	.00314	.00306	.00298	.00290
73	33	.00525	.00509	.00494	.00479	.00465	.00452	.00439	.00426	.00414	.00403	.00391	.00381	.00370	.00361	.00351	.00342	.00333	.00324	.00316	.00308
73	34	.00560	.00543	.00526	.00511	.00495	.00481	.00467	.00454	.00441	.00428	.00417	.00405	.00394	.00383	.00373	.00363	.00354	.00345	.00336	.00327
73	35	.00598	.00580	.00562	.00545	.00529	.00514	.00499	.00484	.00470	.00457	.00444	.00432	.00420	.00409	.00398	.00387	.00377	.00367	.00358	.00348
73	36	.00640	.00620	.00601	.00583	.00566	.00549	.00533	.00518	.00503	.00489	.00475	.00462	.00449	.00437	.00425	.00413	.00402	.00392	.00382	.00372
73	37	.00685	.00664	.00644	.00625	.00606	.00588	.00571	.00554	.00538	.00523	.00508	.00494	.00480	.00467	.00454	.00442	.00430	.00419	.00408	.00397
73	38	.00736	.00713	.00692	.00671	.00651	.00631	.00613	.00595	.00578	.00561	.00545	.00530	.00515	.00501	.00487	.00474	.00461	.00449	.00437	.00426
73	39	.00792	.00767	.00744	.00721	.00700	.00679	.00659	.00640	.00621	.00603	.00586	.00570	.00554	.00539	.00524	.00510	.00496	.00483	.00470	.00457
73	40	.00853	.00827	.00802	.00777	.00754	.00732	.00710	.00689	.00669	.00650	.00632	.00614	.00597	.00580	.00564	.00549	.00534	.00520	.00506	.00493
73	41	.00921	.00893	.00866	.00840	.00814	.00790	.00767	.00745	.00723	.00702	.00682	.00663	.00645	.00627	.00610	.00593	.00577	.00562	.00547	.00532
73	42	.00996	.00966	.00936	.00908	.00881	.00855	.00830	.00806	.00783	.00760	.00739	.00718	.00698	.00679	.00660	.00642	.00625	.00608	.00592	.00576
73	43	.01079	.01046	.01014	.00984	.00954	.00926	.00899	.00873	.00848	.00824	.00801	.00778	.00757	.00736	.00716	.00696	.00678	.00660	.00642	.00625
73	44	.01169	.01133	.01099	.01066	.01035	.01004	.00975	.00947	.00920	.00894	.00869	.00845	.00821	.00799	.00777	.00756	.00736	.00716	.00697	.00679
73	45	.01266	.01228	.01191	.01156	.01122	.01089	.01058	.01027	.00998	.00970	.00943	.00917	.00891	.00867	.00844	.00821	.00799	.00778	.00757	.00738
73	46	.01371	.01330	.01290	.01252	.01216	.01181	.01147	.01114	.01082	.01052	.01023	.00995	.00967	.00941	.00916	.00891	.00868	.00845	.00823	.00802
73	47	.01483	.01439	.01397	.01356	.01317	.01279	.01242	.01207	.01173	.01141	.01109	.01079	.01049	.01021	.00994	.00967	.00942	.00917	.00893	.00870
73	48	.01604	.01557	.01511	.01467	.01425	.01384	.01345	.01307	.01271	.01236	.01202	.01169	.01138	.01107	.01078	.01049	.01022	.00995	.00969	.00945

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																		
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
73	49	.01733	.01683	.01634	.01587	.01542	.01498	.01456	.01415	.01376	.01338	.01302	.01267	.01233	.01200	.01168	.01137	.01108	.01079	.01051	.01025
73	50	.01872	.01818	.01766	.01716	.01667	.01620	.01575	.01531	.01489	.01449	.01410	.01372	.01335	.01300	.01266	.01233	.01201	.01170	.01140	.01111
73	51	.02021	.01963	.01907	.01853	.01801	.01751	.01703	.01656	.01611	.01568	.01525	.01485	.01446	.01408	.01371	.01336	.01301	.01268	.01236	.01205
73	52	.02179	.02117	.02058	.02000	.01944	.01891	.01839	.01789	.01741	.01694	.01649	.01605	.01563	.01523	.01483	.01445	.01408	.01373	.01338	.01305
73	53	.02347	.02281	.02217	.02156	.02096	.02039	.01984	.01930	.01879	.01829	.01780	.01734	.01689	.01645	.01603	.01562	.01523	.01484	.01447	.01412
73	54	.02525	.02455	.02387	.02321	.02258	.02196	.02137	.02080	.02025	.01972	.01920	.01870	.01822	.01775	.01730	.01687	.01644	.01603	.01564	.01525
73	55	.02713	.02638	.02566	.02496	.02429	.02363	.02300	.02239	.02181	.02124	.02069	.02015	.01964	.01914	.01866	.01819	.01774	.01730	.01688	.01646
73	56	.02912	.02833	.02756	.02681	.02610	.02540	.02473	.02408	.02345	.02285	.02226	.02169	.02114	.02061	.02010	.01960	.01911	.01865	.01819	.01775
73	57	.03122	.03038	.02956	.02877	.02801	.02727	.02656	.02587	.02520	.02456	.02393	.02333	.02274	.02217	.02162	.02109	.02058	.02008	.01959	.01912
73	58	.03343	.03253	.03167	.03083	.03002	.02924	.02848	.02775	.02704	.02635	.02569	.02504	.02442	.02382	.02323	.02267	.02212	.02158	.02107	.02057
73	59	.03573	.03479	.03387	.03298	.03213	.03130	.03049	.02972	.02896	.02823	.02753	.02685	.02618	.02554	.02492	.02432	.02373	.02317	.02262	.02208
73	60	.03814	.03714	.03617	.03523	.03432	.03345	.03260	.03177	.03098	.03020	.02945	.02873	.02803	.02735	.02669	.02605	.02542	.02482	.02424	.02367
73	61	.04066	.03960	.03858	.03759	.03663	.03570	.03480	.03393	.03309	.03227	.03148	.03071	.02996	.02924	.02854	.02786	.02720	.02656	.02594	.02534
73	62	.04330	.04219	.04111	.04006	.03905	.03807	.03712	.03620	.03531	.03445	.03361	.03280	.03201	.03124	.03050	.02978	.02908	.02841	.02775	.02711
73	63	.04608	.04491	.04377	.04267	.04160	.04057	.03957	.03860	.03766	.03674	.03586	.03500	.03417	.03336	.03257	.03181	.03107	.03035	.02966	.02898
73	64	.04899	.04776	.04656	.04540	.04428	.04319	.04214	.04112	.04012	.03916	.03823	.03732	.03644	.03558	.03476	.03395	.03317	.03241	.03167	.03096
73	65	.05204	.05074	.04949	.04827	.04709	.04595	.04484	.04376	.04271	.04170	.04071	.03976	.03883	.03793	.03706	.03621	.03538	.03458	.03380	.03304
73	66	.05523	.05387	.05256	.05128	.05004	.04884	.04767	.04654	.04544	.04437	.04334	.04233	.04136	.04041	.03948	.03859	.03772	.03687	.03605	.03525
73	67	.05858	.05716	.05578	.05444	.05315	.05189	.05066	.04947	.04832	.04720	.04611	.04505	.04403	.04303	.04206	.04111	.04019	.03930	.03844	.03759
73	68	.06209	.06060	.05916	.05776	.05640	.05508	.05380	.05256	.05135	.05017	.04903	.04792	.04684	.04579	.04477	.04377	.04281	.04187	.04096	.04007
73	69	.06573	.06418	.06268	.06122	.05980	.05842	.05708	.05577	.05451	.05328	.05208	.05092	.04978	.04868	.04761	.04657	.04555	.04457	.04361	.04267
73	70	.06950	.06789	.06632	.06480	.06332	.06188	.06048	.05912	.05779	.05650	.05525	.05403	.05285	.05169	.05057	.04948	.04842	.04738	.04637	.04539
73	71	.07338	.07170	.07007	.06848	.06694	.06544	.06398	.06256	.06118	.05984	.05853	.05726	.05602	.05481	.05364	.05250	.05138	.05030	.04924	.04821
73	72	.07735	.07561	.07392	.07227	.07066	.06910	.06758	.06611	.06467	.06327	.06190	.06058	.05929	.05803	.05680	.05561	.05444	.05331	.05221	.05113
73	73	.08141	.07961	.07785	.07614	.07448	.07286	.07128	.06974	.06825	.06679	.06537	.06399	.06265	.06133	.06006	.05881	.05760	.05642	.05526	.05414
74	0	.00277	.00272	.00268	.00263	.00259	.00255	.00251	.00247	.00244	.00240	.00237	.00233	.00230	.00226	.00223	.00220	.00217	.00214	.00211	.00208
74	1	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00069	.00067	.00065	.00064	.00062	.00061	.00060	.00058	.00057	.00056
74	2	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056	.00055	.00054	.00052	.00051	.00050
74	3	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00051	.00049	.00048
74	4	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00068	.00066	.00064	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00049
74	5	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051
74	6	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054
74	7	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059
74	8	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065
74	9	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
74	10	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00082
74	11	.00158	.00153	.00149	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00112	.00109	.00106	.00104	.00101	.00098	.00096	.00093
74	12	.00176	.00171	.00166	.00161	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106
74	13	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
74	14	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00141	.00137	.00134	.00131
74	15	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00184	.00180	.00176	.00171	.00167	.00163	.00159	.00156	.00152	.00148	.00145	.00142
74	16	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00191	.00186	.00182	.00178	.00173	.00169	.00165	.00162	.00158	.00154	.00151
74	17	.00252	.00246	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00173	.00170	.00166	.00162	.00158
74	18	.00262	.00255	.00249	.00242	.00236	.00230	.00224	.00219	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164
74	19	.00272	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00170
74	20	.00283	.00275	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00223	.00218	.00213	.00207	.00203	.00198	.00193	.00189	.00184	.00180	.00176
74	21	.00294	.00286	.00278	.00271	.00263	.00257	.00250	.00244	.00237	.00232	.00226	.00220	.00215	.00210	.00205	.00200	.00195	.00191	.00186	.00182
74	22	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00197	.00193	.00188
74	23	.00317	.00309	.00300	.00292	.00284	.00277	.00269	.00262	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00215	.00209	.00204	.00200	.00195
74	24	.00331	.00322	.00313	.00304	.00296	.00288	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00212	.00207	.00203

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
74	25	.00347	.00337	.00328	.00319	.00310	.00302	.00293	.00286	.00278	.00271	.00264	.00257	.00251	.00245	.00238	.00233	.00227	.00222	.00216	.00211
74	26	.00364	.00354	.00344	.00334	.00325	.00316	.00308	.00300	.00292	.00284	.00277	.00270	.00263	.00256	.00250	.00244	.00238	.00232	.00226	.00221
74	27	.00384	.00373	.00363	.00352	.00343	.00333	.00324	.00316	.00307	.00299	.00291	.00284	.00276	.00269	.00263	.00256	.00250	.00244	.00238	.00232
74	28	.00406	.00394	.00383	.00372	.00362	.00352	.00342	.00333	.00324	.00316	.00307	.00299	.00292	.00284	.00277	.00270	.00263	.00257	.00251	.00245
74	29	.00430	.00417	.00405	.00394	.00383	.00372	.00362	.00352	.00343	.00334	.00325	.00316	.00308	.00300	.00293	.00285	.00278	.00271	.00265	.00258
74	30	.00456	.00442	.00430	.00417	.00406	.00394	.00383	.00373	.00363	.00353	.00344	.00335	.00326	.00317	.00309	.00302	.00294	.00287	.00280	.00273
74	31	.00484	.00469	.00456	.00443	.00430	.00418	.00406	.00395	.00384	.00374	.00364	.00354	.00345	.00336	.00327	.00319	.00311	.00303	.00296	.00288
74	32	.00514	.00499	.00484	.00470	.00457	.00444	.00431	.00419	.00408	.00397	.00386	.00376	.00366	.00356	.00347	.00338	.00329	.00321	.00313	.00305
74	33	.00547	.00531	.00515	.00500	.00486	.00472	.00458	.00446	.00433	.00421	.00410	.00399	.00388	.00378	.00368	.00359	.00350	.00341	.00332	.00324
74	34	.00583	.00565	.00549	.00533	.00517	.00502	.00488	.00474	.00461	.00448	.00436	.00424	.00413	.00402	.00392	.00381	.00371	.00362	.00353	.00344
74	35	.00623	.00604	.00586	.00569	.00552	.00536	.00521	.00506	.00492	.00478	.00465	.00453	.00440	.00429	.00417	.00406	.00396	.00386	.00376	.00366
74	36	.00666	.00646	.00627	.00608	.00590	.00573	.00557	.00541	.00526	.00511	.00497	.00483	.00470	.00458	.00445	.00434	.00422	.00411	.00401	.00391
74	37	.00714	.00692	.00671	.00651	.00632	.00614	.00596	.00579	.00563	.00547	.00532	.00517	.00503	.00490	.00476	.00464	.00452	.00440	.00429	.00418
74	38	.00766	.00743	.00721	.00699	.00679	.00659	.00640	.00622	.00604	.00587	.00571	.00555	.00540	.00525	.00511	.00497	.00484	.00472	.00459	.00447
74	39	.00824	.00799	.00775	.00752	.00730	.00708	.00688	.00668	.00649	.00631	.00613	.00596	.00580	.00564	.00549	.00534	.00520	.00507	.00493	.00481
74	40	.00888	.00861	.00835	.00810	.00786	.00764	.00741	.00720	.00700	.00680	.00661	.00643	.00625	.00608	.00591	.00576	.00560	.00546	.00531	.00518
74	41	.00959	.00930	.00902	.00875	.00849	.00825	.00801	.00778	.00756	.00734	.00714	.00694	.00675	.00657	.00639	.00622	.00605	.00589	.00574	.00559
74	42	.01037	.01006	.00976	.00947	.00919	.00892	.00867	.00842	.00818	.00795	.00773	.00751	.00731	.00711	.00692	.00673	.00655	.00638	.00622	.00605
74	43	.01123	.01089	.01057	.01026	.00996	.00967	.00939	.00912	.00887	.00862	.00838	.00815	.00792	.00771	.00750	.00730	.00711	.00692	.00674	.00657
74	44	.01217	.01181	.01146	.01112	.01080	.01049	.01019	.00990	.00962	.00935	.00909	.00884	.00860	.00837	.00815	.00793	.00772	.00752	.00732	.00713
74	45	.01318	.01279	.01242	.01205	.01171	.01137	.01105	.01074	.01044	.01015	.00987	.00960	.00934	.00909	.00884	.00861	.00838	.00817	.00796	.00775
74	46	.01428	.01386	.01345	.01306	.01269	.01233	.01198	.01164	.01132	.01101	.01071	.01042	.01014	.00987	.00960	.00935	.00911	.00887	.00864	.00842
74	47	.01545	.01500	.01457	.01415	.01375	.01336	.01298	.01262	.01227	.01194	.01161	.01130	.01100	.01070	.01042	.01015	.00989	.00963	.00938	.00915
74	48	.01672	.01623	.01576	.01532	.01488	.01446	.01406	.01367	.01330	.01294	.01259	.01225	.01192	.01161	.01130	.01101	.01073	.01045	.01019	.00993
74	49	.01807	.01755	.01705	.01657	.01610	.01565	.01522	.01480	.01440	.01401	.01364	.01327	.01292	.01258	.01226	.01194	.01163	.01134	.01105	.01077
74	50	.01953	.01897	.01843	.01792	.01742	.01694	.01647	.01602	.01559	.01517	.01477	.01438	.01400	.01364	.01328	.01294	.01261	.01229	.01199	.01169
74	51	.02108	.02049	.01991	.01936	.01883	.01831	.01781	.01733	.01687	.01642	.01599	.01557	.01516	.01477	.01439	.01402	.01367	.01333	.01300	.01267
74	52	.02274	.02210	.02149	.02090	.02033	.01977	.01924	.01873	.01823	.01775	.01728	.01683	.01640	.01598	.01557	.01518	.01480	.01443	.01407	.01373
74	53	.02450	.02382	.02316	.02253	.02192	.02133	.02076	.02021	.01968	.01916	.01867	.01819	.01772	.01727	.01683	.01641	.01600	.01561	.01523	.01485
74	54	.02636	.02564	.02494	.02426	.02361	.02298	.02237	.02179	.02122	.02067	.02014	.01962	.01912	.01864	.01817	.01772	.01729	.01686	.01645	.01605
74	55	.02833	.02756	.02682	.02610	.02541	.02474	.02409	.02346	.02285	.02227	.02170	.02115	.02062	.02010	.01960	.01912	.01865	.01820	.01776	.01733
74	56	.03042	.02960	.02881	.02805	.02731	.02659	.02590	.02524	.02459	.02396	.02336	.02277	.02220	.02165	.02112	.02060	.02010	.01962	.01915	.01869
74	57	.03263	.03176	.03092	.03011	.02932	.02856	.02783	.02711	.02643	.02576	.02511	.02449	.02388	.02330	.02273	.02218	.02165	.02113	.02063	.02014
74	58	.03494	.03402	.03313	.03227	.03144	.03063	.02985	.02909	.02836	.02765	.02697	.02630	.02566	.02503	.02443	.02384	.02327	.02272	.02218	.02167
74	59	.03736	.03639	.03544	.03453	.03365	.03279	.03197	.03116	.03039	.02963	.02891	.02820	.02751	.02685	.02621	.02558	.02498	.02439	.02382	.02327
74	60	.03989	.03886	.03786	.03690	.03596	.03506	.03418	.03333	.03251	.03171	.03094	.03019	.02946	.02875	.02807	.02741	.02676	.02614	.02553	.02495
74	61	.04254	.04145	.04039	.03937	.03839	.03743	.03650	.03560	.03473	.03389	.03307	.03227	.03150	.03075	.03003	.02933	.02864	.02798	.02734	.02671
74	62	.04532	.04417	.04306	.04198	.04094	.03993	.03895	.03800	.03708	.03618	.03532	.03448	.03366	.03287	.03210	.03135	.03063	.02993	.02924	.02858
74	63	.04824	.04703	.04586	.04473	.04363	.04256	.04153	.04052	.03955	.03861	.03769	.03680	.03594	.03510	.03429	.03350	.03273	.03199	.03126	.03056
74	64	.05130	.05003	.04880	.04761	.04645	.04533	.04424	.04318	.04215	.04116	.04019	.03925	.03834	.03746	.03660	.03576	.03495	.03416	.03340	.03265
74	65	.05451	.05318	.05188	.05063	.04941	.04823	.04708	.04597	.04489	.04384	.04282	.04183	.04087	.03994	.03903	.03815	.03729	.03646	.03565	.03486
74	66	.05788	.05648	.05512	.05380	.05253	.05128	.05008	.04891	.04777	.04667	.04559	.04455	.04354	.04255	.04160	.04067	.03976	.03888	.03803	.03720
74	67	.06142	.05995	.05853	.05715	.05581	.05450	.05324	.05201	.05081	.04965	.04853	.04743	.04636	.04533	.04432	.04334	.04239	.04146	.04056	.03968
74	68	.06512	.06359	.06210	.06065	.05925	.05788	.05656	.05527	.05402	.05280	.05161	.05046	.04934	.04825	.04719	.04616	.04516	.04418	.04323	.04231
74	69	.06897	.06737	.06582	.06431	.06284	.06141	.06003	.05868	.05736	.05609	.05485	.05364	.05246	.05132	.05021	.04913	.04807	.04705	.04605	.04507
74	70	.07296	.07129	.06967	.06810	.06657	.06507	.06362	.06221	.06084	.05951	.05821	.05694	.05571	.05452	.05335	.05221	.05111	.05003	.04898	.04796
74	71	.07706	.07533	.07364	.07200	.07040	.06885	.06734	.06587	.06444	.06304	.06168	.06036	.05908	.05782	.05660	.05541	.05426	.05313	.05203	.05096
74	72	.08127	.07947	.07772	.07601	.07435	.07273	.07116	.06963	.06813	.06668	.06527	.06389	.06255	.06124	.05996	.05872	.05751	.05633	.05518	.05406
74	73	.08557	.08371	.08189	.08012	.07839	.07671	.07508	.07349	.07193	.07042	.06895	.06751	.06611	.06475	.06342	.06213	.06086	.05963	.05843	.05726
74	74	.08999	.08805	.08617	.08434	.08255	.08081	.07911	.07746	.07585	.07428	.07275	.07126	.06980	.06838	.06700	.06565	.06433	.06305	.06180	.06058

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	0	.00292	.00288	.00283	.00279	.00274	.00270	.00266	.00262	.00258	.00255	.00251	.00247	.00244	.00240	.00237	.00234	.00231	.00228	.00225	.00222
75	1	.00093	.00090	.00088	.00086	.00084	.00081	.00079	.00077	.00076	.00074	.00072	.00070	.00069	.00067	.00066	.00064	.00063	.00061	.00060	.00059
75	2	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054	.00052
75	3	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00054	.00053	.00052	.00050
75	4	.00088	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051
75	5	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00055	.00053
75	6	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00058	.00057
75	7	.00109	.00106	.00103	.00099	.00096	.00093	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00064	.00062
75	8	.00120	.00116	.00113	.00109	.00106	.00103	.00099	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00079	.00076	.00074	.00072	.00070	.00068
75	9	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076
75	10	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00086
75	11	.00165	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098
75	12	.00183	.00178	.00173	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111
75	13	.00203	.00197	.00192	.00187	.00182	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125
75	14	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138
75	15	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149
75	16	.00251	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00163	.00159
75	17	.00264	.00257	.00250	.00244	.00238	.00232	.00226	.00221	.00215	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00178	.00174	.00171	.00167
75	18	.00274	.00267	.00260	.00254	.00247	.00241	.00235	.00229	.00224	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00185	.00181	.00177	.00173
75	19	.00284	.00277	.00270	.00263	.00256	.00250	.00244	.00238	.00232	.00226	.00221	.00216	.00211	.00206	.00201	.00196	.00192	.00188	.00183	.00179
75	20	.00295	.00287	.00280	.00273	.00266	.00259	.00252	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00190	.00185
75	21	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00192
75	22	.00318	.00310	.00302	.00294	.00286	.00279	.00271	.00265	.00258	.00252	.00245	.00240	.00234	.00228	.00223	.00218	.00213	.00208	.00203	.00198
75	23	.00331	.00322	.00314	.00305	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00248	.00242	.00237	.00231	.00225	.00220	.00215	.00210	.00205
75	24	.00345	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00272	.00265	.00258	.00252	.00246	.00240	.00234	.00229	.00223	.00218	.00213
75	25	.00362	.00352	.00342	.00333	.00324	.00315	.00307	.00299	.00291	.00284	.00277	.00270	.00263	.00257	.00250	.00244	.00239	.00233	.00227	.00222
75	26	.00380	.00369	.00359	.00349	.00340	.00331	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00262	.00256	.00250	.00244	.00238	.00232
75	27	.00401	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00321	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00256	.00250	.00244
75	28	.00423	.00411	.00400	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00306	.00298	.00291	.00283	.00277	.00270	.00263	.00257
75	29	.00448	.00435	.00423	.00411	.00400	.00389	.00378	.00368	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271
75	30	.00475	.00461	.00448	.00435	.00423	.00412	.00401	.00390	.00379	.00369	.00360	.00351	.00342	.00333	.00325	.00316	.00309	.00301	.00294	.00287
75	31	.00504	.00489	.00475	.00462	.00449	.00436	.00424	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343	.00335	.00326	.00318	.00311	.00303
75	32	.00535	.00519	.00504	.00490	.00476	.00463	.00450	.00438	.00426	.00415	.00404	.00393	.00383	.00373	.00364	.00355	.00346	.00337	.00329	.00321
75	33	.00569	.00553	.00537	.00521	.00506	.00492	.00479	.00466	.00453	.00441	.00429	.00418	.00407	.00396	.00386	.00376	.00367	.00358	.00349	.00340
75	34	.00606	.00589	.00572	.00555	.00539	.00524	.00509	.00495	.00482	.00469	.00456	.00444	.00432	.00421	.00410	.00400	.00390	.00380	.00370	.00361
75	35	.00648	.00629	.00610	.00593	.00576	.00559	.00544	.00529	.00514	.00500	.00487	.00474	.00461	.00449	.00437	.00426	.00415	.00405	.00395	.00385
75	36	.00693	.00672	.00652	.00634	.00615	.00598	.00581	.00565	.00549	.00534	.00520	.00506	.00492	.00479	.00467	.00455	.00443	.00432	.00421	.00410
75	37	.00742	.00720	.00699	.00678	.00659	.00640	.00622	.00605	.00588	.00572	.00556	.00541	.00527	.00513	.00499	.00486	.00474	.00461	.00450	.00438
75	38	.00797	.00773	.00750	.00728	.00707	.00687	.00667	.00649	.00631	.00613	.00596	.00580	.00565	.00550	.00535	.00521	.00508	.00494	.00482	.00470
75	39	.00857	.00831	.00807	.00783	.00760	.00739	.00718	.00697	.00678	.00659	.00641	.00624	.00607	.00591	.00575	.00560	.00545	.00531	.00518	.00504
75	40	.00923	.00896	.00869	.00844	.00819	.00796	.00773	.00751	.00730	.00710	.00691	.00672	.00654	.00636	.00619	.00603	.00587	.00572	.00557	.00543
75	41	.00997	.00967	.00939	.00911	.00885	.00860	.00835	.00812	.00789	.00767	.00746	.00726	.00706	.00687	.00669	.00651	.00634	.00618	.00602	.00587
75	42	.01078	.01046	.01016	.00986	.00958	.00930	.00904	.00878	.00854	.00830	.00808	.00786	.00764	.00744	.00724	.00705	.00687	.00669	.00652	.00635
75	43	.01168	.01133	.01100	.01068	.01038	.01008	.00980	.00952	.00926	.00900	.00876	.00852	.00829	.00807	.00786	.00765	.00745	.00726	.00707	.00689
75	44	.01266	.01229	.01193	.01158	.01125	.01093	.01063	.01033	.01004	.00977	.00950	.00925	.00900	.00876	.00853	.00831	.00809	.00788	.00768	.00749
75	45	.01371	.01331	.01293	.01256	.01220	.01186	.01153	.01121	.01090	.01060	.01032	.01004	.00977	.00951	.00926	.00902	.00879	.00856	.00835	.00814
75	46	.01486	.01443	.01401	.01361	.01323	.01286	.01250	.01216	.01183	.01151	.01120	.01090	.01061	.01033	.01006	.00980	.00955	.00931	.00907	.00884
75	47	.01608	.01562	.01518	.01475	.01433	.01394	.01355	.01318	.01282	.01248	.01214	.01182	.01151	.01121	.01092	.01064	.01037	.01010	.00985	.00960
75	48	.01740	.01691	.01643	.01597	.01552	.01509	.01468	.01428	.01390	.01352	.01317	.01282	.01248	.01216	.01185	.01154	.01125	.01097	.01069	.01043
75	49	.01882	.01828	.01777	.01728	.01680	.01634	.01590	.01547	.01505	.01465	.01427	.01389	.01353	.01318	.01285	.01252	.01220	.01190	.01160	.01132

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	50	.02034	.01977	.01922	.01869	.01818	.01768	.01721	.01674	.01630	.01587	.01545	.01505	.01466	.01429	.01393	.01357	.01323	.01291	.01259	.01228
75	51	.02197	.02136	.02077	.02020	.01965	.01912	.01861	.01812	.01764	.01718	.01673	.01630	.01588	.01548	.01509	.01471	.01435	.01399	.01365	.01332
75	52	.02370	.02305	.02242	.02181	.02122	.02066	.02011	.01958	.01907	.01857	.01810	.01763	.01719	.01675	.01633	.01593	.01553	.01515	.01479	.01443
75	53	.02554	.02484	.02417	.02352	.02290	.02229	.02170	.02114	.02059	.02006	.01955	.01905	.01857	.01811	.01766	.01722	.01680	.01639	.01600	.01561
75	54	.02749	.02675	.02603	.02534	.02467	.02402	.02340	.02279	.02221	.02164	.02109	.02056	.02005	.01955	.01907	.01860	.01815	.01771	.01729	.01688
75	55	.02956	.02877	.02800	.02726	.02655	.02586	.02519	.02455	.02392	.02332	.02274	.02217	.02162	.02109	.02057	.02007	.01959	.01912	.01867	.01823
75	56	.03174	.03090	.03009	.02931	.02855	.02781	.02710	.02641	.02575	.02510	.02448	.02388	.02329	.02272	.02217	.02164	.02112	.02062	.02013	.01966
75	57	.03405	.03316	.03230	.03147	.03066	.02988	.02912	.02839	.02768	.02699	.02633	.02568	.02506	.02445	.02387	.02330	.02275	.02221	.02169	.02119
75	58	.03648	.03554	.03462	.03374	.03288	.03205	.03125	.03047	.02972	.02899	.02828	.02759	.02693	.02628	.02566	.02505	.02446	.02389	.02334	.02280
75	59	.03902	.03802	.03705	.03611	.03520	.03432	.03347	.03265	.03185	.03107	.03032	.02959	.02888	.02820	.02753	.02689	.02626	.02565	.02506	.02449
75	60	.04167	.04061	.03959	.03860	.03764	.03670	.03580	.03493	.03408	.03325	.03246	.03168	.03093	.03020	.02950	.02881	.02815	.02750	.02687	.02626
75	61	.04445	.04333	.04225	.04120	.04018	.03920	.03824	.03732	.03642	.03555	.03470	.03388	.03309	.03231	.03156	.03084	.03013	.02944	.02878	.02813
75	62	.04737	.04619	.04505	.04394	.04287	.04183	.04082	.03984	.03889	.03797	.03707	.03620	.03536	.03454	.03375	.03298	.03223	.03150	.03079	.03010
75	63	.05044	.04920	.04800	.04683	.04570	.04460	.04353	.04250	.04149	.04052	.03957	.03866	.03776	.03690	.03606	.03524	.03445	.03367	.03292	.03219
75	64	.05367	.05236	.05109	.04986	.04867	.04751	.04639	.04530	.04424	.04321	.04221	.04124	.04030	.03938	.03849	.03763	.03679	.03597	.03518	.03441
75	65	.05704	.05567	.05434	.05304	.05179	.05057	.04939	.04824	.04712	.04604	.04499	.04396	.04297	.04200	.04106	.04015	.03926	.03840	.03756	.03674
75	66	.06059	.05915	.05775	.05639	.05507	.05379	.05255	.05134	.05017	.04902	.04792	.04684	.04579	.04477	.04378	.04282	.04188	.04097	.04008	.03922
75	67	.06432	.06281	.06134	.05992	.05853	.05719	.05588	.05461	.05338	.05218	.05101	.04988	.04878	.04770	.04666	.04564	.04466	.04369	.04276	.04185
75	68	.06822	.06664	.06511	.06362	.06217	.06076	.05939	.05806	.05676	.05550	.05428	.05309	.05193	.05080	.04970	.04863	.04759	.04658	.04559	.04463
75	69	.07229	.07064	.06904	.06748	.06597	.06449	.06306	.06166	.06031	.05899	.05770	.05645	.05523	.05405	.05289	.05177	.05068	.04961	.04857	.04756
75	70	.07650	.07478	.07311	.07149	.06990	.06836	.06687	.06541	.06399	.06261	.06126	.05995	.05868	.05743	.05622	.05504	.05390	.05278	.05169	.05063
75	71	.08084	.07905	.07731	.07562	.07397	.07236	.07080	.06928	.06779	.06635	.06494	.06357	.06224	.06094	.05967	.05844	.05724	.05606	.05492	.05381
75	72	.08529	.08343	.08162	.07986	.07814	.07647	.07484	.07326	.07171	.07021	.06874	.06731	.06592	.06456	.06324	.06195	.06069	.05946	.05827	.05710
75	73	.08985	.08792	.08604	.08421	.08243	.08069	.07900	.07735	.07574	.07418	.07265	.07116	.06971	.06829	.06691	.06556	.06425	.06297	.06172	.06050
75	74	.09453	.09253	.09058	.08869	.08684	.08504	.08328	.08157	.07990	.07827	.07668	.07513	.07362	.07215	.07071	.06931	.06794	.06660	.06530	.06403
75	75	.09934	.09728	.09526	.09330	.09139	.08952	.08770	.08593	.08420	.08251	.08086	.07925	.07768	.07615	.07466	.07320	.07177	.07038	.06903	.06770
76	0	.00309	.00304	.00299	.00295	.00290	.00286	.00282	.00278	.00274	.00270	.00266	.00262	.00259	.00255	.00252	.00249	.00245	.00242	.00239	.00236
76	1	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00072	.00071	.00069	.00068	.00066	.00065	.00063	.00062
76	2	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00060	.00059	.00058	.00056	.00055
76	3	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00056	.00054	.00053
76	4	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056	.00055	.00053
76	5	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00056
76	6	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059
76	7	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065
76	8	.00124	.00120	.00117	.00113	.00110	.00107	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071
76	9	.00138	.00133	.00129	.00126	.00122	.00118	.00115	.00112	.00108	.00105	.00102	.00100	.00097	.00094	.00091	.00089	.00087	.00084	.00082	.00080
76	10	.00153	.00149	.00145	.00140	.00136	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090
76	11	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103
76	12	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117
76	13	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00134	.00131
76	14	.00230	.00224	.00219	.00213	.00208	.00202	.00197	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00155	.00152	.00148	.00145
76	15	.00248	.00241	.00235	.00229	.00224	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157
76	16	.00262	.00256	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00191	.00187	.00183	.00179	.00175	.00171	.00167
76	17	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00206	.00201	.00196	.00192	.00188	.00184	.00180	.00176
76	18	.00286	.00279	.00272	.00265	.00259	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00187	.00183
76	19	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00232	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189
76	20	.00308	.00300	.00292	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00218	.00213	.00209	.00204	.00200	.00195
76	21	.00320	.00311	.00303	.00296	.00288	.00281	.00274	.00267	.00261	.00255	.00248	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202
76	22	.00332	.00323	.00315	.00307	.00299	.00291	.00284	.00277	.00270	.00264	.00257	.00251	.00245	.00240	.00234	.00229	.00223	.00218	.00213	.00209
76	23	.00345	.00336	.00327	.00319	.00310	.00303	.00295	.00288	.00280	.00274	.00267	.00260	.00254	.00248	.00242	.00237	.00231	.00226	.00221	.00216

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	24	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224
76	25	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245	.00239	.00234
76	26	.00396	.00385	.00374	.00364	.00355	.00345	.00336	.00328	.00319	.00311	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244
76	27	.00417	.00406	.00395	.00384	.00374	.00364	.00354	.00345	.00336	.00328	.00319	.00312	.00304	.00296	.00289	.00282	.00276	.00269	.00263	.00257
76	28	.00441	.00428	.00417	.00405	.00394	.00384	.00374	.00364	.00355	.00346	.00337	.00328	.00320	.00312	.00305	.00297	.00290	.00283	.00277	.00270
76	29	.00466	.00453	.00441	.00429	.00417	.00406	.00395	.00385	.00375	.00365	.00356	.00347	.00338	.00330	.00322	.00314	.00306	.00299	.00292	.00285
76	30	.00494	.00480	.00467	.00454	.00442	.00430	.00418	.00407	.00397	.00386	.00376	.00367	.00358	.00349	.00340	.00332	.00324	.00316	.00309	.00301
76	31	.00524	.00509	.00495	.00481	.00468	.00455	.00443	.00431	.00420	.00409	.00398	.00388	.00378	.00369	.00360	.00351	.00342	.00334	.00326	.00318
76	32	.00556	.00540	.00525	.00511	.00497	.00483	.00470	.00457	.00445	.00434	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00354	.00345	.00337
76	33	.00592	.00575	.00559	.00543	.00528	.00513	.00499	.00486	.00473	.00461	.00448	.00437	.00426	.00415	.00404	.00394	.00385	.00375	.00366	.00357
76	34	.00630	.00612	.00595	.00578	.00562	.00546	.00531	.00517	.00503	.00490	.00477	.00464	.00452	.00441	.00430	.00419	.00409	.00398	.00389	.00379
76	35	.00673	.00654	.00635	.00617	.00600	.00583	.00567	.00551	.00537	.00522	.00508	.00495	.00482	.00470	.00458	.00446	.00435	.00424	.00414	.00404
76	36	.00720	.00699	.00679	.00659	.00641	.00623	.00606	.00589	.00573	.00558	.00543	.00529	.00515	.00501	.00489	.00476	.00464	.00453	.00441	.00430
76	37	.00771	.00749	.00727	.00706	.00686	.00667	.00648	.00630	.00613	.00597	.00581	.00565	.00550	.00536	.00522	.00509	.00496	.00484	.00472	.00460
76	38	.00828	.00803	.00780	.00758	.00736	.00716	.00696	.00676	.00658	.00640	.00623	.00606	.00590	.00575	.00560	.00545	.00532	.00518	.00505	.00493
76	39	.00890	.00864	.00839	.00815	.00792	.00769	.00748	.00727	.00707	.00688	.00669	.00651	.00634	.00618	.00601	.00586	.00571	.00556	.00542	.00529
76	40	.00959	.00931	.00904	.00878	.00853	.00829	.00806	.00783	.00762	.00741	.00721	.00702	.00683	.00665	.00648	.00631	.00615	.00599	.00584	.00570
76	41	.01036	.01005	.00976	.00948	.00921	.00895	.00870	.00846	.00823	.00801	.00779	.00758	.00738	.00719	.00700	.00682	.00664	.00647	.00631	.00615
76	42	.01120	.01088	.01056	.01026	.00997	.00969	.00942	.00916	.00891	.00867	.00843	.00821	.00799	.00778	.00758	.00738	.00719	.00701	.00683	.00666
76	43	.01213	.01178	.01144	.01112	.01080	.01050	.01021	.00993	.00966	.00940	.00914	.00890	.00866	.00844	.00822	.00801	.00780	.00760	.00741	.00723
76	44	.01315	.01277	.01241	.01206	.01172	.01139	.01108	.01077	.01048	.01020	.00992	.00966	.00941	.00916	.00893	.00870	.00847	.00826	.00805	.00785
76	45	.01425	.01384	.01345	.01307	.01271	.01236	.01202	.01169	.01137	.01107	.01077	.01049	.01022	.00995	.00969	.00945	.00921	.00897	.00875	.00853
76	46	.01544	.01501	.01458	.01417	.01378	.01340	.01304	.01268	.01234	.01201	.01170	.01139	.01109	.01081	.01053	.01026	.01000	.00975	.00951	.00928
76	47	.01672	.01625	.01580	.01536	.01493	.01453	.01413	.01375	.01338	.01303	.01269	.01236	.01204	.01173	.01143	.01114	.01086	.01059	.01033	.01007
76	48	.01810	.01759	.01710	.01663	.01618	.01574	.01531	.01490	.01451	.01413	.01376	.01340	.01306	.01272	.01240	.01209	.01179	.01150	.01121	.01094
76	49	.01957	.01903	.01851	.01800	.01751	.01704	.01658	.01614	.01572	.01531	.01491	.01453	.01416	.01380	.01345	.01311	.01279	.01247	.01217	.01187
76	50	.02116	.02058	.02002	.01947	.01895	.01844	.01795	.01748	.01703	.01658	.01616	.01575	.01535	.01496	.01459	.01422	.01387	.01353	.01321	.01289
76	51	.02286	.02224	.02164	.02106	.02049	.01995	.01943	.01892	.01843	.01796	.01750	.01705	.01663	.01621	.01581	.01542	.01504	.01468	.01432	.01398
76	52	.02467	.02401	.02336	.02274	.02214	.02156	.02100	.02045	.01993	.01942	.01893	.01845	.01799	.01755	.01712	.01670	.01629	.01590	.01552	.01515
76	53	.02660	.02588	.02520	.02453	.02389	.02327	.02267	.02209	.02152	.02098	.02045	.01994	.01945	.01897	.01851	.01806	.01763	.01720	.01680	.01640
76	54	.02864	.02788	.02714	.02643	.02575	.02508	.02444	.02382	.02322	.02264	.02207	.02153	.02100	.02049	.01999	.01951	.01905	.01859	.01816	.01773
76	55	.03080	.02999	.02921	.02845	.02772	.02701	.02633	.02566	.02502	.02440	.02380	.02322	.02265	.02210	.02157	.02106	.02056	.02008	.01961	.01915
76	56	.03309	.03223	.03140	.03059	.02981	.02906	.02833	.02762	.02694	.02627	.02563	.02501	.02441	.02382	.02326	.02271	.02217	.02165	.02115	.02067
76	57	.03551	.03459	.03371	.03285	.03203	.03122	.03045	.02970	.02897	.02826	.02758	.02691	.02627	.02565	.02504	.02445	.02388	.02333	.02280	.02227
76	58	.03805	.03708	.03614	.03524	.03436	.03350	.03268	.03188	.03110	.03035	.02962	.02892	.02823	.02757	.02692	.02630	.02569	.02510	.02453	.02397
76	59	.04071	.03969	.03869	.03773	.03680	.03589	.03502	.03417	.03334	.03255	.03177	.03102	.03029	.02959	.02890	.02823	.02759	.02696	.02635	.02576
76	60	.04349	.04241	.04135	.04034	.03935	.03839	.03746	.03656	.03569	.03484	.03402	.03322	.03245	.03170	.03097	.03026	.02957	.02891	.02826	.02763
76	61	.04640	.04526	.04415	.04307	.04202	.04101	.04003	.03907	.03815	.03725	.03638	.03554	.03472	.03392	.03315	.03239	.03166	.03095	.03027	.02960
76	62	.04947	.04826	.04709	.04595	.04484	.04377	.04273	.04173	.04075	.03980	.03888	.03798	.03711	.03627	.03545	.03465	.03388	.03312	.03239	.03168
76	63	.05269	.05142	.05018	.04898	.04782	.04669	.04559	.04453	.04349	.04249	.04151	.04057	.03965	.03875	.03788	.03704	.03622	.03542	.03464	.03389
76	64	.05608	.05474	.05343	.05217	.05094	.04975	.04860	.04747	.04638	.04532	.04429	.04329	.04232	.04137	.04045	.03956	.03869	.03785	.03702	.03622
76	65	.05963	.05822	.05685	.05552	.05423	.05297	.05176	.05057	.04942	.04830	.04722	.04616	.04514	.04414	.04317	.04222	.04130	.04041	.03954	.03869
76	66	.06336	.06188	.06044	.05904	.05769	.05637	.05509	.05384	.05263	.05145	.05031	.04920	.04811	.04706	.04604	.04504	.04407	.04312	.04221	.04131
76	67	.06728	.06573	.06422	.06276	.06134	.05995	.05861	.05730	.05602	.05479	.05358	.05241	.05127	.05016	.04908	.04803	.04701	.04601	.04504	.04410
76	68	.07140	.06978	.06820	.06666	.06517	.06372	.06231	.06093	.05960	.05830	.05703	.05580	.05460	.05343	.05230	.05119	.05011	.04906	.04804	.04705
76	69	.07569	.07399	.07234	.07074	.06918	.06766	.06618	.06474	.06334	.06198	.06065	.05936	.05810	.05687	.05568	.05451	.05338	.05228	.05120	.05015
76	70	.08014	.07837	.07665	.07497	.07334	.07175	.07020	.06870	.06723	.06581	.06441	.06306	.06174	.06046	.05920	.05798	.05679	.05563	.05450	.05340
76	71	.08472	.08288	.08108	.07934	.07763	.07598	.07436	.07279	.07126	.06977	.06831	.06690	.06552	.06417	.06286	.06158	.06033	.05912	.05793	.05677
76	72	.08942	.08751	.08564	.08383	.08205	.08033	.07865	.07701	.07541	.07386	.07234	.07086	.06942	.06801	.06664	.06530	.06400	.06272	.06148	.06027
76	73	.09424	.09226	.09032	.08843	.08659	.08480	.08305	.08134	.07968	.07806	.07648	.07494	.07343	.07197	.07053	.06914	.06778	.06645	.06515	.06388

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	74	.09920	.09714	.09513	.09317	.09126	.08940	.08759	.08582	.08409	.08240	.08076	.07916	.07759	.07606	.07457	.07311	.07169	.07031	.06895	.06763
76	75	.10430	.10217	.10009	.09807	.09609	.09416	.09228	.09045	.08865	.08690	.08520	.08353	.08190	.08032	.07876	.07725	.07577	.07433	.07291	.07154
76	76	.10956	.10736	.10522	.10313	.10108	.09909	.09714	.09524	.09339	.09158	.08981	.08808	.08639	.08474	.08313	.08156	.08002	.07852	.07705	.07562
77	0	.00326	.00321	.00316	.00312	.00307	.00303	.00299	.00294	.00290	.00286	.00282	.00278	.00275	.00271	.00268	.00264	.00261	.00257	.00254	.00251
77	1	.00101	.00098	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00073	.00071	.00070	.00068	.00067	.00065
77	2	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00066	.00065	.00063	.00062	.00060	.00059	.00058
77	3	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00060	.00058	.00057	.00055
77	4	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00059	.00057	.00056
77	5	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058
77	6	.00108	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062
77	7	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067
77	8	.00129	.00125	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00076	.00074
77	9	.00143	.00138	.00134	.00130	.00127	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00086	.00083
77	10	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095
77	11	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00108
77	12	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00128	.00125	.00122
77	13	.00220	.00214	.00209	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00166	.00162	.00159	.00155	.00151	.00148	.00144	.00141	.00138
77	14	.00240	.00234	.00228	.00222	.00217	.00212	.00206	.00201	.00197	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152
77	15	.00258	.00252	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00203	.00198	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00165
77	16	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00231	.00225	.00220	.00215	.00210	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176
77	17	.00287	.00280	.00273	.00266	.00260	.00254	.00248	.00242	.00236	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00185
77	18	.00299	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00196	.00192
77	19	.00310	.00302	.00294	.00287	.00280	.00273	.00267	.00261	.00254	.00249	.00243	.00237	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00199
77	20	.00321	.00313	.00305	.00298	.00290	.00283	.00276	.00270	.00263	.00257	.00251	.00246	.00240	.00235	.00229	.00224	.00219	.00215	.00210	.00205
77	21	.00333	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00260	.00254	.00248	.00243	.00237	.00232	.00227	.00222	.00217	.00212
77	22	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00229	.00224	.00219
77	23	.00360	.00350	.00341	.00333	.00324	.00316	.00308	.00301	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00249	.00243	.00237	.00232	.00227
77	24	.00375	.00365	.00356	.00346	.00338	.00329	.00321	.00313	.00305	.00298	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00247	.00241	.00236
77	25	.00392	.00382	.00372	.00362	.00353	.00344	.00335	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00257	.00251	.00246
77	26	.00412	.00401	.00390	.00380	.00370	.00360	.00351	.00342	.00334	.00326	.00318	.00310	.00302	.00295	.00288	.00282	.00275	.00269	.00263	.00257
77	27	.00434	.00422	.00411	.00400	.00390	.00380	.00370	.00360	.00351	.00343	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00276	.00270
77	28	.00458	.00446	.00434	.00422	.00411	.00400	.00390	.00380	.00370	.00361	.00352	.00344	.00335	.00327	.00319	.00312	.00304	.00297	.00291	.00284
77	29	.00485	.00472	.00459	.00447	.00435	.00423	.00412	.00402	.00391	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314	.00307	.00300
77	30	.00514	.00499	.00486	.00473	.00460	.00448	.00436	.00425	.00414	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00340	.00332	.00324	.00316
77	31	.00545	.00529	.00515	.00501	.00488	.00475	.00462	.00450	.00438	.00427	.00416	.00406	.00396	.00386	.00377	.00368	.00359	.00350	.00342	.00334
77	32	.00578	.00562	.00546	.00531	.00517	.00503	.00490	.00477	.00465	.00453	.00441	.00430	.00419	.00409	.00399	.00389	.00380	.00371	.00362	.00354
77	33	.00615	.00598	.00581	.00565	.00550	.00535	.00521	.00507	.00494	.00481	.00468	.00457	.00445	.00434	.00423	.00413	.00403	.00393	.00384	.00375
77	34	.00655	.00636	.00619	.00601	.00585	.00569	.00554	.00539	.00525	.00511	.00498	.00485	.00473	.00461	.00450	.00439	.00428	.00418	.00408	.00398
77	35	.00699	.00679	.00660	.00642	.00624	.00607	.00591	.00575	.00560	.00545	.00531	.00517	.00504	.00491	.00479	.00467	.00456	.00445	.00434	.00423
77	36	.00747	.00726	.00705	.00686	.00667	.00648	.00631	.00614	.00598	.00582	.00567	.00552	.00538	.00524	.00511	.00498	.00486	.00474	.00462	.00451
77	37	.00800	.00777	.00755	.00734	.00714	.00694	.00675	.00657	.00639	.00622	.00606	.00590	.00575	.00560	.00546	.00532	.00519	.00506	.00494	.00482
77	38	.00859	.00834	.00811	.00788	.00766	.00745	.00724	.00705	.00686	.00667	.00650	.00633	.00616	.00601	.00585	.00571	.00556	.00542	.00529	.00516
77	39	.00924	.00897	.00871	.00847	.00823	.00800	.00778	.00757	.00737	.00717	.00698	.00680	.00662	.00645	.00629	.00613	.00597	.00582	.00568	.00554
77	40	.00995	.00967	.00939	.00912	.00887	.00862	.00839	.00816	.00794	.00773	.00752	.00732	.00713	.00695	.00677	.00660	.00643	.00627	.00612	.00597
77	41	.01075	.01044	.01014	.00986	.00958	.00931	.00906	.00881	.00858	.00835	.00812	.00791	.00771	.00751	.00731	.00713	.00695	.00677	.00661	.00644
77	42	.01163	.01129	.01097	.01066	.01037	.01008	.00980	.00954	.00928	.00903	.00880	.00856	.00834	.00813	.00792	.00772	.00752	.00734	.00715	.00698
77	43	.01259	.01223	.01189	.01155	.01123	.01093	.01063	.01034	.01006	.00980	.00954	.00929	.00905	.00881	.00859	.00837	.00816	.00796	.00776	.00757
77	44	.01365	.01326	.01289	.01253	.01219	.01185	.01153	.01122	.01092	.01063	.01035	.01008	.00982	.00957	.00933	.00909	.00887	.00865	.00843	.00823
77	45	.01480	.01438	.01398	.01359	.01322	.01286	.01251	.01218	.01185	.01154	.01124	.01095	.01067	.01040	.01013	.00988	.00963	.00939	.00916	.00894
77	46	.01604	.01559	.01516	.01474	.01434	.01395	.01358	.01322	.01287	.01253	.01221	.01189	.01159	.01129	.01101	.01073	.01047	.01021	.00996	.00972

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
77	47	.01737	.01689	.01642	.01597	.01554	.01512	.01472	.01433	.01396	.01359	.01324	.01290	.01258	.01226	.01195	.01165	.01137	.01109	.01082	.01056
77	48	.01880	.01828	.01778	.01730	.01684	.01639	.01596	.01554	.01513	.01474	.01436	.01400	.01364	.01330	.01297	.01265	.01234	.01204	.01175	.01147
77	49	.02034	.01978	.01925	.01873	.01823	.01775	.01728	.01683	.01640	.01598	.01557	.01518	.01480	.01443	.01407	.01373	.01339	.01307	.01275	.01245
77	50	.02199	.02140	.02083	.02027	.01973	.01922	.01872	.01823	.01777	.01731	.01688	.01645	.01604	.01565	.01526	.01489	.01453	.01418	.01384	.01351
77	51	.02377	.02313	.02252	.02192	.02135	.02079	.02026	.01974	.01924	.01875	.01828	.01783	.01738	.01696	.01654	.01614	.01576	.01538	.01502	.01466
77	52	.02566	.02498	.02432	.02368	.02307	.02247	.02190	.02134	.02080	.02028	.01978	.01929	.01882	.01836	.01792	.01749	.01707	.01667	.01627	.01589
77	53	.02767	.02694	.02624	.02556	.02490	.02426	.02365	.02305	.02248	.02192	.02138	.02085	.02035	.01986	.01938	.01892	.01847	.01804	.01762	.01721
77	54	.02980	.02902	.02827	.02755	.02684	.02616	.02551	.02487	.02425	.02366	.02308	.02252	.02198	.02145	.02094	.02044	.01997	.01950	.01905	.01861
77	55	.03206	.03123	.03043	.02966	.02891	.02818	.02748	.02680	.02614	.02551	.02489	.02429	.02371	.02315	.02260	.02207	.02156	.02106	.02058	.02011
77	56	.03445	.03357	.03272	.03190	.03110	.03033	.02958	.02885	.02815	.02747	.02681	.02617	.02555	.02495	.02437	.02380	.02325	.02272	.02220	.02170
77	57	.03698	.03605	.03514	.03427	.03342	.03260	.03180	.03103	.03028	.02956	.02885	.02817	.02751	.02687	.02625	.02564	.02506	.02449	.02393	.02340
77	58	.03964	.03865	.03769	.03676	.03586	.03499	.03414	.03332	.03253	.03175	.03101	.03028	.02957	.02889	.02823	.02758	.02696	.02635	.02576	.02519
77	59	.04243	.04138	.04036	.03937	.03842	.03749	.03659	.03572	.03488	.03406	.03326	.03249	.03174	.03101	.03031	.02962	.02895	.02831	.02768	.02707
77	60	.04534	.04423	.04315	.04211	.04109	.04011	.03916	.03824	.03734	.03647	.03562	.03480	.03401	.03323	.03248	.03175	.03105	.03036	.02969	.02904
77	61	.04839	.04722	.04608	.04497	.04390	.04286	.04185	.04087	.03992	.03900	.03811	.03724	.03639	.03557	.03477	.03400	.03325	.03251	.03180	.03111
77	62	.05160	.05036	.04916	.04799	.04686	.04576	.04470	.04366	.04266	.04168	.04073	.03981	.03891	.03804	.03720	.03638	.03558	.03480	.03404	.03331
77	63	.05498	.05368	.05241	.05118	.04998	.04882	.04770	.04660	.04554	.04451	.04350	.04253	.04158	.04066	.03976	.03889	.03805	.03722	.03642	.03564
77	64	.05854	.05716	.05582	.05453	.05327	.05205	.05086	.04970	.04858	.04749	.04643	.04540	.04440	.04342	.04247	.04155	.04066	.03978	.03893	.03811
77	65	.06226	.06082	.05941	.05805	.05672	.05543	.05418	.05296	.05178	.05063	.04951	.04842	.04737	.04634	.04533	.04436	.04341	.04249	.04159	.04071
77	66	.06618	.06466	.06319	.06175	.06036	.05901	.05769	.05641	.05516	.05395	.05277	.05162	.05051	.04942	.04836	.04733	.04633	.04536	.04441	.04348
77	67	.07031	.06872	.06717	.06567	.06420	.06278	.06140	.06005	.05874	.05746	.05622	.05501	.05384	.05269	.05158	.05049	.04944	.04841	.04740	.04643
77	68	.07464	.07298	.07136	.06978	.06824	.06675	.06530	.06388	.06251	.06117	.05986	.05859	.05736	.05615	.05498	.05383	.05272	.05164	.05058	.04955
77	69	.07917	.07742	.07573	.07408	.07247	.07091	.06939	.06790	.06646	.06505	.06368	.06235	.06105	.05979	.05855	.05735	.05618	.05504	.05392	.05284
77	70	.08385	.08204	.08027	.07854	.07686	.07523	.07364	.07208	.07057	.06910	.06767	.06627	.06491	.06358	.06228	.06102	.05979	.05859	.05742	.05628
77	71	.08869	.08679	.08495	.08315	.08140	.07969	.07803	.07641	.07483	.07329	.07179	.07033	.06890	.06751	.06615	.06483	.06354	.06228	.06105	.05986
77	72	.09366	.09169	.08977	.08790	.08607	.08429	.08256	.08087	.07922	.07762	.07605	.07452	.07303	.07158	.07016	.06877	.06742	.06611	.06482	.06356
77	73	.09875	.09671	.09471	.09277	.09087	.08902	.08722	.08546	.08375	.08207	.08044	.07884	.07729	.07577	.07429	.07284	.07143	.07005	.06871	.06740
77	74	.10399	.10187	.09980	.09779	.09582	.09390	.09203	.09020	.08842	.08668	.08498	.08332	.08170	.08012	.07857	.07706	.07559	.07415	.07275	.07138
77	75	.10939	.10720	.10506	.10297	.10094	.09895	.09700	.09511	.09326	.09145	.08968	.08796	.08628	.08463	.08303	.08146	.07992	.07842	.07696	.07553
77	76	.11497	.11271	.11050	.10834	.10623	.10417	.10216	.10020	.09828	.09641	.09458	.09279	.09104	.08934	.08767	.08604	.08444	.08288	.08136	.07987
77	77	.12071	.11838	.11610	.11388	.11170	.10958	.10750	.10547	.10349	.10155	.09966	.09780	.09599	.09422	.09249	.09080	.08915	.08753	.08595	.08440
78	0	.00345	.00339	.00335	.00330	.00325	.00321	.00316	.00312	.00308	.00303	.00299	.00296	.00292	.00288	.00284	.00281	.00277	.00274	.00270	.00267
78	1	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00080	.00078	.00076	.00075	.00073	.00072	.00070	.00069
78	2	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00070	.00068	.00066	.00065	.00063	.00062	.00061
78	3	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059	.00058
78	4	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00060	.00058
78	5	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061
78	6	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065
78	7	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00070
78	8	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00077
78	9	.00147	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087
78	10	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00118	.00115	.00112	.00109	.00107	.00104	.00101	.00099
78	11	.00185	.00179	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00113
78	12	.00206	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128
78	13	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145
78	14	.00250	.00244	.00238	.00232	.00226	.00221	.00216	.00210	.00205	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160
78	15	.00269	.00262	.00256	.00250	.00244	.00238	.00233	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00185	.00181	.00178	.00174
78	16	.00285	.00278	.00272	.00265	.00259	.00253	.00247	.00241	.00236	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00197	.00193	.00189	.00185
78	17	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00194
78	18	.00311	.00304	.00296	.00289	.00282	.00276	.00269	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00206	.00202

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	19	.00323	.00315	.00307	.00300	.00292	.00286	.00279	.00272	.00266	.00260	.00254	.00249	.00243	.00238	.00233	.00228	.00223	.00218	.00213	.00209
78	20	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00275	.00269	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00221	.00216
78	21	.00347	.00338	.00330	.00322	.00314	.00307	.00299	.00292	.00285	.00279	.00272	.00266	.00260	.00255	.00249	.00243	.00238	.00233	.00228	.00223
78	22	.00360	.00351	.00342	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231
78	23	.00374	.00365	.00355	.00347	.00338	.00330	.00322	.00314	.00307	.00299	.00292	.00286	.00279	.00273	.00267	.00261	.00255	.00249	.00244	.00239
78	24	.00390	.00380	.00370	.00361	.00352	.00343	.00335	.00327	.00319	.00311	.00304	.00297	.00290	.00283	.00277	.00271	.00265	.00259	.00253	.00247
78	25	.00408	.00397	.00387	.00377	.00368	.00358	.00350	.00341	.00333	.00325	.00317	.00310	.00302	.00295	.00289	.00282	.00276	.00270	.00264	.00258
78	26	.00428	.00417	.00406	.00395	.00385	.00376	.00366	.00357	.00349	.00340	.00332	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00275	.00269
78	27	.00451	.00439	.00428	.00417	.00406	.00396	.00386	.00376	.00367	.00358	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283
78	28	.00476	.00464	.00451	.00440	.00428	.00417	.00407	.00396	.00387	.00377	.00368	.00359	.00351	.00342	.00334	.00327	.00319	.00312	.00305	.00298
78	29	.00504	.00490	.00477	.00465	.00453	.00441	.00430	.00419	.00409	.00398	.00389	.00379	.00370	.00361	.00353	.00345	.00337	.00329	.00321	.00314
78	30	.00534	.00519	.00505	.00492	.00479	.00467	.00455	.00443	.00432	.00421	.00411	.00401	.00391	.00382	.00373	.00364	.00356	.00347	.00339	.00332
78	31	.00566	.00550	.00535	.00521	.00507	.00494	.00481	.00469	.00457	.00446	.00435	.00424	.00414	.00404	.00394	.00385	.00376	.00367	.00359	.00351
78	32	.00600	.00584	.00568	.00553	.00538	.00524	.00510	.00497	.00485	.00472	.00461	.00449	.00438	.00428	.00417	.00407	.00398	.00388	.00379	.00371
78	33	.00638	.00621	.00604	.00587	.00572	.00557	.00542	.00528	.00514	.00501	.00489	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00402	.00393
78	34	.00679	.00661	.00643	.00625	.00608	.00592	.00577	.00561	.00547	.00533	.00520	.00507	.00494	.00482	.00470	.00459	.00448	.00437	.00427	.00417
78	35	.00725	.00705	.00686	.00667	.00649	.00631	.00615	.00599	.00583	.00568	.00554	.00540	.00526	.00513	.00501	.00488	.00477	.00465	.00454	.00444
78	36	.00775	.00753	.00732	.00712	.00693	.00674	.00656	.00639	.00622	.00606	.00591	.00576	.00561	.00547	.00534	.00521	.00508	.00496	.00484	.00473
78	37	.00830	.00806	.00784	.00762	.00742	.00722	.00702	.00684	.00666	.00648	.00632	.00616	.00600	.00585	.00570	.00556	.00543	.00530	.00517	.00505
78	38	.00890	.00865	.00841	.00818	.00796	.00774	.00753	.00733	.00714	.00695	.00677	.00660	.00643	.00627	.00611	.00596	.00581	.00567	.00554	.00540
78	39	.00957	.00930	.00904	.00879	.00855	.00832	.00809	.00788	.00767	.00747	.00728	.00709	.00691	.00673	.00656	.00640	.00624	.00609	.00594	.00580
78	40	.01031	.01002	.00974	.00947	.00921	.00896	.00872	.00849	.00826	.00805	.00784	.00763	.00744	.00725	.00707	.00689	.00672	.00656	.00640	.00624
78	41	.01114	.01082	.01052	.01023	.00995	.00968	.00942	.00917	.00893	.00869	.00847	.00825	.00804	.00783	.00764	.00744	.00726	.00708	.00691	.00674
78	42	.01205	.01171	.01139	.01107	.01077	.01048	.01019	.00992	.00966	.00941	.00916	.00893	.00870	.00848	.00827	.00806	.00786	.00767	.00748	.00730
78	43	.01305	.01269	.01234	.01200	.01167	.01136	.01105	.01076	.01047	.01020	.00994	.00968	.00944	.00920	.00897	.00874	.00853	.00832	.00812	.00792
78	44	.01415	.01376	.01338	.01301	.01266	.01232	.01199	.01168	.01137	.01108	.01079	.01051	.01025	.00999	.00974	.00950	.00927	.00904	.00882	.00861
78	45	.01534	.01492	.01451	.01412	.01374	.01337	.01302	.01267	.01234	.01202	.01172	.01142	.01113	.01085	.01058	.01032	.01007	.00982	.00959	.00936
78	46	.01663	.01618	.01574	.01531	.01490	.01451	.01413	.01376	.01340	.01306	.01272	.01240	.01209	.01179	.01150	.01122	.01094	.01068	.01042	.01017
78	47	.01802	.01753	.01705	.01660	.01616	.01573	.01532	.01492	.01454	.01417	.01381	.01346	.01312	.01280	.01248	.01218	.01188	.01160	.01132	.01105
78	48	.01951	.01898	.01847	.01798	.01751	.01705	.01661	.01618	.01576	.01536	.01498	.01460	.01424	.01389	.01355	.01322	.01290	.01260	.01230	.01201
78	49	.02111	.02054	.02000	.01947	.01896	.01847	.01799	.01753	.01709	.01666	.01624	.01584	.01545	.01507	.01470	.01435	.01401	.01367	.01335	.01304
78	50	.02283	.02223	.02164	.02108	.02053	.02000	.01949	.01899	.01852	.01805	.01760	.01717	.01675	.01634	.01595	.01557	.01520	.01484	.01449	.01416
78	51	.02468	.02403	.02341	.02280	.02221	.02165	.02110	.02057	.02005	.01956	.01907	.01861	.01816	.01772	.01730	.01689	.01649	.01610	.01573	.01536
78	52	.02665	.02596	.02529	.02464	.02401	.02340	.02281	.02225	.02169	.02116	.02064	.02014	.01966	.01919	.01873	.01829	.01786	.01745	.01705	.01666
78	53	.02875	.02801	.02729	.02659	.02592	.02527	.02464	.02403	.02344	.02287	.02232	.02178	.02126	.02076	.02027	.01980	.01934	.01889	.01846	.01804
78	54	.03097	.03018	.02941	.02867	.02795	.02726	.02659	.02594	.02530	.02469	.02410	.02353	.02297	.02243	.02191	.02140	.02090	.02043	.01996	.01951
78	55	.03333	.03249	.03167	.03088	.03011	.02937	.02865	.02796	.02728	.02663	.02600	.02538	.02479	.02421	.02365	.02311	.02258	.02207	.02157	.02108
78	56	.03583	.03493	.03406	.03322	.03241	.03162	.03085	.03011	.02939	.02869	.02802	.02736	.02672	.02611	.02551	.02492	.02436	.02381	.02328	.02276
78	57	.03847	.03752	.03660	.03570	.03483	.03399	.03318	.03239	.03162	.03088	.03016	.02946	.02878	.02812	.02748	.02686	.02625	.02567	.02510	.02455
78	58	.04126	.04024	.03926	.03831	.03739	.03650	.03563	.03479	.03397	.03318	.03241	.03167	.03095	.03024	.02956	.02890	.02825	.02763	.02702	.02643
78	59	.04417	.04309	.04205	.04104	.04007	.03912	.03820	.03730	.03644	.03560	.03478	.03399	.03322	.03247	.03174	.03104	.03035	.02969	.02904	.02841
78	60	.04721	.04607	.04497	.04390	.04287	.04186	.04089	.03994	.03902	.03813	.03726	.03642	.03560	.03481	.03403	.03328	.03255	.03185	.03116	.03048
78	61	.05040	.04920	.04804	.04691	.04581	.04474	.04371	.04271	.04173	.04079	.03987	.03897	.03811	.03726	.03644	.03565	.03487	.03412	.03338	.03267
78	62	.05376	.05250	.05127	.05007	.04891	.04779	.04669	.04563	.04460	.04360	.04262	.04168	.04076	.03986	.03899	.03815	.03732	.03652	.03574	.03499
78	63	.05730	.05597	.05467	.05341	.05219	.05100	.04984	.04872	.04763	.04657	.04554	.04454	.04356	.04261	.04169	.04080	.03992	.03907	.03825	.03744
78	64	.06103	.05962	.05825	.05692	.05563	.05438	.05316	.05198	.05082	.04970	.04861	.04755	.04652	.04552	.04455	.04360	.04267	.04177	.04090	.04004
78	65	.06494	.06346	.06202	.06062	.05926	.05794	.05665	.05540	.05419	.05301	.05186	.05074	.04965	.04859	.04756	.04656	.04558	.04463	.04370	.04280
78	66	.06905	.06749	.06598	.06451	.06308	.06169	.06034	.05903	.05775	.05650	.05529	.05411	.05296	.05184	.05075	.04969	.04866	.04765	.04667	.04572
78	67	.07339	.07176	.07017	.06863	.06712	.06566	.06424	.06286	.06151	.06020	.05892	.05768	.05647	.05529	.05414	.05302	.05193	.05087	.04984	.04883
78	68	.07794	.07623	.07457	.07295	.07138	.06985	.06835	.06690	.06549	.06411	.06276	.06146	.06018	.05894	.05773	.05655	.05540	.05428	.05319	.05213

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	69	.08270	.08091	.07917	.07748	.07583	.07423	.07266	.07114	.06965	.06821	.06680	.06542	.06409	.06278	.06151	.06027	.05906	.05788	.05673	.05561
78	70	.08764	.08577	.08396	.08219	.08046	.07878	.07715	.07555	.07400	.07248	.07100	.06956	.06816	.06679	.06545	.06415	.06288	.06164	.06043	.05925
78	71	.09273	.09079	.08889	.08705	.08525	.08350	.08179	.08012	.07849	.07691	.07536	.07385	.07238	.07095	.06955	.06818	.06685	.06555	.06428	.06304
78	72	.09797	.09595	.09398	.09206	.09018	.08835	.08657	.08483	.08314	.08148	.07987	.07829	.07675	.07525	.07379	.07236	.07096	.06960	.06827	.06697
78	73	.10335	.10125	.09920	.09720	.09525	.09335	.09150	.08969	.08792	.08619	.08451	.08286	.08126	.07969	.07816	.07667	.07521	.07379	.07239	.07103
78	74	.10889	.10671	.10458	.10251	.10049	.09851	.09658	.09470	.09286	.09107	.08931	.08760	.08593	.08430	.08270	.08114	.07962	.07813	.07668	.07526
78	75	.11460	.11235	.11015	.10800	.10590	.10385	.10185	.09990	.09799	.09613	.09431	.09253	.09079	.08909	.08743	.08580	.08422	.08267	.08115	.07967
78	76	.12051	.11818	.11591	.11369	.11152	.10940	.10733	.10530	.10332	.10139	.09950	.09765	.09585	.09408	.09236	.09067	.08902	.08741	.08583	.08429
78	77	.12660	.12420	.12185	.11956	.11732	.11513	.11299	.11090	.10885	.10685	.10489	.10298	.10111	.09928	.09749	.09574	.09403	.09235	.09071	.08911
78	78	.13284	.13037	.12796	.12560	.12329	.12103	.11882	.11666	.11455	.11249	.11046	.10849	.10655	.10466	.10281	.10099	.09922	.09748	.09578	.09412
79	0	.00364	.00359	.00354	.00349	.00344	.00339	.00335	.00330	.00326	.00322	.00318	.00313	.00310	.00306	.00302	.00298	.00295	.00291	.00288	.00284
79	1	.00109	.00107	.00104	.00102	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077	.00075	.00074	.00072
79	2	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00073	.00071	.00069	.00068	.00066	.00065	.00064
79	3	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00061
79	4	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00074	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00061
79	5	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063
79	6	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067
79	7	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073
79	8	.00137	.00133	.00129	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081
79	9	.00152	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00091
79	10	.00170	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103
79	11	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00126	.00123	.00120	.00118
79	12	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00144	.00141	.00137	.00134
79	13	.00238	.00232	.00226	.00220	.00215	.00210	.00205	.00200	.00195	.00190	.00186	.00182	.00177	.00173	.00169	.00166	.00162	.00158	.00155	.00151
79	14	.00260	.00253	.00247	.00241	.00236	.00230	.00225	.00220	.00214	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00179	.00175	.00172	.00168
79	15	.00280	.00273	.00267	.00260	.00254	.00248	.00243	.00237	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00199	.00194	.00190	.00186	.00182
79	16	.00297	.00290	.00283	.00276	.00270	.00264	.00258	.00252	.00246	.00241	.00236	.00230	.00226	.00221	.00216	.00211	.00207	.00203	.00199	.00194
79	17	.00311	.00304	.00297	.00290	.00283	.00277	.00270	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00227	.00222	.00217	.00213	.00208	.00204
79	18	.00324	.00316	.00309	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212
79	19	.00336	.00328	.00320	.00312	.00305	.00298	.00291	.00284	.00278	.00272	.00266	.00260	.00254	.00249	.00244	.00238	.00233	.00229	.00224	.00219
79	20	.00348	.00339	.00331	.00323	.00316	.00308	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00247	.00241	.00236	.00231	.00227
79	21	.00361	.00352	.00344	.00335	.00327	.00320	.00312	.00305	.00298	.00291	.00285	.00278	.00272	.00266	.00261	.00255	.00250	.00244	.00239	.00234
79	22	.00374	.00365	.00356	.00348	.00339	.00331	.00323	.00316	.00309	.00301	.00295	.00288	.00282	.00275	.00269	.00264	.00258	.00252	.00247	.00242
79	23	.00389	.00379	.00370	.00361	.00352	.00344	.00335	.00328	.00320	.00313	.00305	.00298	.00292	.00285	.00279	.00273	.00267	.00261	.00256	.00250
79	24	.00405	.00395	.00385	.00376	.00366	.00357	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00290	.00283	.00277	.00271	.00265	.00260
79	25	.00424	.00413	.00403	.00392	.00383	.00373	.00364	.00356	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282	.00276	.00270
79	26	.00444	.00433	.00422	.00411	.00401	.00391	.00382	.00372	.00363	.00355	.00346	.00338	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282
79	27	.00468	.00456	.00444	.00433	.00422	.00412	.00402	.00392	.00382	.00373	.00364	.00356	.00348	.00340	.00332	.00324	.00317	.00310	.00303	.00297
79	28	.00494	.00481	.00469	.00457	.00445	.00434	.00423	.00413	.00403	.00393	.00384	.00375	.00366	.00358	.00349	.00342	.00334	.00326	.00319	.00312
79	29	.00523	.00509	.00496	.00483	.00471	.00459	.00447	.00436	.00426	.00415	.00405	.00396	.00387	.00378	.00369	.00360	.00352	.00344	.00337	.00329
79	30	.00554	.00539	.00525	.00511	.00498	.00485	.00473	.00461	.00450	.00439	.00429	.00418	.00408	.00399	.00390	.00381	.00372	.00364	.00355	.00348
79	31	.00587	.00571	.00556	.00541	.00527	.00514	.00501	.00488	.00476	.00465	.00453	.00442	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00367
79	32	.00622	.00606	.00590	.00574	.00559	.00545	.00531	.00518	.00505	.00492	.00480	.00468	.00457	.00446	.00436	.00426	.00416	.00406	.00397	.00388
79	33	.00662	.00644	.00626	.00610	.00594	.00579	.00564	.00549	.00536	.00522	.00509	.00497	.00485	.00473	.00462	.00451	.00441	.00431	.00421	.00411
79	34	.00704	.00685	.00667	.00649	.00632	.00615	.00599	.00584	.00569	.00555	.00541	.00528	.00515	.00503	.00491	.00479	.00468	.00457	.00446	.00436
79	35	.00751	.00731	.00711	.00692	.00674	.00656	.00639	.00623	.00607	.00591	.00577	.00562	.00549	.00535	.00522	.00510	.00498	.00486	.00475	.00464
79	36	.00803	.00781	.00760	.00739	.00719	.00700	.00682	.00665	.00648	.00631	.00615	.00600	.00585	.00571	.00557	.00544	.00531	.00518	.00506	.00494
79	37	.00859	.00836	.00813	.00791	.00770	.00749	.00730	.00711	.00692	.00675	.00658	.00641	.00625	.00610	.00595	.00581	.00567	.00553	.00540	.00528
79	38	.00922	.00897	.00872	.00848	.00826	.00804	.00782	.00762	.00742	.00723	.00705	.00687	.00670	.00654	.00638	.00622	.00607	.00593	.00579	.00565
79	39	.00991	.00964	.00937	.00912	.00887	.00863	.00841	.00819	.00797	.00777	.00757	.00738	.00720	.00702	.00684	.00668	.00652	.00636	.00621	.00606

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
79	40	.01068	.01038	.01010	.00982	.00956	.00930	.00906	.00882	.00859	.00837	.00815	.00795	.00775	.00756	.00737	.00719	.00702	.00685	.00668	.00653
79	41	.01153	.01121	.01090	.01061	.01032	.01005	.00978	.00952	.00928	.00904	.00881	.00859	.00837	.00816	.00796	.00777	.00758	.00739	.00722	.00705
79	42	.01247	.01213	.01180	.01148	.01117	.01087	.01059	.01031	.01004	.00978	.00954	.00929	.00906	.00884	.00862	.00841	.00820	.00801	.00782	.00763
79	43	.01351	.01314	.01278	.01244	.01211	.01179	.01148	.01118	.01089	.01061	.01034	.01008	.00983	.00958	.00935	.00912	.00890	.00869	.00848	.00828
79	44	.01465	.01425	.01387	.01350	.01314	.01279	.01246	.01213	.01182	.01152	.01123	.01095	.01067	.01041	.01016	.00991	.00967	.00944	.00921	.00900
79	45	.01589	.01546	.01504	.01464	.01425	.01388	.01352	.01317	.01283	.01251	.01219	.01189	.01160	.01131	.01103	.01077	.01051	.01026	.01002	.00978
79	46	.01723	.01676	.01632	.01588	.01547	.01506	.01468	.01430	.01394	.01358	.01324	.01292	.01260	.01229	.01199	.01170	.01142	.01115	.01089	.01064
79	47	.01867	.01817	.01769	.01722	.01677	.01634	.01592	.01551	.01512	.01474	.01437	.01402	.01368	.01334	.01302	.01271	.01241	.01212	.01183	.01156
79	48	.02022	.01968	.01916	.01866	.01818	.01771	.01726	.01682	.01640	.01599	.01560	.01521	.01484	.01449	.01414	.01380	.01348	.01316	.01285	.01256
79	49	.02188	.02130	.02075	.02021	.01969	.01919	.01870	.01823	.01778	.01734	.01691	.01650	.01610	.01572	.01534	.01498	.01463	.01429	.01396	.01363
79	50	.02367	.02306	.02246	.02188	.02132	.02079	.02026	.01976	.01927	.01880	.01834	.01790	.01747	.01705	.01665	.01626	.01588	.01551	.01515	.01481
79	51	.02560	.02494	.02430	.02368	.02308	.02250	.02194	.02140	.02088	.02037	.01988	.01940	.01894	.01849	.01806	.01764	.01723	.01683	.01645	.01607
79	52	.02765	.02694	.02626	.02560	.02495	.02433	.02373	.02315	.02259	.02205	.02152	.02101	.02051	.02003	.01956	.01911	.01867	.01824	.01783	.01743
79	53	.02983	.02907	.02834	.02764	.02695	.02629	.02564	.02502	.02442	.02384	.02327	.02272	.02219	.02167	.02117	.02069	.02021	.01976	.01931	.01888
79	54	.03215	.03134	.03056	.02980	.02907	.02836	.02767	.02701	.02636	.02574	.02513	.02455	.02398	.02342	.02289	.02236	.02186	.02137	.02089	.02043
79	55	.03460	.03374	.03291	.03211	.03132	.03057	.02983	.02912	.02843	.02777	.02712	.02649	.02588	.02529	.02471	.02416	.02361	.02309	.02258	.02208
79	56	.03721	.03630	.03541	.03455	.03372	.03291	.03213	.03137	.03064	.02992	.02923	.02856	.02791	.02727	.02666	.02606	.02548	.02492	.02437	.02384
79	57	.03997	.03900	.03805	.03714	.03626	.03540	.03456	.03376	.03297	.03221	.03147	.03076	.03006	.02939	.02873	.02809	.02747	.02687	.02629	.02572
79	58	.04287	.04184	.04084	.03987	.03893	.03801	.03713	.03627	.03543	.03462	.03384	.03308	.03233	.03161	.03091	.03023	.02957	.02893	.02831	.02770
79	59	.04591	.04482	.04375	.04272	.04173	.04076	.03982	.03890	.03802	.03716	.03632	.03551	.03472	.03395	.03321	.03248	.03178	.03109	.03043	.02978
79	60	.04909	.04793	.04681	.04571	.04466	.04363	.04263	.04166	.04072	.03981	.03892	.03806	.03722	.03640	.03561	.03484	.03409	.03336	.03265	.03196
79	61	.05242	.05120	.05001	.04885	.04773	.04664	.04559	.04456	.04356	.04259	.04165	.04074	.03985	.03898	.03814	.03732	.03652	.03575	.03499	.03426
79	62	.05593	.05464	.05338	.05216	.05098	.04983	.04871	.04762	.04657	.04554	.04454	.04357	.04263	.04171	.04082	.03995	.03910	.03828	.03748	.03670
79	63	.05964	.05827	.05695	.05566	.05441	.05319	.05201	.05086	.04974	.04866	.04760	.04657	.04557	.04460	.04365	.04273	.04184	.04096	.04011	.03928
79	64	.06353	.06209	.06070	.05934	.05802	.05674	.05549	.05428	.05310	.05195	.05083	.04974	.04869	.04766	.04665	.04568	.04473	.04380	.04290	.04202
79	65	.06762	.06611	.06464	.06321	.06182	.06047	.05915	.05787	.05663	.05542	.05424	.05309	.05197	.05088	.04982	.04879	.04779	.04681	.04585	.04492
79	66	.07193	.07035	.06880	.06730	.06583	.06441	.06302	.06168	.06036	.05909	.05784	.05663	.05545	.05430	.05318	.05209	.05103	.04999	.04898	.04800
79	67	.07648	.07482	.07319	.07161	.07008	.06858	.06712	.06571	.06432	.06298	.06167	.06039	.05915	.05794	.05676	.05560	.05448	.05339	.05232	.05128
79	68	.08126	.07952	.07782	.07616	.07455	.07298	.07145	.06996	.06851	.06709	.06571	.06437	.06306	.06178	.06054	.05933	.05814	.05699	.05586	.05477
79	69	.08626	.08444	.08266	.08092	.07923	.07759	.07598	.07442	.07290	.07141	.06996	.06855	.06717	.06583	.06452	.06325	.06200	.06079	.05960	.05844
79	70	.09145	.08955	.08769	.08587	.08411	.08238	.08071	.07907	.07747	.07592	.07440	.07292	.07147	.07006	.06869	.06735	.06604	.06476	.06351	.06229
79	71	.09682	.09483	.09289	.09099	.08915	.08735	.08560	.08388	.08222	.08059	.07900	.07745	.07593	.07446	.07301	.07161	.07023	.06889	.06758	.06630
79	72	.10233	.10026	.09824	.09627	.09435	.09247	.09064	.08886	.08711	.08541	.08375	.08213	.08055	.07900	.07749	.07602	.07458	.07318	.07180	.07046
79	73	.10800	.10585	.10375	.10170	.09970	.09775	.09584	.09398	.09216	.09039	.08866	.08697	.08531	.08370	.08212	.08058	.07908	.07761	.07617	.07476
79	74	.11384	.11161	.10943	.10730	.10523	.10320	.10122	.09928	.09739	.09554	.09374	.09198	.09025	.08857	.08693	.08532	.08375	.08221	.08071	.07924
79	75	.11988	.11757	.11531	.11311	.11095	.10885	.10679	.10478	.10282	.10090	.09902	.09719	.09540	.09365	.09193	.09026	.08862	.08702	.08545	.08392
79	76	.12613	.12374	.12140	.11912	.11689	.11472	.11259	.11050	.10847	.10648	.10453	.10263	.10076	.09894	.09716	.09542	.09372	.09205	.09042	.08882
79	77	.13257	.13011	.12770	.12535	.12304	.12079	.11859	.11644	.11433	.11227	.11025	.10828	.10635	.10446	.10261	.10080	.09903	.09730	.09561	.09395
79	78	.13919	.13666	.13418	.13175	.12938	.12705	.12478	.12256	.12038	.11825	.11617	.11413	.11213	.11018	.10826	.10639	.10456	.10276	.10100	.09928
79	79	.14593	.14333	.14078	.13828	.13584	.13345	.13111	.12882	.12658	.12438	.12223	.12013	.11807	.11605	.11407	.11213	.11024	.10838	.10656	.10478
80	0	.00383	.00378	.00373	.00368	.00363	.00358	.00354	.00349	.00345	.00340	.00336	.00332	.00328	.00324	.00320	.00316	.00313	.00309	.00305	.00302
80	1	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00086	.00084	.00082	.00081	.00079	.00077	.00076
80	2	.00104	.00101	.00099	.00096	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00073	.00071	.00069	.00068	.00067
80	3	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00080	.00078	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00065	.00063
80	4	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00066	.00065	.00063
80	5	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066
80	6	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00077	.00075	.00074	.00072	.00070
80	7	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076
80	8	.00141	.00137	.00133	.00130	.00126	.00122	.00119	.00116	.00113	.00109	.00106	.00104	.00101	.00098	.00096	.00093	.00091	.00088	.00086	.00084
80	9	.00157	.00153	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
80	10	.00176	.00171	.00167	.00162	.00158	.00154	.00149	.00146	.00142	.00138	.00135	.00131	.00128	.00125	.00121	.00118	.00115	.00113	.00110	.00107
80	11	.00198	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00160	.00156	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00125	.00123
80	12	.00222	.00216	.00210	.00205	.00200	.00195	.00190	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140
80	13	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158
80	14	.00270	.00263	.00257	.00251	.00245	.00239	.00234	.00229	.00223	.00218	.00214	.00209	.00204	.00200	.00196	.00191	.00187	.00183	.00179	.00176
80	15	.00291	.00284	.00277	.00271	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00203	.00199	.00195	.00191
80	16	.00309	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204
80	17	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00228	.00223	.00218	.00214
80	18	.00336	.00329	.00321	.00314	.00306	.00300	.00293	.00286	.00280	.00274	.00268	.00263	.00257	.00252	.00246	.00241	.00236	.00232	.00227	.00222
80	19	.00349	.00340	.00333	.00325	.00317	.00310	.00303	.00297	.00290	.00284	.00278	.00272	.00266	.00260	.00255	.00250	.00244	.00239	.00235	.00230
80	20	.00361	.00353	.00344	.00336	.00329	.00321	.00314	.00307	.00300	.00294	.00287	.00281	.00275	.00269	.00263	.00258	.00253	.00247	.00242	.00238
80	21	.00375	.00366	.00357	.00349	.00341	.00333	.00325	.00318	.00311	.00304	.00297	.00291	.00285	.00278	.00273	.00267	.00261	.00256	.00251	.00246
80	22	.00389	.00379	.00370	.00361	.00353	.00345	.00337	.00329	.00322	.00314	.00307	.00301	.00294	.00288	.00282	.00276	.00270	.00264	.00259	.00254
80	23	.00404	.00394	.00384	.00375	.00366	.00357	.00349	.00341	.00333	.00326	.00318	.00311	.00305	.00298	.00292	.00285	.00279	.00273	.00268	.00262
80	24	.00420	.00410	.00400	.00390	.00381	.00372	.00363	.00355	.00346	.00339	.00331	.00323	.00316	.00309	.00303	.00296	.00290	.00284	.00278	.00272
80	25	.00439	.00428	.00418	.00408	.00398	.00388	.00379	.00370	.00361	.00353	.00345	.00337	.00330	.00322	.00315	.00308	.00302	.00295	.00289	.00283
80	26	.00461	.00449	.00438	.00427	.00417	.00407	.00397	.00387	.00378	.00370	.00361	.00353	.00345	.00337	.00330	.00322	.00315	.00309	.00302	.00296
80	27	.00485	.00473	.00461	.00450	.00439	.00428	.00418	.00408	.00398	.00389	.00380	.00371	.00363	.00354	.00346	.00339	.00331	.00324	.00317	.00310
80	28	.00512	.00499	.00486	.00474	.00463	.00451	.00440	.00430	.00419	.00410	.00400	.00391	.00382	.00373	.00365	.00357	.00349	.00341	.00334	.00327
80	29	.00542	.00528	.00514	.00501	.00489	.00477	.00465	.00454	.00443	.00432	.00422	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00344
80	30	.00573	.00559	.00544	.00530	.00517	.00504	.00492	.00480	.00468	.00457	.00446	.00436	.00426	.00416	.00407	.00397	.00389	.00380	.00372	.00364
80	31	.00607	.00592	.00576	.00562	.00547	.00534	.00520	.00508	.00495	.00484	.00472	.00461	.00450	.00440	.00430	.00420	.00411	.00401	.00392	.00384
80	32	.00644	.00627	.00611	.00595	.00580	.00566	.00551	.00538	.00525	.00512	.00500	.00488	.00476	.00465	.00455	.00444	.00434	.00424	.00415	.00406
80	33	.00685	.00667	.00649	.00632	.00616	.00601	.00585	.00571	.00557	.00543	.00530	.00517	.00505	.00493	.00482	.00471	.00460	.00450	.00440	.00430
80	34	.00729	.00709	.00691	.00673	.00655	.00638	.00622	.00607	.00592	.00577	.00563	.00550	.00536	.00524	.00512	.00500	.00488	.00477	.00466	.00456
80	35	.00777	.00756	.00736	.00717	.00698	.00681	.00663	.00646	.00630	.00615	.00600	.00585	.00571	.00558	.00544	.00532	.00519	.00508	.00496	.00485
80	36	.00830	.00808	.00786	.00766	.00746	.00726	.00708	.00690	.00673	.00656	.00640	.00624	.00609	.00594	.00580	.00567	.00553	.00541	.00528	.00516
80	37	.00889	.00865	.00841	.00819	.00798	.00777	.00757	.00738	.00719	.00701	.00684	.00667	.00651	.00635	.00620	.00605	.00591	.00577	.00564	.00551
80	38	.00953	.00927	.00902	.00878	.00855	.00833	.00811	.00791	.00771	.00751	.00733	.00715	.00697	.00680	.00664	.00648	.00633	.00618	.00604	.00590
80	39	.01024	.00997	.00970	.00944	.00919	.00895	.00872	.00849	.00828	.00807	.00787	.00767	.00748	.00730	.00713	.00696	.00679	.00663	.00648	.00633
80	40	.01104	.01074	.01045	.01017	.00990	.00964	.00939	.00915	.00891	.00869	.00847	.00826	.00806	.00786	.00767	.00749	.00731	.00714	.00697	.00681
80	41	.01192	.01159	.01128	.01098	.01069	.01041	.01014	.00988	.00963	.00939	.00915	.00892	.00870	.00849	.00829	.00809	.00789	.00771	.00753	.00735
80	42	.01289	.01254	.01221	.01188	.01157	.01127	.01098	.01069	.01042	.01016	.00991	.00966	.00942	.00919	.00897	.00875	.00855	.00834	.00815	.00796
80	43	.01397	.01359	.01323	.01288	.01254	.01221	.01190	.01160	.01130	.01102	.01074	.01048	.01022	.00997	.00973	.00950	.00927	.00905	.00884	.00864
80	44	.01515	.01474	.01435	.01397	.01361	.01326	.01292	.01259	.01227	.01196	.01167	.01138	.01110	.01083	.01057	.01032	.01008	.00984	.00961	.00939
80	45	.01643	.01599	.01557	.01516	.01477	.01439	.01402	.01367	.01332	.01299	.01267	.01236	.01206	.01177	.01149	.01122	.01095	.01069	.01045	.01021
80	46	.01782	.01735	.01689	.01645	.01603	.01562	.01522	.01484	.01447	.01411	.01376	.01343	.01310	.01279	.01249	.01219	.01191	.01163	.01136	.01110
80	47	.01931	.01880	.01831	.01784	.01738	.01694	.01651	.01610	.01570	.01532	.01494	.01458	.01423	.01389	.01356	.01324	.01293	.01263	.01234	.01206
80	48	.02091	.02037	.01984	.01933	.01884	.01837	.01791	.01746	.01703	.01662	.01621	.01582	.01545	.01508	.01473	.01438	.01405	.01372	.01341	.01311
80	49	.02264	.02206	.02149	.02095	.02042	.01991	.01941	.01893	.01847	.01802	.01759	.01717	.01676	.01637	.01598	.01561	.01525	.01490	.01456	.01424
80	50	.02450	.02388	.02327	.02268	.02212	.02157	.02104	.02052	.02002	.01954	.01907	.01862	.01818	.01776	.01735	.01695	.01656	.01618	.01582	.01546
80	51	.02650	.02583	.02518	.02455	.02394	.02335	.02278	.02223	.02170	.02118	.02068	.02019	.01972	.01926	.01882	.01839	.01797	.01756	.01717	.01679
80	52	.02864	.02792	.02722	.02655	.02589	.02526	.02465	.02406	.02349	.02293	.02239	.02187	.02136	.02087	.02039	.01993	.01948	.01904	.01862	.01821
80	53	.03090	.03013	.02939	.02867	.02797	.02730	.02664	.02601	.02539	.02480	.02422	.02366	.02311	.02259	.02207	.02158	.02109	.02063	.02017	.01973
80	54	.03331	.03249	.03170	.03093	.03018	.02946	.02876	.02808	.02742	.02678	.02617	.02556	.02498	.02442	.02387	.02333	.02282	.02231	.02183	.02135
80	55	.03587	.03499	.03415	.03333	.03253	.03176	.03101	.03029	.02958	.02890	.02824	.02760	.02697	.02637	.02578	.02521	.02465	.02412	.02359	.02308
80	56	.03858	.03765	.03675	.03587	.03503	.03420	.03341	.03263	.03188	.03115	.03045	.02976	.02909	.02845	.02782	.02721	.02661	.02604	.02548	.02493
80	57	.04146	.04047	.03951	.03857	.03767	.03680	.03595	.03512	.03432	.03355	.03279	.03206	.03135	.03066	.02999	.02933	.02870	.02808	.02748	.02690
80	58	.04448	.04343	.04241	.04142	.04046	.03953	.03863	.03775	.03690	.03607	.03527	.03449	.03373	.03299	.03227	.03158	.03090	.03024	.02960	.02898
80	59	.04765	.04653	.04545	.04440	.04338	.04239	.04143	.04050	.03959	.03872	.03786	.03703	.03622	.03544	.03467	.03393	.03321	.03251	.03183	.03116

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
80	60	.05096	.04978	.04863	.04752	.04644	.04539	.04437	.04338	.04242	.04149	.04058	.03970	.03884	.03800	.03719	.03640	.03564	.03489	.03416	.03345
80	61	.05443	.05318	.05197	.05079	.04965	.04854	.04746	.04641	.04539	.04440	.04344	.04250	.04159	.04071	.03984	.03900	.03819	.03739	.03662	.03587
80	62	.05810	.05678	.05550	.05425	.05304	.05187	.05073	.04962	.04854	.04749	.04647	.04547	.04451	.04357	.04265	.04176	.04089	.04005	.03923	.03843
80	63	.06196	.06057	.05922	.05791	.05663	.05539	.05418	.05300	.05186	.05075	.04967	.04862	.04759	.04660	.04563	.04468	.04376	.04287	.04199	.04114
80	64	.06603	.06456	.06314	.06175	.06040	.05909	.05782	.05658	.05537	.05420	.05305	.05194	.05086	.04980	.04877	.04777	.04680	.04585	.04492	.04402
80	65	.07030	.06876	.06726	.06580	.06438	.06300	.06166	.06035	.05907	.05783	.05663	.05545	.05430	.05319	.05210	.05104	.05001	.04901	.04802	.04707
80	66	.07481	.07319	.07161	.07008	.06858	.06713	.06571	.06433	.06299	.06168	.06041	.05917	.05796	.05678	.05563	.05451	.05342	.05236	.05132	.05031
80	67	.07957	.07787	.07621	.07460	.07303	.07150	.07001	.06856	.06715	.06577	.06443	.06312	.06184	.06060	.05939	.05821	.05705	.05593	.05483	.05376
80	68	.08458	.08280	.08106	.07937	.07772	.07611	.07455	.07302	.07154	.07009	.06868	.06730	.06596	.06465	.06337	.06212	.06091	.05972	.05857	.05744
80	69	.08982	.08796	.08614	.08437	.08264	.08095	.07931	.07771	.07615	.07463	.07315	.07170	.07029	.06891	.06756	.06625	.06497	.06372	.06250	.06131
80	70	.09527	.09332	.09142	.08957	.08776	.08600	.08428	.08260	.08097	.07937	.07781	.07629	.07481	.07337	.07195	.07057	.06923	.06791	.06663	.06538
80	71	.10090	.09887	.09688	.09495	.09306	.09122	.08942	.08767	.08596	.08429	.08266	.08107	.07951	.07800	.07651	.07507	.07365	.07227	.07093	.06961
80	72	.10670	.10458	.10252	.10050	.09853	.09661	.09474	.09291	.09112	.08937	.08767	.08601	.08438	.08279	.08124	.07973	.07824	.07680	.07538	.07400
80	73	.11266	.11046	.10831	.10622	.10417	.10217	.10021	.09831	.09644	.09462	.09284	.09111	.08941	.08775	.08613	.08454	.08299	.08148	.08000	.07855
80	74	.11881	.11653	.11430	.11212	.10999	.10791	.10588	.10390	.10196	.10006	.09821	.09640	.09463	.09289	.09120	.08955	.08793	.08635	.08480	.08329
80	75	.12517	.12281	.12050	.11824	.11603	.11388	.11177	.10970	.10769	.10572	.10379	.10191	.10006	.09826	.09650	.09477	.09308	.09143	.08982	.08824
80	76	.13177	.12932	.12693	.12459	.12231	.12007	.11789	.11575	.11366	.11161	.10961	.10766	.10574	.10387	.10203	.10024	.09848	.09676	.09508	.09343
80	77	.13858	.13606	.13359	.13117	.12881	.12650	.12424	.12203	.11986	.11774	.11567	.11364	.11166	.10971	.10781	.10594	.10412	.10233	.10058	.09887
80	78	.14558	.14299	.14044	.13795	.13552	.13313	.13080	.12852	.12628	.12409	.12194	.11985	.11779	.11578	.11380	.11187	.10998	.10813	.10631	.10453
80	79	.15272	.15005	.14744	.14488	.14237	.13992	.13751	.13516	.13285	.13060	.12838	.12622	.12409	.12201	.11997	.11798	.11602	.11410	.11222	.11038
80	80	.15993	.15719	.15451	.15188	.14930	.14678	.14431	.14189	.13952	.13719	.13492	.13268	.13050	.12835	.12625	.12419	.12217	.12019	.11824	.11634
81	0	.00404	.00398	.00393	.00388	.00383	.00378	.00373	.00369	.00364	.00360	.00355	.00351	.00347	.00343	.00339	.00335	.00331	.00328	.00324	.00320
81	1	.00118	.00115	.00113	.00110	.00108	.00106	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00088	.00086	.00084	.00083	.00081	.00080
81	2	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00073	.00071	.00070
81	3	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081	.00079	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00066
81	4	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00066
81	5	.00113	.00110	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068
81	6	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072
81	7	.00132	.00129	.00125	.00121	.00118	.00115	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079
81	8	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089	.00087
81	9	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098
81	10	.00181	.00177	.00172	.00167	.00163	.00159	.00154	.00150	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111
81	11	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00143	.00140	.00137	.00134	.00130	.00127
81	12	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00149	.00146
81	13	.00255	.00249	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00201	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00165
81	14	.00279	.00273	.00267	.00260	.00254	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00213	.00208	.00204	.00200	.00195	.00191	.00187	.00184
81	15	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200
81	16	.00320	.00313	.00306	.00299	.00292	.00286	.00279	.00273	.00268	.00262	.00256	.00251	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213
81	17	.00336	.00328	.00321	.00313	.00306	.00300	.00293	.00287	.00281	.00275	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00233	.00228	.00224
81	18	.00349	.00341	.00333	.00326	.00319	.00312	.00305	.00298	.00292	.00286	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00237	.00233
81	19	.00362	.00353	.00345	.00337	.00330	.00323	.00315	.00309	.00302	.00296	.00289	.00283	.00277	.00272	.00266	.00261	.00255	.00250	.00245	.00241
81	20	.00375	.00366	.00358	.00349	.00342	.00334	.00326	.00319	.00312	.00306	.00299	.00293	.00287	.00281	.00275	.00269	.00264	.00259	.00253	.00248
81	21	.00389	.00379	.00371	.00362	.00354	.00346	.00338	.00331	.00323	.00316	.00310	.00303	.00297	.00290	.00284	.00279	.00273	.00267	.00262	.00257
81	22	.00403	.00393	.00384	.00375	.00366	.00358	.00350	.00342	.00335	.00327	.00320	.00313	.00307	.00300	.00294	.00288	.00282	.00276	.00271	.00265
81	23	.00418	.00408	.00398	.00389	.00380	.00371	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298	.00291	.00285	.00280	.00274
81	24	.00435	.00425	.00415	.00405	.00395	.00386	.00377	.00369	.00360	.00352	.00344	.00337	.00329	.00322	.00315	.00309	.00302	.00296	.00290	.00284
81	25	.00455	.00444	.00433	.00423	.00413	.00403	.00394	.00385	.00376	.00367	.00359	.00351	.00343	.00336	.00329	.00322	.00315	.00308	.00302	.00296
81	26	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00367	.00359	.00351	.00344	.00336	.00329	.00322	.00315	.00309
81	27	.00502	.00490	.00478	.00466	.00455	.00444	.00434	.00423	.00414	.00404	.00395	.00386	.00377	.00369	.00361	.00353	.00346	.00338	.00331	.00324
81	28	.00530	.00517	.00504	.00492	.00480	.00468	.00457	.00446	.00436	.00426	.00416	.00407	.00397	.00389	.00380	.00372	.00364	.00356	.00348	.00341

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
81	29	.00560	.00546	.00533	.00519	.00507	.00494	.00483	.00471	.00460	.00449	.00439	.00429	.00419	.00410	.00401	.00392	.00384	.00375	.00367	.00360
81	30	.00593	.00578	.00563	.00549	.00536	.00523	.00510	.00498	.00486	.00475	.00464	.00453	.00443	.00433	.00423	.00414	.00405	.00396	.00388	.00379
81	31	.00628	.00612	.00597	.00582	.00567	.00553	.00540	.00527	.00514	.00502	.00491	.00479	.00468	.00458	.00447	.00437	.00428	.00419	.00409	.00401
81	32	.00666	.00649	.00632	.00616	.00601	.00586	.00572	.00558	.00545	.00532	.00519	.00507	.00496	.00484	.00473	.00463	.00452	.00442	.00433	.00423
81	33	.00708	.00689	.00672	.00655	.00638	.00622	.00607	.00592	.00578	.00564	.00551	.00538	.00525	.00513	.00502	.00490	.00479	.00469	.00458	.00448
81	34	.00753	.00733	.00714	.00696	.00678	.00661	.00645	.00629	.00614	.00599	.00585	.00571	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00475
81	35	.00803	.00782	.00761	.00742	.00723	.00705	.00687	.00670	.00654	.00638	.00623	.00608	.00594	.00580	.00566	.00553	.00541	.00529	.00517	.00505
81	36	.00858	.00835	.00813	.00792	.00772	.00752	.00733	.00715	.00697	.00680	.00664	.00648	.00633	.00618	.00604	.00590	.00576	.00563	.00550	.00538
81	37	.00917	.00893	.00870	.00847	.00825	.00804	.00784	.00764	.00745	.00727	.00709	.00692	.00676	.00660	.00644	.00629	.00615	.00601	.00587	.00574
81	38	.00984	.00958	.00933	.00908	.00885	.00862	.00840	.00819	.00799	.00779	.00760	.00742	.00724	.00707	.00690	.00674	.00658	.00643	.00629	.00614
81	39	.01057	.01029	.01002	.00976	.00950	.00926	.00902	.00880	.00858	.00837	.00816	.00796	.00777	.00758	.00741	.00723	.00706	.00690	.00674	.00659
81	40	.01139	.01108	.01079	.01051	.01024	.00997	.00972	.00947	.00924	.00901	.00879	.00857	.00837	.00817	.00797	.00778	.00760	.00743	.00726	.00709
81	41	.01230	.01197	.01165	.01135	.01105	.01077	.01050	.01023	.00998	.00973	.00949	.00926	.00903	.00882	.00861	.00841	.00821	.00802	.00783	.00766
81	42	.01331	.01295	.01261	.01228	.01196	.01166	.01136	.01107	.01080	.01053	.01027	.01002	.00978	.00955	.00932	.00910	.00889	.00868	.00848	.00829
81	43	.01442	.01403	.01367	.01331	.01297	.01264	.01232	.01201	.01171	.01142	.01114	.01087	.01061	.01036	.01011	.00987	.00964	.00942	.00920	.00899
81	44	.01564	.01523	.01483	.01444	.01407	.01372	.01337	.01304	.01271	.01240	.01210	.01181	.01152	.01125	.01099	.01073	.01048	.01024	.01000	.00978
81	45	.01696	.01652	.01609	.01567	.01528	.01489	.01452	.01416	.01381	.01347	.01314	.01283	.01252	.01222	.01194	.01166	.01139	.01113	.01088	.01063
81	46	.01840	.01792	.01746	.01701	.01658	.01616	.01576	.01537	.01500	.01463	.01428	.01394	.01361	.01329	.01298	.01268	.01238	.01210	.01183	.01156
81	47	.01994	.01942	.01893	.01845	.01798	.01754	.01710	.01668	.01628	.01588	.01550	.01513	.01478	.01443	.01410	.01377	.01346	.01315	.01285	.01257
81	48	.02160	.02105	.02052	.02000	.01950	.01902	.01855	.01810	.01766	.01724	.01683	.01643	.01604	.01567	.01531	.01496	.01462	.01429	.01397	.01366
81	49	.02339	.02280	.02222	.02167	.02113	.02061	.02011	.01962	.01915	.01870	.01825	.01783	.01741	.01701	.01662	.01624	.01587	.01552	.01517	.01483
81	50	.02532	.02468	.02407	.02347	.02290	.02234	.02180	.02128	.02077	.02028	.01980	.01934	.01889	.01846	.01804	.01763	.01724	.01685	.01648	.01612
81	51	.02739	.02671	.02605	.02541	.02479	.02420	.02362	.02305	.02251	.02198	.02147	.02097	.02049	.02003	.01957	.01914	.01871	.01829	.01789	.01750
81	52	.02961	.02887	.02817	.02748	.02682	.02618	.02556	.02495	.02437	.02380	.02325	.02272	.02221	.02170	.02122	.02074	.02029	.01984	.01941	.01899
81	53	.03196	.03118	.03042	.02969	.02898	.02829	.02763	.02698	.02636	.02575	.02516	.02459	.02403	.02350	.02297	.02247	.02197	.02149	.02103	.02058
81	54	.03446	.03362	.03282	.03204	.03128	.03054	.02983	.02914	.02847	.02782	.02719	.02658	.02598	.02541	.02484	.02430	.02377	.02326	.02276	.02227
81	55	.03711	.03623	.03536	.03453	.03372	.03294	.03218	.03144	.03072	.03003	.02935	.02870	.02806	.02744	.02684	.02626	.02569	.02514	.02461	.02408
81	56	.03993	.03899	.03807	.03718	.03632	.03548	.03467	.03388	.03312	.03238	.03165	.03095	.03027	.02961	.02897	.02835	.02774	.02715	.02658	.02602
81	57	.04292	.04191	.04094	.03999	.03907	.03818	.03732	.03648	.03566	.03487	.03410	.03335	.03263	.03192	.03124	.03057	.02992	.02929	.02868	.02808
81	58	.04606	.04500	.04396	.04295	.04198	.04103	.04011	.03921	.03835	.03750	.03668	.03589	.03511	.03436	.03363	.03292	.03222	.03155	.03089	.03026
81	59	.04936	.04822	.04712	.04606	.04502	.04401	.04303	.04208	.04116	.04026	.03939	.03854	.03772	.03692	.03614	.03538	.03464	.03392	.03322	.03254
81	60	.05280	.05160	.05044	.04930	.04820	.04714	.04610	.04509	.04411	.04316	.04223	.04133	.04045	.03960	.03877	.03796	.03718	.03641	.03567	.03494
81	61	.05642	.05515	.05391	.05272	.05155	.05042	.04932	.04825	.04721	.04620	.04522	.04426	.04333	.04242	.04154	.04068	.03985	.03904	.03824	.03747
81	62	.06023	.05889	.05759	.05632	.05509	.05389	.05273	.05159	.05049	.04942	.04838	.04736	.04638	.04542	.04448	.04357	.04268	.04182	.04097	.04015
81	63	.06426	.06284	.06147	.06013	.05883	.05756	.05633	.05513	.05397	.05283	.05173	.05065	.04961	.04859	.04760	.04663	.04569	.04477	.04387	.04300
81	64	.06849	.06700	.06555	.06414	.06277	.06143	.06013	.05887	.05763	.05644	.05527	.05413	.05302	.05194	.05089	.04987	.04887	.04790	.04695	.04602
81	65	.07295	.07138	.06986	.06837	.06692	.06551	.06414	.06281	.06151	.06024	.05901	.05780	.05663	.05549	.05438	.05329	.05224	.05121	.05020	.04922
81	66	.07766	.07601	.07440	.07284	.07131	.06983	.06838	.06698	.06560	.06427	.06297	.06170	.06046	.05925	.05808	.05693	.05581	.05472	.05366	.05262
81	67	.08263	.08090	.07921	.07757	.07596	.07440	.07288	.07140	.06996	.06855	.06718	.06584	.06453	.06326	.06202	.06081	.05963	.05848	.05735	.05625
81	68	.08787	.08605	.08428	.08255	.08087	.07923	.07763	.07608	.07456	.07308	.07163	.07022	.06885	.06751	.06620	.06492	.06368	.06246	.06127	.06011
81	69	.09335	.09145	.08959	.08779	.08602	.08430	.08263	.08099	.07940	.07784	.07632	.07484	.07340	.07198	.07061	.06926	.06795	.06667	.06542	.06419
81	70	.09905	.09707	.09513	.09324	.09139	.08959	.08784	.08612	.08445	.08282	.08122	.07967	.07815	.07667	.07522	.07381	.07243	.07108	.06976	.06847
81	71	.10495	.10288	.10086	.09888	.09695	.09507	.09324	.09144	.08969	.08798	.08632	.08469	.08309	.08154	.08002	.07854	.07709	.07567	.07428	.07293
81	72	.11104	.10888	.10677	.10471	.10270	.10074	.09882	.09695	.09512	.09333	.09159	.08988	.08821	.08659	.08499	.08344	.08192	.08043	.07898	.07756
81	73	.11729	.11505	.11285	.11071	.10862	.10657	.10458	.10262	.10072	.09885	.09703	.09525	.09351	.09180	.09014	.08851	.08692	.08537	.08385	.08236
81	74	.12375	.12142	.11914	.11692	.11474	.11262	.11054	.10851	.10652	.10458	.10268	.10082	.09900	.09723	.09549	.09379	.09213	.09050	.08891	.08736
81	75	.13044	.12803	.12567	.12336	.12110	.11889	.11673	.11462	.11256	.11054	.10856	.10663	.10474	.10289	.10108	.09931	.09757	.09587	.09421	.09259
81	76	.13738	.13489	.13244	.13005	.12771	.12543	.12319	.12100	.11886	.11676	.11471	.11270	.11073	.10881	.10692	.10508	.10327	.10151	.09978	.09808
81	77	.14457	.14199	.13946	.13699	.13458	.13221	.12989	.12763	.12541	.12324	.12111	.11902	.11699	.11499	.11303	.11111	.10924	.10740	.10560	.10383
81	78	.15196	.14930	.14670	.14416	.14166	.13922	.13683	.13449	.13219	.12994	.12774	.12559	.12348	.12141	.11938	.11739	.11545	.11354	.11167	.10984

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
81	79	.15951	.15678	.15410	.15148	.14891	.14640	.14393	.14152	.13915	.13683	.13456	.13234	.13015	.12801	.12592	.12386	.12185	.11987	.11793	.11604
81	80	.16713	.16433	.16158	.15889	.15625	.15367	.15113	.14865	.14622	.14383	.14149	.13919	.13694	.13474	.13258	.13045	.12837	.12633	.12433	.12237
81	81	.17476	.17189	.16908	.16632	.16362	.16097	.15837	.15582	.15332	.15087	.14846	.14610	.14379	.14152	.13929	.13711	.13497	.13286	.13080	.12877
82	0	.00424	.00419	.00413	.00408	.00403	.00398	.00393	.00389	.00384	.00380	.00375	.00371	.00367	.00362	.00358	.00354	.00350	.00347	.00343	.00339
82	1	.00122	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00092	.00090	.00088	.00087	.00085	.00083
82	2	.00111	.00108	.00106	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00079	.00077	.00076	.00074	.00073
82	3	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00079	.00077	.00075	.00073	.00072	.00070	.00069
82	4	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068
82	5	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00071
82	6	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077	.00075
82	7	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00083	.00081
82	8	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00116	.00113	.00110	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00090
82	9	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00117	.00115	.00112	.00109	.00106	.00104	.00101
82	10	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00148	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118	.00115
82	11	.00210	.00205	.00200	.00195	.00190	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00135	.00132
82	12	.00236	.00231	.00225	.00219	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00177	.00173	.00170	.00166	.00162	.00159	.00155	.00152
82	13	.00263	.00257	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00191	.00187	.00183	.00180	.00176	.00172
82	14	.00289	.00282	.00276	.00270	.00264	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00199	.00195	.00191
82	15	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00231	.00226	.00221	.00217	.00213	.00209
82	16	.00331	.00324	.00317	.00310	.00303	.00296	.00290	.00284	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00223
82	17	.00348	.00340	.00332	.00325	.00318	.00311	.00305	.00298	.00292	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00234
82	18	.00361	.00353	.00345	.00338	.00330	.00323	.00316	.00310	.00303	.00297	.00291	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00243
82	19	.00374	.00366	.00358	.00350	.00342	.00335	.00328	.00321	.00314	.00307	.00301	.00295	.00289	.00283	.00277	.00272	.00266	.00261	.00256	.00251
82	20	.00388	.00379	.00370	.00362	.00354	.00346	.00339	.00332	.00325	.00318	.00311	.00305	.00298	.00292	.00287	.00281	.00275	.00270	.00265	.00259
82	21	.00402	.00393	.00384	.00375	.00367	.00359	.00351	.00343	.00336	.00329	.00322	.00315	.00309	.00302	.00296	.00290	.00285	.00279	.00273	.00268
82	22	.00417	.00407	.00398	.00389	.00380	.00371	.00363	.00355	.00348	.00340	.00333	.00326	.00319	.00312	.00306	.00300	.00294	.00288	.00282	.00277
82	23	.00433	.00422	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00345	.00337	.00330	.00323	.00317	.00310	.00304	.00298	.00292	.00286
82	24	.00450	.00439	.00429	.00419	.00409	.00400	.00391	.00382	.00374	.00366	.00358	.00350	.00343	.00335	.00328	.00322	.00315	.00308	.00302	.00296
82	25	.00470	.00459	.00448	.00438	.00427	.00418	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335	.00328	.00321	.00315	.00308
82	26	.00493	.00481	.00469	.00458	.00448	.00437	.00427	.00417	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00350	.00343	.00335	.00329	.00322
82	27	.00519	.00506	.00494	.00482	.00471	.00460	.00449	.00439	.00429	.00419	.00410	.00401	.00392	.00384	.00375	.00367	.00360	.00352	.00345	.00338
82	28	.00548	.00534	.00521	.00509	.00496	.00485	.00473	.00462	.00452	.00442	.00432	.00422	.00413	.00404	.00395	.00387	.00379	.00371	.00363	.00355
82	29	.00579	.00564	.00551	.00537	.00524	.00512	.00500	.00488	.00477	.00466	.00456	.00446	.00436	.00426	.00417	.00408	.00399	.00391	.00383	.00375
82	30	.00612	.00597	.00582	.00568	.00554	.00541	.00528	.00516	.00504	.00493	.00481	.00471	.00460	.00450	.00440	.00431	.00421	.00413	.00404	.00395
82	31	.00648	.00632	.00616	.00601	.00587	.00573	.00559	.00546	.00533	.00521	.00509	.00497	.00486	.00476	.00465	.00455	.00445	.00436	.00426	.00417
82	32	.00687	.00670	.00653	.00637	.00622	.00607	.00592	.00578	.00564	.00551	.00539	.00526	.00514	.00503	.00492	.00481	.00471	.00460	.00451	.00441
82	33	.00730	.00712	.00694	.00676	.00660	.00644	.00628	.00613	.00599	.00585	.00571	.00558	.00545	.00533	.00521	.00510	.00498	.00488	.00477	.00467
82	34	.00777	.00757	.00738	.00719	.00701	.00684	.00667	.00651	.00636	.00621	.00606	.00592	.00579	.00566	.00553	.00541	.00529	.00517	.00506	.00495
82	35	.00828	.00807	.00786	.00766	.00747	.00729	.00711	.00694	.00677	.00661	.00645	.00630	.00616	.00602	.00588	.00575	.00562	.00550	.00538	.00526
82	36	.00884	.00861	.00839	.00818	.00797	.00777	.00758	.00740	.00722	.00705	.00688	.00672	.00656	.00641	.00627	.00612	.00599	.00585	.00572	.00560
82	37	.00946	.00921	.00897	.00874	.00852	.00831	.00810	.00791	.00771	.00753	.00735	.00718	.00701	.00685	.00669	.00654	.00639	.00625	.00611	.00597
82	38	.01014	.00988	.00962	.00937	.00914	.00891	.00868	.00847	.00826	.00806	.00787	.00768	.00750	.00733	.00716	.00700	.00684	.00668	.00653	.00639
82	39	.01089	.01061	.01033	.01007	.00981	.00956	.00933	.00910	.00887	.00866	.00845	.00825	.00805	.00786	.00768	.00751	.00733	.00717	.00701	.00685
82	40	.01173	.01143	.01113	.01084	.01057	.01030	.01004	.00979	.00955	.00932	.00910	.00888	.00867	.00846	.00827	.00808	.00789	.00771	.00754	.00737
82	41	.01267	.01234	.01202	.01171	.01141	.01112	.01084	.01058	.01032	.01007	.00982	.00959	.00936	.00914	.00893	.00872	.00852	.00833	.00814	.00796
82	42	.01371	.01335	.01300	.01267	.01235	.01204	.01174	.01145	.01117	.01090	.01063	.01038	.01013	.00989	.00966	.00944	.00922	.00902	.00881	.00861
82	43	.01485	.01447	.01409	.01373	.01339	.01305	.01273	.01241	.01211	.01182	.01153	.01126	.01099	.01073	.01048	.01024	.01001	.00978	.00956	.00935
82	44	.01611	.01570	.01529	.01491	.01453	.01417	.01382	.01348	.01315	.01283	.01253	.01223	.01194	.01166	.01139	.01113	.01088	.01063	.01039	.01016
82	45	.01748	.01703	.01660	.01618	.01577	.01538	.01500	.01464	.01428	.01394	.01361	.01329	.01298	.01267	.01238	.01210	.01182	.01156	.01130	.01105
82	46	.01896	.01848	.01801	.01756	.01712	.01670	.01629	.01590	.01551	.01514	.01479	.01444	.01410	.01378	.01346	.01315	.01286	.01257	.01229	.01202

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
82	47	.02055	.02003	.01953	.01904	.01857	.01812	.01768	.01725	.01684	.01644	.01606	.01568	.01532	.01497	.01462	.01429	.01397	.01366	.01336	.01306
82	48	.02227	.02171	.02117	.02065	.02014	.01965	.01918	.01872	.01828	.01785	.01743	.01702	.01663	.01625	.01588	.01553	.01518	.01484	.01452	.01420
82	49	.02412	.02352	.02294	.02238	.02183	.02131	.02080	.02030	.01982	.01936	.01891	.01848	.01805	.01764	.01725	.01686	.01649	.01612	.01577	.01543
82	50	.02612	.02547	.02485	.02425	.02366	.02310	.02255	.02202	.02150	.02100	.02052	.02005	.01959	.01915	.01872	.01831	.01791	.01751	.01713	.01676
82	51	.02827	.02757	.02691	.02626	.02563	.02502	.02443	.02386	.02331	.02277	.02225	.02175	.02126	.02078	.02032	.01987	.01944	.01902	.01861	.01821
82	52	.03055	.02981	.02910	.02840	.02773	.02708	.02645	.02584	.02524	.02467	.02411	.02357	.02304	.02253	.02203	.02155	.02108	.02063	.02019	.01976
82	53	.03299	.03220	.03143	.03069	.02997	.02927	.02860	.02794	.02731	.02669	.02609	.02551	.02494	.02439	.02386	.02334	.02284	.02235	.02188	.02142
82	54	.03558	.03474	.03392	.03312	.03236	.03161	.03089	.03018	.02950	.02884	.02820	.02758	.02697	.02638	.02581	.02526	.02472	.02419	.02368	.02319
82	55	.03834	.03743	.03656	.03571	.03489	.03410	.03332	.03257	.03184	.03114	.03045	.02978	.02913	.02851	.02789	.02730	.02672	.02616	.02561	.02508
82	56	.04126	.04030	.03937	.03847	.03759	.03674	.03592	.03511	.03434	.03358	.03285	.03213	.03144	.03077	.03011	.02948	.02886	.02826	.02767	.02710
82	57	.04436	.04334	.04235	.04138	.04045	.03955	.03867	.03781	.03698	.03618	.03540	.03463	.03389	.03318	.03248	.03180	.03113	.03049	.02986	.02925
82	58	.04762	.04653	.04548	.04446	.04347	.04251	.04157	.04066	.03978	.03892	.03809	.03727	.03648	.03572	.03497	.03424	.03354	.03285	.03218	.03153
82	59	.05104	.04989	.04877	.04768	.04663	.04561	.04461	.04365	.04271	.04179	.04091	.04004	.03920	.03839	.03759	.03682	.03606	.03533	.03461	.03392
82	60	.05461	.05339	.05221	.05106	.04994	.04886	.04780	.04678	.04578	.04481	.04386	.04295	.04205	.04118	.04034	.03951	.03871	.03793	.03717	.03643
82	61	.05837	.05708	.05582	.05461	.05342	.05227	.05116	.05007	.04901	.04798	.04698	.04600	.04505	.04413	.04323	.04235	.04150	.04067	.03986	.03907
82	62	.06233	.06097	.05964	.05836	.05710	.05589	.05470	.05355	.05243	.05134	.05027	.04924	.04823	.04725	.04630	.04536	.04446	.04357	.04271	.04187
82	63	.06651	.06508	.06368	.06232	.06099	.05971	.05845	.05723	.05605	.05489	.05377	.05267	.05160	.05056	.04955	.04856	.04760	.04666	.04575	.04486
82	64	.07092	.06940	.06793	.06650	.06510	.06374	.06242	.06113	.05987	.05865	.05746	.05630	.05517	.05407	.05299	.05195	.05093	.04993	.04896	.04801
82	65	.07556	.07397	.07241	.07090	.06943	.06799	.06660	.06524	.06391	.06262	.06136	.06013	.05894	.05777	.05664	.05553	.05445	.05339	.05237	.05136
82	66	.08046	.07878	.07715	.07555	.07400	.07249	.07102	.06959	.06819	.06683	.06550	.06420	.06294	.06171	.06051	.05934	.05819	.05708	.05599	.05493
82	67	.08564	.08388	.08216	.08049	.07886	.07727	.07572	.07421	.07274	.07130	.06990	.06853	.06720	.06590	.06463	.06340	.06219	.06101	.05986	.05873
82	68	.09110	.08925	.08745	.08570	.08398	.08231	.08069	.07910	.07755	.07604	.07456	.07312	.07172	.07035	.06901	.06771	.06643	.06519	.06397	.06278
82	69	.09683	.09489	.09301	.09116	.08937	.08762	.08591	.08424	.08261	.08103	.07948	.07796	.07648	.07504	.07363	.07226	.07091	.06960	.06832	.06707
82	70	.10279	.10076	.09879	.09686	.09498	.09315	.09136	.08961	.08790	.08624	.08461	.08302	.08147	.07995	.07847	.07703	.07561	.07423	.07288	.07156
82	71	.10896	.10684	.10478	.10277	.10081	.09889	.09702	.09519	.09340	.09165	.08995	.08828	.08666	.08506	.08351	.08199	.08051	.07905	.07764	.07625
82	72	.11532	.11312	.11097	.10887	.10682	.10482	.10287	.10095	.09909	.09726	.09548	.09373	.09203	.09036	.08874	.08714	.08559	.08406	.08257	.08112
82	73	.12187	.11958	.11735	.11516	.11303	.11094	.10890	.10691	.10496	.10305	.10119	.09937	.09759	.09585	.09414	.09248	.09085	.08925	.08769	.08616
82	74	.12864	.12626	.12394	.12167	.11945	.11728	.11516	.11308	.11105	.10907	.10713	.10523	.10337	.10155	.09977	.09803	.09632	.09466	.09302	.09143
82	75	.13566	.13320	.13079	.12843	.12613	.12387	.12167	.11951	.11740	.11534	.11331	.11134	.10940	.10750	.10565	.10383	.10205	.10031	.09861	.09694
82	76	.14295	.14040	.13791	.13547	.13308	.13075	.12846	.12622	.12403	.12188	.11978	.11773	.11571	.11374	.11181	.10992	.10807	.10625	.10447	.10273
82	77	.15050	.14787	.14530	.14277	.14031	.13789	.13552	.13320	.13093	.12871	.12653	.12440	.12231	.12026	.11825	.11629	.11436	.11247	.11062	.10881
82	78	.15829	.15558	.15292	.15032	.14777	.14528	.14283	.14044	.13809	.13579	.13353	.13132	.12916	.12704	.12496	.12292	.12092	.11896	.11704	.11516
82	79	.16625	.16346	.16073	.15805	.15542	.15285	.15033	.14786	.14544	.14306	.14074	.13845	.13622	.13402	.13187	.12976	.12769	.12566	.12367	.12172
82	80	.17429	.17143	.16863	.16588	.16318	.16054	.15794	.15540	.15291	.15046	.14806	.14571	.14340	.14114	.13892	.13674	.13460	.13250	.13044	.12842
82	81	.18236	.17943	.17655	.17373	.17097	.16826	.16560	.16299	.16043	.15791	.15545	.15303	.15065	.14832	.14604	.14379	.14159	.13942	.13730	.13522
82	82	.19039	.18740	.18446	.18158	.17875	.17598	.17325	.17058	.16795	.16538	.16285	.16037	.15793	.15553	.15318	.15088	.14861	.14639	.14420	.14206
83	0	.00445	.00439	.00434	.00429	.00424	.00419	.00414	.00409	.00404	.00400	.00395	.00391	.00386	.00382	.00378	.00374	.00370	.00366	.00362	.00358
83	1	.00127	.00124	.00121	.00119	.00116	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00094	.00092	.00090	.00089	.00087
83	2	.00115	.00112	.00109	.00107	.00104	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00084	.00082	.00080	.00079	.00077	.00076
83	3	.00112	.00109	.00106	.00104	.00101	.00098	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00080	.00078	.00076	.00074	.00073	.00071
83	4	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00092	.00090	.00088	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00072	.00071
83	5	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00080	.00079	.00077	.00075	.00073
83	6	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081	.00079	.00077
83	7	.00139	.00135	.00132	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00091	.00088	.00086	.00084
83	8	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093
83	9	.00170	.00166	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00110	.00107	.00104
83	10	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
83	11	.00216	.00211	.00205	.00200	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137
83	12	.00243	.00238	.00232	.00226	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157
83	13	.00272	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00194	.00190	.00186	.00183	.00179

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	14	.00298	.00292	.00285	.00279	.00273	.00267	.00261	.00255	.00250	.00245	.00239	.00234	.00230	.00225	.00220	.00216	.00212	.00207	.00203	.00199
83	15	.00322	.00315	.00308	.00302	.00295	.00289	.00283	.00277	.00271	.00265	.00260	.00255	.00249	.00244	.00240	.00235	.00230	.00226	.00221	.00217
83	16	.00343	.00335	.00328	.00321	.00314	.00307	.00301	.00294	.00288	.00283	.00277	.00271	.00266	.00261	.00256	.00251	.00246	.00241	.00236	.00232
83	17	.00359	.00352	.00344	.00336	.00329	.00322	.00316	.00309	.00303	.00297	.00291	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00244
83	18	.00374	.00365	.00357	.00350	.00342	.00335	.00328	.00321	.00315	.00308	.00302	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00253
83	19	.00387	.00378	.00370	.00362	.00354	.00347	.00340	.00332	.00326	.00319	.00312	.00306	.00300	.00294	.00288	.00283	.00277	.00272	.00267	.00262
83	20	.00401	.00392	.00383	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00323	.00316	.00310	.00304	.00298	.00292	.00286	.00281	.00276	.00270
83	21	.00415	.00406	.00397	.00388	.00380	.00372	.00364	.00356	.00348	.00341	.00334	.00327	.00321	.00314	.00308	.00302	.00296	.00290	.00285	.00279
83	22	.00430	.00421	.00411	.00402	.00393	.00384	.00376	.00368	.00360	.00353	.00345	.00338	.00331	.00325	.00318	.00312	.00306	.00300	.00294	.00288
83	23	.00447	.00436	.00426	.00417	.00407	.00398	.00390	.00381	.00373	.00365	.00357	.00350	.00343	.00336	.00329	.00322	.00316	.00310	.00304	.00298
83	24	.00465	.00454	.00443	.00433	.00423	.00414	.00405	.00396	.00387	.00379	.00371	.00363	.00356	.00348	.00341	.00334	.00327	.00321	.00315	.00308
83	25	.00485	.00474	.00463	.00452	.00442	.00432	.00422	.00413	.00404	.00395	.00387	.00378	.00370	.00363	.00355	.00348	.00341	.00334	.00327	.00321
83	26	.00509	.00496	.00485	.00474	.00463	.00452	.00442	.00432	.00422	.00413	.00404	.00396	.00387	.00379	.00371	.00363	.00356	.00349	.00342	.00335
83	27	.00535	.00523	.00510	.00498	.00487	.00475	.00465	.00454	.00444	.00434	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00366	.00359	.00352
83	28	.00565	.00551	.00538	.00525	.00513	.00501	.00490	.00479	.00468	.00457	.00447	.00438	.00428	.00419	.00410	.00402	.00393	.00385	.00377	.00370
83	29	.00597	.00582	.00568	.00555	.00542	.00529	.00517	.00505	.00494	.00483	.00472	.00462	.00452	.00442	.00433	.00424	.00415	.00406	.00398	.00390
83	30	.00631	.00616	.00601	.00587	.00573	.00559	.00546	.00534	.00522	.00510	.00499	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00411
83	31	.00668	.00652	.00636	.00621	.00606	.00592	.00578	.00565	.00552	.00539	.00527	.00515	.00504	.00493	.00483	.00472	.00462	.00453	.00443	.00434
83	32	.00708	.00691	.00674	.00658	.00642	.00627	.00612	.00598	.00584	.00571	.00558	.00545	.00533	.00521	.00510	.00499	.00489	.00478	.00468	.00458
83	33	.00752	.00734	.00715	.00698	.00681	.00665	.00649	.00634	.00619	.00605	.00591	.00578	.00565	.00552	.00540	.00529	.00517	.00506	.00496	.00485
83	34	.00800	.00780	.00760	.00742	.00724	.00706	.00689	.00673	.00657	.00642	.00627	.00613	.00599	.00586	.00573	.00561	.00549	.00537	.00525	.00514
83	35	.00853	.00831	.00810	.00790	.00771	.00752	.00734	.00717	.00700	.00683	.00668	.00652	.00638	.00623	.00610	.00596	.00583	.00571	.00558	.00547
83	36	.00910	.00887	.00865	.00843	.00822	.00802	.00783	.00764	.00746	.00729	.00712	.00695	.00679	.00664	.00649	.00635	.00621	.00607	.00594	.00582
83	37	.00973	.00948	.00924	.00901	.00879	.00857	.00837	.00816	.00797	.00778	.00760	.00742	.00725	.00709	.00693	.00677	.00662	.00648	.00634	.00620
83	38	.01043	.01017	.00991	.00966	.00942	.00919	.00896	.00875	.00854	.00833	.00814	.00795	.00776	.00759	.00742	.00725	.00709	.00693	.00678	.00663
83	39	.01121	.01092	.01064	.01037	.01011	.00986	.00962	.00939	.00916	.00894	.00873	.00853	.00833	.00814	.00795	.00778	.00760	.00743	.00727	.00711
83	40	.01207	.01176	.01146	.01117	.01089	.01062	.01036	.01011	.00986	.00963	.00940	.00918	.00897	.00876	.00856	.00837	.00818	.00800	.00782	.00765
83	41	.01303	.01270	.01237	.01206	.01176	.01147	.01119	.01091	.01065	.01040	.01015	.00991	.00968	.00946	.00924	.00903	.00883	.00863	.00844	.00826
83	42	.01410	.01374	.01339	.01305	.01273	.01241	.01211	.01181	.01153	.01125	.01099	.01073	.01048	.01024	.01000	.00978	.00956	.00934	.00914	.00894
83	43	.01528	.01489	.01451	.01415	.01380	.01346	.01313	.01281	.01250	.01220	.01192	.01164	.01137	.01111	.01085	.01061	.01037	.01014	.00992	.00970
83	44	.01658	.01616	.01575	.01536	.01498	.01461	.01425	.01391	.01358	.01326	.01295	.01264	.01235	.01207	.01179	.01153	.01127	.01102	.01078	.01054
83	45	.01798	.01753	.01709	.01667	.01626	.01586	.01548	.01511	.01475	.01440	.01406	.01374	.01342	.01312	.01282	.01253	.01225	.01198	.01172	.01146
83	46	.01951	.01902	.01855	.01809	.01765	.01722	.01681	.01641	.01602	.01565	.01528	.01493	.01459	.01426	.01394	.01363	.01333	.01303	.01275	.01247
83	47	.02116	.02063	.02012	.01963	.01915	.01869	.01825	.01781	.01740	.01699	.01660	.01622	.01585	.01549	.01514	.01481	.01448	.01417	.01386	.01356
83	48	.02293	.02236	.02182	.02129	.02077	.02028	.01980	.01933	.01888	.01844	.01802	.01761	.01721	.01683	.01645	.01609	.01574	.01539	.01506	.01474
83	49	.02484	.02423	.02364	.02307	.02252	.02199	.02147	.02097	.02048	.02001	.01956	.01912	.01869	.01827	.01787	.01747	.01709	.01672	.01636	.01601
83	50	.02690	.02625	.02561	.02500	.02441	.02384	.02328	.02274	.02222	.02171	.02122	.02075	.02029	.01984	.01940	.01898	.01857	.01817	.01778	.01740
83	51	.02912	.02842	.02774	.02708	.02645	.02583	.02523	.02466	.02409	.02355	.02302	.02251	.02201	.02153	.02106	.02061	.02016	.01973	.01931	.01891
83	52	.03148	.03073	.03001	.02930	.02862	.02796	.02732	.02670	.02610	.02551	.02495	.02440	.02386	.02334	.02284	.02235	.02187	.02141	.02096	.02052
83	53	.03400	.03320	.03242	.03167	.03094	.03024	.02955	.02888	.02824	.02761	.02700	.02641	.02584	.02528	.02474	.02421	.02370	.02320	.02272	.02225
83	54	.03668	.03583	.03500	.03419	.03341	.03266	.03192	.03121	.03052	.02985	.02919	.02856	.02795	.02735	.02677	.02620	.02565	.02512	.02460	.02409
83	55	.03953	.03862	.03773	.03687	.03604	.03523	.03445	.03369	.03295	.03223	.03153	.03085	.03020	.02955	.02893	.02833	.02774	.02716	.02661	.02606
83	56	.04256	.04158	.04064	.03973	.03884	.03798	.03714	.03633	.03554	.03477	.03402	.03330	.03259	.03191	.03124	.03059	.02996	.02935	.02875	.02817
83	57	.04576	.04473	.04373	.04275	.04181	.04089	.04000	.03913	.03829	.03747	.03667	.03590	.03515	.03441	.03370	.03301	.03233	.03168	.03104	.03042
83	58	.04914	.04804	.04698	.04594	.04494	.04396	.04301	.04209	.04119	.04032	.03947	.03864	.03784	.03706	.03630	.03556	.03484	.03414	.03346	.03279
83	59	.05268	.05152	.05038	.04928	.04822	.04718	.04617	.04519	.04423	.04330	.04240	.04152	.04067	.03984	.03903	.03824	.03747	.03672	.03599	.03528
83	60	.05639	.05515	.05395	.05279	.05165	.05055	.04948	.04844	.04742	.04644	.04548	.04454	.04363	.04275	.04189	.04105	.04023	.03943	.03866	.03790
83	61	.06028	.05897	.05770	.05647	.05527	.05410	.05296	.05186	.05078	.04973	.04871	.04772	.04676	.04582	.04490	.04401	.04314	.04229	.04146	.04066
83	62	.06438	.06300	.06166	.06036	.05908	.05785	.05665	.05547	.05433	.05322	.05214	.05109	.05007	.04907	.04809	.04715	.04622	.04532	.04444	.04358
83	63	.06873	.06727	.06585	.06447	.06313	.06182	.06055	.05931	.05810	.05693	.05578	.05466	.05358	.05252	.05149	.05048	.04950	.04854	.04761	.04670

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	64	.07330	.07176	.07027	.06881	.06739	.06601	.06467	.06336	.06208	.06084	.05962	.05844	.05729	.05617	.05508	.05401	.05297	.05195	.05096	.05000
83	65	.07812	.07650	.07492	.07339	.07189	.07044	.06902	.06763	.06629	.06497	.06369	.06244	.06122	.06004	.05888	.05775	.05665	.05557	.05452	.05350
83	66	.08321	.08151	.07985	.07823	.07666	.07512	.07362	.07217	.07074	.06936	.06800	.06669	.06540	.06414	.06292	.06172	.06056	.05942	.05831	.05722
83	67	.08860	.08681	.08507	.08337	.08171	.08010	.07852	.07698	.07549	.07402	.07260	.07121	.06985	.06852	.06723	.06596	.06473	.06353	.06235	.06120
83	68	.09428	.09241	.09058	.08879	.08705	.08536	.08370	.08208	.08051	.07897	.07747	.07600	.07457	.07317	.07181	.07047	.06917	.06790	.06666	.06544
83	69	.10025	.09828	.09637	.09450	.09267	.09089	.08915	.08745	.08580	.08418	.08260	.08106	.07955	.07808	.07664	.07523	.07386	.07252	.07121	.06993
83	70	.10646	.10441	.10240	.10044	.09853	.09666	.09484	.09306	.09132	.08963	.08797	.08635	.08476	.08322	.08171	.08023	.07878	.07737	.07599	.07464
83	71	.11290	.11075	.10866	.10661	.10461	.10266	.10075	.09889	.09707	.09529	.09355	.09185	.09019	.08857	.08698	.08543	.08391	.08243	.08098	.07956
83	72	.11954	.11730	.11512	.11299	.11090	.10886	.10687	.10492	.10302	.10116	.09934	.09756	.09582	.09412	.09246	.09083	.08924	.08768	.08616	.08467
83	73	.12638	.12406	.12178	.11956	.11739	.11526	.11319	.11115	.10917	.10722	.10532	.10347	.10165	.09987	.09813	.09642	.09476	.09312	.09153	.08996
83	74	.13346	.13105	.12868	.12637	.12411	.12190	.11974	.11762	.11555	.11353	.11155	.10961	.10771	.10585	.10403	.10225	.10051	.09880	.09713	.09549
83	75	.14081	.13830	.13585	.13345	.13111	.12881	.12656	.12436	.12221	.12010	.11804	.11602	.11404	.11210	.11021	.10835	.10653	.10475	.10300	.10129
83	76	.14845	.14586	.14332	.14083	.13840	.13602	.13369	.13141	.12917	.12698	.12483	.12273	.12068	.11866	.11668	.11475	.11285	.11099	.10917	.10739
83	77	.15638	.15370	.15107	.14851	.14599	.14352	.14111	.13874	.13643	.13416	.13193	.12975	.12761	.12552	.12346	.12145	.11948	.11755	.11565	.11379
83	78	.16456	.16180	.15909	.15644	.15384	.15130	.14880	.14636	.14396	.14161	.13930	.13704	.13483	.13266	.13053	.12844	.12639	.12439	.12242	.12048
83	79	.17293	.17009	.16730	.16457	.16190	.15927	.15670	.15418	.15170	.14928	.14690	.14456	.14227	.14003	.13782	.13566	.13354	.13146	.12942	.12741
83	80	.18140	.17849	.17563	.17282	.17007	.16737	.16473	.16213	.15958	.15708	.15463	.15222	.14986	.14754	.14527	.14303	.14084	.13869	.13658	.13450
83	81	.18991	.18692	.18399	.18112	.17829	.17553	.17281	.17014	.16752	.16495	.16243	.15995	.15752	.15513	.15279	.15049	.14823	.14601	.14383	.14169
83	82	.19839	.19534	.19234	.18940	.18652	.18368	.18090	.17816	.17548	.17284	.17026	.16771	.16522	.16276	.16036	.15799	.15567	.15338	.15114	.14893
83	83	.20684	.20373	.20068	.19767	.19473	.19183	.18899	.18619	.18344	.18075	.17810	.17549	.17294	.17042	.16795	.16552	.16314	.16079	.15849	.15623
84	0	.00466	.00460	.00455	.00450	.00445	.00439	.00434	.00430	.00425	.00420	.00416	.00411	.00407	.00402	.00398	.00394	.00390	.00386	.00382	.00378
84	1	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00098	.00096	.00094	.00093	.00091
84	2	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00096	.00094	.00092	.00090	.00089	.00087	.00085	.00083	.00082	.00080	.00079
84	3	.00115	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00081	.00079	.00077	.00075	.00074
84	4	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075	.00073
84	5	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075
84	6	.00131	.00127	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080
84	7	.00142	.00138	.00135	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00093	.00091	.00089	.00087
84	8	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00100	.00098	.00096
84	9	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00108
84	10	.00197	.00191	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00126	.00123
84	11	.00222	.00216	.00211	.00206	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00148	.00145	.00142
84	12	.00250	.00244	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00170	.00167	.00163
84	13	.00280	.00273	.00267	.00261	.00255	.00250	.00244	.00239	.00234	.00229	.00224	.00219	.00214	.00210	.00206	.00201	.00197	.00193	.00189	.00186
84	14	.00308	.00301	.00294	.00288	.00282	.00275	.00270	.00264	.00258	.00253	.00248	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207
84	15	.00333	.00325	.00318	.00312	.00305	.00299	.00292	.00286	.00280	.00275	.00269	.00264	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226
84	16	.00354	.00346	.00339	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00287	.00281	.00276	.00271	.00265	.00260	.00255	.00251	.00246	.00241
84	17	.00371	.00363	.00355	.00348	.00341	.00334	.00327	.00320	.00314	.00307	.00301	.00296	.00290	.00284	.00279	.00274	.00268	.00263	.00258	.00254
84	18	.00386	.00377	.00369	.00362	.00354	.00347	.00340	.00333	.00326	.00319	.00313	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00264
84	19	.00400	.00391	.00382	.00374	.00366	.00359	.00351	.00344	.00337	.00330	.00324	.00318	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00272
84	20	.00414	.00405	.00396	.00387	.00379	.00371	.00363	.00356	.00349	.00342	.00335	.00328	.00322	.00315	.00309	.00303	.00298	.00292	.00287	.00281
84	21	.00429	.00419	.00410	.00401	.00393	.00384	.00376	.00368	.00361	.00353	.00346	.00339	.00333	.00326	.00320	.00314	.00308	.00302	.00296	.00291
84	22	.00444	.00434	.00424	.00415	.00406	.00397	.00389	.00381	.00373	.00365	.00358	.00351	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00300
84	23	.00461	.00450	.00440	.00430	.00421	.00412	.00403	.00394	.00386	.00378	.00370	.00363	.00355	.00348	.00341	.00335	.00328	.00322	.00315	.00309
84	24	.00479	.00468	.00457	.00447	.00437	.00428	.00418	.00410	.00401	.00392	.00384	.00376	.00369	.00361	.00354	.00347	.00340	.00333	.00327	.00321
84	25	.00500	.00489	.00477	.00467	.00456	.00446	.00436	.00427	.00418	.00409	.00400	.00392	.00384	.00376	.00368	.00361	.00354	.00347	.00340	.00333
84	26	.00524	.00512	.00500	.00489	.00478	.00467	.00457	.00447	.00437	.00428	.00418	.00410	.00401	.00393	.00385	.00377	.00369	.00362	.00355	.00348
84	27	.00552	.00539	.00526	.00514	.00502	.00491	.00480	.00469	.00459	.00449	.00440	.00430	.00421	.00413	.00404	.00396	.00388	.00380	.00373	.00365
84	28	.00582	.00568	.00555	.00542	.00529	.00517	.00506	.00495	.00484	.00473	.00463	.00453	.00444	.00434	.00425	.00417	.00408	.00400	.00392	.00384
84	29	.00615	.00600	.00586	.00572	.00559	.00546	.00534	.00522	.00510	.00499	.00488	.00478	.00468	.00458	.00448	.00439	.00430	.00422	.00413	.00405

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
84	30	.00650	.00634	.00619	.00605	.00591	.00577	.00564	.00552	.00539	.00527	.00516	.00505	.00494	.00484	.00473	.00464	.00454	.00445	.00436	.00427
84	31	.00688	.00671	.00655	.00640	.00625	.00610	.00597	.00583	.00570	.00557	.00545	.00533	.00522	.00511	.00500	.00489	.00479	.00469	.00460	.00451
84	32	.00729	.00711	.00694	.00678	.00662	.00646	.00631	.00617	.00603	.00590	.00577	.00564	.00552	.00540	.00528	.00517	.00506	.00496	.00486	.00476
84	33	.00774	.00755	.00737	.00719	.00702	.00686	.00670	.00654	.00639	.00625	.00611	.00598	.00585	.00572	.00560	.00548	.00536	.00525	.00514	.00504
84	34	.00823	.00802	.00783	.00764	.00746	.00728	.00711	.00695	.00679	.00663	.00648	.00634	.00620	.00607	.00593	.00581	.00568	.00556	.00545	.00534
84	35	.00877	.00855	.00834	.00814	.00794	.00775	.00757	.00739	.00722	.00706	.00690	.00674	.00659	.00645	.00631	.00617	.00604	.00591	.00579	.00567
84	36	.00936	.00912	.00890	.00868	.00847	.00827	.00807	.00788	.00770	.00752	.00735	.00718	.00702	.00687	.00672	.00657	.00643	.00629	.00616	.00603
84	37	.01000	.00975	.00951	.00928	.00905	.00883	.00862	.00842	.00822	.00803	.00785	.00767	.00750	.00733	.00717	.00701	.00686	.00671	.00657	.00643
84	38	.01072	.01045	.01019	.00994	.00970	.00946	.00924	.00902	.00880	.00860	.00840	.00821	.00802	.00784	.00767	.00750	.00734	.00718	.00702	.00687
84	39	.01152	.01123	.01094	.01067	.01041	.01016	.00991	.00968	.00945	.00923	.00901	.00881	.00861	.00841	.00823	.00804	.00787	.00770	.00753	.00737
84	40	.01240	.01209	.01178	.01149	.01121	.01094	.01067	.01042	.01017	.00993	.00970	.00948	.00926	.00905	.00885	.00865	.00846	.00828	.00810	.00792
84	41	.01339	.01305	.01272	.01241	.01210	.01181	.01152	.01125	.01098	.01072	.01047	.01023	.01000	.00977	.00955	.00934	.00913	.00893	.00874	.00855
84	42	.01448	.01412	.01377	.01343	.01310	.01278	.01247	.01217	.01189	.01161	.01134	.01108	.01082	.01058	.01034	.01011	.00989	.00967	.00946	.00926
84	43	.01570	.01530	.01492	.01455	.01420	.01385	.01352	.01320	.01289	.01259	.01230	.01201	.01174	.01148	.01122	.01097	.01073	.01049	.01027	.01005
84	44	.01703	.01661	.01619	.01580	.01541	.01504	.01468	.01434	.01400	.01367	.01336	.01305	.01276	.01247	.01219	.01192	.01166	.01141	.01116	.01092
84	45	.01848	.01802	.01758	.01715	.01673	.01633	.01595	.01557	.01521	.01486	.01452	.01418	.01386	.01355	.01325	.01296	.01268	.01240	.01214	.01188
84	46	.02005	.01956	.01908	.01862	.01817	.01774	.01732	.01692	.01652	.01614	.01578	.01542	.01507	.01474	.01441	.01410	.01379	.01349	.01320	.01292
84	47	.02174	.02121	.02070	.02020	.01972	.01925	.01880	.01837	.01794	.01753	.01713	.01675	.01637	.01601	.01566	.01532	.01499	.01467	.01435	.01405
84	48	.02357	.02300	.02244	.02191	.02139	.02089	.02040	.01993	.01948	.01903	.01861	.01819	.01779	.01739	.01701	.01665	.01629	.01594	.01560	.01527
84	49	.02554	.02492	.02433	.02375	.02319	.02265	.02213	.02162	.02113	.02066	.02019	.01975	.01931	.01889	.01848	.01808	.01769	.01732	.01695	.01660
84	50	.02766	.02700	.02636	.02575	.02515	.02457	.02400	.02346	.02293	.02242	.02192	.02144	.02097	.02051	.02007	.01964	.01922	.01882	.01842	.01804
84	51	.02995	.02924	.02856	.02789	.02725	.02663	.02602	.02544	.02487	.02432	.02378	.02326	.02276	.02227	.02179	.02133	.02088	.02044	.02002	.01960
84	52	.03239	.03163	.03090	.03019	.02950	.02883	.02818	.02755	.02694	.02635	.02578	.02522	.02467	.02415	.02364	.02314	.02265	.02218	.02173	.02128
84	53	.03499	.03418	.03340	.03264	.03190	.03118	.03049	.02981	.02916	.02852	.02791	.02731	.02672	.02616	.02561	.02507	.02455	.02405	.02356	.02308
84	54	.03776	.03689	.03605	.03524	.03445	.03369	.03294	.03222	.03152	.03084	.03018	.02954	.02891	.02830	.02771	.02714	.02658	.02604	.02551	.02500
84	55	.04070	.03978	.03888	.03801	.03717	.03635	.03556	.03479	.03404	.03331	.03260	.03191	.03125	.03060	.02996	.02935	.02875	.02817	.02760	.02705
84	56	.04383	.04284	.04189	.04097	.04007	.03919	.03835	.03752	.03672	.03594	.03519	.03445	.03374	.03304	.03236	.03170	.03106	.03044	.02983	.02924
84	57	.04714	.04610	.04508	.04410	.04314	.04221	.04131	.04043	.03957	.03874	.03794	.03715	.03639	.03564	.03492	.03421	.03353	.03286	.03221	.03158
84	58	.05064	.04953	.04845	.04740	.04638	.04539	.04443	.04349	.04258	.04170	.04084	.04000	.03918	.03839	.03762	.03687	.03614	.03542	.03473	.03405
84	59	.05430	.05312	.05197	.05086	.04978	.04873	.04770	.04671	.04574	.04480	.04388	.04299	.04212	.04128	.04045	.03965	.03887	.03811	.03737	.03665
84	60	.05813	.05688	.05567	.05449	.05334	.05222	.05114	.05008	.04905	.04805	.04708	.04613	.04520	.04430	.04343	.04257	.04174	.04093	.04014	.03937
84	61	.06216	.06083	.05955	.05830	.05708	.05590	.05475	.05363	.05253	.05147	.05044	.04943	.04845	.04749	.04656	.04565	.04477	.04390	.04306	.04224
84	62	.06641	.06501	.06365	.06233	.06104	.05979	.05857	.05738	.05622	.05510	.05400	.05293	.05189	.05087	.04988	.04892	.04798	.04706	.04616	.04529
84	63	.07090	.06943	.06799	.06659	.06523	.06391	.06262	.06136	.06013	.05894	.05778	.05664	.05554	.05446	.05341	.05239	.05139	.05041	.04946	.04854
84	64	.07564	.07409	.07257	.07110	.06966	.06826	.06689	.06556	.06427	.06301	.06177	.06057	.05940	.05826	.05715	.05606	.05500	.05397	.05296	.05198
84	65	.08064	.07900	.07740	.07585	.07433	.07285	.07141	.07001	.06864	.06730	.06600	.06473	.06350	.06229	.06111	.05996	.05884	.05774	.05667	.05562
84	66	.08592	.08419	.08251	.08087	.07928	.07772	.07620	.07472	.07328	.07187	.07049	.06915	.06784	.06656	.06532	.06410	.06291	.06175	.06062	.05951
84	67	.09152	.08970	.08794	.08621	.08453	.08289	.08129	.07973	.07821	.07673	.07528	.07386	.07248	.07113	.06981	.06853	.06727	.06604	.06484	.06367
84	68	.09742	.09552	.09367	.09186	.09009	.08837	.08669	.08504	.08344	.08188	.08035	.07886	.07740	.07598	.07459	.07323	.07190	.07061	.06934	.06810
84	69	.10362	.10163	.09969	.09779	.09594	.09413	.09236	.09064	.08895	.08731	.08570	.08413	.08260	.08110	.07964	.07821	.07681	.07544	.07410	.07280
84	70	.11009	.10801	.10597	.10398	.10204	.10015	.09830	.09649	.09472	.09300	.09131	.08966	.08805	.08647	.08493	.08343	.08195	.08051	.07910	.07773
84	71	.11679	.11462	.11249	.11041	.10838	.10640	.10446	.10257	.10072	.09891	.09714	.09541	.09372	.09206	.09045	.08886	.08732	.08580	.08432	.08287
84	72	.12371	.12145	.11923	.11706	.11494	.11287	.11085	.10887	.10693	.10504	.10319	.10138	.09960	.09787	.09617	.09451	.09289	.09130	.08975	.08822
84	73	.13085	.12849	.12618	.12392	.12172	.11956	.11744	.11538	.11336	.11138	.10944	.10755	.10570	.10388	.10211	.10037	.09867	.09700	.09537	.09378
84	74	.13824	.13578	.13339	.13104	.12874	.12649	.12429	.12214	.12003	.11797	.11595	.11398	.11204	.11015	.10829	.10648	.10470	.10295	.10125	.09957
84	75	.14591	.14337	.14088	.13844	.13606	.13372	.13144	.12920	.12700	.12486	.12275	.12070	.11868	.11670	.11477	.11287	.11101	.10919	.10741	.10566
84	76	.15391	.15127	.14869	.14617	.14370	.14127	.13890	.13657	.13430	.13207	.12988	.12774	.12564	.12358	.12157	.11959	.11765	.11575	.11389	.11207
84	77	.16221	.15949	.15682	.15421	.15165	.14914	.14668	.14427	.14191	.13960	.13733	.13510	.13292	.13079	.12869	.12663	.12462	.12264	.12070	.11880
84	78	.17079	.16798	.16523	.16254	.15989	.15730	.15476	.15227	.14983	.14743	.14508	.14277	.14051	.13830	.13612	.13399	.13190	.12984	.12783	.12585
84	79	.17958	.17669	.17386	.17108	.16836	.16569	.16307	.16050	.15797	.15550	.15307	.15069	.14835	.14606	.14380	.14159	.13943	.13730	.13521	.13316

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
84	80	.18849	.18553	.18262	.17976	.17696	.17421	.17152	.16887	.16627	.16372	.16122	.15876	.15635	.15398	.15165	.14937	.14713	.14492	.14276	.14064
84	81	.19744	.19440	.19142	.18850	.18562	.18280	.18003	.17731	.17464	.17202	.16944	.16691	.16443	.16199	.15959	.15724	.15493	.15265	.15042	.14823
84	82	.20638	.20328	.20023	.19723	.19429	.19140	.18857	.18578	.18304	.18035	.17771	.17511	.17256	.17005	.16759	.16516	.16278	.16045	.15815	.15589
84	83	.21530	.21213	.20902	.20597	.20296	.20001	.19711	.19426	.19145	.18870	.18599	.18333	.18072	.17815	.17562	.17313	.17069	.16829	.16593	.16361
84	84	.22424	.22101	.21784	.21473	.21167	.20866	.20570	.20279	.19993	.19711	.19435	.19163	.18895	.18632	.18374	.18119	.17869	.17623	.17381	.17143
85	0	.00488	.00482	.00477	.00471	.00466	.00461	.00456	.00451	.00446	.00442	.00437	.00432	.00428	.00423	.00419	.00415	.00411	.00407	.00403	.00399
85	1	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00115	.00113	.00111	.00109	.00107	.00105	.00104	.00102	.00100	.00098	.00097	.00095
85	2	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00087	.00085	.00083	.00082
85	3	.00118	.00115	.00112	.00110	.00107	.00104	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077
85	4	.00120	.00116	.00113	.00111	.00108	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00076
85	5	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00085	.00083	.00082	.00080	.00078
85	6	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00088	.00086	.00084	.00082
85	7	.00145	.00142	.00138	.00134	.00130	.00127	.00124	.00120	.00117	.00114	.00111	.00109	.00106	.00103	.00101	.00098	.00096	.00094	.00091	.00089
85	8	.00160	.00156	.00152	.00147	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00098
85	9	.00178	.00174	.00169	.00165	.00161	.00156	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00113	.00111
85	10	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00130	.00127
85	11	.00227	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146
85	12	.00257	.00251	.00245	.00239	.00234	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00192	.00187	.00184	.00180	.00176	.00172	.00169
85	13	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00208	.00204	.00200	.00196	.00192
85	14	.00317	.00310	.00303	.00297	.00290	.00284	.00278	.00273	.00267	.00262	.00256	.00251	.00246	.00241	.00237	.00232	.00227	.00223	.00219	.00215
85	15	.00343	.00335	.00328	.00321	.00315	.00308	.00302	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00253	.00248	.00243	.00239	.00234
85	16	.00364	.00357	.00349	.00342	.00335	.00328	.00322	.00315	.00309	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00260	.00255	.00251
85	17	.00383	.00374	.00367	.00359	.00352	.00345	.00338	.00331	.00325	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279	.00273	.00269	.00264
85	18	.00398	.00389	.00381	.00373	.00366	.00358	.00351	.00344	.00337	.00331	.00324	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279	.00274
85	19	.00412	.00403	.00395	.00386	.00378	.00371	.00363	.00356	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00299	.00294	.00288	.00283
85	20	.00426	.00417	.00408	.00400	.00391	.00383	.00376	.00368	.00361	.00354	.00347	.00340	.00333	.00327	.00321	.00315	.00309	.00303	.00298	.00292
85	21	.00442	.00432	.00423	.00414	.00405	.00397	.00389	.00381	.00373	.00366	.00358	.00351	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302
85	22	.00457	.00447	.00438	.00428	.00419	.00410	.00402	.00394	.00386	.00378	.00370	.00363	.00356	.00349	.00342	.00336	.00329	.00323	.00317	.00311
85	23	.00474	.00464	.00454	.00444	.00434	.00425	.00416	.00407	.00399	.00391	.00383	.00375	.00368	.00361	.00354	.00347	.00340	.00334	.00327	.00321
85	24	.00493	.00482	.00471	.00461	.00451	.00441	.00432	.00423	.00414	.00406	.00397	.00389	.00381	.00374	.00367	.00359	.00352	.00346	.00339	.00333
85	25	.00515	.00503	.00492	.00481	.00470	.00460	.00450	.00441	.00432	.00423	.00414	.00405	.00397	.00389	.00381	.00374	.00367	.00360	.00353	.00346
85	26	.00539	.00527	.00515	.00503	.00492	.00482	.00471	.00461	.00451	.00442	.00433	.00424	.00415	.00407	.00398	.00390	.00383	.00375	.00368	.00361
85	27	.00567	.00554	.00542	.00530	.00518	.00506	.00495	.00485	.00474	.00464	.00454	.00445	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379
85	28	.00598	.00584	.00571	.00558	.00545	.00533	.00522	.00510	.00499	.00489	.00478	.00468	.00459	.00449	.00440	.00431	.00423	.00414	.00406	.00398
85	29	.00632	.00617	.00603	.00589	.00576	.00563	.00551	.00539	.00527	.00516	.00505	.00494	.00484	.00474	.00464	.00455	.00446	.00437	.00428	.00420
85	30	.00668	.00653	.00638	.00623	.00609	.00595	.00582	.00569	.00557	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00470	.00461	.00452	.00443
85	31	.00707	.00691	.00674	.00659	.00644	.00629	.00615	.00601	.00588	.00575	.00563	.00551	.00539	.00528	.00517	.00507	.00496	.00486	.00477	.00467
85	32	.00749	.00732	.00714	.00698	.00681	.00666	.00651	.00636	.00622	.00609	.00595	.00583	.00570	.00558	.00547	.00535	.00524	.00514	.00503	.00493
85	33	.00795	.00776	.00758	.00740	.00723	.00706	.00690	.00675	.00660	.00645	.00631	.00617	.00604	.00591	.00579	.00567	.00555	.00544	.00533	.00522
85	34	.00845	.00825	.00805	.00786	.00768	.00750	.00733	.00716	.00700	.00684	.00669	.00655	.00641	.00627	.00614	.00601	.00588	.00576	.00564	.00553
85	35	.00901	.00879	.00857	.00837	.00817	.00798	.00780	.00762	.00745	.00728	.00712	.00696	.00681	.00666	.00652	.00638	.00625	.00612	.00600	.00587
85	36	.00961	.00937	.00915	.00893	.00871	.00851	.00831	.00812	.00794	.00776	.00758	.00742	.00725	.00710	.00694	.00680	.00665	.00651	.00638	.00625
85	37	.01027	.01002	.00977	.00954	.00931	.00909	.00888	.00867	.00847	.00828	.00809	.00791	.00774	.00757	.00741	.00725	.00709	.00694	.00680	.00666
85	38	.01101	.01073	.01047	.01022	.00997	.00973	.00951	.00928	.00907	.00886	.00866	.00847	.00828	.00810	.00792	.00775	.00758	.00742	.00727	.00712
85	39	.01182	.01152	.01124	.01097	.01070	.01045	.01020	.00996	.00973	.00951	.00929	.00908	.00888	.00868	.00849	.00831	.00813	.00796	.00779	.00763
85	40	.01272	.01241	.01210	.01181	.01152	.01125	.01098	.01072	.01047	.01023	.01000	.00977	.00955	.00934	.00914	.00894	.00874	.00856	.00838	.00820
85	41	.01374	.01339	.01306	.01275	.01244	.01214	.01185	.01158	.01131	.01105	.01079	.01055	.01031	.01008	.00986	.00965	.00944	.00924	.00904	.00885
85	42	.01486	.01449	.01414	.01379	.01346	.01314	.01283	.01253	.01224	.01196	.01168	.01142	.01116	.01092	.01068	.01044	.01022	.01000	.00978	.00958
85	43	.01610	.01571	.01532	.01495	.01459	.01425	.01391	.01359	.01327	.01297	.01267	.01239	.01211	.01184	.01158	.01133	.01108	.01085	.01062	.01039
85	44	.01747	.01705	.01663	.01623	.01584	.01547	.01511	.01476	.01442	.01409	.01377	.01346	.01316	.01287	.01259	.01231	.01205	.01179	.01154	.01130

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
85	45	.01896	.01850	.01805	.01762	.01720	.01680	.01641	.01603	.01566	.01530	.01496	.01463	.01430	.01399	.01368	.01339	.01310	.01282	.01255	.01229
85	46	.02058	.02008	.01960	.01913	.01868	.01825	.01782	.01741	.01702	.01663	.01626	.01590	.01555	.01521	.01488	.01456	.01425	.01395	.01365	.01337
85	47	.02232	.02178	.02126	.02076	.02028	.01981	.01935	.01891	.01848	.01807	.01766	.01727	.01689	.01653	.01617	.01583	.01549	.01516	.01485	.01454
85	48	.02420	.02362	.02306	.02252	.02200	.02149	.02100	.02052	.02006	.01962	.01918	.01876	.01835	.01796	.01757	.01720	.01683	.01648	.01614	.01581
85	49	.02622	.02560	.02500	.02442	.02386	.02331	.02278	.02227	.02177	.02129	.02082	.02037	.01993	.01950	.01909	.01868	.01829	.01791	.01754	.01718
85	50	.02841	.02774	.02710	.02648	.02587	.02528	.02472	.02416	.02363	.02311	.02261	.02212	.02164	.02118	.02073	.02030	.01988	.01946	.01907	.01868
85	51	.03077	.03005	.02936	.02869	.02804	.02741	.02680	.02621	.02563	.02508	.02453	.02401	.02350	.02300	.02252	.02205	.02159	.02115	.02072	.02030
85	52	.03328	.03252	.03178	.03106	.03036	.02969	.02903	.02839	.02778	.02718	.02660	.02603	.02548	.02495	.02443	.02392	.02343	.02295	.02249	.02204
85	53	.03596	.03514	.03435	.03358	.03284	.03211	.03141	.03073	.03007	.02942	.02880	.02819	.02760	.02703	.02647	.02593	.02540	.02489	.02439	.02390
85	54	.03881	.03794	.03709	.03627	.03547	.03470	.03395	.03322	.03251	.03182	.03115	.03050	.02987	.02925	.02865	.02807	.02751	.02695	.02642	.02589
85	55	.04185	.04092	.04001	.03914	.03829	.03746	.03665	.03587	.03512	.03438	.03366	.03296	.03229	.03163	.03099	.03036	.02975	.02916	.02859	.02803
85	56	.04508	.04408	.04312	.04219	.04128	.04039	.03954	.03870	.03789	.03710	.03634	.03559	.03487	.03416	.03348	.03281	.03216	.03152	.03091	.03031
85	57	.04850	.04744	.04642	.04542	.04445	.04351	.04260	.04171	.04085	.04001	.03919	.03839	.03762	.03686	.03613	.03541	.03472	.03404	.03338	.03274
85	58	.05211	.05099	.04990	.04884	.04781	.04681	.04583	.04488	.04396	.04307	.04220	.04135	.04052	.03972	.03893	.03817	.03743	.03670	.03599	.03531
85	59	.05589	.05470	.05354	.05242	.05132	.05026	.04922	.04821	.04723	.04628	.04535	.04445	.04357	.04271	.04187	.04106	.04027	.03949	.03874	.03801
85	60	.05985	.05859	.05736	.05616	.05500	.05387	.05277	.05170	.05066	.04965	.04866	.04770	.04676	.04585	.04496	.04409	.04325	.04243	.04162	.04084
85	61	.06401	.06267	.06137	.06011	.05888	.05768	.05651	.05538	.05427	.05320	.05215	.05112	.05013	.04916	.04821	.04729	.04639	.04552	.04466	.04383
85	62	.06840	.06699	.06561	.06428	.06297	.06170	.06047	.05927	.05809	.05695	.05584	.05476	.05370	.05267	.05166	.05068	.04973	.04880	.04789	.04700
85	63	.07305	.07156	.07010	.06869	.06731	.06597	.06466	.06339	.06215	.06094	.05976	.05861	.05749	.05640	.05533	.05429	.05327	.05228	.05132	.05037
85	64	.07795	.07638	.07484	.07335	.07190	.07048	.06910	.06775	.06644	.06516	.06391	.06269	.06150	.06034	.05921	.05811	.05703	.05598	.05496	.05395
85	65	.08312	.08146	.07985	.07827	.07674	.07524	.07378	.07236	.07097	.06962	.06830	.06701	.06575	.06453	.06333	.06216	.06102	.05991	.05882	.05776
85	66	.08859	.08685	.08514	.08349	.08187	.08029	.07875	.07725	.07579	.07436	.07296	.07160	.07027	.06898	.06771	.06647	.06527	.06409	.06293	.06181
85	67	.09439	.09256	.09077	.08903	.08732	.08566	.08404	.08246	.08092	.07941	.07794	.07650	.07510	.07373	.07239	.07108	.06981	.06856	.06734	.06614
85	68	.10052	.09860	.09672	.09489	.09310	.09135	.08965	.08798	.08636	.08477	.08322	.08171	.08023	.07878	.07737	.07599	.07464	.07332	.07203	.07077
85	69	.10696	.10494	.10297	.10105	.09918	.09734	.09555	.09380	.09209	.09043	.08879	.08720	.08564	.08412	.08263	.08118	.07975	.07836	.07700	.07567
85	70	.11368	.11157	.10951	.10749	.10553	.10361	.10173	.09989	.09810	.09635	.09464	.09296	.09132	.08972	.08815	.08662	.08512	.08366	.08222	.08082
85	71	.12064	.11844	.11629	.11418	.11213	.11012	.10815	.10623	.10435	.10251	.10072	.09896	.09724	.09556	.09391	.09230	.09073	.08919	.08768	.08620
85	72	.12784	.12555	.12330	.12111	.11896	.11686	.11480	.11279	.11083	.10891	.10702	.10518	.10338	.10162	.09989	.09821	.09655	.09493	.09335	.09180
85	73	.13527	.13288	.13054	.12825	.12602	.12383	.12168	.11958	.11753	.11552	.11356	.11163	.10975	.10790	.10610	.10433	.10259	.10090	.09924	.09761
85	74	.14297	.14048	.13805	.13567	.13334	.13106	.12883	.12664	.12450	.12241	.12036	.11835	.11638	.11445	.11256	.11071	.10890	.10712	.10538	.10368
85	75	.15098	.14840	.14587	.14340	.14098	.13861	.13629	.13402	.13179	.12961	.12747	.12537	.12332	.12131	.11934	.11741	.11551	.11366	.11184	.11005
85	76	.15932	.15665	.15404	.15148	.14897	.14651	.14410	.14173	.13942	.13715	.13493	.13275	.13061	.12852	.12646	.12445	.12247	.12054	.11864	.11678
85	77	.16800	.16524	.16254	.15989	.15729	.15474	.15225	.14980	.14740	.14504	.14273	.14047	.13825	.13607	.13394	.13184	.12979	.12777	.12579	.12385
85	78	.17699	.17414	.17135	.16861	.16593	.16330	.16071	.15818	.15570	.15326	.15087	.14852	.14622	.14396	.14174	.13957	.13743	.13534	.13328	.13126
85	79	.18621	.18328	.18040	.17758	.17482	.17210	.16944	.16682	.16426	.16174	.15926	.15684	.15446	.15212	.14982	.14757	.14536	.14318	.14105	.13895
85	80	.19556	.19255	.18960	.18670	.18385	.18106	.17832	.17562	.17298	.17038	.16783	.16533	.16287	.16046	.15808	.15575	.15347	.15122	.14901	.14684
85	81	.20497	.20188	.19886	.19588	.19296	.19009	.18728	.18451	.18179	.17912	.17650	.17392	.17139	.16890	.16645	.16405	.16169	.15937	.15709	.15485
85	82	.21437	.21122	.20813	.20508	.20209	.19915	.19627	.19343	.19064	.18790	.18521	.18256	.17996	.17740	.17489	.17241	.16998	.16760	.16525	.16294
85	83	.22377	.22056	.21739	.21429	.21123	.20823	.20528	.20237	.19952	.19671	.19396	.19124	.18857	.18595	.18337	.18083	.17834	.17588	.17347	.17110
85	84	.23320	.22992	.22670	.22354	.22042	.21736	.21435	.21139	.20847	.20561	.20279	.20001	.19728	.19460	.19196	.18936	.18680	.18429	.18181	.17937
85	85	.24267	.23934	.23607	.23285	.22968	.22657	.22350	.22048	.21751	.21459	.21172	.20889	.20610	.20336	.20066	.19801	.19539	.19282	.19029	.18780
86	0	.00510	.00505	.00499	.00494	.00488	.00483	.00478	.00473	.00468	.00464	.00459	.00454	.00450	.00445	.00441	.00437	.00432	.00428	.00424	.00420
86	1	.00140	.00137	.00134	.00132	.00129	.00127	.00124	.00122	.00120	.00118	.00115	.00113	.00111	.00109	.00108	.00106	.00104	.00102	.00101	.00099
86	2	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00090	.00088	.00086	.00085
86	3	.00121	.00118	.00115	.00113	.00110	.00107	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00083	.00081	.00079
86	4	.00122	.00119	.00116	.00113	.00111	.00108	.00105	.00103	.00100	.00098	.00096	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078
86	5	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080
86	6	.00136	.00133	.00129	.00126	.00123	.00119	.00116	.00113	.00111	.00108	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085
86	7	.00148	.00144	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00103	.00101	.00098	.00096	.00094	.00092
86	8	.00163	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00103	.00101

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
86	9	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114
86	10	.00206	.00200	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00131
86	11	.00233	.00227	.00222	.00216	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00151
86	12	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00178	.00174
86	13	.00295	.00289	.00282	.00276	.00270	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00229	.00224	.00219	.00215	.00211	.00207	.00203	.00199
86	14	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281	.00275	.00270	.00264	.00259	.00254	.00249	.00244	.00240	.00235	.00231	.00226	.00222
86	15	.00352	.00345	.00338	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00262	.00257	.00252	.00248	.00243
86	16	.00375	.00367	.00360	.00352	.00345	.00339	.00332	.00325	.00319	.00313	.00307	.00301	.00296	.00290	.00285	.00280	.00274	.00270	.00265	.00260
86	17	.00394	.00386	.00378	.00370	.00363	.00356	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00299	.00294	.00289	.00284	.00278	.00274
86	18	.00409	.00401	.00393	.00385	.00377	.00370	.00362	.00355	.00348	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00295	.00289	.00284
86	19	.00424	.00415	.00407	.00398	.00390	.00382	.00375	.00368	.00360	.00353	.00347	.00340	.00334	.00328	.00322	.00316	.00310	.00304	.00299	.00294
86	20	.00439	.00430	.00421	.00412	.00404	.00395	.00388	.00380	.00373	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00314	.00309	.00303
86	21	.00455	.00445	.00436	.00427	.00418	.00409	.00401	.00393	.00385	.00378	.00370	.00363	.00356	.00350	.00343	.00337	.00331	.00325	.00319	.00313
86	22	.00470	.00460	.00451	.00441	.00432	.00423	.00414	.00406	.00398	.00390	.00383	.00375	.00368	.00361	.00354	.00348	.00341	.00335	.00329	.00323
86	23	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00412	.00404	.00396	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00339	.00333
86	24	.00507	.00496	.00485	.00475	.00465	.00455	.00445	.00436	.00427	.00419	.00410	.00402	.00394	.00387	.00379	.00372	.00365	.00358	.00351	.00345
86	25	.00529	.00517	.00506	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00410	.00402	.00394	.00387	.00379	.00372	.00365	.00358
86	26	.00554	.00542	.00530	.00518	.00507	.00496	.00485	.00475	.00465	.00456	.00446	.00437	.00429	.00420	.00412	.00404	.00396	.00388	.00381	.00374
86	27	.00583	.00570	.00557	.00545	.00533	.00521	.00510	.00499	.00489	.00479	.00469	.00459	.00450	.00441	.00432	.00424	.00416	.00408	.00400	.00392
86	28	.00615	.00601	.00587	.00574	.00561	.00549	.00537	.00526	.00515	.00504	.00494	.00483	.00474	.00464	.00455	.00446	.00437	.00429	.00421	.00413
86	29	.00649	.00634	.00620	.00606	.00593	.00580	.00567	.00555	.00543	.00532	.00521	.00510	.00500	.00489	.00480	.00470	.00461	.00452	.00443	.00435
86	30	.00686	.00671	.00655	.00640	.00626	.00612	.00599	.00586	.00574	.00561	.00550	.00538	.00527	.00517	.00506	.00496	.00486	.00477	.00468	.00459
86	31	.00726	.00709	.00693	.00677	.00662	.00647	.00633	.00619	.00606	.00593	.00581	.00569	.00557	.00545	.00534	.00524	.00513	.00503	.00493	.00484
86	32	.00769	.00751	.00734	.00717	.00701	.00685	.00670	.00655	.00641	.00627	.00614	.00601	.00588	.00576	.00565	.00553	.00542	.00531	.00521	.00511
86	33	.00816	.00797	.00778	.00760	.00743	.00726	.00710	.00694	.00679	.00665	.00650	.00637	.00623	.00610	.00598	.00586	.00574	.00562	.00551	.00540
86	34	.00867	.00847	.00827	.00808	.00789	.00771	.00754	.00737	.00721	.00705	.00690	.00675	.00661	.00647	.00633	.00620	.00608	.00596	.00584	.00572
86	35	.00924	.00902	.00880	.00860	.00840	.00821	.00802	.00784	.00767	.00750	.00733	.00718	.00702	.00688	.00673	.00659	.00646	.00633	.00620	.00607
86	36	.00985	.00962	.00939	.00917	.00895	.00875	.00855	.00835	.00817	.00799	.00781	.00764	.00748	.00732	.00716	.00701	.00687	.00673	.00659	.00646
86	37	.01053	.01028	.01003	.00979	.00956	.00934	.00912	.00892	.00872	.00852	.00833	.00815	.00798	.00780	.00764	.00748	.00732	.00717	.00702	.00688
86	38	.01128	.01101	.01074	.01049	.01024	.01000	.00977	.00955	.00933	.00912	.00892	.00872	.00853	.00835	.00817	.00800	.00783	.00767	.00751	.00735
86	39	.01211	.01182	.01153	.01125	.01099	.01073	.01048	.01024	.01001	.00978	.00956	.00935	.00915	.00895	.00876	.00857	.00839	.00821	.00804	.00788
86	40	.01304	.01272	.01241	.01211	.01183	.01155	.01128	.01102	.01077	.01053	.01029	.01006	.00984	.00963	.00942	.00922	.00902	.00883	.00865	.00847
86	41	.01407	.01373	.01340	.01308	.01277	.01247	.01218	.01190	.01162	.01136	.01111	.01086	.01062	.01039	.01017	.00995	.00974	.00953	.00933	.00914
86	42	.01522	.01485	.01449	.01415	.01381	.01349	.01318	.01287	.01258	.01230	.01202	.01175	.01150	.01125	.01100	.01077	.01054	.01032	.01010	.00989
86	43	.01650	.01610	.01571	.01534	.01498	.01463	.01429	.01396	.01364	.01334	.01304	.01275	.01247	.01220	.01194	.01168	.01143	.01119	.01096	.01073
86	44	.01791	.01747	.01706	.01665	.01626	.01588	.01552	.01516	.01482	.01449	.01417	.01385	.01355	.01326	.01297	.01270	.01243	.01217	.01191	.01167
86	45	.01943	.01897	.01852	.01808	.01766	.01725	.01686	.01647	.01610	.01574	.01539	.01506	.01473	.01441	.01410	.01380	.01351	.01323	.01296	.01269
86	46	.02109	.02059	.02010	.01963	.01918	.01874	.01831	.01790	.01750	.01711	.01674	.01637	.01602	.01567	.01534	.01502	.01470	.01440	.01410	.01381
86	47	.02288	.02234	.02181	.02131	.02082	.02034	.01988	.01944	.01901	.01859	.01818	.01779	.01740	.01703	.01667	.01632	.01598	.01565	.01533	.01502
86	48	.02481	.02422	.02366	.02312	.02259	.02208	.02158	.02110	.02064	.02018	.01975	.01932	.01891	.01851	.01812	.01774	.01737	.01701	.01667	.01633
86	49	.02689	.02626	.02566	.02507	.02450	.02395	.02342	.02290	.02240	.02191	.02144	.02098	.02054	.02010	.01968	.01927	.01888	.01849	.01812	.01775
86	50	.02913	.02846	.02781	.02718	.02657	.02598	.02541	.02485	.02431	.02379	.02328	.02278	.02230	.02184	.02138	.02094	.02052	.02010	.01969	.01930
86	51	.03156	.03084	.03014	.02947	.02881	.02817	.02756	.02696	.02638	.02581	.02527	.02474	.02422	.02372	.02323	.02275	.02229	.02184	.02141	.02098
86	52	.03414	.03337	.03263	.03190	.03120	.03052	.02986	.02921	.02859	.02798	.02740	.02682	.02627	.02573	.02520	.02469	.02420	.02371	.02324	.02278
86	53	.03690	.03608	.03528	.03451	.03375	.03302	.03231	.03162	.03096	.03031	.02967	.02906	.02846	.02788	.02732	.02677	.02623	.02571	.02521	.02472
86	54	.03984	.03896	.03811	.03728	.03647	.03569	.03493	.03419	.03348	.03278	.03210	.03145	.03081	.03018	.02958	.02899	.02841	.02785	.02731	.02678
86	55	.04297	.04203	.04112	.04023	.03937	.03853	.03772	.03694	.03617	.03542	.03470	.03399	.03331	.03264	.03199	.03136	.03074	.03014	.02956	.02899
86	56	.04629	.04529	.04432	.04337	.04246	.04157	.04070	.03986	.03904	.03824	.03747	.03671	.03598	.03527	.03457	.03389	.03323	.03259	.03197	.03136
86	57	.04982	.04876	.04772	.04671	.04574	.04479	.04386	.04297	.04209	.04124	.04041	.03961	.03882	.03806	.03732	.03659	.03589	.03520	.03453	.03388
86	58	.05354	.05241	.05131	.05024	.04920	.04819	.04720	.04625	.04531	.04441	.04353	.04267	.04183	.04102	.04022	.03945	.03870	.03796	.03725	.03655

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
86	59	.05744	.05624	.05507	.05393	.05283	.05175	.05071	.04969	.04870	.04773	.04679	.04588	.04499	.04412	.04327	.04245	.04164	.04086	.04010	.03935
86	60	.06152	.06025	.05901	.05780	.05663	.05549	.05438	.05330	.05224	.05122	.05022	.04924	.04830	.04737	.04647	.04559	.04474	.04390	.04309	.04229
86	61	.06581	.06446	.06315	.06187	.06063	.05942	.05824	.05709	.05597	.05489	.05382	.05279	.05178	.05080	.04984	.04891	.04800	.04711	.04624	.04539
86	62	.07034	.06892	.06753	.06618	.06486	.06358	.06233	.06111	.05993	.05877	.05765	.05655	.05548	.05444	.05342	.05242	.05146	.05051	.04959	.04869
86	63	.07514	.07363	.07217	.07074	.06935	.06799	.06667	.06538	.06413	.06290	.06171	.06054	.05941	.05830	.05722	.05616	.05514	.05413	.05315	.05219
86	64	.08020	.07861	.07706	.07556	.07409	.07265	.07126	.06989	.06856	.06727	.06601	.06477	.06357	.06239	.06125	.06013	.05904	.05797	.05693	.05591
86	65	.08554	.08387	.08224	.08065	.07909	.07758	.07611	.07467	.07326	.07189	.07056	.06925	.06798	.06674	.06552	.06434	.06318	.06205	.06094	.05986
86	66	.09120	.08943	.08772	.08604	.08440	.08281	.08125	.07974	.07825	.07681	.07539	.07402	.07267	.07135	.07007	.06881	.06759	.06639	.06522	.06408
86	67	.09720	.09535	.09354	.09178	.09006	.08838	.08674	.08514	.08357	.08205	.08056	.07910	.07768	.07629	.07493	.07361	.07231	.07104	.06980	.06859
86	68	.10354	.10160	.09970	.09785	.09604	.09428	.09255	.09087	.08922	.08761	.08604	.08451	.08301	.08154	.08011	.07871	.07734	.07600	.07469	.07341
86	69	.11022	.10818	.10619	.10425	.10235	.10049	.09868	.09691	.09518	.09349	.09184	.09022	.08864	.08710	.08559	.08411	.08267	.08125	.07987	.07852
86	70	.11718	.11505	.11297	.11093	.10894	.10700	.10510	.10324	.10143	.09965	.09791	.09622	.09455	.09293	.09134	.08978	.08826	.08677	.08532	.08389
86	71	.12441	.12218	.12001	.11788	.11580	.11376	.11177	.10983	.10792	.10606	.10424	.10246	.10071	.09901	.09734	.09570	.09410	.09254	.09100	.08950
86	72	.13189	.12957	.12729	.12507	.12290	.12077	.11869	.11666	.11467	.11272	.11081	.10894	.10711	.10533	.10357	.10186	.10018	.09853	.09692	.09534
86	73	.13961	.13719	.13482	.13251	.13024	.12802	.12585	.12373	.12165	.11961	.11761	.11566	.11375	.11188	.11004	.10824	.10648	.10476	.10307	.10141
86	74	.14761	.14509	.14263	.14023	.13787	.13556	.13330	.13108	.12891	.12679	.12470	.12266	.12067	.11871	.11679	.11491	.11307	.11126	.10949	.10776
86	75	.15594	.15333	.15078	.14828	.14583	.14342	.14107	.13877	.13651	.13429	.13212	.13000	.12791	.12587	.12387	.12190	.11998	.11809	.11624	.11442
86	76	.16464	.16194	.15929	.15670	.15415	.15166	.14922	.14682	.14448	.14217	.13992	.13770	.13553	.13341	.13132	.12927	.12726	.12529	.12336	.12146
86	77	.17370	.17091	.16817	.16548	.16285	.16027	.15774	.15525	.15282	.15043	.14808	.14578	.14353	.14132	.13914	.13701	.13492	.13287	.13086	.12888
86	78	.18309	.18021	.17738	.17461	.17189	.16922	.16660	.16403	.16151	.15903	.15660	.15422	.15188	.14958	.14733	.14512	.14294	.14081	.13872	.13666
86	79	.19273	.18976	.18685	.18400	.18119	.17844	.17574	.17308	.17048	.16792	.16541	.16294	.16052	.15814	.15581	.15351	.15126	.14905	.14688	.14474
86	80	.20253	.19948	.19649	.19355	.19067	.18783	.18505	.18232	.17963	.17700	.17440	.17186	.16936	.16690	.16449	.16212	.15979	.15750	.15525	.15304
86	81	.21240	.20927	.20621	.20319	.20023	.19732	.19446	.19165	.18889	.18618	.18351	.18089	.17831	.17578	.17329	.17085	.16844	.16608	.16375	.16147
86	82	.22228	.21908	.21594	.21286	.20983	.20684	.20391	.20103	.19820	.19541	.19268	.18998	.18734	.18473	.18217	.17966	.17718	.17474	.17235	.16999
86	83	.23216	.22890	.22569	.22254	.21944	.21639	.21340	.21045	.20755	.20470	.20189	.19913	.19642	.19375	.19112	.18853	.18599	.18349	.18102	.17860
86	84	.24208	.23877	.23550	.23229	.22913	.22602	.22296	.21995	.21699	.21407	.21120	.20838	.20560	.20287	.20018	.19753	.19493	.19236	.18984	.18735
86	85	.25207	.24870	.24538	.24212	.23890	.23574	.23262	.22956	.22654	.22357	.22064	.21776	.21493	.21213	.20939	.20668	.20401	.20139	.19881	.19626
86	86	.26201	.25859	.25522	.25191	.24865	.24543	.24227	.23915	.23608	.23306	.23008	.22715	.22427	.22142	.21862	.21586	.21314	.21047	.20783	.20523
87	0	.00533	.00527	.00522	.00516	.00511	.00506	.00500	.00495	.00491	.00486	.00481	.00476	.00472	.00467	.00463	.00459	.00454	.00450	.00446	.00442
87	1	.00144	.00141	.00138	.00136	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00117	.00115	.00114	.00112	.00110	.00108	.00106	.00105	.00103
87	2	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00095	.00093	.00091	.00090	.00088
87	3	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00084	.00082
87	4	.00125	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00081
87	5	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00099	.00097	.00095	.00092	.00090	.00088	.00086	.00084	.00083
87	6	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089	.00087
87	7	.00151	.00147	.00143	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00099	.00096	.00094
87	8	.00166	.00162	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00125	.00122	.00119	.00117	.00114	.00111	.00109	.00106	.00104
87	9	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00117
87	10	.00210	.00204	.00199	.00195	.00190	.00185	.00181	.00177	.00172	.00168	.00165	.00161	.00157	.00153	.00150	.00147	.00143	.00140	.00137	.00134
87	11	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00184	.00180	.00176	.00173	.00169	.00165	.00162	.00158	.00155
87	12	.00270	.00263	.00257	.00252	.00246	.00241	.00236	.00230	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00179
87	13	.00303	.00296	.00290	.00283	.00277	.00272	.00266	.00260	.00255	.00250	.00245	.00240	.00235	.00231	.00226	.00222	.00217	.00213	.00209	.00205
87	14	.00334	.00327	.00320	.00314	.00307	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230
87	15	.00362	.00355	.00347	.00340	.00334	.00327	.00321	.00314	.00308	.00302	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00261	.00256	.00251
87	16	.00385	.00378	.00370	.00363	.00355	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00274	.00269
87	17	.00405	.00396	.00389	.00381	.00373	.00366	.00359	.00352	.00346	.00339	.00333	.00327	.00321	.00315	.00309	.00304	.00299	.00293	.00288	.00283
87	18	.00421	.00412	.00404	.00396	.00388	.00381	.00373	.00366	.00359	.00352	.00346	.00340	.00333	.00327	.00321	.00316	.00310	.00305	.00299	.00294
87	19	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00321	.00315	.00309	.00304
87	20	.00451	.00442	.00433	.00424	.00415	.00407	.00399	.00391	.00384	.00377	.00370	.00363	.00356	.00350	.00343	.00337	.00331	.00325	.00319	.00314
87	21	.00467	.00457	.00448	.00439	.00430	.00421	.00413	.00405	.00397	.00389	.00382	.00375	.00368	.00361	.00355	.00348	.00342	.00336	.00330	.00324

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	22	.00483	.00473	.00463	.00454	.00444	.00435	.00427	.00418	.00410	.00402	.00394	.00387	.00380	.00373	.00366	.00359	.00353	.00346	.00340	.00334
87	23	.00501	.00490	.00480	.00470	.00460	.00451	.00442	.00433	.00424	.00416	.00408	.00400	.00392	.00385	.00378	.00371	.00364	.00357	.00351	.00345
87	24	.00520	.00509	.00498	.00488	.00478	.00468	.00458	.00449	.00440	.00431	.00423	.00415	.00407	.00399	.00391	.00384	.00377	.00370	.00363	.00357
87	25	.00543	.00531	.00520	.00509	.00498	.00487	.00477	.00468	.00458	.00449	.00440	.00432	.00423	.00415	.00407	.00399	.00392	.00385	.00378	.00371
87	26	.00568	.00556	.00544	.00532	.00521	.00510	.00499	.00489	.00479	.00469	.00460	.00451	.00442	.00433	.00425	.00417	.00409	.00401	.00394	.00387
87	27	.00598	.00585	.00572	.00559	.00547	.00536	.00525	.00514	.00503	.00493	.00483	.00473	.00464	.00455	.00446	.00438	.00429	.00421	.00413	.00406
87	28	.00630	.00616	.00602	.00589	.00577	.00564	.00552	.00541	.00530	.00519	.00508	.00498	.00488	.00479	.00469	.00460	.00451	.00443	.00435	.00426
87	29	.00666	.00651	.00636	.00622	.00609	.00596	.00583	.00571	.00559	.00547	.00536	.00525	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00449
87	30	.00704	.00688	.00672	.00657	.00643	.00629	.00616	.00603	.00590	.00578	.00566	.00554	.00543	.00533	.00522	.00512	.00502	.00492	.00483	.00474
87	31	.00744	.00727	.00711	.00695	.00680	.00665	.00651	.00637	.00623	.00610	.00598	.00585	.00574	.00562	.00551	.00540	.00530	.00519	.00509	.00500
87	32	.00788	.00770	.00753	.00736	.00719	.00704	.00688	.00673	.00659	.00645	.00632	.00619	.00606	.00594	.00582	.00570	.00559	.00548	.00538	.00528
87	33	.00836	.00817	.00798	.00780	.00763	.00746	.00729	.00714	.00698	.00684	.00669	.00655	.00642	.00629	.00616	.00604	.00592	.00580	.00569	.00558
87	34	.00888	.00868	.00848	.00828	.00810	.00791	.00774	.00757	.00741	.00725	.00710	.00695	.00680	.00666	.00653	.00640	.00627	.00614	.00602	.00591
87	35	.00946	.00924	.00902	.00882	.00862	.00842	.00823	.00805	.00788	.00771	.00754	.00738	.00723	.00708	.00694	.00679	.00666	.00653	.00640	.00627
87	36	.01009	.00985	.00962	.00940	.00918	.00897	.00877	.00858	.00839	.00821	.00803	.00786	.00770	.00753	.00738	.00723	.00708	.00694	.00680	.00667
87	37	.01078	.01052	.01027	.01003	.00980	.00958	.00936	.00916	.00895	.00876	.00857	.00838	.00821	.00803	.00787	.00770	.00755	.00739	.00724	.00710
87	38	.01155	.01127	.01100	.01074	.01050	.01026	.01002	.00980	.00958	.00937	.00917	.00897	.00878	.00859	.00841	.00824	.00807	.00790	.00774	.00759
87	39	.01239	.01209	.01181	.01153	.01126	.01100	.01075	.01051	.01027	.01005	.00983	.00961	.00941	.00921	.00901	.00882	.00864	.00846	.00829	.00813
87	40	.01334	.01302	.01271	.01241	.01212	.01184	.01157	.01131	.01105	.01081	.01057	.01034	.01012	.00990	.00969	.00949	.00929	.00910	.00891	.00873
87	41	.01439	.01405	.01371	.01339	.01308	.01278	.01249	.01220	.01193	.01166	.01141	.01116	.01092	.01068	.01046	.01024	.01002	.00982	.00962	.00942
87	42	.01557	.01520	.01484	.01449	.01415	.01383	.01351	.01321	.01291	.01262	.01235	.01208	.01182	.01156	.01132	.01108	.01085	.01063	.01041	.01020
87	43	.01688	.01647	.01609	.01571	.01534	.01499	.01465	.01432	.01400	.01369	.01339	.01310	.01282	.01254	.01228	.01202	.01177	.01153	.01129	.01106
87	44	.01832	.01788	.01746	.01706	.01666	.01628	.01591	.01556	.01521	.01488	.01455	.01424	.01393	.01363	.01335	.01307	.01280	.01253	.01228	.01203
87	45	.01988	.01941	.01896	.01852	.01810	.01768	.01729	.01690	.01653	.01616	.01581	.01547	.01514	.01482	.01451	.01421	.01391	.01363	.01335	.01308
87	46	.02158	.02108	.02059	.02011	.01966	.01921	.01878	.01837	.01796	.01757	.01719	.01682	.01647	.01612	.01578	.01546	.01514	.01483	.01453	.01424
87	47	.02341	.02287	.02234	.02183	.02134	.02086	.02040	.01995	.01951	.01909	.01868	.01828	.01789	.01752	.01716	.01680	.01646	.01612	.01580	.01548
87	48	.02539	.02480	.02424	.02369	.02316	.02264	.02214	.02166	.02119	.02073	.02029	.01986	.01944	.01904	.01865	.01826	.01789	.01753	.01718	.01684
87	49	.02752	.02689	.02628	.02569	.02512	.02457	.02403	.02351	.02300	.02251	.02203	.02157	.02112	.02068	.02026	.01985	.01944	.01905	.01867	.01831
87	50	.02983	.02915	.02850	.02786	.02725	.02665	.02607	.02551	.02497	.02444	.02393	.02343	.02294	.02247	.02201	.02157	.02114	.02071	.02031	.01991
87	51	.03231	.03159	.03089	.03021	.02955	.02891	.02829	.02768	.02710	.02653	.02597	.02544	.02492	.02441	.02392	.02344	.02297	.02251	.02207	.02164
87	52	.03497	.03420	.03344	.03271	.03201	.03132	.03065	.03000	.02937	.02876	.02817	.02759	.02703	.02648	.02595	.02544	.02494	.02445	.02397	.02351
87	53	.03781	.03698	.03617	.03539	.03463	.03389	.03318	.03249	.03181	.03115	.03052	.02990	.02929	.02871	.02814	.02758	.02704	.02652	.02600	.02550
87	54	.04082	.03994	.03908	.03824	.03743	.03664	.03588	.03513	.03441	.03371	.03302	.03236	.03171	.03108	.03047	.02987	.02929	.02873	.02818	.02764
87	55	.04404	.04309	.04217	.04128	.04041	.03957	.03875	.03796	.03718	.03643	.03570	.03499	.03430	.03362	.03296	.03233	.03170	.03110	.03051	.02993
87	56	.04746	.04645	.04547	.04452	.04359	.04269	.04182	.04097	.04014	.03934	.03856	.03780	.03705	.03633	.03563	.03495	.03428	.03363	.03300	.03238
87	57	.05109	.05001	.04897	.04796	.04697	.04601	.04508	.04417	.04329	.04243	.04160	.04079	.03999	.03922	.03847	.03774	.03703	.03633	.03565	.03499
87	58	.05491	.05377	.05266	.05159	.05054	.04952	.04852	.04756	.04662	.04570	.04481	.04395	.04310	.04228	.04147	.04069	.03993	.03919	.03846	.03775
87	59	.05892	.05771	.05654	.05539	.05428	.05319	.05214	.05111	.05011	.04914	.04819	.04726	.04636	.04548	.04463	.04379	.04298	.04219	.04141	.04066
87	60	.06312	.06184	.06059	.05938	.05819	.05704	.05592	.05483	.05377	.05273	.05172	.05074	.04978	.04885	.04794	.04705	.04618	.04533	.04451	.04370
87	61	.06754	.06618	.06486	.06357	.06232	.06110	.05991	.05875	.05762	.05652	.05545	.05440	.05338	.05239	.05142	.05047	.04955	.04865	.04777	.04692
87	62	.07221	.07077	.06937	.06801	.06668	.06539	.06413	.06290	.06170	.06054	.05940	.05829	.05721	.05615	.05512	.05412	.05313	.05218	.05124	.05033
87	63	.07715	.07563	.07415	.07271	.07131	.06994	.06860	.06730	.06604	.06480	.06359	.06242	.06127	.06015	.05905	.05799	.05694	.05593	.05493	.05396
87	64	.08236	.08076	.07920	.07768	.07620	.07475	.07334	.07196	.07062	.06931	.06804	.06679	.06557	.06438	.06322	.06209	.06099	.05991	.05885	.05782
87	65	.08787	.08618	.08454	.08293	.08137	.07984	.07835	.07690	.07548	.07409	.07274	.07142	.07014	.06888	.06765	.06645	.06528	.06413	.06301	.06192
87	66	.09370	.09192	.09019	.08850	.08685	.08524	.08367	.08214	.08064	.07918	.07775	.07635	.07499	.07366	.07236	.07109	.06985	.06864	.06745	.06629
87	67	.09990	.09803	.09621	.09443	.09269	.09100	.08934	.08772	.08614	.08460	.08310	.08162	.08018	.07878	.07740	.07606	.07475	.07346	.07221	.07098
87	68	.10646	.10449	.10258	.10071	.09888	.09710	.09536	.09366	.09199	.09037	.08878	.08723	.08571	.08423	.08277	.08136	.07997	.07861	.07728	.07598
87	69	.11336	.11130	.10929	.10733	.10541	.10354	.10171	.09992	.09817	.09646	.09479	.09316	.09156	.08999	.08846	.08697	.08550	.08407	.08267	.08130
87	70	.12056	.11841	.11631	.11426	.11225	.11028	.10836	.10648	.10465	.10285	.10110	.09938	.09770	.09605	.09444	.09286	.09132	.08981	.08833	.08689
87	71	.12805	.12580	.12360	.12145	.11935	.11730	.11528	.11332	.11139	.10951	.10767	.10586	.10410	.10237	.10068	.09902	.09740	.09581	.09425	.09273

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	72	.13579	.13345	.13115	.12891	.12671	.12457	.12246	.12041	.11839	.11642	.11449	.11260	.11075	.10893	.10716	.10542	.10372	.10205	.10041	.09881
87	73	.14379	.14135	.13896	.13662	.13433	.13209	.12989	.12775	.12564	.12358	.12156	.11958	.11765	.11575	.11389	.11207	.11028	.10853	.10681	.10513
87	74	.15209	.14955	.14707	.14463	.14225	.13991	.13763	.13539	.13319	.13104	.12893	.12687	.12484	.12286	.12091	.11901	.11714	.11530	.11351	.11175
87	75	.16074	.15811	.15553	.15300	.15052	.14809	.14571	.14338	.14109	.13885	.13666	.13450	.13239	.13032	.12829	.12630	.12434	.12243	.12055	.11870
87	76	.16978	.16706	.16438	.16176	.15919	.15667	.15420	.15177	.14939	.14706	.14478	.14253	.14033	.13818	.13606	.13398	.13194	.12994	.12798	.12605
87	77	.17921	.17639	.17362	.17091	.16825	.16564	.16307	.16056	.15809	.15567	.15330	.15097	.14868	.14644	.14423	.14207	.13995	.13786	.13582	.13381
87	78	.18900	.18609	.18323	.18043	.17767	.17497	.17232	.16972	.16717	.16466	.16220	.15978	.15741	.15508	.15279	.15054	.14834	.14617	.14404	.14195
87	79	.19906	.19607	.19312	.19023	.18739	.18461	.18187	.17919	.17655	.17395	.17141	.16891	.16645	.16404	.16167	.15934	.15705	.15480	.15259	.15042
87	80	.20930	.20622	.20320	.20023	.19731	.19444	.19162	.18885	.18613	.18346	.18083	.17825	.17571	.17322	.17077	.16836	.16599	.16366	.16138	.15913
87	81	.21962	.21647	.21336	.21031	.20732	.20437	.20148	.19863	.19583	.19308	.19038	.18772	.18510	.18253	.18001	.17752	.17508	.17267	.17031	.16798
87	82	.22997	.22674	.22357	.22045	.21738	.21436	.21139	.20847	.20560	.20277	.19999	.19726	.19457	.19193	.18933	.18677	.18426	.18178	.17934	.17695
87	83	.24033	.23704	.23379	.23061	.22747	.22438	.22134	.21835	.21541	.21252	.20968	.20687	.20412	.20140	.19874	.19611	.19352	.19098	.18847	.18601
87	84	.25076	.24740	.24410	.24085	.23765	.23450	.23140	.22835	.22534	.22239	.21948	.21661	.21379	.21101	.20828	.20558	.20293	.20032	.19775	.19522
87	85	.26127	.25786	.25450	.25119	.24794	.24473	.24157	.23846	.23540	.23239	.22942	.22649	.22361	.22078	.21798	.21523	.21252	.20985	.20722	.20463
87	86	.27173	.26828	.26487	.26151	.25821	.25495	.25175	.24859	.24547	.24241	.23938	.23641	.23347	.23058	.22774	.22493	.22216	.21944	.21675	.21411
87	87	.28200	.27850	.27505	.27165	.26831	.26501	.26176	.25855	.25539	.25228	.24921	.24619	.24321	.24027	.23738	.23452	.23171	.22893	.22620	.22350
88	0	.00555	.00550	.00544	.00539	.00533	.00528	.00523	.00518	.00513	.00508	.00503	.00499	.00494	.00489	.00485	.00481	.00476	.00472	.00468	.00464
88	1	.00148	.00145	.00143	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124	.00121	.00119	.00118	.00116	.00114	.00112	.00110	.00109	.00107
88	2	.00132	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00100	.00098	.00096	.00094	.00093	.00091
88	3	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00090	.00088	.00086	.00085
88	4	.00128	.00125	.00121	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00085	.00083
88	5	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085
88	6	.00142	.00138	.00134	.00131	.00128	.00124	.00121	.00118	.00115	.00113	.00110	.00107	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089
88	7	.00154	.00150	.00146	.00142	.00138	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106	.00103	.00101	.00098	.00096
88	8	.00169	.00165	.00160	.00156	.00152	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00108	.00106
88	9	.00189	.00184	.00179	.00175	.00171	.00166	.00162	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119
88	10	.00214	.00208	.00203	.00198	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00153	.00150	.00147	.00143	.00140	.00137
88	11	.00242	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159
88	12	.00275	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00192	.00188	.00184
88	13	.00309	.00303	.00296	.00290	.00284	.00278	.00273	.00267	.00262	.00256	.00251	.00246	.00242	.00237	.00232	.00228	.00224	.00219	.00215	.00211
88	14	.00342	.00335	.00328	.00321	.00315	.00309	.00303	.00297	.00291	.00285	.00280	.00275	.00269	.00264	.00260	.00255	.00250	.00246	.00241	.00237
88	15	.00371	.00364	.00356	.00349	.00342	.00336	.00329	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00274	.00269	.00264	.00259
88	16	.00395	.00387	.00380	.00372	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00314	.00309	.00303	.00298	.00293	.00288	.00283	.00278
88	17	.00415	.00407	.00399	.00391	.00384	.00376	.00369	.00362	.00356	.00349	.00343	.00337	.00331	.00325	.00319	.00314	.00308	.00303	.00298	.00293
88	18	.00432	.00423	.00415	.00407	.00399	.00391	.00384	.00377	.00370	.00363	.00356	.00350	.00344	.00338	.00332	.00326	.00320	.00315	.00309	.00304
88	19	.00447	.00438	.00429	.00421	.00413	.00405	.00397	.00390	.00382	.00375	.00368	.00362	.00355	.00349	.00343	.00337	.00331	.00325	.00320	.00314
88	20	.00462	.00453	.00444	.00435	.00427	.00418	.00410	.00403	.00395	.00388	.00381	.00374	.00367	.00360	.00354	.00348	.00342	.00336	.00330	.00324
88	21	.00479	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00401	.00393	.00386	.00379	.00372	.00366	.00359	.00353	.00347	.00341	.00335
88	22	.00495	.00485	.00475	.00466	.00456	.00447	.00439	.00430	.00422	.00414	.00406	.00398	.00391	.00384	.00377	.00370	.00364	.00357	.00351	.00345
88	23	.00513	.00502	.00492	.00482	.00472	.00463	.00454	.00445	.00436	.00428	.00420	.00412	.00404	.00397	.00389	.00382	.00375	.00369	.00362	.00356
88	24	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00461	.00452	.00443	.00435	.00427	.00419	.00411	.00403	.00396	.00389	.00382	.00375	.00368
88	25	.00556	.00544	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00462	.00453	.00444	.00435	.00427	.00419	.00412	.00404	.00397	.00389	.00382
88	26	.00582	.00569	.00557	.00545	.00534	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00446	.00438	.00429	.00421	.00414	.00406	.00399
88	27	.00612	.00599	.00586	.00573	.00561	.00550	.00538	.00527	.00517	.00507	.00497	.00487	.00477	.00468	.00459	.00451	.00442	.00434	.00426	.00418
88	28	.00645	.00631	.00617	.00604	.00591	.00579	.00567	.00555	.00544	.00533	.00523	.00512	.00502	.00493	.00483	.00474	.00465	.00456	.00448	.00440
88	29	.00681	.00666	.00652	.00638	.00624	.00611	.00598	.00586	.00574	.00562	.00551	.00540	.00530	.00519	.00509	.00500	.00490	.00481	.00472	.00463
88	30	.00720	.00704	.00689	.00674	.00659	.00645	.00632	.00619	.00606	.00594	.00582	.00570	.00559	.00548	.00537	.00527	.00517	.00507	.00498	.00489
88	31	.00762	.00745	.00728	.00712	.00697	.00682	.00668	.00654	.00640	.00627	.00614	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00515
88	32	.00807	.00788	.00771	.00754	.00737	.00721	.00706	.00691	.00677	.00663	.00649	.00636	.00623	.00611	.00599	.00587	.00576	.00565	.00554	.00544
88	33	.00856	.00836	.00817	.00799	.00782	.00765	.00748	.00732	.00717	.00702	.00687	.00673	.00660	.00647	.00634	.00621	.00609	.00598	.00586	.00575

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
88	34	.00909	.00888	.00868	.00848	.00829	.00811	.00794	.00777	.00760	.00744	.00729	.00714	.00699	.00685	.00671	.00658	.00645	.00633	.00621	.00609
88	35	.00967	.00945	.00923	.00903	.00882	.00863	.00844	.00826	.00808	.00791	.00775	.00758	.00743	.00728	.00713	.00699	.00685	.00672	.00659	.00646
88	36	.01031	.01007	.00984	.00962	.00940	.00919	.00899	.00879	.00861	.00842	.00824	.00807	.00791	.00774	.00759	.00743	.00729	.00714	.00700	.00687
88	37	.01102	.01076	.01051	.01027	.01004	.00981	.00959	.00938	.00918	.00898	.00879	.00861	.00843	.00825	.00808	.00792	.00776	.00761	.00746	.00731
88	38	.01180	.01152	.01125	.01099	.01074	.01050	.01027	.01004	.00982	.00961	.00940	.00920	.00901	.00882	.00864	.00847	.00829	.00813	.00797	.00781
88	39	.01266	.01236	.01207	.01179	.01152	.01126	.01101	.01077	.01053	.01030	.01008	.00987	.00966	.00946	.00926	.00907	.00889	.00871	.00853	.00836
88	40	.01362	.01330	.01299	.01269	.01240	.01212	.01184	.01158	.01133	.01108	.01084	.01061	.01038	.01017	.00995	.00975	.00955	.00936	.00917	.00899
88	41	.01470	.01435	.01402	.01369	.01338	.01308	.01278	.01250	.01222	.01196	.01170	.01145	.01120	.01097	.01074	.01052	.01030	.01009	.00989	.00969
88	42	.01590	.01553	.01517	.01482	.01448	.01415	.01383	.01352	.01323	.01294	.01266	.01239	.01213	.01187	.01162	.01138	.01115	.01092	.01070	.01049
88	43	.01724	.01683	.01644	.01606	.01570	.01534	.01500	.01467	.01434	.01403	.01373	.01344	.01315	.01288	.01261	.01235	.01210	.01185	.01161	.01138
88	44	.01871	.01827	.01785	.01744	.01704	.01666	.01629	.01593	.01558	.01525	.01492	.01460	.01429	.01400	.01371	.01342	.01315	.01289	.01263	.01238
88	45	.02031	.01984	.01938	.01894	.01851	.01810	.01770	.01731	.01693	.01657	.01622	.01587	.01554	.01522	.01490	.01460	.01430	.01401	.01373	.01346
88	46	.02205	.02154	.02105	.02057	.02011	.01966	.01923	.01881	.01841	.01801	.01763	.01726	.01690	.01655	.01621	.01588	.01556	.01525	.01495	.01465
88	47	.02392	.02337	.02284	.02233	.02183	.02135	.02089	.02043	.01999	.01957	.01916	.01876	.01837	.01799	.01762	.01726	.01692	.01658	.01625	.01593
88	48	.02594	.02535	.02478	.02423	.02370	.02318	.02268	.02219	.02172	.02126	.02081	.02038	.01996	.01955	.01915	.01877	.01839	.01803	.01767	.01733
88	49	.02812	.02749	.02688	.02629	.02571	.02515	.02461	.02409	.02358	.02308	.02260	.02213	.02168	.02124	.02081	.02040	.01999	.01960	.01921	.01884
88	50	.03049	.02981	.02915	.02851	.02789	.02729	.02671	.02615	.02560	.02507	.02455	.02404	.02356	.02308	.02262	.02217	.02173	.02131	.02089	.02049
88	51	.03304	.03231	.03160	.03092	.03025	.02961	.02898	.02837	.02778	.02721	.02665	.02611	.02559	.02508	.02458	.02409	.02362	.02316	.02272	.02228
88	52	.03576	.03498	.03422	.03349	.03278	.03208	.03141	.03076	.03013	.02951	.02891	.02833	.02776	.02721	.02668	.02616	.02565	.02515	.02467	.02421
88	53	.03867	.03783	.03702	.03623	.03547	.03473	.03401	.03331	.03263	.03197	.03133	.03070	.03009	.02950	.02893	.02837	.02782	.02729	.02677	.02627
88	54	.04176	.04087	.04000	.03916	.03834	.03755	.03678	.03603	.03530	.03459	.03391	.03324	.03258	.03195	.03133	.03073	.03014	.02957	.02902	.02847
88	55	.04506	.04411	.04318	.04228	.04141	.04056	.03974	.03894	.03816	.03740	.03666	.03594	.03525	.03456	.03390	.03326	.03263	.03202	.03142	.03084
88	56	.04857	.04755	.04657	.04561	.04468	.04377	.04289	.04204	.04120	.04039	.03960	.03884	.03809	.03736	.03665	.03596	.03529	.03463	.03399	.03337
88	57	.05229	.05121	.05017	.04915	.04815	.04719	.04625	.04534	.04445	.04358	.04274	.04192	.04112	.04034	.03958	.03884	.03812	.03742	.03673	.03607
88	58	.05623	.05508	.05396	.05288	.05182	.05079	.04979	.04882	.04787	.04695	.04605	.04518	.04432	.04349	.04268	.04189	.04112	.04037	.03964	.03892
88	59	.06034	.05913	.05794	.05679	.05567	.05457	.05351	.05248	.05147	.05049	.04953	.04860	.04769	.04680	.04594	.04509	.04427	.04347	.04269	.04193
88	60	.06466	.06337	.06211	.06089	.05970	.05854	.05741	.05631	.05524	.05419	.05317	.05218	.05121	.05027	.04935	.04845	.04758	.04672	.04589	.04507
88	61	.06919	.06783	.06649	.06520	.06394	.06271	.06151	.06034	.05920	.05809	.05701	.05596	.05493	.05393	.05295	.05199	.05106	.05015	.04926	.04839
88	62	.07399	.07254	.07113	.06976	.06843	.06712	.06585	.06462	.06341	.06223	.06108	.05996	.05887	.05781	.05677	.05575	.05476	.05379	.05285	.05192
88	63	.07907	.07754	.07605	.07460	.07319	.07181	.07046	.06915	.06787	.06663	.06541	.06422	.06306	.06193	.06083	.05975	.05870	.05767	.05666	.05568
88	64	.08443	.08282	.08125	.07972	.07822	.07676	.07534	.07396	.07260	.07128	.06999	.06873	.06751	.06631	.06513	.06399	.06287	.06178	.06071	.05967
88	65	.09010	.08840	.08674	.08512	.08355	.08201	.08051	.07904	.07761	.07621	.07485	.07352	.07222	.07095	.06971	.06849	.06731	.06615	.06502	.06391
88	66	.09610	.09431	.09257	.09086	.08920	.08758	.08599	.08445	.08294	.08146	.08002	.07861	.07723	.07589	.07458	.07329	.07204	.07081	.06961	.06844
88	67	.10249	.10060	.09877	.09698	.09523	.09352	.09185	.09022	.08862	.08707	.08554	.08406	.08260	.08118	.07979	.07844	.07711	.07581	.07454	.07329
88	68	.10925	.10727	.10534	.10346	.10162	.09982	.09806	.09635	.09467	.09303	.09142	.08985	.08832	.08682	.08536	.08392	.08252	.08114	.07980	.07849
88	69	.11637	.11430	.11227	.11030	.10836	.10647	.10463	.10282	.10106	.09933	.09764	.09599	.09438	.09280	.09125	.08974	.08825	.08681	.08539	.08400
88	70	.12381	.12164	.11952	.11745	.11543	.11344	.11151	.10961	.10776	.10595	.10417	.10243	.10074	.09907	.09744	.09585	.09429	.09276	.09127	.08980
88	71	.13154	.12927	.12706	.12489	.12277	.12070	.11867	.11668	.11474	.11284	.11098	.10915	.10737	.10562	.10391	.10223	.10059	.09899	.09741	.09587
88	72	.13954	.13718	.13487	.13261	.13039	.12822	.12610	.12402	.12199	.12000	.11805	.11614	.11427	.11243	.11064	.10888	.10715	.10547	.10381	.10219
88	73	.14781	.14535	.14294	.14058	.13827	.13601	.13380	.13163	.12950	.12742	.12538	.12338	.12142	.11950	.11762	.11578	.11397	.11220	.11046	.10876
88	74	.15640	.15384	.15134	.14888	.14648	.14412	.14181	.13955	.13733	.13516	.13303	.13094	.12889	.12688	.12492	.12299	.12109	.11924	.11742	.11563
88	75	.16536	.16271	.16010	.15755	.15505	.15260	.15020	.14784	.14553	.14327	.14105	.13887	.13673	.13464	.13258	.13057	.12859	.12665	.12474	.12287
88	76	.17474	.17199	.16929	.16664	.16405	.16150	.15901	.15656	.15416	.15180	.14949	.14722	.14500	.14281	.14067	.13856	.13650	.13447	.13248	.13053
88	77	.18453	.18168	.17889	.17615	.17346	.17083	.16824	.16570	.16321	.16076	.15836	.15600	.15369	.15141	.14918	.14699	.14484	.14273	.14066	.13862
88	78	.19470	.19177	.18888	.18605	.18327	.18055	.17787	.17524	.17266	.17012	.16763	.16519	.16279	.16043	.15811	.15583	.15360	.15140	.14924	.14712
88	79	.20518	.20216	.19919	.19627	.19340	.19059	.18782	.18511	.18244	.17982	.17724	.17471	.17222	.16978	.16738	.16502	.16270	.16042	.15818	.15598
88	80	.21585	.21274	.20969	.20669	.20374	.20084	.19800	.19520	.19245	.18974	.18708	.18447	.18190	.17938	.17689	.17445	.17205	.16969	.16737	.16509
88	81	.22662	.22344	.22030	.21722	.21420	.21122	.20829	.20541	.20258	.19980	.19706	.19437	.19173	.18912	.18656	.18404	.18156	.17912	.17673	.17437
88	82	.23743	.23417	.23097	.22781	.22471	.22166	.21866	.21571	.21280	.20994	.20713	.20437	.20164	.19896	.19633	.19373	.19118	.18867	.18620	.18376
88	83	.24827	.24494	.24167	.23845	.23528	.23216	.22908	.22606	.22309	.22016	.21728	.21444	.21165	.20890	.20619	.20353	.20090	.19832	.19578	.19327

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
88	84	.25919	.25580	.25246	.24918	.24595	.24276	.23963	.23654	.23350	.23051	.22756	.22466	.22180	.21898	.21621	.21348	.21079	.20814	.20553	.20296
88	85	.27021	.26677	.26338	.26004	.25675	.25351	.25031	.24717	.24407	.24102	.23801	.23505	.23213	.22925	.22642	.22363	.22088	.21817	.21549	.21286
88	86	.28121	.27772	.27428	.27089	.26755	.26426	.26102	.25782	.25467	.25156	.24850	.24549	.24251	.23958	.23669	.23385	.23104	.22827	.22554	.22285
88	87	.29202	.28848	.28500	.28157	.27819	.27485	.27156	.26832	.26512	.26197	.25886	.25580	.25278	.24980	.24686	.24396	.24111	.23829	.23551	.23277
88	88	.30258	.29901	.29549	.29203	.28861	.28523	.28191	.27863	.27539	.27220	.26905	.26595	.26288	.25986	.25688	.25394	.25104	.24818	.24536	.24257
89	0	.00578	.00572	.00567	.00561	.00556	.00550	.00545	.00540	.00535	.00530	.00526	.00521	.00516	.00512	.00507	.00503	.00499	.00494	.00490	.00486
89	1	.00152	.00149	.00147	.00144	.00141	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00120	.00118	.00116	.00114	.00112	.00111
89	2	.00135	.00132	.00130	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00103	.00101	.00099	.00097	.00096	.00094
89	3	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00089	.00087
89	4	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00096	.00094	.00092	.00091	.00089	.00087	.00085
89	5	.00135	.00132	.00129	.00126	.00122	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087
89	6	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00100	.00098	.00095	.00093	.00091
89	7	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00127	.00124	.00121	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00101	.00098
89	8	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00130	.00127	.00124	.00121	.00119	.00116	.00113	.00111	.00108
89	9	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122
89	10	.00217	.00212	.00207	.00202	.00197	.00192	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00143	.00140
89	11	.00247	.00241	.00236	.00230	.00225	.00220	.00215	.00210	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00177	.00173	.00170	.00166	.00163
89	12	.00281	.00274	.00268	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00209	.00205	.00201	.00197	.00193	.00189
89	13	.00316	.00309	.00303	.00297	.00291	.00285	.00279	.00273	.00268	.00263	.00258	.00253	.00248	.00243	.00238	.00234	.00230	.00225	.00221	.00217
89	14	.00350	.00343	.00336	.00329	.00322	.00316	.00310	.00304	.00298	.00293	.00287	.00282	.00277	.00272	.00267	.00262	.00257	.00253	.00248	.00244
89	15	.00380	.00372	.00365	.00358	.00351	.00344	.00338	.00331	.00325	.00319	.00313	.00308	.00302	.00297	.00292	.00287	.00282	.00277	.00272	.00267
89	16	.00405	.00397	.00389	.00382	.00374	.00367	.00360	.00354	.00347	.00341	.00335	.00329	.00323	.00318	.00312	.00307	.00301	.00296	.00291	.00287
89	17	.00425	.00417	.00409	.00401	.00393	.00386	.00379	.00372	.00365	.00359	.00352	.00346	.00340	.00334	.00328	.00323	.00317	.00312	.00307	.00302
89	18	.00442	.00433	.00425	.00417	.00409	.00401	.00394	.00387	.00380	.00373	.00366	.00360	.00353	.00347	.00341	.00336	.00330	.00324	.00319	.00314
89	19	.00458	.00449	.00440	.00431	.00423	.00415	.00408	.00400	.00393	.00386	.00379	.00372	.00365	.00359	.00353	.00347	.00341	.00335	.00330	.00324
89	20	.00473	.00464	.00455	.00446	.00438	.00429	.00421	.00413	.00406	.00398	.00391	.00384	.00377	.00371	.00364	.00358	.00352	.00346	.00340	.00334
89	21	.00490	.00480	.00471	.00462	.00453	.00444	.00436	.00427	.00419	.00412	.00404	.00397	.00390	.00383	.00376	.00370	.00363	.00357	.00351	.00345
89	22	.00507	.00497	.00487	.00477	.00468	.00459	.00450	.00441	.00433	.00425	.00417	.00410	.00402	.00395	.00388	.00381	.00375	.00368	.00362	.00356
89	23	.00525	.00514	.00504	.00494	.00484	.00474	.00465	.00456	.00448	.00439	.00431	.00423	.00415	.00408	.00401	.00393	.00386	.00380	.00373	.00367
89	24	.00545	.00534	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00447	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00386	.00379
89	25	.00569	.00557	.00545	.00534	.00523	.00513	.00502	.00493	.00483	.00474	.00465	.00456	.00447	.00439	.00431	.00423	.00416	.00408	.00401	.00394
89	26	.00595	.00582	.00570	.00558	.00547	.00536	.00525	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00450	.00442	.00434	.00426	.00418	.00411
89	27	.00626	.00612	.00600	.00587	.00575	.00563	.00552	.00541	.00530	.00520	.00510	.00500	.00490	.00481	.00472	.00463	.00455	.00447	.00439	.00431
89	28	.00660	.00645	.00632	.00618	.00605	.00593	.00581	.00569	.00558	.00547	.00536	.00526	.00516	.00506	.00497	.00487	.00478	.00470	.00461	.00453
89	29	.00696	.00681	.00667	.00653	.00639	.00626	.00613	.00600	.00588	.00577	.00565	.00554	.00544	.00533	.00523	.00514	.00504	.00495	.00486	.00477
89	30	.00736	.00720	.00704	.00689	.00675	.00661	.00647	.00634	.00621	.00609	.00597	.00585	.00574	.00563	.00552	.00542	.00532	.00522	.00512	.00503
89	31	.00778	.00761	.00745	.00729	.00713	.00698	.00684	.00670	.00656	.00643	.00630	.00618	.00606	.00594	.00583	.00572	.00561	.00550	.00540	.00530
89	32	.00824	.00806	.00788	.00771	.00754	.00738	.00723	.00708	.00693	.00679	.00666	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00570	.00560
89	33	.00874	.00854	.00835	.00817	.00800	.00782	.00766	.00750	.00734	.00719	.00705	.00691	.00677	.00664	.00651	.00638	.00626	.00614	.00603	.00592
89	34	.00928	.00907	.00887	.00867	.00848	.00830	.00812	.00795	.00779	.00763	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00650	.00638	.00626
89	35	.00988	.00965	.00944	.00923	.00902	.00883	.00864	.00846	.00828	.00811	.00794	.00778	.00762	.00747	.00732	.00718	.00704	.00690	.00677	.00665
89	36	.01053	.01029	.01005	.00983	.00961	.00940	.00920	.00900	.00881	.00863	.00845	.00828	.00811	.00794	.00779	.00763	.00748	.00734	.00720	.00706
89	37	.01124	.01098	.01073	.01049	.01026	.01003	.00981	.00960	.00940	.00920	.00901	.00882	.00864	.00847	.00830	.00813	.00797	.00782	.00766	.00752
89	38	.01204	.01176	.01149	.01123	.01098	.01073	.01050	.01027	.01005	.00984	.00963	.00943	.00924	.00905	.00886	.00869	.00852	.00835	.00819	.00803
89	39	.01291	.01261	.01232	.01204	.01177	.01151	.01126	.01101	.01077	.01054	.01032	.01011	.00990	.00969	.00950	.00930	.00912	.00894	.00876	.00859
89	40	.01389	.01357	.01326	.01296	.01266	.01238	.01211	.01184	.01159	.01134	.01110	.01086	.01064	.01042	.01021	.01000	.00980	.00960	.00942	.00923
89	41	.01499	.01464	.01431	.01398	.01367	.01336	.01307	.01278	.01250	.01223	.01197	.01172	.01148	.01124	.01101	.01079	.01057	.01036	.01016	.00996
89	42	.01622	.01584	.01548	.01513	.01479	.01446	.01414	.01383	.01353	.01324	.01296	.01268	.01242	.01216	.01191	.01167	.01144	.01121	.01099	.01077
89	43	.01758	.01717	.01678	.01640	.01603	.01567	.01533	.01500	.01467	.01436	.01405	.01376	.01347	.01320	.01293	.01266	.01241	.01216	.01192	.01169
89	44	.01908	.01864	.01822	.01781	.01741	.01702	.01665	.01629	.01594	.01560	.01527	.01495	.01464	.01434	.01405	.01377	.01349	.01322	.01296	.01271

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
89	45	.02071	.02024	.01978	.01934	.01891	.01849	.01809	.01770	.01732	.01696	.01660	.01625	.01592	.01559	.01528	.01497	.01467	.01438	.01410	.01383
89	46	.02249	.02198	.02149	.02101	.02054	.02010	.01966	.01924	.01883	.01843	.01805	.01768	.01731	.01696	.01662	.01629	.01596	.01565	.01534	.01505
89	47	.02440	.02385	.02332	.02280	.02230	.02182	.02135	.02090	.02046	.02003	.01961	.01921	.01882	.01844	.01807	.01771	.01736	.01702	.01669	.01637
89	48	.02647	.02588	.02530	.02475	.02421	.02369	.02319	.02269	.02222	.02176	.02131	.02087	.02045	.02004	.01964	.01925	.01887	.01851	.01815	.01780
89	49	.02870	.02806	.02745	.02685	.02627	.02571	.02517	.02464	.02413	.02363	.02314	.02267	.02222	.02177	.02134	.02092	.02052	.02012	.01973	.01936
89	50	.03111	.03043	.02977	.02913	.02851	.02790	.02732	.02675	.02620	.02566	.02514	.02464	.02414	.02366	.02320	.02275	.02231	.02188	.02146	.02105
89	51	.03372	.03299	.03228	.03159	.03092	.03028	.02965	.02903	.02844	.02786	.02730	.02676	.02623	.02571	.02521	.02472	.02425	.02379	.02334	.02290
89	52	.03651	.03572	.03496	.03422	.03351	.03281	.03214	.03148	.03084	.03022	.02962	.02903	.02846	.02791	.02737	.02684	.02633	.02584	.02535	.02488
89	53	.03948	.03864	.03783	.03704	.03627	.03553	.03480	.03410	.03341	.03275	.03210	.03147	.03086	.03026	.02968	.02912	.02857	.02803	.02751	.02700
89	54	.04265	.04175	.04088	.04004	.03922	.03842	.03764	.03689	.03616	.03544	.03475	.03408	.03342	.03278	.03216	.03155	.03096	.03038	.02982	.02927
89	55	.04603	.04507	.04414	.04324	.04236	.04151	.04068	.03987	.03909	.03833	.03758	.03686	.03616	.03547	.03480	.03415	.03352	.03290	.03230	.03171
89	56	.04962	.04860	.04761	.04665	.04571	.04480	.04392	.04306	.04222	.04140	.04061	.03983	.03908	.03835	.03763	.03694	.03626	.03559	.03495	.03432
89	57	.05344	.05236	.05130	.05028	.04928	.04831	.04737	.04645	.04555	.04468	.04383	.04301	.04220	.04142	.04065	.03991	.03918	.03847	.03778	.03710
89	58	.05747	.05632	.05520	.05411	.05304	.05201	.05101	.05003	.04907	.04814	.04724	.04636	.04550	.04466	.04384	.04305	.04227	.04151	.04077	.04005
89	59	.06170	.06047	.05928	.05812	.05699	.05589	.05482	.05378	.05277	.05178	.05081	.04988	.04896	.04807	.04720	.04635	.04552	.04471	.04392	.04315
89	60	.06612	.06482	.06356	.06233	.06113	.05996	.05883	.05772	.05664	.05559	.05456	.05356	.05259	.05164	.05071	.04981	.04892	.04806	.04722	.04640
89	61	.07077	.06939	.06806	.06675	.06548	.06424	.06304	.06186	.06072	.05960	.05851	.05745	.05641	.05540	.05441	.05345	.05251	.05159	.05070	.04982
89	62	.07569	.07423	.07282	.07144	.07009	.06878	.06750	.06626	.06504	.06386	.06270	.06157	.06047	.05940	.05835	.05732	.05632	.05535	.05439	.05346
89	63	.08090	.07936	.07787	.07641	.07498	.07360	.07224	.07092	.06964	.06838	.06715	.06596	.06479	.06365	.06253	.06145	.06038	.05934	.05833	.05734
89	64	.08641	.08478	.08320	.08166	.08016	.07869	.07726	.07586	.07450	.07317	.07187	.07060	.06936	.06815	.06697	.06582	.06469	.06359	.06251	.06146
89	65	.09222	.09051	.08885	.08722	.08563	.08408	.08257	.08110	.07965	.07825	.07687	.07553	.07422	.07294	.07169	.07046	.06927	.06810	.06695	.06584
89	66	.09839	.09659	.09483	.09312	.09145	.08981	.08822	.08666	.08514	.08365	.08220	.08078	.07939	.07804	.07671	.07541	.07415	.07291	.07170	.07051
89	67	.10495	.10306	.10121	.09941	.09765	.09593	.09425	.09260	.09100	.08943	.08790	.08640	.08493	.08350	.08210	.08073	.07938	.07807	.07679	.07553
89	68	.11191	.10992	.10798	.10609	.10423	.10242	.10065	.09892	.09723	.09558	.09396	.09238	.09083	.08932	.08784	.08639	.08498	.08359	.08223	.08090
89	69	.11924	.11716	.11512	.11313	.11119	.10928	.10742	.10561	.10383	.10209	.10038	.09872	.09709	.09549	.09393	.09241	.09091	.08945	.08801	.08661
89	70	.12691	.12473	.12259	.12051	.11847	.11648	.11452	.11261	.11075	.10892	.10713	.10538	.10366	.10199	.10034	.09873	.09716	.09561	.09410	.09262
89	71	.13487	.13260	.13037	.12819	.12605	.12396	.12192	.11992	.11796	.11604	.11416	.11232	.11052	.10876	.10703	.10534	.10368	.10206	.10047	.09891
89	72	.14313	.14075	.13842	.13615	.13392	.13173	.12960	.12750	.12545	.12344	.12148	.11955	.11766	.11581	.11400	.11222	.11048	.10877	.10710	.10546
89	73	.15166	.14919	.14676	.14439	.14206	.13978	.13755	.13536	.13322	.13112	.12906	.12704	.12507	.12313	.12123	.11937	.11754	.11575	.11399	.11227
89	74	.16053	.15795	.15543	.15296	.15054	.14816	.14583	.14355	.14132	.13912	.13698	.13487	.13280	.13077	.12879	.12684	.12492	.12305	.12121	.11940
89	75	.16979	.16712	.16450	.16193	.15941	.15694	.15451	.15214	.14981	.14752	.14528	.14308	.14093	.13881	.13673	.13470	.13270	.13074	.12881	.12692
89	76	.17949	.17672	.17400	.17134	.16872	.16616	.16364	.16117	.15875	.15637	.15404	.15175	.14950	.14729	.14513	.14300	.14091	.13886	.13685	.13488
89	77	.18963	.18676	.18395	.18119	.17848	.17582	.17321	.17065	.16814	.16567	.16324	.16086	.15853	.15623	.15398	.15176	.14959	.14745	.14535	.14329
89	78	.20018	.19722	.19432	.19147	.18867	.18592	.18322	.18056	.17796	.17540	.17289	.17042	.16799	.16561	.16326	.16096	.15870	.15648	.15430	.15215
89	79	.21106	.20802	.20502	.20208	.19919	.19636	.19357	.19083	.18813	.18549	.18289	.18033	.17782	.17535	.17292	.17053	.16819	.16588	.16361	.16138
89	80	.22216	.21903	.21595	.21292	.20995	.20703	.20416	.20133	.19856	.19582	.19314	.19050	.18790	.18535	.18284	.18037	.17794	.17556	.17321	.17089
89	81	.23337	.23016	.22700	.22390	.22084	.21784	.21489	.21198	.20913	.20632	.20355	.20083	.19816	.19552	.19293	.19038	.18788	.18541	.18298	.18059
89	82	.24463	.24135	.23811	.23494	.23181	.22873	.22570	.22272	.21979	.21690	.21406	.21127	.20851	.20581	.20314	.20052	.19793	.19539	.19288	.19042
89	83	.25593	.25258	.24928	.24603	.24284	.23969	.23659	.23354	.23054	.22758	.22467	.22180	.21897	.21619	.21346	.21076	.20810	.20549	.20291	.20038
89	84	.26734	.26393	.26057	.25725	.25399	.25078	.24762	.24450	.24143	.23841	.23543	.23250	.22960	.22676	.22395	.22119	.21846	.21578	.21314	.21053
89	85	.27888	.27541	.27199	.26862	.26530	.26203	.25881	.25564	.25251	.24942	.24638	.24339	.24044	.23753	.23466	.23184	.22905	.22630	.22360	.22093
89	86	.29041	.28689	.28342	.28000	.27664	.27331	.27004	.26681	.26363	.26049	.25740	.25435	.25134	.24838	.24545	.24257	.23973	.23693	.23416	.23144
89	87	.30175	.29819	.29468	.29122	.28781	.28444	.28112	.27785	.27462	.27143	.26829	.26520	.26214	.25913	.25615	.25322	.25033	.24747	.24466	.24188
89	88	.31285	.30926	.30572	.30222	.29877	.29537	.29201	.28870	.28543	.28220	.27902	.27588	.27279	.26973	.26671	.26374	.26080	.25790	.25504	.25221
89	89	.32368	.32006	.31648	.31296	.30948	.30605	.30266	.29932	.29601	.29276	.28954	.28637	.28323	.28014	.27709	.27407	.27110	.26816	.26526	.26240
90	0	.00600	.00595	.00589	.00583	.00578	.00573	.00568	.00563	.00558	.00553	.00548	.00543	.00539	.00534	.00530	.00525	.00521	.00517	.00513	.00508
90	1	.00156	.00153	.00151	.00148	.00145	.00143	.00140	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00123	.00122	.00120	.00118	.00116	.00115
90	2	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00116	.00113	.00111	.00109	.00107	.00106	.00104	.00102	.00100	.00099	.00097
90	3	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00104	.00102	.00100	.00098	.00097	.00095	.00093	.00091	.00090
90	4	.00133	.00129	.00126	.00123	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	5	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089
90	6	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00104	.00102	.00100	.00097	.00095	.00093
90	7	.00158	.00154	.00150	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00110	.00107	.00105	.00103	.00100
90	8	.00174	.00170	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110
90	9	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130	.00127	.00124
90	10	.00220	.00215	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00178	.00174	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146	.00143
90	11	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00181	.00177	.00173	.00170	.00166
90	12	.00286	.00279	.00273	.00268	.00262	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00213	.00209	.00205	.00201	.00197	.00194
90	13	.00322	.00315	.00309	.00303	.00297	.00291	.00285	.00279	.00274	.00269	.00263	.00258	.00253	.00249	.00244	.00240	.00235	.00231	.00227	.00223
90	14	.00357	.00350	.00343	.00336	.00330	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00250
90	15	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00339	.00333	.00327	.00321	.00316	.00310	.00305	.00299	.00294	.00289	.00284	.00279	.00275
90	16	.00414	.00406	.00398	.00390	.00383	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00332	.00326	.00321	.00315	.00310	.00305	.00300	.00295
90	17	.00435	.00426	.00418	.00410	.00403	.00395	.00388	.00381	.00375	.00368	.00362	.00355	.00349	.00343	.00337	.00332	.00326	.00321	.00316	.00311
90	18	.00452	.00443	.00435	.00427	.00419	.00411	.00404	.00396	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00328	.00323
90	19	.00468	.00459	.00450	.00442	.00433	.00425	.00418	.00410	.00403	.00395	.00389	.00382	.00375	.00369	.00363	.00356	.00350	.00345	.00339	.00334
90	20	.00484	.00475	.00465	.00457	.00448	.00440	.00432	.00424	.00416	.00409	.00401	.00394	.00387	.00381	.00374	.00368	.00362	.00356	.00350	.00344
90	21	.00501	.00491	.00482	.00472	.00463	.00455	.00446	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00387	.00380	.00374	.00367	.00361	.00355
90	22	.00518	.00508	.00498	.00488	.00479	.00470	.00461	.00452	.00444	.00436	.00428	.00420	.00413	.00406	.00398	.00392	.00385	.00378	.00372	.00366
90	23	.00536	.00526	.00515	.00505	.00495	.00486	.00476	.00467	.00459	.00450	.00442	.00434	.00426	.00419	.00411	.00404	.00397	.00390	.00384	.00377
90	24	.00557	.00546	.00535	.00524	.00514	.00504	.00494	.00484	.00475	.00466	.00458	.00449	.00441	.00433	.00426	.00418	.00411	.00404	.00397	.00390
90	25	.00581	.00569	.00557	.00546	.00535	.00524	.00514	.00504	.00495	.00485	.00476	.00467	.00459	.00450	.00442	.00434	.00427	.00419	.00412	.00405
90	26	.00608	.00595	.00583	.00571	.00559	.00548	.00537	.00527	.00517	.00507	.00497	.00488	.00479	.00470	.00462	.00453	.00445	.00437	.00430	.00422
90	27	.00639	.00625	.00612	.00600	.00588	.00576	.00564	.00553	.00543	.00532	.00522	.00512	.00503	.00493	.00484	.00476	.00467	.00459	.00451	.00443
90	28	.00673	.00659	.00645	.00632	.00619	.00606	.00594	.00582	.00571	.00560	.00549	.00539	.00529	.00519	.00509	.00500	.00491	.00482	.00474	.00465
90	29	.00711	.00696	.00681	.00667	.00653	.00640	.00627	.00614	.00602	.00590	.00579	.00568	.00557	.00547	.00537	.00527	.00517	.00508	.00499	.00490
90	30	.00751	.00735	.00719	.00704	.00690	.00675	.00662	.00649	.00636	.00623	.00611	.00599	.00588	.00577	.00566	.00556	.00546	.00536	.00526	.00517
90	31	.00794	.00777	.00760	.00744	.00729	.00714	.00699	.00685	.00671	.00658	.00645	.00633	.00621	.00609	.00597	.00586	.00576	.00565	.00555	.00545
90	32	.00841	.00822	.00804	.00787	.00771	.00755	.00739	.00724	.00709	.00695	.00682	.00668	.00655	.00643	.00631	.00619	.00607	.00596	.00585	.00575
90	33	.00891	.00872	.00853	.00834	.00817	.00799	.00783	.00767	.00751	.00736	.00722	.00707	.00694	.00680	.00667	.00655	.00642	.00631	.00619	.00608
90	34	.00946	.00925	.00905	.00885	.00866	.00848	.00830	.00813	.00796	.00780	.00765	.00749	.00735	.00720	.00707	.00693	.00680	.00667	.00655	.00643
90	35	.01007	.00984	.00963	.00942	.00921	.00902	.00883	.00864	.00846	.00829	.00812	.00796	.00780	.00765	.00750	.00736	.00722	.00708	.00695	.00682
90	36	.01073	.01049	.01026	.01003	.00981	.00960	.00940	.00920	.00901	.00882	.00864	.00847	.00830	.00814	.00798	.00782	.00767	.00753	.00739	.00725
90	37	.01146	.01120	.01095	.01070	.01047	.01024	.01002	.00981	.00960	.00941	.00921	.00903	.00884	.00867	.00850	.00833	.00817	.00801	.00786	.00771
90	38	.01226	.01198	.01171	.01145	.01120	.01096	.01072	.01049	.01027	.01006	.00985	.00965	.00945	.00926	.00908	.00890	.00873	.00856	.00839	.00823
90	39	.01315	.01285	.01256	.01228	.01201	.01175	.01149	.01125	.01101	.01078	.01055	.01033	.01012	.00992	.00972	.00953	.00934	.00916	.00898	.00881
90	40	.01415	.01383	.01351	.01321	.01292	.01263	.01236	.01209	.01183	.01159	.01134	.01111	.01088	.01066	.01045	.01024	.01004	.00984	.00965	.00947
90	41	.01527	.01492	.01458	.01425	.01394	.01363	.01333	.01305	.01277	.01250	.01224	.01198	.01174	.01150	.01127	.01104	.01083	.01061	.01041	.01021
90	42	.01652	.01614	.01577	.01542	.01508	.01475	.01443	.01412	.01382	.01352	.01324	.01297	.01270	.01244	.01219	.01195	.01171	.01148	.01126	.01104
90	43	.01790	.01749	.01710	.01672	.01635	.01599	.01564	.01531	.01498	.01467	.01436	.01407	.01378	.01350	.01323	.01296	.01271	.01246	.01222	.01198
90	44	.01943	.01899	.01856	.01815	.01775	.01737	.01699	.01663	.01628	.01594	.01561	.01529	.01497	.01467	.01438	.01409	.01382	.01355	.01328	.01303
90	45	.02109	.02062	.02016	.01971	.01928	.01887	.01846	.01807	.01769	.01732	.01696	.01662	.01628	.01595	.01563	.01533	.01502	.01473	.01445	.01417
90	46	.02291	.02239	.02190	.02142	.02095	.02050	.02007	.01964	.01923	.01883	.01845	.01807	.01771	.01735	.01701	.01667	.01635	.01603	.01573	.01543
90	47	.02485	.02430	.02377	.02325	.02275	.02227	.02179	.02134	.02089	.02046	.02005	.01964	.01925	.01886	.01849	.01813	.01778	.01744	.01710	.01678
90	48	.02696	.02637	.02579	.02524	.02470	.02417	.02367	.02317	.02270	.02223	.02178	.02134	.02092	.02050	.02010	.01971	.01933	.01896	.01860	.01825
90	49	.02924	.02860	.02798	.02738	.02680	.02624	.02569	.02516	.02465	.02415	.02366	.02319	.02273	.02228	.02185	.02143	.02102	.02062	.02023	.01985
90	50	.03170	.03102	.03036	.02971	.02909	.02848	.02789	.02732	.02677	.02623	.02571	.02520	.02470	.02422	.02375	.02330	.02285	.02242	.02200	.02159
90	51	.03437	.03363	.03292	.03223	.03156	.03091	.03027	.02966	.02906	.02848	.02792	.02737	.02684	.02632	.02582	.02532	.02485	.02438	.02393	.02349
90	52	.03721	.03642	.03566	.03492	.03420	.03350	.03282	.03216	.03152	.03090	.03029	.02970	.02913	.02857	.02803	.02750	.02699	.02649	.02600	.02552
90	53	.04025	.03941	.03859	.03780	.03703	.03628	.03555	.03484	.03416	.03349	.03284	.03220	.03159	.03099	.03040	.02984	.02928	.02874	.02822	.02770
90	54	.04349	.04259	.04172	.04087	.04004	.03924	.03846	.03770	.03697	.03625	.03555	.03487	.03421	.03357	.03294	.03233	.03174	.03116	.03059	.03004

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	55	.04694	.04598	.04505	.04414	.04326	.04240	.04157	.04076	.03997	.03920	.03846	.03773	.03702	.03633	.03566	.03500	.03437	.03374	.03314	.03255
90	56	.05062	.04960	.04860	.04763	.04669	.04578	.04489	.04402	.04318	.04236	.04156	.04078	.04003	.03929	.03857	.03787	.03718	.03651	.03586	.03523
90	57	.05453	.05344	.05238	.05135	.05035	.04937	.04842	.04750	.04660	.04572	.04487	.04404	.04323	.04244	.04167	.04092	.04019	.03947	.03878	.03810
90	58	.05865	.05750	.05637	.05527	.05421	.05317	.05216	.05117	.05021	.04928	.04837	.04748	.04662	.04577	.04495	.04415	.04337	.04260	.04186	.04113
90	59	.06298	.06175	.06055	.05939	.05825	.05715	.05607	.05502	.05400	.05301	.05204	.05109	.05017	.04927	.04840	.04754	.04671	.04589	.04510	.04432
90	60	.06750	.06620	.06493	.06369	.06249	.06132	.06018	.05906	.05798	.05692	.05589	.05488	.05390	.05294	.05201	.05110	.05021	.04934	.04849	.04766
90	61	.07226	.07088	.06954	.06823	.06695	.06571	.06449	.06331	.06216	.06104	.05994	.05887	.05783	.05681	.05582	.05485	.05390	.05297	.05207	.05119
90	62	.07730	.07584	.07441	.07303	.07168	.07036	.06907	.06782	.06660	.06541	.06424	.06311	.06200	.06092	.05986	.05883	.05782	.05684	.05588	.05494
90	63	.08263	.08109	.07959	.07812	.07669	.07530	.07394	.07261	.07131	.07005	.06882	.06761	.06643	.06529	.06416	.06307	.06200	.06095	.05993	.05893
90	64	.08827	.08664	.08506	.08351	.08200	.08052	.07908	.07768	.07631	.07497	.07366	.07239	.07114	.06992	.06873	.06757	.06643	.06532	.06423	.06317
90	65	.09423	.09252	.09084	.08921	.08761	.08606	.08454	.08305	.08160	.08019	.07880	.07745	.07613	.07484	.07358	.07235	.07114	.06996	.06881	.06768
90	66	.10056	.09875	.09698	.09526	.09358	.09194	.09033	.08877	.08724	.08574	.08428	.08285	.08145	.08009	.07875	.07745	.07617	.07492	.07370	.07250
90	67	.10729	.10539	.10353	.10172	.09995	.09822	.09653	.09488	.09326	.09168	.09014	.08863	.08715	.08571	.08430	.08292	.08157	.08024	.07895	.07768
90	68	.11443	.11244	.11049	.10858	.10672	.10490	.10312	.10138	.09968	.09801	.09639	.09479	.09324	.09171	.09022	.08876	.08733	.08593	.08456	.08322
90	69	.12197	.11987	.11783	.11583	.11387	.11196	.11009	.10826	.10647	.10472	.10300	.10133	.09968	.09808	.09651	.09497	.09346	.09198	.09053	.08912
90	70	.12985	.12766	.12551	.12342	.12137	.11936	.11740	.11548	.11360	.11176	.10996	.10819	.10647	.10477	.10312	.10150	.09991	.09835	.09683	.09533
90	71	.13804	.13575	.13351	.13132	.12917	.12707	.12502	.12300	.12103	.11910	.11721	.11536	.11354	.11177	.11003	.10832	.10665	.10501	.10340	.10183
90	72	.14654	.14415	.14181	.13952	.13728	.13508	.13293	.13082	.12876	.12674	.12475	.12281	.12091	.11905	.11722	.11543	.11367	.11195	.11026	.10860
90	73	.15532	.15283	.15039	.14801	.14567	.14337	.14113	.13893	.13677	.13465	.13258	.13055	.12856	.12660	.12469	.12281	.12097	.11916	.11739	.11565
90	74	.16446	.16187	.15933	.15684	.15441	.15202	.14968	.14738	.14513	.14292	.14075	.13863	.13655	.13451	.13250	.13053	.12861	.12671	.12485	.12303
90	75	.17400	.17131	.16868	.16609	.16356	.16107	.15864	.15625	.15390	.15160	.14934	.14712	.14495	.14282	.14072	.13867	.13665	.13467	.13272	.13082
90	76	.18401	.18123	.17849	.17581	.17318	.17060	.16807	.16558	.16314	.16075	.15839	.15609	.15382	.15160	.14941	.14727	.14516	.14309	.14106	.13907
90	77	.19449	.19161	.18878	.18600	.18328	.18060	.17797	.17539	.17286	.17037	.16793	.16553	.16317	.16086	.15858	.15635	.15415	.15200	.14988	.14780
90	78	.20540	.20243	.19951	.19664	.19382	.19105	.18833	.18566	.18304	.18046	.17793	.17544	.17299	.17059	.16822	.16590	.16362	.16137	.15917	.15700
90	79	.21668	.21361	.21060	.20764	.20474	.20188	.19907	.19631	.19360	.19093	.18831	.18573	.18320	.18071	.17826	.17585	.17348	.17115	.16886	.16661
90	80	.22818	.22503	.22194	.21889	.21590	.21296	.21007	.20722	.20442	.20167	.19897	.19630	.19369	.19111	.18858	.18608	.18363	.18122	.17885	.17651
90	81	.23982	.23659	.23342	.23029	.22722	.22420	.22122	.21830	.21542	.21258	.20980	.20705	.20435	.20170	.19908	.19651	.19398	.19149	.18903	.18662
90	82	.25152	.24822	.24497	.24177	.23862	.23552	.23247	.22947	.22652	.22361	.22074	.21792	.21515	.21241	.20972	.20707	.20446	.20189	.19936	.19687
90	83	.26329	.25991	.25659	.25332	.25011	.24694	.24381	.24074	.23771	.23473	.23180	.22890	.22605	.22325	.22048	.21776	.21508	.21244	.20983	.20727
90	84	.27517	.27174	.26835	.26502	.26174	.25850	.25532	.25218	.24908	.24603	.24303	.24007	.23715	.23428	.23145	.22866	.22590	.22319	.22052	.21789
90	85	.28721	.28372	.28028	.27689	.27355	.27026	.26701	.26381	.26066	.25755	.25448	.25146	.24848	.24555	.24265	.23980	.23698	.23421	.23147	.22877
90	86	.29926	.29573	.29224	.28880	.28540	.28206	.27876	.27551	.27230	.26914	.26602	.26294	.25991	.25691	.25396	.25105	.24818	.24534	.24255	.23979
90	87	.31114	.30756	.30403	.30054	.29711	.29372	.29037	.28708	.28382	.28061	.27744	.27432	.27123	.26819	.26519	.26223	.25930	.25642	.25357	.25076
90	88	.32278	.31917	.31560	.31208	.30861	.30518	.30180	.29847	.29517	.29192	.28871	.28554	.28242	.27933	.27629	.27328	.27031	.26738	.26449	.26163
90	89	.33415	.33051	.32692	.32337	.31987	.31641	.31300	.30963	.30630	.30302	.29978	.29657	.29341	.29029	.28721	.28416	.28116	.27819	.27525	.27236
90	90	.34517	.34151	.33790	.33433	.33081	.32733	.32389	.32050	.31715	.31383	.31056	.30733	.30414	.30099	.29788	.29480	.29176	.28876	.28580	.28287
91	0	.00622	.00616	.00611	.00605	.00600	.00595	.00590	.00585	.00580	.00575	.00570	.00565	.00561	.00556	.00552	.00547	.00543	.00539	.00535	.00530
91	1	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00123	.00122	.00120	.00118
91	2	.00141	.00138	.00136	.00133	.00130	.00128	.00125	.00123	.00121	.00118	.00116	.00114	.00112	.00110	.00108	.00107	.00105	.00103	.00101	.00100
91	3	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00094	.00092
91	4	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089
91	5	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00106	.00103	.00101	.00099	.00097	.00095	.00093	.00091
91	6	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095
91	7	.00161	.00156	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00102
91	8	.00176	.00172	.00168	.00163	.00159	.00156	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112
91	9	.00197	.00192	.00187	.00183	.00179	.00174	.00170	.00166	.00162	.00159	.00155	.00151	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00127
91	10	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00185	.00181	.00177	.00173	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00146
91	11	.00255	.00249	.00243	.00238	.00233	.00227	.00223	.00218	.00213	.00209	.00204	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170
91	12	.00290	.00284	.00278	.00272	.00266	.00261	.00256	.00250	.00245	.00240	.00236	.00231	.00226	.00222	.00218	.00213	.00209	.00205	.00201	.00198
91	13	.00328	.00321	.00315	.00308	.00302	.00296	.00290	.00285	.00279	.00274	.00269	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	14	.00364	.00356	.00349	.00343	.00336	.00330	.00324	.00318	.00312	.00306	.00300	.00295	.00290	.00285	.00280	.00275	.00270	.00265	.00261	.00256
91	15	.00395	.00388	.00380	.00373	.00366	.00360	.00353	.00347	.00340	.00334	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00287	.00282
91	16	.00422	.00414	.00406	.00399	.00391	.00384	.00377	.00371	.00364	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00318	.00312	.00307	.00302
91	17	.00443	.00435	.00427	.00419	.00412	.00404	.00397	.00390	.00383	.00377	.00370	.00364	.00358	.00352	.00346	.00340	.00335	.00329	.00324	.00319
91	18	.00461	.00452	.00444	.00436	.00428	.00420	.00413	.00405	.00398	.00391	.00385	.00378	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00331
91	19	.00477	.00468	.00460	.00451	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00342
91	20	.00494	.00484	.00475	.00466	.00458	.00449	.00441	.00433	.00426	.00418	.00411	.00404	.00397	.00390	.00384	.00377	.00371	.00365	.00359	.00353
91	21	.00511	.00501	.00492	.00482	.00473	.00465	.00456	.00448	.00440	.00432	.00425	.00417	.00410	.00403	.00396	.00390	.00383	.00377	.00371	.00365
91	22	.00528	.00518	.00508	.00498	.00489	.00480	.00471	.00462	.00454	.00446	.00438	.00430	.00423	.00415	.00408	.00401	.00395	.00388	.00382	.00376
91	23	.00547	.00536	.00526	.00515	.00506	.00496	.00487	.00478	.00469	.00460	.00452	.00444	.00436	.00429	.00421	.00414	.00407	.00400	.00394	.00387
91	24	.00568	.00556	.00545	.00535	.00524	.00514	.00504	.00495	.00486	.00477	.00468	.00460	.00452	.00444	.00436	.00428	.00421	.00414	.00407	.00400
91	25	.00592	.00580	.00568	.00557	.00546	.00535	.00525	.00515	.00505	.00496	.00487	.00478	.00470	.00461	.00453	.00445	.00437	.00430	.00423	.00415
91	26	.00619	.00606	.00594	.00582	.00571	.00559	.00549	.00538	.00528	.00518	.00508	.00499	.00490	.00481	.00472	.00464	.00456	.00448	.00440	.00433
91	27	.00651	.00637	.00624	.00612	.00600	.00588	.00576	.00565	.00554	.00544	.00534	.00524	.00514	.00505	.00496	.00487	.00478	.00470	.00462	.00454
91	28	.00686	.00671	.00658	.00644	.00631	.00619	.00606	.00595	.00583	.00572	.00561	.00551	.00541	.00531	.00521	.00512	.00503	.00494	.00486	.00477
91	29	.00724	.00709	.00694	.00680	.00666	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00570	.00560	.00549	.00540	.00530	.00521	.00511	.00503
91	30	.00765	.00749	.00733	.00718	.00703	.00689	.00675	.00662	.00649	.00637	.00625	.00613	.00601	.00590	.00579	.00569	.00559	.00549	.00539	.00530
91	31	.00809	.00792	.00775	.00759	.00743	.00728	.00713	.00699	.00686	.00672	.00659	.00647	.00635	.00623	.00611	.00600	.00589	.00579	.00569	.00559
91	32	.00856	.00837	.00820	.00802	.00786	.00770	.00754	.00739	.00724	.00710	.00696	.00683	.00670	.00658	.00645	.00633	.00622	.00611	.00600	.00589
91	33	.00907	.00888	.00869	.00850	.00833	.00815	.00799	.00783	.00767	.00752	.00737	.00723	.00709	.00696	.00683	.00670	.00658	.00646	.00634	.00623
91	34	.00963	.00942	.00922	.00902	.00883	.00865	.00847	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00723	.00709	.00696	.00683	.00671	.00659
91	35	.01025	.01002	.00980	.00959	.00939	.00919	.00900	.00882	.00864	.00846	.00830	.00813	.00798	.00782	.00767	.00753	.00739	.00725	.00712	.00699
91	36	.01092	.01068	.01044	.01022	.01000	.00979	.00958	.00938	.00919	.00901	.00882	.00865	.00848	.00832	.00816	.00800	.00785	.00770	.00756	.00742
91	37	.01166	.01140	.01114	.01090	.01067	.01044	.01022	.01000	.00980	.00960	.00940	.00922	.00903	.00886	.00869	.00852	.00836	.00820	.00805	.00790
91	38	.01247	.01219	.01192	.01166	.01141	.01116	.01093	.01070	.01047	.01026	.01005	.00985	.00965	.00946	.00928	.00910	.00892	.00875	.00859	.00843
91	39	.01338	.01308	.01278	.01250	.01223	.01197	.01171	.01146	.01122	.01099	.01077	.01055	.01034	.01013	.00993	.00974	.00955	.00937	.00919	.00902
91	40	.01439	.01406	.01375	.01344	.01315	.01287	.01259	.01232	.01207	.01181	.01157	.01134	.01111	.01089	.01067	.01046	.01026	.01006	.00987	.00969
91	41	.01552	.01517	.01483	.01451	.01419	.01388	.01358	.01329	.01302	.01275	.01248	.01223	.01198	.01174	.01151	.01128	.01106	.01085	.01064	.01044
91	42	.01679	.01641	.01605	.01569	.01535	.01502	.01470	.01438	.01408	.01379	.01351	.01323	.01296	.01270	.01245	.01221	.01197	.01174	.01152	.01130
91	43	.01820	.01779	.01739	.01701	.01664	.01628	.01593	.01560	.01527	.01495	.01465	.01435	.01406	.01378	.01351	.01324	.01299	.01274	.01249	.01226
91	44	.01976	.01931	.01889	.01847	.01807	.01769	.01731	.01695	.01659	.01625	.01592	.01560	.01528	.01498	.01468	.01440	.01412	.01385	.01358	.01333
91	45	.02145	.02097	.02051	.02006	.01963	.01921	.01881	.01841	.01803	.01766	.01730	.01695	.01662	.01629	.01597	.01566	.01536	.01506	.01478	.01450
91	46	.02329	.02278	.02228	.02180	.02133	.02088	.02044	.02002	.01961	.01921	.01882	.01844	.01807	.01772	.01737	.01704	.01671	.01639	.01608	.01578
91	47	.02527	.02472	.02419	.02367	.02316	.02268	.02220	.02175	.02130	.02087	.02045	.02004	.01965	.01926	.01889	.01852	.01817	.01783	.01749	.01717
91	48	.02742	.02683	.02625	.02569	.02515	.02462	.02412	.02362	.02314	.02267	.02222	.02178	.02135	.02094	.02054	.02014	.01976	.01939	.01903	.01867
91	49	.02974	.02910	.02848	.02788	.02730	.02673	.02618	.02565	.02513	.02463	.02414	.02367	.02321	.02276	.02232	.02190	.02148	.02108	.02069	.02031
91	50	.03225	.03156	.03090	.03025	.02963	.02902	.02843	.02785	.02730	.02676	.02623	.02572	.02522	.02474	.02427	.02381	.02336	.02293	.02251	.02210
91	51	.03496	.03423	.03351	.03282	.03215	.03149	.03086	.03024	.02964	.02906	.02849	.02794	.02741	.02689	.02638	.02589	.02541	.02494	.02448	.02404
91	52	.03787	.03708	.03631	.03557	.03484	.03414	.03346	.03280	.03216	.03153	.03092	.03033	.02975	.02919	.02865	.02812	.02760	.02709	.02660	.02612
91	53	.04096	.04012	.03930	.03850	.03773	.03698	.03625	.03554	.03485	.03418	.03352	.03289	.03227	.03166	.03108	.03051	.02995	.02941	.02888	.02836
91	54	.04427	.04336	.04249	.04164	.04081	.04000	.03922	.03846	.03772	.03700	.03630	.03562	.03495	.03431	.03368	.03306	.03247	.03188	.03131	.03076
91	55	.04779	.04683	.04589	.04498	.04410	.04324	.04240	.04159	.04080	.04002	.03927	.03854	.03783	.03714	.03646	.03580	.03516	.03454	.03392	.03333
91	56	.05155	.05052	.04952	.04855	.04761	.04669	.04579	.04493	.04408	.04325	.04245	.04167	.04091	.04017	.03944	.03874	.03805	.03738	.03672	.03608
91	57	.05554	.05444	.05338	.05235	.05134	.05036	.04941	.04848	.04758	.04670	.04584	.04501	.04419	.04340	.04262	.04187	.04113	.04041	.03971	.03903
91	58	.05975	.05859	.05746	.05636	.05529	.05424	.05323	.05224	.05128	.05034	.04942	.04853	.04766	.04682	.04599	.04518	.04440	.04363	.04288	.04215
91	59	.06416	.06293	.06173	.06056	.05942	.05831	.05724	.05618	.05516	.05416	.05318	.05223	.05131	.05040	.04952	.04866	.04782	.04700	.04620	.04542
91	60	.06879	.06748	.06621	.06497	.06376	.06258	.06143	.06032	.05923	.05816	.05713	.05612	.05513	.05417	.05323	.05231	.05142	.05054	.04969	.04885
91	61	.07365	.07226	.07091	.06960	.06832	.06707	.06585	.06467	.06351	.06238	.06128	.06020	.05915	.05813	.05713	.05616	.05520	.05427	.05336	.05247
91	62	.07879	.07733	.07590	.07451	.07315	.07183	.07054	.06928	.06805	.06685	.06568	.06454	.06343	.06234	.06128	.06024	.05923	.05824	.05727	.05632
91	63	.08425	.08270	.08119	.07972	.07828	.07688	.07551	.07418	.07288	.07161	.07037	.06916	.06798	.06682	.06569	.06459	.06351	.06246	.06143	.06043

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	64	.09001	.08838	.08678	.08523	.08371	.08223	.08078	.07937	.07800	.07665	.07534	.07405	.07280	.07158	.07038	.06921	.06806	.06695	.06585	.06478
91	65	.09611	.09438	.09270	.09106	.08946	.08790	.08637	.08488	.08342	.08200	.08061	.07925	.07792	.07662	.07535	.07411	.07290	.07171	.07055	.06942
91	66	.10257	.10076	.09899	.09726	.09557	.09392	.09231	.09074	.08920	.08769	.08622	.08479	.08338	.08201	.08067	.07935	.07807	.07681	.07558	.07437
91	67	.10947	.10756	.10570	.10388	.10210	.10036	.09866	.09700	.09538	.09379	.09224	.09072	.08924	.08779	.08636	.08497	.08361	.08228	.08098	.07970
91	68	.11678	.11478	.11282	.11091	.10904	.10721	.10542	.10367	.10196	.10029	.09865	.09705	.09549	.09395	.09245	.09098	.08955	.08814	.08676	.08541
91	69	.12451	.12241	.12035	.11834	.11638	.11446	.11258	.11074	.10894	.10718	.10546	.10377	.10212	.10050	.09892	.09737	.09585	.09436	.09291	.09148
91	70	.13259	.13039	.12824	.12614	.12408	.12206	.12009	.11816	.11627	.11442	.11261	.11083	.10909	.10739	.10573	.10409	.10249	.10093	.09939	.09788
91	71	.14100	.13870	.13645	.13425	.13209	.12998	.12792	.12589	.12391	.12197	.12007	.11821	.11638	.11459	.11284	.11112	.10944	.10779	.10617	.10459
91	72	.14972	.14732	.14497	.14267	.14042	.13821	.13605	.13393	.13186	.12982	.12783	.12588	.12396	.12209	.12025	.11844	.11668	.11494	.11324	.11157
91	73	.15874	.15624	.15379	.15139	.14904	.14674	.14448	.14227	.14010	.13797	.13589	.13384	.13184	.12987	.12794	.12605	.12420	.12238	.12059	.11884
91	74	.16812	.16552	.16297	.16048	.15803	.15563	.15327	.15097	.14870	.14648	.14430	.14217	.14007	.13801	.13600	.13402	.13207	.13017	.12829	.12646
91	75	.17794	.17524	.17259	.16999	.16745	.16495	.16250	.16010	.15774	.15542	.15315	.15092	.14873	.14658	.14448	.14241	.14037	.13838	.13642	.13450
91	76	.18824	.18544	.18270	.18000	.17736	.17476	.17222	.16972	.16726	.16486	.16249	.16017	.15789	.15565	.15345	.15129	.14916	.14708	.14503	.14302
91	77	.19903	.19614	.19330	.19051	.18777	.18508	.18244	.17984	.17730	.17479	.17234	.16992	.16755	.16522	.16293	.16068	.15846	.15629	.15415	.15205
91	78	.21029	.20731	.20437	.20149	.19866	.19587	.19314	.19045	.18781	.18522	.18267	.18016	.17770	.17528	.17290	.17056	.16826	.16600	.16377	.16159
91	79	.22193	.21886	.21583	.21286	.20994	.20707	.20424	.20147	.19874	.19606	.19342	.19082	.18827	.18576	.18330	.18087	.17848	.17613	.17382	.17155
91	80	.23383	.23067	.22756	.22450	.22149	.21854	.21563	.21277	.20995	.20718	.20446	.20178	.19914	.19655	.19400	.19148	.18901	.18658	.18419	.18183
91	81	.24588	.24263	.23944	.23630	.23322	.23018	.22719	.22424	.22135	.21850	.21569	.21293	.21021	.20753	.20490	.20231	.19975	.19724	.19477	.19233
91	82	.25800	.25468	.25142	.24820	.24504	.24192	.23886	.23584	.23286	.22993	.22705	.22421	.22142	.21866	.21595	.21328	.21065	.20806	.20550	.20299
91	83	.27020	.26681	.26348	.26019	.25696	.25377	.25063	.24754	.24449	.24149	.23853	.23562	.23275	.22993	.22714	.22440	.22169	.21903	.21640	.21381
91	84	.28254	.27909	.27569	.27234	.26904	.26579	.26259	.25943	.25631	.25325	.25022	.24724	.24430	.24141	.23855	.23574	.23297	.23023	.22753	.22488
91	85	.29507	.29156	.28810	.28470	.28134	.27803	.27476	.27155	.26837	.26524	.26216	.25911	.25611	.25315	.25024	.24736	.24452	.24172	.23896	.23624
91	86	.30762	.30407	.30056	.29711	.29370	.29033	.28702	.28375	.28052	.27733	.27419	.27109	.26804	.26502	.26205	.25911	.25621	.25336	.25054	.24775
91	87	.32001	.31641	.31287	.30937	.30591	.30251	.29914	.29583	.29255	.28932	.28613	.28298	.27988	.27681	.27379	.27080	.26785	.26494	.26207	.25923
91	88	.33217	.32855	.32497	.32143	.31794	.31450	.31110	.30774	.30443	.30116	.29792	.29474	.29159	.28848	.28541	.28237	.27938	.27642	.27351	.27062
91	89	.34407	.34042	.33681	.33325	.32973	.32626	.32283	.31944	.31609	.31279	.30952	.30630	.30312	.29997	.29686	.29379	.29076	.28777	.28481	.28188
91	90	.35563	.35196	.34833	.34475	.34121	.33771	.33426	.33085	.32747	.32414	.32085	.31760	.31439	.31121	.30807	.30497	.30191	.29888	.29589	.29294
91	91	.36661	.36292	.35929	.35569	.35214	.34862	.34515	.34172	.33833	.33498	.33167	.32840	.32516	.32196	.31880	.31568	.31259	.30954	.30652	.30353
92	0	.00643	.00637	.00632	.00626	.00621	.00616	.00611	.00605	.00601	.00596	.00591	.00586	.00582	.00577	.00573	.00568	.00564	.00560	.00555	.00551
92	1	.00164	.00161	.00158	.00155	.00153	.00150	.00148	.00145	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00123	.00122
92	2	.00144	.00141	.00138	.00136	.00133	.00130	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00106	.00104	.00102
92	3	.00137	.00134	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00098	.00096	.00094
92	4	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091
92	5	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093
92	6	.00150	.00146	.00143	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00097
92	7	.00162	.00158	.00154	.00151	.00147	.00143	.00140	.00137	.00133	.00130	.00127	.00124	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104
92	8	.00178	.00174	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00114
92	9	.00199	.00194	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00161	.00157	.00153	.00150	.00147	.00143	.00140	.00137	.00134	.00131	.00129
92	10	.00226	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00155	.00151	.00148
92	11	.00258	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173
92	12	.00294	.00288	.00282	.00276	.00271	.00265	.00260	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00201
92	13	.00333	.00326	.00320	.00313	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00237	.00232
92	14	.00370	.00362	.00355	.00349	.00342	.00336	.00329	.00323	.00318	.00312	.00306	.00301	.00296	.00290	.00285	.00280	.00276	.00271	.00266	.00262
92	15	.00402	.00395	.00387	.00380	.00373	.00366	.00360	.00353	.00347	.00341	.00335	.00330	.00324	.00318	.00313	.00308	.00303	.00298	.00293	.00288
92	16	.00429	.00421	.00414	.00406	.00399	.00392	.00385	.00378	.00372	.00365	.00359	.00353	.00347	.00341	.00336	.00330	.00325	.00320	.00315	.00310
92	17	.00452	.00443	.00435	.00427	.00420	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00332	.00326
92	18	.00470	.00461	.00452	.00444	.00436	.00429	.00421	.00414	.00407	.00400	.00393	.00386	.00380	.00374	.00368	.00362	.00356	.00350	.00345	.00339
92	19	.00486	.00477	.00468	.00460	.00451	.00443	.00436	.00428	.00421	.00413	.00406	.00399	.00393	.00386	.00380	.00374	.00368	.00362	.00356	.00351
92	20	.00503	.00493	.00484	.00475	.00467	.00458	.00450	.00442	.00434	.00427	.00420	.00413	.00406	.00399	.00392	.00386	.00380	.00374	.00368	.00362
92	21	.00520	.00510	.00501	.00492	.00483	.00474	.00465	.00457	.00449	.00441	.00434	.00426	.00419	.00412	.00405	.00398	.00392	.00386	.00379	.00373

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	22	.00538	.00527	.00517	.00508	.00498	.00489	.00480	.00472	.00463	.00455	.00447	.00439	.00432	.00425	.00417	.00411	.00404	.00397	.00391	.00384
92	23	.00557	.00546	.00535	.00525	.00515	.00506	.00496	.00487	.00478	.00470	.00462	.00454	.00446	.00438	.00431	.00423	.00416	.00409	.00403	.00396
92	24	.00578	.00566	.00555	.00544	.00534	.00524	.00514	.00505	.00496	.00487	.00478	.00469	.00461	.00453	.00445	.00438	.00430	.00423	.00416	.00409
92	25	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00515	.00506	.00497	.00488	.00479	.00471	.00463	.00455	.00447	.00440	.00432	.00425
92	26	.00630	.00617	.00605	.00593	.00581	.00570	.00559	.00548	.00538	.00528	.00519	.00509	.00500	.00491	.00483	.00474	.00466	.00458	.00450	.00443
92	27	.00662	.00648	.00635	.00623	.00610	.00599	.00587	.00576	.00565	.00555	.00544	.00534	.00525	.00515	.00506	.00498	.00489	.00480	.00472	.00464
92	28	.00697	.00683	.00669	.00656	.00643	.00630	.00618	.00606	.00595	.00583	.00573	.00562	.00552	.00542	.00532	.00523	.00514	.00505	.00496	.00488
92	29	.00736	.00721	.00706	.00692	.00678	.00665	.00652	.00639	.00627	.00615	.00604	.00593	.00582	.00571	.00561	.00551	.00541	.00532	.00523	.00514
92	30	.00778	.00762	.00746	.00731	.00716	.00702	.00688	.00675	.00662	.00649	.00637	.00625	.00614	.00603	.00592	.00581	.00571	.00561	.00551	.00542
92	31	.00822	.00805	.00788	.00772	.00756	.00741	.00727	.00712	.00699	.00685	.00672	.00660	.00648	.00636	.00624	.00613	.00602	.00591	.00581	.00571
92	32	.00870	.00852	.00834	.00816	.00800	.00784	.00768	.00753	.00738	.00724	.00710	.00697	.00684	.00671	.00659	.00647	.00635	.00624	.00613	.00602
92	33	.00922	.00903	.00883	.00865	.00847	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00723	.00710	.00697	.00684	.00672	.00660	.00648	.00637
92	34	.00979	.00958	.00937	.00917	.00898	.00880	.00862	.00845	.00828	.00812	.00796	.00781	.00766	.00752	.00738	.00724	.00711	.00698	.00686	.00673
92	35	.01041	.01019	.00997	.00976	.00955	.00935	.00916	.00898	.00880	.00862	.00845	.00829	.00813	.00798	.00783	.00768	.00754	.00741	.00727	.00714
92	36	.01109	.01085	.01061	.01039	.01017	.00996	.00975	.00955	.00936	.00917	.00899	.00882	.00865	.00848	.00832	.00816	.00801	.00787	.00772	.00758
92	37	.01184	.01158	.01132	.01108	.01084	.01062	.01040	.01018	.00998	.00977	.00958	.00939	.00921	.00903	.00886	.00869	.00853	.00837	.00822	.00807
92	38	.01267	.01239	.01211	.01185	.01160	.01135	.01111	.01088	.01066	.01045	.01024	.01003	.00984	.00965	.00946	.00928	.00911	.00894	.00877	.00861
92	39	.01358	.01328	.01299	.01270	.01243	.01217	.01191	.01166	.01142	.01119	.01096	.01075	.01053	.01033	.01013	.00993	.00974	.00956	.00938	.00921
92	40	.01461	.01428	.01396	.01366	.01336	.01308	.01280	.01254	.01228	.01203	.01178	.01155	.01132	.01109	.01088	.01067	.01047	.01027	.01007	.00989
92	41	.01576	.01540	.01506	.01474	.01442	.01411	.01381	.01352	.01324	.01297	.01271	.01245	.01220	.01196	.01173	.01150	.01128	.01107	.01086	.01066
92	42	.01704	.01666	.01630	.01594	.01560	.01526	.01494	.01463	.01433	.01403	.01375	.01347	.01320	.01294	.01269	.01245	.01221	.01198	.01175	.01153
92	43	.01847	.01806	.01766	.01728	.01691	.01655	.01620	.01586	.01554	.01522	.01491	.01461	.01432	.01404	.01377	.01350	.01324	.01299	.01275	.01251
92	44	.02005	.01961	.01918	.01877	.01836	.01798	.01760	.01723	.01688	.01654	.01620	.01588	.01557	.01526	.01496	.01468	.01440	.01412	.01386	.01360
92	45	.02177	.02129	.02083	.02038	.01995	.01953	.01912	.01873	.01835	.01797	.01761	.01726	.01692	.01659	.01627	.01596	.01566	.01536	.01508	.01480
92	46	.02364	.02313	.02263	.02215	.02168	.02123	.02079	.02036	.01995	.01955	.01916	.01878	.01841	.01805	.01771	.01737	.01704	.01672	.01641	.01611
92	47	.02566	.02510	.02457	.02405	.02354	.02305	.02258	.02212	.02167	.02124	.02082	.02041	.02001	.01963	.01925	.01889	.01853	.01819	.01785	.01752
92	48	.02784	.02724	.02666	.02610	.02556	.02504	.02452	.02403	.02355	.02308	.02263	.02218	.02175	.02134	.02093	.02054	.02015	.01978	.01942	.01906
92	49	.03019	.02955	.02893	.02833	.02774	.02718	.02663	.02609	.02557	.02507	.02458	.02410	.02364	.02319	.02275	.02233	.02191	.02151	.02112	.02073
92	50	.03275	.03206	.03139	.03075	.03012	.02951	.02892	.02834	.02778	.02724	.02671	.02620	.02570	.02521	.02474	.02428	.02383	.02340	.02297	.02256
92	51	.03551	.03477	.03405	.03336	.03268	.03203	.03139	.03077	.03017	.02959	.02902	.02847	.02793	.02741	.02690	.02640	.02592	.02545	.02499	.02454
92	52	.03846	.03767	.03690	.03616	.03543	.03473	.03405	.03338	.03274	.03211	.03150	.03090	.03032	.02976	.02921	.02868	.02816	.02765	.02716	.02668
92	53	.04161	.04077	.03995	.03915	.03837	.03762	.03689	.03617	.03548	.03481	.03415	.03351	.03289	.03229	.03170	.03112	.03056	.03002	.02949	.02897
92	54	.04498	.04407	.04319	.04234	.04151	.04070	.03992	.03915	.03841	.03769	.03699	.03630	.03563	.03499	.03435	.03374	.03313	.03255	.03198	.03142
92	55	.04856	.04760	.04666	.04575	.04486	.04400	.04316	.04234	.04155	.04077	.04002	.03929	.03857	.03788	.03720	.03654	.03589	.03526	.03465	.03405
92	56	.05239	.05136	.05036	.04939	.04844	.04752	.04662	.04575	.04490	.04407	.04327	.04248	.04172	.04097	.04025	.03954	.03885	.03817	.03751	.03687
92	57	.05646	.05536	.05429	.05326	.05225	.05127	.05031	.04938	.04847	.04759	.04673	.04589	.04507	.04428	.04350	.04274	.04200	.04128	.04057	.03989
92	58	.06075	.05958	.05845	.05735	.05627	.05523	.05421	.05322	.05225	.05131	.05039	.04950	.04862	.04777	.04694	.04613	.04534	.04457	.04382	.04308
92	59	.06525	.06401	.06281	.06164	.06049	.05938	.05830	.05724	.05622	.05521	.05423	.05328	.05235	.05144	.05056	.04969	.04885	.04802	.04722	.04643
92	60	.06996	.06865	.06737	.06613	.06492	.06374	.06258	.06146	.06037	.05930	.05826	.05725	.05626	.05529	.05435	.05343	.05253	.05165	.05079	.04995
92	61	.07491	.07352	.07217	.07085	.06957	.06832	.06710	.06590	.06474	.06361	.06250	.06142	.06037	.05934	.05834	.05736	.05640	.05547	.05455	.05366
92	62	.08016	.07869	.07726	.07586	.07450	.07317	.07188	.07062	.06938	.06818	.06701	.06586	.06474	.06365	.06258	.06154	.06052	.05953	.05855	.05760
92	63	.08572	.08417	.08265	.08118	.07974	.07833	.07696	.07562	.07432	.07304	.07180	.07058	.06939	.06823	.06710	.06599	.06491	.06385	.06282	.06180
92	64	.09160	.08996	.08836	.08680	.08528	.08379	.08234	.08093	.07954	.07819	.07688	.07559	.07433	.07310	.07189	.07072	.06957	.06844	.06734	.06627
92	65	.09781	.09609	.09440	.09276	.09115	.08958	.08805	.08655	.08509	.08366	.08226	.08090	.07957	.07826	.07699	.07574	.07452	.07333	.07216	.07102
92	66	.10442	.10260	.10082	.09909	.09739	.09574	.09412	.09254	.09099	.08948	.08801	.08657	.08515	.08377	.08242	.08110	.07981	.07855	.07731	.07610
92	67	.11146	.10954	.10767	.10585	.10406	.10232	.10062	.09895	.09732	.09573	.09417	.09264	.09115	.08969	.08826	.08687	.08550	.08416	.08285	.08157
92	68	.11893	.11692	.11496	.11304	.11116	.10933	.10753	.10578	.10406	.10238	.10074	.09913	.09756	.09602	.09451	.09303	.09159	.09017	.08878	.08742
92	69	.12683	.12472	.12266	.12065	.11868	.11675	.11486	.11301	.11121	.10944	.10771	.10602	.10436	.10273	.10114	.09958	.09806	.09656	.09510	.09366
92	70	.13510	.13289	.13073	.12862	.12656	.12453	.12255	.12062	.11872	.11686	.11504	.11326	.11151	.10980	.10813	.10649	.10488	.10330	.10176	.10024
92	71	.14370	.14140	.13914	.13693	.13477	.13265	.13058	.12855	.12656	.12461	.12270	.12082	.11899	.11719	.11543	.11370	.11201	.11035	.10872	.10713

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	72	.15263	.15022	.14787	.14556	.14330	.14108	.13891	.13679	.13470	.13266	.13066	.12870	.12677	.12489	.12304	.12123	.11945	.11770	.11599	.11431
92	73	.16186	.15936	.15690	.15450	.15214	.14983	.14756	.14534	.14316	.14102	.13893	.13687	.13486	.13288	.13094	.12904	.12718	.12535	.12355	.12179
92	74	.17148	.16887	.16632	.16381	.16135	.15894	.15658	.15426	.15199	.14976	.14757	.14542	.14332	.14125	.13922	.13723	.13527	.13335	.13147	.12962
92	75	.18154	.17883	.17618	.17357	.17102	.16851	.16605	.16364	.16127	.15894	.15666	.15442	.15222	.15006	.14794	.14586	.14381	.14180	.13983	.13789
92	76	.19211	.18931	.18655	.18385	.18120	.17859	.17603	.17352	.17106	.16864	.16626	.16393	.16163	.15938	.15717	.15500	.15286	.15076	.14870	.14668
92	77	.20320	.20030	.19745	.19465	.19190	.18920	.18654	.18394	.18138	.17886	.17639	.17397	.17158	.16924	.16693	.16467	.16244	.16026	.15811	.15599
92	78	.21478	.21178	.20884	.20595	.20310	.20031	.19756	.19487	.19221	.18961	.18704	.18452	.18205	.17961	.17722	.17486	.17255	.17027	.16803	.16583
92	79	.22676	.22368	.22064	.21766	.21473	.21184	.20901	.20622	.20348	.20078	.19813	.19552	.19295	.19043	.18795	.18551	.18310	.18074	.17841	.17613
92	80	.23902	.23585	.23273	.22966	.22664	.22367	.22075	.21788	.21505	.21227	.20953	.20683	.20418	.20157	.19900	.19648	.19399	.19154	.18913	.18676
92	81	.25145	.24819	.24499	.24184	.23874	.23569	.23269	.22973	.22682	.22395	.22113	.21836	.21562	.21293	.21028	.20767	.20510	.20257	.20008	.19762
92	82	.26396	.26063	.25736	.25413	.25095	.24783	.24475	.24171	.23872	.23578	.23288	.23003	.22722	.22445	.22172	.21903	.21638	.21377	.21120	.20867
92	83	.27657	.27317	.26982	.26653	.26328	.26008	.25692	.25382	.25076	.24774	.24477	.24184	.23895	.23611	.23331	.23054	.22782	.22514	.22249	.21988
92	84	.28934	.28588	.28247	.27910	.27579	.27253	.26931	.26613	.26301	.25992	.25688	.25388	.25093	.24802	.24514	.24231	.23952	.23676	.23405	.23137
92	85	.30231	.29880	.29533	.29191	.28854	.28521	.28194	.27870	.27551	.27237	.26927	.26621	.26319	.26021	.25727	.25438	.25152	.24870	.24592	.24318
92	86	.31534	.31178	.30826	.30479	.30137	.29799	.29466	.29137	.28813	.28493	.28177	.27866	.27558	.27255	.26956	.26660	.26368	.26081	.25797	.25516
92	87	.32821	.32460	.32105	.31754	.31407	.31065	.30727	.30394	.30065	.29740	.29420	.29103	.28791	.28482	.28178	.27877	.27580	.27287	.26998	.26712
92	88	.34087	.33723	.33364	.33009	.32659	.32314	.31972	.31635	.31302	.30973	.30649	.30328	.30011	.29698	.29389	.29084	.28783	.28485	.28191	.27901
92	89	.35327	.34961	.34599	.34242	.33889	.33540	.33196	.32855	.32519	.32187	.31859	.31535	.31215	.30898	.30586	.30277	.29972	.29670	.29372	.29077
92	90	.36533	.36165	.35801	.35442	.35087	.34736	.34390	.34047	.33708	.33374	.33043	.32716	.32393	.32074	.31758	.31446	.31138	.30833	.30532	.30234
92	91	.37681	.37312	.36947	.36586	.36230	.35878	.35529	.35185	.34845	.34508	.34175	.33846	.33521	.33200	.32882	.32567	.32257	.31949	.31645	.31345
92	92	.38748	.38378	.38013	.37652	.37294	.36941	.36591	.36246	.35904	.35566	.35232	.34902	.34575	.34251	.33932	.33615	.33303	.32993	.32687	.32385
93	0	.00662	.00656	.00651	.00646	.00640	.00635	.00630	.00625	.00620	.00615	.00611	.00606	.00601	.00597	.00592	.00588	.00584	.00579	.00575	.00571
93	1	.00167	.00164	.00161	.00159	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00128	.00127	.00125
93	2	.00146	.00143	.00141	.00138	.00135	.00133	.00130	.00128	.00126	.00124	.00121	.00119	.00117	.00115	.00114	.00112	.00110	.00108	.00106	.00105
93	3	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00100	.00098	.00096
93	4	.00139	.00136	.00132	.00129	.00127	.00124	.00121	.00119	.00116	.00114	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093
93	5	.00143	.00140	.00137	.00134	.00130	.00127	.00125	.00122	.00119	.00116	.00114	.00111	.00109	.00107	.00105	.00102	.00100	.00098	.00096	.00094
93	6	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00100	.00098
93	7	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00110	.00108	.00106
93	8	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116
93	9	.00201	.00196	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00163	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130
93	10	.00228	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00163	.00160	.00157	.00154	.00150
93	11	.00261	.00255	.00249	.00244	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175
93	12	.00298	.00292	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00234	.00229	.00225	.00221	.00217	.00213	.00209	.00205
93	13	.00338	.00331	.00324	.00318	.00312	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00249	.00245	.00241	.00237
93	14	.00375	.00368	.00361	.00354	.00348	.00341	.00335	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00286	.00281	.00276	.00272	.00267
93	15	.00409	.00401	.00394	.00386	.00379	.00373	.00366	.00360	.00353	.00347	.00341	.00336	.00330	.00325	.00319	.00314	.00309	.00304	.00299	.00294
93	16	.00436	.00428	.00421	.00413	.00406	.00399	.00392	.00385	.00378	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00332	.00326	.00321	.00316
93	17	.00459	.00451	.00443	.00435	.00427	.00420	.00412	.00405	.00398	.00392	.00385	.00379	.00373	.00367	.00361	.00355	.00350	.00344	.00339	.00334
93	18	.00477	.00469	.00460	.00452	.00444	.00436	.00429	.00421	.00414	.00407	.00401	.00394	.00388	.00381	.00375	.00369	.00363	.00358	.00352	.00347
93	19	.00494	.00485	.00476	.00468	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00407	.00401	.00394	.00388	.00382	.00376	.00370	.00364	.00358
93	20	.00511	.00502	.00492	.00483	.00475	.00466	.00458	.00450	.00443	.00435	.00428	.00421	.00414	.00407	.00400	.00394	.00388	.00381	.00376	.00370
93	21	.00529	.00519	.00509	.00500	.00491	.00482	.00474	.00465	.00457	.00449	.00442	.00434	.00427	.00420	.00413	.00407	.00400	.00394	.00388	.00381
93	22	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00480	.00472	.00464	.00456	.00448	.00440	.00433	.00426	.00419	.00412	.00405	.00399	.00393
93	23	.00566	.00555	.00544	.00534	.00524	.00514	.00505	.00496	.00487	.00479	.00470	.00462	.00454	.00447	.00439	.00432	.00425	.00418	.00411	.00405
93	24	.00587	.00575	.00564	.00553	.00543	.00533	.00523	.00514	.00504	.00495	.00487	.00478	.00470	.00462	.00454	.00447	.00439	.00432	.00425	.00418
93	25	.00611	.00599	.00588	.00576	.00565	.00555	.00544	.00534	.00525	.00515	.00506	.00497	.00488	.00480	.00472	.00464	.00456	.00448	.00441	.00434
93	26	.00639	.00626	.00614	.00602	.00591	.00579	.00568	.00558	.00548	.00538	.00528	.00519	.00509	.00501	.00492	.00483	.00475	.00467	.00460	.00452
93	27	.00672	.00658	.00645	.00633	.00620	.00609	.00597	.00586	.00575	.00564	.00554	.00544	.00535	.00525	.00516	.00507	.00499	.00490	.00482	.00474
93	28	.00708	.00693	.00680	.00666	.00653	.00640	.00628	.00616	.00605	.00594	.00583	.00572	.00562	.00552	.00543	.00533	.00524	.00515	.00506	.00498

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	29	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00650	.00638	.00626	.00615	.00603	.00593	.00582	.00572	.00562	.00552	.00543	.00533	.00524
93	30	.00789	.00773	.00757	.00742	.00728	.00713	.00699	.00686	.00673	.00661	.00648	.00636	.00625	.00614	.00603	.00592	.00582	.00572	.00562	.00553
93	31	.00834	.00817	.00800	.00784	.00769	.00753	.00739	.00724	.00711	.00697	.00684	.00672	.00659	.00647	.00636	.00625	.00614	.00603	.00593	.00583
93	32	.00883	.00864	.00846	.00829	.00812	.00796	.00781	.00765	.00751	.00736	.00723	.00709	.00696	.00683	.00671	.00659	.00648	.00636	.00625	.00615
93	33	.00936	.00916	.00897	.00878	.00861	.00843	.00827	.00810	.00795	.00779	.00765	.00750	.00736	.00723	.00710	.00697	.00685	.00673	.00661	.00649
93	34	.00993	.00972	.00951	.00931	.00912	.00894	.00876	.00859	.00842	.00826	.00810	.00794	.00780	.00765	.00751	.00738	.00724	.00711	.00699	.00687
93	35	.01056	.01033	.01012	.00990	.00970	.00950	.00931	.00912	.00894	.00877	.00860	.00844	.00828	.00812	.00797	.00783	.00769	.00755	.00741	.00728
93	36	.01125	.01101	.01077	.01054	.01032	.01011	.00991	.00971	.00951	.00933	.00914	.00897	.00880	.00863	.00847	.00832	.00816	.00802	.00787	.00773
93	37	.01200	.01174	.01149	.01124	.01101	.01078	.01056	.01034	.01014	.00994	.00974	.00955	.00937	.00919	.00902	.00885	.00869	.00853	.00837	.00822
93	38	.01284	.01256	.01229	.01203	.01177	.01153	.01129	.01106	.01083	.01062	.01041	.01020	.01001	.00981	.00963	.00945	.00927	.00910	.00894	.00877
93	39	.01377	.01346	.01317	.01289	.01261	.01235	.01209	.01184	.01160	.01137	.01114	.01092	.01071	.01051	.01030	.01011	.00992	.00974	.00956	.00938
93	40	.01480	.01448	.01416	.01386	.01356	.01327	.01300	.01273	.01247	.01222	.01197	.01174	.01151	.01128	.01107	.01086	.01065	.01045	.01026	.01007
93	41	.01597	.01562	.01528	.01495	.01463	.01432	.01402	.01373	.01345	.01318	.01291	.01266	.01241	.01217	.01193	.01171	.01148	.01127	.01106	.01086
93	42	.01727	.01689	.01652	.01617	.01582	.01549	.01516	.01485	.01455	.01425	.01397	.01369	.01342	.01316	.01291	.01266	.01242	.01219	.01196	.01174
93	43	.01872	.01831	.01791	.01752	.01715	.01679	.01644	.01610	.01578	.01546	.01515	.01485	.01456	.01428	.01400	.01374	.01348	.01322	.01298	.01274
93	44	.02032	.01988	.01945	.01903	.01863	.01824	.01786	.01750	.01714	.01680	.01646	.01614	.01582	.01552	.01522	.01493	.01465	.01438	.01411	.01385
93	45	.02206	.02158	.02112	.02067	.02024	.01982	.01941	.01901	.01863	.01826	.01790	.01755	.01721	.01687	.01655	.01624	.01594	.01564	.01535	.01507
93	46	.02396	.02345	.02295	.02246	.02200	.02154	.02110	.02067	.02026	.01986	.01947	.01909	.01872	.01836	.01801	.01767	.01734	.01702	.01671	.01641
93	47	.02600	.02545	.02491	.02439	.02389	.02340	.02292	.02246	.02201	.02158	.02116	.02075	.02035	.01996	.01958	.01922	.01886	.01852	.01818	.01785
93	48	.02822	.02762	.02704	.02648	.02594	.02541	.02490	.02440	.02392	.02345	.02299	.02255	.02212	.02170	.02129	.02090	.02051	.02014	.01977	.01942
93	49	.03061	.02997	.02934	.02874	.02815	.02759	.02703	.02650	.02598	.02547	.02498	.02450	.02404	.02359	.02315	.02272	.02231	.02190	.02151	.02112
93	50	.03320	.03251	.03184	.03119	.03057	.02995	.02936	.02878	.02822	.02768	.02715	.02664	.02613	.02565	.02517	.02471	.02426	.02382	.02340	.02298
93	51	.03600	.03526	.03455	.03385	.03317	.03252	.03188	.03126	.03066	.03007	.02950	.02895	.02841	.02788	.02737	.02687	.02639	.02592	.02546	.02501
93	52	.03900	.03821	.03744	.03669	.03597	.03526	.03458	.03391	.03326	.03263	.03202	.03143	.03085	.03028	.02973	.02919	.02867	.02816	.02767	.02718
93	53	.04221	.04136	.04053	.03973	.03896	.03820	.03747	.03675	.03606	.03538	.03472	.03408	.03346	.03285	.03226	.03169	.03112	.03058	.03004	.02952
93	54	.04562	.04472	.04383	.04298	.04215	.04134	.04055	.03979	.03904	.03832	.03761	.03693	.03626	.03560	.03497	.03435	.03375	.03316	.03258	.03202
93	55	.04927	.04830	.04736	.04645	.04556	.04469	.04385	.04303	.04224	.04146	.04070	.03997	.03925	.03855	.03787	.03721	.03656	.03593	.03531	.03471
93	56	.05316	.05212	.05112	.05015	.04920	.04828	.04738	.04650	.04565	.04482	.04401	.04323	.04246	.04171	.04098	.04027	.03957	.03890	.03824	.03759
93	57	.05729	.05619	.05513	.05409	.05308	.05209	.05113	.05020	.04929	.04841	.04754	.04670	.04588	.04508	.04430	.04354	.04280	.04207	.04136	.04067
93	58	.06166	.06049	.05936	.05825	.05717	.05613	.05511	.05411	.05314	.05220	.05128	.05038	.04950	.04865	.04782	.04700	.04621	.04543	.04468	.04394
93	59	.06624	.06500	.06379	.06262	.06147	.06036	.05927	.05821	.05718	.05618	.05519	.05424	.05330	.05239	.05150	.05064	.04979	.04896	.04815	.04736
93	60	.07103	.06971	.06843	.06719	.06597	.06479	.06364	.06251	.06142	.06035	.05930	.05828	.05729	.05632	.05537	.05445	.05354	.05266	.05180	.05096
93	61	.07607	.07467	.07332	.07200	.07071	.06946	.06823	.06704	.06587	.06474	.06363	.06254	.06149	.06045	.05945	.05846	.05750	.05656	.05564	.05475
93	62	.08140	.07993	.07850	.07710	.07573	.07440	.07310	.07184	.07060	.06940	.06822	.06707	.06595	.06485	.06378	.06273	.06171	.06071	.05973	.05877
93	63	.08706	.08550	.08399	.08251	.08107	.07966	.07828	.07694	.07563	.07435	.07310	.07188	.07069	.06953	.06839	.06728	.06619	.06513	.06409	.06307
93	64	.09304	.09140	.08980	.08824	.08671	.08522	.08377	.08235	.08096	.07961	.07828	.07699	.07573	.07449	.07328	.07210	.07095	.06982	.06872	.06763
93	65	.09937	.09764	.09595	.09430	.09269	.09112	.08958	.08808	.08661	.08518	.08378	.08241	.08107	.07976	.07848	.07723	.07601	.07481	.07364	.07249
93	66	.10609	.10427	.10249	.10075	.09906	.09740	.09577	.09419	.09264	.09113	.08964	.08820	.08678	.08539	.08404	.08271	.08142	.08015	.07890	.07769
93	67	.11327	.11135	.10948	.10765	.10586	.10411	.10240	.10073	.09910	.09750	.09593	.09440	.09291	.09144	.09001	.08861	.08723	.08589	.08457	.08328
93	68	.12089	.11888	.11691	.11499	.11311	.11127	.10947	.10771	.10598	.10430	.10265	.10103	.09945	.09791	.09639	.09491	.09346	.09204	.09064	.08928
93	69	.12895	.12684	.12477	.12275	.12077	.11884	.11695	.11510	.11329	.11151	.10978	.10807	.10641	.10478	.10318	.10162	.10008	.09858	.09711	.09567
93	70	.13739	.13518	.13301	.13090	.12883	.12680	.12481	.12287	.12096	.11910	.11727	.11548	.11373	.11202	.11033	.10868	.10707	.10548	.10393	.10241
93	71	.14617	.14386	.14160	.13939	.13722	.13509	.13301	.13098	.12898	.12702	.12511	.12323	.12139	.11958	.11781	.11608	.11438	.11271	.11107	.10947
93	72	.15529	.15288	.15052	.14820	.14594	.14372	.14154	.13941	.13732	.13527	.13326	.13129	.12936	.12746	.12560	.12378	.12200	.12024	.11852	.11684
93	73	.16472	.16221	.15975	.15734	.15497	.15265	.15038	.14815	.14597	.14382	.14172	.13966	.13763	.13565	.13370	.13179	.12992	.12808	.12627	.12450
93	74	.17455	.17194	.16937	.16686	.16440	.16198	.15961	.15728	.15500	.15276	.15057	.14841	.14630	.14422	.14218	.14018	.13822	.13629	.13440	.13254
93	75	.18484	.18212	.17946	.17685	.17429	.17177	.16930	.16688	.16450	.16217	.15988	.15763	.15542	.15325	.15112	.14903	.14698	.14496	.14298	.14103
93	76	.19566	.19284	.19008	.18737	.18471	.18210	.17953	.17701	.17454	.17211	.16972	.16738	.16508	.16282	.16059	.15841	.15626	.15416	.15208	.15005
93	77	.20701	.20410	.20125	.19844	.19568	.19297	.19031	.18770	.18513	.18260	.18012	.17769	.17529	.17294	.17062	.16835	.16611	.16391	.16175	.15962
93	78	.21889	.21589	.21293	.21003	.20718	.20438	.20162	.19892	.19625	.19364	.19106	.18853	.18605	.18360	.18120	.17883	.17650	.17421	.17196	.16975

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	79	.23119	.22810	.22505	.22206	.21912	.21623	.21338	.21058	.20783	.20513	.20246	.19984	.19727	.19473	.19224	.18978	.18737	.18499	.18265	.18035
93	80	.24379	.24061	.23748	.23440	.23137	.22839	.22546	.22258	.21974	.21694	.21419	.21149	.20883	.20620	.20362	.20108	.19858	.19612	.19370	.19131
93	81	.25656	.25330	.25009	.24693	.24382	.24076	.23774	.23478	.23186	.22898	.22615	.22336	.22061	.21791	.21525	.21262	.21004	.20750	.20499	.20252
93	82	.26944	.26610	.26282	.25958	.25640	.25326	.25017	.24712	.24412	.24117	.23826	.23539	.23257	.22978	.22704	.22434	.22168	.21905	.21647	.21392
93	83	.28242	.27901	.27566	.27235	.26910	.26589	.26272	.25960	.25653	.25350	.25052	.24758	.24468	.24182	.23901	.23623	.23349	.23079	.22813	.22551
93	84	.29559	.29212	.28870	.28533	.28201	.27873	.27550	.27232	.26918	.26608	.26303	.26002	.25705	.25412	.25123	.24839	.24558	.24281	.24008	.23738
93	85	.30898	.30546	.30199	.29856	.29518	.29184	.28855	.28531	.28211	.27895	.27583	.27276	.26973	.26674	.26379	.26088	.25800	.25517	.25237	.24961
93	86	.32245	.31888	.31536	.31188	.30845	.30506	.30172	.29842	.29517	.29196	.28879	.28566	.28257	.27952	.27651	.27354	.27061	.26771	.26485	.26203
93	87	.33577	.33216	.32860	.32508	.32160	.31817	.31479	.31144	.30814	.30488	.30166	.29848	.29535	.29225	.28919	.28616	.28318	.28023	.27732	.27445
93	88	.34890	.34525	.34165	.33810	.33459	.33112	.32770	.32432	.32098	.31768	.31442	.31120	.30802	.30487	.30177	.29870	.29567	.29268	.28972	.28680
93	89	.36177	.35810	.35448	.35090	.34736	.34386	.34041	.33700	.33363	.33029	.32700	.32374	.32053	.31735	.31421	.31110	.30804	.30500	.30200	.29904
93	90	.37431	.37062	.36698	.36338	.35982	.35631	.35283	.34940	.34600	.34264	.33932	.33604	.33280	.32959	.32642	.32328	.32019	.31712	.31409	.31109
93	91	.38625	.38256	.37891	.37530	.37173	.36820	.36470	.36125	.35784	.35446	.35112	.34782	.34456	.34133	.33813	.33498	.33185	.32876	.32571	.32268
93	92	.39737	.39368	.39002	.38640	.38282	.37928	.37578	.37231	.36889	.36550	.36215	.35883	.35555	.35230	.34909	.34592	.34277	.33966	.33659	.33354
93	93	.40769	.40399	.40033	.39671	.39313	.38958	.38607	.38260	.37917	.37577	.37241	.36908	.36579	.36253	.35930	.35611	.35296	.34983	.34674	.34368
94	0	.00680	.00675	.00669	.00664	.00659	.00654	.00649	.00644	.00639	.00634	.00629	.00625	.00620	.00616	.00611	.00607	.00602	.00598	.00594	.00590
94	1	.00170	.00167	.00164	.00162	.00159	.00156	.00154	.00152	.00149	.00147	.00145	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00130	.00128
94	2	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00112	.00110	.00109	.00107
94	3	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102	.00100	.00098
94	4	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00120	.00118	.00115	.00113	.00111	.00109	.00106	.00104	.00102	.00100	.00099	.00097	.00095
94	5	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096
94	6	.00153	.00150	.00146	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00109	.00106	.00104	.00102	.00100
94	7	.00166	.00162	.00158	.00154	.00150	.00147	.00143	.00140	.00137	.00133	.00130	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107
94	8	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117
94	9	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00132
94	10	.00231	.00225	.00220	.00215	.00210	.00205	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00165	.00162	.00159	.00155	.00152
94	11	.00263	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00208	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178
94	12	.00302	.00295	.00289	.00283	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208
94	13	.00342	.00335	.00328	.00322	.00316	.00310	.00304	.00298	.00293	.00287	.00282	.00277	.00272	.00267	.00263	.00258	.00253	.00249	.00245	.00241
94	14	.00380	.00373	.00366	.00359	.00353	.00346	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00301	.00295	.00291	.00286	.00281	.00276	.00272
94	15	.00414	.00407	.00399	.00392	.00385	.00378	.00372	.00365	.00359	.00353	.00347	.00341	.00336	.00330	.00325	.00319	.00314	.00309	.00304	.00300
94	16	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00385	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00332	.00327	.00322
94	17	.00466	.00457	.00449	.00441	.00434	.00426	.00419	.00412	.00405	.00398	.00392	.00386	.00379	.00373	.00367	.00362	.00356	.00351	.00345	.00340
94	18	.00485	.00476	.00467	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00408	.00401	.00394	.00388	.00382	.00376	.00370	.00365	.00359	.00354
94	19	.00501	.00492	.00484	.00475	.00467	.00459	.00451	.00443	.00436	.00428	.00421	.00415	.00408	.00401	.00395	.00389	.00383	.00377	.00371	.00365
94	20	.00519	.00509	.00500	.00491	.00482	.00474	.00466	.00458	.00450	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00383	.00377
94	21	.00537	.00527	.00517	.00508	.00499	.00490	.00481	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389
94	22	.00554	.00544	.00534	.00524	.00515	.00506	.00497	.00488	.00480	.00471	.00463	.00456	.00448	.00441	.00434	.00427	.00420	.00413	.00407	.00400
94	23	.00574	.00563	.00552	.00542	.00532	.00522	.00513	.00504	.00495	.00487	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00426	.00419	.00412
94	24	.00595	.00584	.00573	.00562	.00551	.00541	.00531	.00522	.00513	.00504	.00495	.00486	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00426
94	25	.00620	.00608	.00596	.00585	.00574	.00563	.00553	.00543	.00533	.00524	.00514	.00505	.00497	.00488	.00480	.00472	.00464	.00457	.00449	.00442
94	26	.00648	.00635	.00623	.00611	.00599	.00588	.00577	.00567	.00556	.00546	.00537	.00527	.00518	.00509	.00500	.00492	.00484	.00476	.00468	.00460
94	27	.00681	.00668	.00655	.00642	.00630	.00618	.00606	.00595	.00584	.00573	.00563	.00553	.00544	.00534	.00525	.00516	.00507	.00499	.00491	.00483
94	28	.00718	.00703	.00689	.00676	.00663	.00650	.00638	.00626	.00614	.00603	.00592	.00582	.00572	.00562	.00552	.00543	.00533	.00524	.00516	.00507
94	29	.00757	.00742	.00727	.00713	.00699	.00686	.00673	.00660	.00648	.00636	.00625	.00613	.00602	.00592	.00582	.00572	.00562	.00552	.00543	.00534
94	30	.00800	.00784	.00768	.00753	.00738	.00724	.00710	.00697	.00684	.00671	.00659	.00647	.00635	.00624	.00613	.00603	.00592	.00582	.00573	.00563
94	31	.00846	.00828	.00812	.00795	.00780	.00764	.00750	.00735	.00722	.00708	.00695	.00683	.00670	.00658	.00647	.00636	.00625	.00614	.00604	.00593
94	32	.00895	.00876	.00858	.00841	.00824	.00808	.00792	.00777	.00762	.00748	.00734	.00721	.00708	.00695	.00683	.00671	.00659	.00648	.00637	.00626
94	33	.00948	.00928	.00909	.00891	.00873	.00856	.00839	.00823	.00807	.00792	.00777	.00762	.00748	.00735	.00722	.00709	.00697	.00684	.00673	.00661
94	34	.01006	.00985	.00964	.00944	.00925	.00907	.00889	.00872	.00855	.00838	.00823	.00807	.00792	.00778	.00764	.00750	.00737	.00724	.00711	.00699

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	35	.01070	.01047	.01025	.01004	.00984	.00964	.00945	.00926	.00908	.00890	.00873	.00857	.00841	.00826	.00811	.00796	.00782	.00768	.00754	.00741
94	36	.01139	.01115	.01091	.01069	.01047	.01025	.01005	.00985	.00966	.00947	.00929	.00911	.00894	.00877	.00861	.00845	.00830	.00815	.00801	.00787
94	37	.01216	.01189	.01164	.01140	.01116	.01093	.01071	.01049	.01029	.01009	.00989	.00970	.00952	.00934	.00917	.00900	.00883	.00867	.00852	.00837
94	38	.01300	.01272	.01245	.01218	.01193	.01168	.01145	.01121	.01099	.01077	.01056	.01036	.01016	.00997	.00978	.00960	.00943	.00926	.00909	.00893
94	39	.01394	.01363	.01334	.01306	.01278	.01252	.01226	.01201	.01177	.01154	.01131	.01109	.01088	.01067	.01047	.01027	.01008	.00990	.00972	.00955
94	40	.01498	.01466	.01434	.01404	.01374	.01345	.01318	.01291	.01265	.01240	.01215	.01191	.01168	.01146	.01124	.01103	.01083	.01063	.01043	.01025
94	41	.01616	.01581	.01547	.01514	.01482	.01451	.01421	.01392	.01364	.01337	.01310	.01285	.01260	.01235	.01212	.01189	.01167	.01145	.01125	.01104
94	42	.01748	.01710	.01673	.01637	.01603	.01569	.01537	.01506	.01475	.01446	.01417	.01389	.01363	.01336	.01311	.01286	.01262	.01239	.01216	.01194
94	43	.01894	.01853	.01813	.01775	.01738	.01702	.01667	.01633	.01600	.01568	.01537	.01507	.01478	.01449	.01422	.01395	.01369	.01344	.01319	.01295
94	44	.02056	.02012	.01969	.01928	.01887	.01848	.01811	.01774	.01738	.01704	.01670	.01638	.01606	.01576	.01546	.01517	.01489	.01461	.01435	.01409
94	45	.02233	.02185	.02139	.02094	.02050	.02008	.01967	.01928	.01889	.01852	.01816	.01781	.01747	.01713	.01681	.01650	.01619	.01590	.01561	.01533
94	46	.02425	.02374	.02324	.02275	.02228	.02183	.02139	.02096	.02055	.02014	.01975	.01937	.01900	.01864	.01829	.01795	.01762	.01730	.01699	.01668
94	47	.02632	.02577	.02523	.02471	.02420	.02371	.02324	.02277	.02233	.02189	.02147	.02106	.02066	.02027	.01989	.01952	.01917	.01882	.01848	.01815
94	48	.02857	.02797	.02739	.02683	.02628	.02575	.02524	.02474	.02426	.02379	.02333	.02289	.02246	.02204	.02163	.02123	.02085	.02047	.02010	.01975
94	49	.03099	.03034	.02972	.02912	.02853	.02796	.02741	.02687	.02635	.02584	.02535	.02487	.02441	.02396	.02351	.02309	.02267	.02226	.02187	.02148
94	50	.03362	.03293	.03226	.03161	.03098	.03036	.02977	.02919	.02863	.02808	.02755	.02704	.02654	.02605	.02557	.02511	.02466	.02422	.02379	.02338
94	51	.03646	.03572	.03500	.03430	.03362	.03297	.03233	.03171	.03110	.03051	.02994	.02939	.02885	.02832	.02781	.02731	.02682	.02635	.02589	.02544
94	52	.03950	.03870	.03793	.03719	.03646	.03575	.03507	.03440	.03375	.03312	.03251	.03191	.03133	.03076	.03021	.02967	.02915	.02864	.02814	.02765
94	53	.04275	.04190	.04107	.04027	.03949	.03874	.03800	.03729	.03659	.03591	.03525	.03461	.03399	.03338	.03278	.03221	.03164	.03109	.03056	.03004
94	54	.04621	.04531	.04442	.04357	.04273	.04192	.04114	.04037	.03962	.03890	.03819	.03750	.03683	.03618	.03554	.03492	.03431	.03372	.03315	.03259
94	55	.04991	.04894	.04800	.04709	.04620	.04533	.04449	.04367	.04287	.04209	.04133	.04060	.03988	.03918	.03849	.03783	.03718	.03654	.03593	.03532
94	56	.05386	.05283	.05182	.05085	.04990	.04897	.04807	.04720	.04634	.04551	.04470	.04391	.04314	.04239	.04166	.04095	.04025	.03957	.03891	.03826
94	57	.05806	.05696	.05589	.05485	.05384	.05285	.05189	.05096	.05005	.04916	.04829	.04745	.04663	.04582	.04504	.04428	.04353	.04281	.04210	.04140
94	58	.06249	.06133	.06019	.05908	.05800	.05695	.05593	.05493	.05396	.05302	.05209	.05119	.05031	.04946	.04862	.04781	.04701	.04623	.04547	.04473
94	59	.06714	.06590	.06469	.06352	.06237	.06126	.06017	.05911	.05807	.05706	.05608	.05512	.05419	.05327	.05238	.05151	.05066	.04983	.04902	.04823
94	60	.07201	.07069	.06941	.06816	.06695	.06576	.06461	.06348	.06238	.06131	.06026	.05924	.05824	.05727	.05632	.05539	.05449	.05360	.05274	.05189
94	61	.07713	.07573	.07438	.07305	.07176	.07050	.06928	.06808	.06691	.06577	.06466	.06358	.06252	.06148	.06047	.05948	.05852	.05758	.05665	.05575
94	62	.08255	.08107	.07963	.07823	.07687	.07553	.07423	.07296	.07173	.07052	.06934	.06818	.06706	.06596	.06488	.06383	.06281	.06180	.06082	.05986
94	63	.08829	.08674	.08522	.08373	.08229	.08088	.07950	.07816	.07684	.07556	.07431	.07309	.07189	.07072	.06958	.06847	.06737	.06631	.06526	.06424
94	64	.09437	.09273	.09112	.08956	.08803	.08654	.08508	.08366	.08227	.08091	.07958	.07829	.07702	.07578	.07457	.07339	.07223	.07109	.06999	.06890
94	65	.10080	.09907	.09738	.09573	.09411	.09254	.09100	.08949	.08802	.08659	.08518	.08381	.08247	.08115	.07987	.07861	.07739	.07618	.07501	.07385
94	66	.10764	.10581	.10403	.10229	.10059	.09892	.09730	.09571	.09416	.09264	.09116	.08970	.08828	.08689	.08553	.08420	.08290	.08163	.08038	.07916
94	67	.11494	.11302	.11114	.10931	.10752	.10576	.10405	.10237	.10074	.09913	.09757	.09603	.09453	.09306	.09162	.09021	.08884	.08749	.08616	.08487
94	68	.12270	.12068	.11871	.11678	.11490	.11305	.11125	.10948	.10776	.10607	.10441	.10279	.10121	.09966	.09814	.09665	.09519	.09377	.09237	.09100
94	69	.13090	.12878	.12671	.12469	.12271	.12077	.11888	.11702	.11520	.11343	.11168	.10998	.10831	.10667	.10507	.10350	.10196	.10045	.09897	.09753
94	70	.13950	.13728	.13512	.13299	.13092	.12889	.12690	.12495	.12304	.12117	.11934	.11754	.11579	.11406	.11238	.11072	.10910	.10751	.10595	.10442
94	71	.14845	.14614	.14387	.14165	.13948	.13735	.13526	.13322	.13122	.12926	.12734	.12545	.12360	.12179	.12002	.11828	.11657	.11490	.11325	.11164
94	72	.15774	.15533	.15296	.15064	.14837	.14614	.14396	.14183	.13973	.13767	.13566	.13368	.13175	.12985	.12798	.12615	.12436	.12260	.12087	.11918
94	73	.16736	.16484	.16238	.15996	.15759	.15527	.15299	.15075	.14856	.14641	.14430	.14224	.14021	.13821	.13626	.13434	.13246	.13061	.12880	.12702
94	74	.17738	.17476	.17220	.16968	.16721	.16479	.16241	.16008	.15779	.15555	.15334	.15118	.14906	.14698	.14493	.14292	.14095	.13902	.13711	.13525
94	75	.18788	.18516	.18249	.17988	.17731	.17479	.17231	.16989	.16750	.16516	.16286	.16061	.15839	.15621	.15408	.15198	.14991	.14789	.14590	.14394
94	76	.19893	.19611	.19334	.19063	.18796	.18534	.18277	.18024	.17776	.17533	.17293	.17058	.16827	.16600	.16377	.16158	.15943	.15731	.15523	.15318
94	77	.21054	.20762	.20476	.20194	.19918	.19647	.19380	.19118	.18860	.18607	.18358	.18114	.17873	.17637	.17405	.17176	.16952	.16731	.16514	.16300
94	78	.22268	.21967	.21672	.21381	.21095	.20814	.20538	.20267	.20000	.19737	.19479	.19225	.18976	.18730	.18489	.18251	.18018	.17788	.17562	.17339
94	79	.23528	.23218	.22913	.22614	.22319	.22029	.21744	.21463	.21187	.20916	.20649	.20386	.20127	.19873	.19622	.19376	.19133	.18895	.18660	.18429
94	80	.24819	.24500	.24187	.23879	.23575	.23277	.22983	.22693	.22409	.22129	.21853	.21581	.21314	.21051	.20792	.20537	.20286	.20038	.19795	.19555
94	81	.26129	.25802	.25481	.25164	.24853	.24546	.24244	.23946	.23653	.23365	.23081	.22801	.22525	.22254	.21987	.21723	.21464	.21208	.20957	.20708
94	82	.27451	.27117	.26788	.26464	.26144	.25830	.25520	.25215	.24914	.24618	.24326	.24038	.23755	.23475	.23200	.22929	.22661	.22398	.22138	.21882
94	83	.28784	.28443	.28107	.27776	.27450	.27128	.26811	.26498	.26190	.25887	.25587	.25292	.25001	.24714	.24431	.24153	.23878	.23607	.23339	.23076
94	84	.30138	.29791	.29449	.29111	.28778	.28450	.28126	.27807	.27492	.27181	.26875	.26573	.26275	.25981	.25692	.25406	.25124	.24845	.24571	.24300

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	85	.31518	.31165	.30817	.30474	.30135	.29801	.29471	.29146	.28825	.28508	.28196	.27887	.27583	.27283	.26986	.26694	.26405	.26121	.25840	.25562
94	86	.32906	.32549	.32196	.31847	.31504	.31164	.30830	.30499	.30173	.29850	.29532	.29219	.28909	.28603	.28301	.28002	.27708	.27417	.27130	.26846
94	87	.34281	.33920	.33563	.33210	.32862	.32518	.32179	.31844	.31513	.31186	.30863	.30544	.30230	.29918	.29611	.29308	.29008	.28712	.28420	.28131
94	88	.35637	.35272	.34912	.34556	.34205	.33858	.33515	.33176	.32841	.32510	.32183	.31860	.31541	.31225	.30914	.30606	.30302	.30001	.29704	.29410
94	89	.36969	.36602	.36239	.35881	.35527	.35177	.34831	.34489	.34151	.33817	.33486	.33160	.32837	.32518	.32203	.31892	.31583	.31279	.30978	.30680
94	90	.38268	.37900	.37535	.37175	.36819	.36467	.36119	.35775	.35434	.35098	.34765	.34436	.34111	.33789	.33471	.33156	.32845	.32537	.32233	.31932
94	91	.39508	.39138	.38773	.38412	.38054	.37701	.37351	.37006	.36664	.36325	.35991	.35660	.35332	.35008	.34688	.34371	.34058	.33747	.33440	.33137
94	92	.40663	.40293	.39927	.39565	.39207	.38853	.38502	.38155	.37812	.37473	.37137	.36804	.36475	.36150	.35828	.35509	.35194	.34882	.34573	.34267
94	93	.41735	.41365	.40999	.40637	.40279	.39924	.39573	.39225	.38881	.38541	.38204	.37871	.37541	.37214	.36891	.36571	.36254	.35940	.35630	.35323
94	94	.42740	.42370	.42004	.41642	.41284	.40929	.40578	.40230	.39886	.39545	.39208	.38874	.38543	.38215	.37891	.37570	.37252	.36938	.36626	.36318
95	0	.00698	.00693	.00687	.00682	.00677	.00672	.00667	.00662	.00657	.00652	.00647	.00643	.00638	.00634	.00629	.00625	.00621	.00617	.00612	.00608
95	1	.00173	.00170	.00167	.00164	.00162	.00159	.00157	.00155	.00152	.00150	.00148	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00131
95	2	.00151	.00148	.00145	.00143	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00113	.00111	.00109
95	3	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102	.00100
95	4	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00115	.00112	.00110	.00108	.00106	.00104	.00102	.00100	.00098	.00097
95	5	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00103	.00101	.00099	.00097
95	6	.00155	.00151	.00147	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00123	.00120	.00117	.00115	.00112	.00110	.00108	.00105	.00103	.00101
95	7	.00167	.00163	.00159	.00155	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00108
95	8	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118
95	9	.00205	.00200	.00195	.00190	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00133
95	10	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154
95	11	.00266	.00260	.00254	.00249	.00244	.00239	.00234	.00229	.00224	.00219	.00215	.00211	.00206	.00202	.00198	.00194	.00191	.00187	.00183	.00180
95	12	.00305	.00298	.00292	.00286	.00281	.00275	.00270	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00231	.00227	.00223	.00219	.00215	.00211
95	13	.00346	.00339	.00332	.00326	.00320	.00314	.00308	.00302	.00297	.00291	.00286	.00281	.00276	.00271	.00266	.00262	.00257	.00253	.00248	.00244
95	14	.00385	.00378	.00371	.00364	.00357	.00351	.00344	.00338	.00332	.00327	.00321	.00316	.00310	.00305	.00300	.00295	.00290	.00285	.00281	.00276
95	15	.00420	.00412	.00405	.00398	.00391	.00384	.00377	.00371	.00364	.00358	.00352	.00347	.00341	.00335	.00330	.00325	.00320	.00315	.00310	.00305
95	16	.00449	.00441	.00433	.00425	.00418	.00411	.00404	.00397	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00328
95	17	.00472	.00464	.00456	.00448	.00440	.00433	.00425	.00418	.00411	.00405	.00398	.00392	.00386	.00380	.00374	.00368	.00362	.00357	.00351	.00346
95	18	.00491	.00482	.00474	.00466	.00458	.00450	.00442	.00435	.00428	.00421	.00414	.00407	.00401	.00395	.00389	.00383	.00377	.00371	.00365	.00360
95	19	.00508	.00499	.00490	.00482	.00474	.00465	.00458	.00450	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00395	.00389	.00383	.00378	.00372
95	20	.00526	.00516	.00507	.00498	.00489	.00481	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390	.00384
95	21	.00544	.00534	.00524	.00515	.00506	.00497	.00489	.00480	.00472	.00464	.00457	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396
95	22	.00562	.00552	.00541	.00532	.00522	.00513	.00504	.00495	.00487	.00479	.00471	.00463	.00455	.00448	.00441	.00434	.00427	.00420	.00414	.00408
95	23	.00581	.00570	.00560	.00550	.00540	.00530	.00521	.00512	.00503	.00494	.00486	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00426	.00420
95	24	.00603	.00591	.00580	.00570	.00559	.00549	.00539	.00530	.00520	.00511	.00503	.00494	.00486	.00478	.00470	.00462	.00455	.00448	.00440	.00434
95	25	.00628	.00616	.00604	.00593	.00582	.00571	.00561	.00551	.00541	.00531	.00522	.00513	.00505	.00496	.00488	.00480	.00472	.00464	.00457	.00450
95	26	.00656	.00644	.00631	.00619	.00608	.00596	.00585	.00575	.00564	.00554	.00545	.00535	.00526	.00517	.00509	.00500	.00492	.00484	.00476	.00468
95	27	.00690	.00676	.00663	.00650	.00638	.00626	.00615	.00603	.00593	.00582	.00572	.00562	.00552	.00543	.00533	.00525	.00516	.00507	.00499	.00491
95	28	.00727	.00712	.00698	.00685	.00672	.00659	.00647	.00635	.00623	.00612	.00601	.00591	.00580	.00570	.00561	.00551	.00542	.00533	.00524	.00516
95	29	.00767	.00752	.00737	.00722	.00709	.00695	.00682	.00670	.00657	.00645	.00634	.00623	.00612	.00601	.00591	.00581	.00571	.00562	.00552	.00543
95	30	.00810	.00794	.00778	.00763	.00748	.00734	.00720	.00707	.00694	.00681	.00669	.00657	.00645	.00634	.00623	.00612	.00602	.00592	.00582	.00573
95	31	.00856	.00839	.00822	.00806	.00790	.00775	.00760	.00746	.00732	.00719	.00706	.00693	.00681	.00669	.00657	.00646	.00635	.00624	.00614	.00603
95	32	.00906	.00887	.00869	.00852	.00835	.00819	.00803	.00788	.00773	.00759	.00745	.00731	.00718	.00706	.00693	.00681	.00670	.00658	.00647	.00636
95	33	.00960	.00940	.00921	.00902	.00884	.00867	.00850	.00834	.00818	.00803	.00788	.00774	.00760	.00746	.00733	.00720	.00708	.00696	.00684	.00672
95	34	.01018	.00997	.00976	.00957	.00937	.00919	.00901	.00884	.00867	.00850	.00834	.00819	.00804	.00790	.00776	.00762	.00749	.00736	.00723	.00711
95	35	.01083	.01060	.01038	.01017	.00996	.00976	.00957	.00939	.00920	.00903	.00886	.00870	.00854	.00838	.00823	.00808	.00794	.00780	.00767	.00754
95	36	.01153	.01128	.01105	.01082	.01060	.01039	.01018	.00998	.00979	.00960	.00942	.00924	.00907	.00890	.00874	.00859	.00843	.00828	.00814	.00800
95	37	.01230	.01203	.01178	.01154	.01130	.01107	.01085	.01063	.01043	.01022	.01003	.00984	.00966	.00948	.00930	.00913	.00897	.00881	.00866	.00851
95	38	.01315	.01287	.01260	.01233	.01208	.01183	.01159	.01136	.01114	.01092	.01071	.01051	.01031	.01012	.00993	.00975	.00957	.00940	.00923	.00907
95	39	.01410	.01379	.01350	.01321	.01294	.01267	.01242	.01217	.01193	.01169	.01147	.01125	.01103	.01082	.01062	.01043	.01024	.01005	.00987	.00970

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	40	.01515	.01483	.01451	.01420	.01391	.01362	.01334	.01307	.01281	.01256	.01232	.01208	.01185	.01162	.01141	.01119	.01099	.01079	.01060	.01041
95	41	.01634	.01599	.01565	.01532	.01500	.01469	.01439	.01410	.01382	.01354	.01328	.01302	.01277	.01253	.01229	.01207	.01184	.01163	.01142	.01121
95	42	.01767	.01729	.01692	.01657	.01622	.01589	.01556	.01525	.01494	.01465	.01436	.01408	.01381	.01355	.01330	.01305	.01281	.01258	.01235	.01213
95	43	.01915	.01874	.01834	.01796	.01759	.01722	.01687	.01653	.01620	.01589	.01558	.01527	.01498	.01470	.01442	.01416	.01389	.01364	.01339	.01316
95	44	.02079	.02035	.01992	.01950	.01910	.01871	.01833	.01796	.01761	.01726	.01693	.01660	.01629	.01598	.01568	.01539	.01511	.01483	.01457	.01431
95	45	.02258	.02210	.02164	.02119	.02075	.02033	.01992	.01952	.01914	.01877	.01840	.01805	.01771	.01738	.01705	.01674	.01643	.01613	.01585	.01556
95	46	.02452	.02401	.02351	.02302	.02255	.02210	.02166	.02123	.02081	.02041	.02002	.01964	.01927	.01891	.01856	.01822	.01788	.01756	.01725	.01694
95	47	.02662	.02606	.02552	.02500	.02450	.02401	.02353	.02307	.02262	.02218	.02176	.02135	.02095	.02056	.02018	.01981	.01945	.01910	.01876	.01843
95	48	.02889	.02829	.02771	.02715	.02660	.02607	.02556	.02506	.02458	.02411	.02365	.02320	.02277	.02235	.02194	.02154	.02116	.02078	.02041	.02005
95	49	.03134	.03070	.03007	.02947	.02888	.02831	.02776	.02722	.02670	.02619	.02570	.02522	.02475	.02430	.02386	.02343	.02301	.02260	.02220	.02182
95	50	.03400	.03331	.03264	.03199	.03136	.03074	.03015	.02957	.02901	.02846	.02793	.02741	.02691	.02642	.02595	.02548	.02503	.02459	.02416	.02374
95	51	.03688	.03614	.03542	.03472	.03404	.03338	.03274	.03212	.03152	.03093	.03036	.02980	.02926	.02873	.02822	.02772	.02723	.02675	.02629	.02584
95	52	.03996	.03916	.03839	.03764	.03692	.03621	.03552	.03485	.03420	.03357	.03296	.03236	.03178	.03121	.03065	.03012	.02959	.02908	.02858	.02809
95	53	.04325	.04240	.04157	.04077	.03999	.03924	.03850	.03778	.03708	.03641	.03575	.03510	.03448	.03387	.03327	.03269	.03213	.03158	.03104	.03052
95	54	.04676	.04585	.04497	.04411	.04328	.04247	.04168	.04091	.04016	.03944	.03873	.03804	.03737	.03671	.03607	.03545	.03484	.03425	.03367	.03311
95	55	.05051	.04954	.04860	.04768	.04679	.04593	.04508	.04426	.04346	.04268	.04192	.04118	.04046	.03976	.03908	.03841	.03776	.03712	.03650	.03590
95	56	.05451	.05348	.05248	.05150	.05055	.04962	.04872	.04784	.04699	.04615	.04534	.04455	.04378	.04303	.04229	.04158	.04088	.04020	.03954	.03889
95	57	.05877	.05767	.05660	.05556	.05455	.05356	.05260	.05166	.05075	.04986	.04899	.04815	.04732	.04652	.04573	.04497	.04422	.04349	.04278	.04209
95	58	.06327	.06210	.06096	.05986	.05878	.05772	.05670	.05570	.05473	.05378	.05286	.05195	.05107	.05022	.04938	.04856	.04776	.04698	.04622	.04548
95	59	.06799	.06674	.06554	.06436	.06321	.06209	.06100	.05994	.05890	.05789	.05691	.05595	.05501	.05409	.05320	.05233	.05148	.05064	.04983	.04904
95	60	.07292	.07161	.07032	.06907	.06785	.06667	.06551	.06438	.06328	.06221	.06116	.06013	.05914	.05816	.05721	.05628	.05537	.05448	.05361	.05277
95	61	.07811	.07672	.07536	.07403	.07274	.07148	.07025	.06906	.06789	.06674	.06563	.06454	.06348	.06244	.06143	.06044	.05947	.05853	.05760	.05670
95	62	.08361	.08213	.08070	.07929	.07792	.07659	.07529	.07402	.07278	.07156	.07038	.06923	.06810	.06700	.06592	.06487	.06384	.06283	.06185	.06088
95	63	.08944	.08788	.08636	.08488	.08343	.08202	.08064	.07929	.07798	.07669	.07544	.07421	.07301	.07184	.07070	.06958	.06849	.06742	.06637	.06535
95	64	.09561	.09396	.09236	.09079	.08926	.08777	.08631	.08488	.08349	.08213	.08080	.07950	.07823	.07699	.07577	.07459	.07343	.07229	.07118	.07009
95	65	.10214	.10040	.09871	.09705	.09544	.09386	.09232	.09081	.08934	.08790	.08649	.08512	.08377	.08246	.08117	.07991	.07868	.07747	.07629	.07514
95	66	.10908	.10725	.10546	.10372	.10202	.10035	.09872	.09713	.09558	.09406	.09257	.09111	.08969	.08830	.08693	.08560	.08429	.08302	.08176	.08054
95	67	.11649	.11457	.11269	.11085	.10906	.10730	.10559	.10391	.10227	.10066	.09909	.09755	.09605	.09458	.09313	.09172	.09034	.08899	.08766	.08636
95	68	.12437	.12236	.12038	.11845	.11656	.11472	.11291	.11114	.10941	.10772	.10606	.10444	.10285	.10130	.09977	.09828	.09682	.09539	.09399	.09261
95	69	.13271	.13060	.12853	.12650	.12452	.12258	.12068	.11882	.11700	.11522	.11347	.11176	.11009	.10845	.10684	.10527	.10372	.10221	.10073	.09927
95	70	.14146	.13924	.13708	.13495	.13287	.13084	.12884	.12689	.12498	.12311	.12127	.11947	.11771	.11598	.11429	.11263	.11101	.10941	.10785	.10631
95	71	.15057	.14825	.14599	.14376	.14159	.13946	.13737	.13532	.13332	.13135	.12942	.12754	.12568	.12387	.12209	.12034	.11863	.11695	.11531	.11369
95	72	.16003	.15761	.15524	.15292	.15065	.14842	.14623	.14409	.14199	.13993	.13791	.13593	.13399	.13208	.13022	.12838	.12658	.12482	.12309	.12138
95	73	.16982	.16730	.16483	.16241	.16004	.15771	.15543	.15319	.15099	.14884	.14673	.14465	.14262	.14062	.13866	.13674	.13485	.13300	.13118	.12939
95	74	.18002	.17740	.17483	.17231	.16984	.16741	.16503	.16270	.16040	.15815	.15595	.15378	.15165	.14956	.14751	.14550	.14352	.14158	.13967	.13780
95	75	.19072	.18800	.18533	.18271	.18013	.17761	.17513	.17270	.17031	.16796	.16566	.16340	.16118	.15899	.15685	.15474	.15268	.15064	.14865	.14668
95	76	.20198	.19916	.19639	.19367	.19100	.18838	.18580	.18327	.18079	.17834	.17595	.17359	.17127	.16900	.16676	.16456	.16240	.16028	.15819	.15613
95	77	.21382	.21091	.20804	.20522	.20246	.19974	.19706	.19444	.19186	.18932	.18683	.18437	.18196	.17960	.17727	.17497	.17272	.17051	.16833	.16618
95	78	.22623	.22322	.22026	.21735	.21449	.21167	.20891	.20619	.20351	.20088	.19829	.19575	.19325	.19079	.18836	.18598	.18364	.18133	.17906	.17683
95	79	.23911	.23601	.23295	.22995	.22700	.22410	.22124	.21843	.21566	.21294	.21026	.20763	.20504	.20249	.19997	.19750	.19507	.19267	.19032	.18800
95	80	.25231	.24912	.24599	.24290	.23986	.23687	.23393	.23103	.22818	.22537	.22260	.21988	.21720	.21456	.21197	.20941	.20689	.20441	.20196	.19956
95	81	.26572	.26245	.25924	.25607	.25295	.24987	.24685	.24387	.24093	.23804	.23519	.23239	.22963	.22690	.22422	.22158	.21898	.21641	.21389	.21140
95	82	.27927	.27592	.27263	.26938	.26619	.26304	.25993	.25687	.25386	.25089	.24797	.24508	.24224	.23944	.23668	.23396	.23127	.22863	.22602	.22345
95	83	.29294	.28952	.28616	.28284	.27957	.27635	.27318	.27005	.26696	.26392	.26092	.25796	.25504	.25216	.24933	.24653	.24377	.24105	.23837	.23572
95	84	.30683	.30335	.29993	.29655	.29321	.28993	.28668	.28349	.28033	.27722	.27415	.27112	.26814	.26519	.26228	.25941	.25659	.25379	.25104	.24832
95	85	.32100	.31747	.31399	.31055	.30716	.30381	.30051	.29725	.29404	.29087	.28773	.28464	.28159	.27858	.27561	.27268	.26978	.26693	.26410	.26132
95	86	.33528	.33171	.32817	.32469	.32125	.31785	.31450	.31119	.30792	.30469	.30150	.29836	.29525	.29218	.28915	.28616	.28321	.28029	.27741	.27456
95	87	.34944	.34582	.34225	.33873	.33524	.33180	.32841	.32505	.32173	.31846	.31523	.31203	.30887	.30576	.30268	.29963	.29663	.29365	.29072	.28782
95	88	.36342	.35977	.35617	.35261	.34909	.34562	.34218	.33879	.33544	.33212	.32885	.32561	.32241	.31925	.31613	.31304	.30999	.30697	.30399	.30104
95	89	.37717	.37350	.36988	.36629	.36275	.35924	.35578	.35236	.34897	.34563	.34232	.33905	.33582	.33262	.32946	.32634	.32325	.32019	.31717	.31418

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	90	.39060	.38692	.38328	.37968	.37611	.37259	.36911	.36566	.36226	.35889	.35556	.35226	.34900	.34577	.34259	.33943	.33631	.33322	.33017	.32715
95	91	.40343	.39974	.39609	.39248	.38891	.38537	.38188	.37842	.37499	.37161	.36826	.36494	.36166	.35842	.35521	.35203	.34889	.34578	.34270	.33965
95	92	.41540	.41170	.40805	.40443	.40085	.39731	.39381	.39034	.38690	.38351	.38014	.37681	.37352	.37026	.36703	.36384	.36068	.35755	.35445	.35138
95	93	.42652	.42282	.41917	.41555	.41197	.40842	.40491	.40144	.39800	.39459	.39122	.38789	.38458	.38131	.37807	.37486	.37169	.36855	.36543	.36235
95	94	.43694	.43325	.42960	.42599	.42241	.41886	.41535	.41187	.40843	.40502	.40165	.39830	.39499	.39172	.38847	.38525	.38207	.37891	.37579	.37270
95	95	.44686	.44318	.43953	.43592	.43235	.42881	.42530	.42182	.41838	.41497	.41160	.40825	.40494	.40166	.39841	.39519	.39200	.38884	.38571	.38261
96	0	.00715	.00710	.00705	.00699	.00694	.00689	.00684	.00679	.00674	.00670	.00665	.00660	.00656	.00651	.00647	.00643	.00638	.00634	.00630	.00626
96	1	.00176	.00173	.00170	.00167	.00165	.00162	.00160	.00157	.00155	.00153	.00151	.00148	.00146	.00144	.00142	.00141	.00139	.00137	.00135	.00133
96	2	.00153	.00150	.00147	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00115	.00113	.00111
96	3	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102
96	4	.00144	.00140	.00137	.00134	.00131	.00129	.00126	.00123	.00121	.00119	.00116	.00114	.00112	.00110	.00107	.00105	.00104	.00102	.00100	.00098
96	5	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00114	.00111	.00109	.00107	.00105	.00103	.00101	.00099
96	6	.00156	.00152	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00127	.00124	.00121	.00119	.00116	.00114	.00111	.00109	.00107	.00105	.00103
96	7	.00168	.00164	.00160	.00157	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00114	.00112	.00110
96	8	.00184	.00180	.00176	.00171	.00167	.00163	.00160	.00156	.00152	.00149	.00146	.00142	.00139	.00136	.00133	.00130	.00128	.00125	.00122	.00120
96	9	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135
96	10	.00234	.00229	.00224	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00159	.00156
96	11	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00209	.00204	.00200	.00197	.00193	.00189	.00185	.00182
96	12	.00307	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00225	.00221	.00217	.00214
96	13	.00349	.00342	.00336	.00329	.00323	.00317	.00311	.00306	.00300	.00295	.00289	.00284	.00279	.00274	.00270	.00265	.00261	.00256	.00252	.00248
96	14	.00389	.00382	.00375	.00368	.00361	.00355	.00349	.00343	.00337	.00331	.00325	.00320	.00314	.00309	.00304	.00299	.00294	.00290	.00285	.00280
96	15	.00425	.00417	.00410	.00403	.00396	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00346	.00340	.00335	.00330	.00324	.00319	.00314	.00310
96	16	.00454	.00446	.00438	.00431	.00424	.00416	.00409	.00403	.00396	.00390	.00383	.00377	.00371	.00365	.00360	.00354	.00349	.00344	.00338	.00333
96	17	.00478	.00470	.00462	.00454	.00446	.00439	.00431	.00424	.00417	.00411	.00404	.00398	.00391	.00385	.00380	.00374	.00368	.00363	.00357	.00352
96	18	.00497	.00489	.00480	.00472	.00464	.00456	.00449	.00441	.00434	.00427	.00420	.00414	.00407	.00401	.00395	.00389	.00383	.00377	.00372	.00366
96	19	.00515	.00506	.00497	.00488	.00480	.00472	.00464	.00456	.00449	.00442	.00434	.00428	.00421	.00414	.00408	.00402	.00396	.00390	.00384	.00378
96	20	.00532	.00523	.00514	.00505	.00496	.00487	.00479	.00471	.00464	.00456	.00449	.00441	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390
96	21	.00551	.00541	.00531	.00522	.00513	.00504	.00495	.00487	.00479	.00471	.00463	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00409	.00403
96	22	.00569	.00558	.00548	.00539	.00529	.00520	.00511	.00502	.00494	.00486	.00478	.00470	.00462	.00455	.00448	.00441	.00434	.00427	.00421	.00414
96	23	.00588	.00577	.00567	.00557	.00547	.00537	.00528	.00519	.00510	.00501	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00427
96	24	.00610	.00599	.00588	.00577	.00566	.00556	.00546	.00537	.00527	.00518	.00510	.00501	.00493	.00485	.00477	.00469	.00462	.00455	.00447	.00441
96	25	.00635	.00623	.00612	.00600	.00589	.00578	.00568	.00558	.00548	.00539	.00530	.00521	.00512	.00503	.00495	.00487	.00479	.00472	.00464	.00457
96	26	.00664	.00651	.00639	.00627	.00615	.00604	.00593	.00582	.00572	.00562	.00552	.00543	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00476
96	27	.00698	.00684	.00671	.00658	.00646	.00634	.00623	.00611	.00600	.00590	.00580	.00570	.00560	.00550	.00541	.00532	.00524	.00515	.00507	.00499
96	28	.00735	.00721	.00707	.00693	.00680	.00667	.00655	.00643	.00632	.00620	.00610	.00599	.00589	.00579	.00569	.00559	.00550	.00541	.00533	.00524
96	29	.00776	.00760	.00746	.00731	.00717	.00704	.00691	.00678	.00666	.00654	.00643	.00631	.00620	.00610	.00599	.00589	.00580	.00570	.00561	.00552
96	30	.00819	.00803	.00787	.00772	.00757	.00743	.00729	.00716	.00703	.00690	.00678	.00666	.00654	.00643	.00632	.00621	.00611	.00601	.00591	.00582
96	31	.00866	.00849	.00832	.00815	.00800	.00785	.00770	.00755	.00742	.00728	.00715	.00702	.00690	.00678	.00667	.00655	.00644	.00633	.00623	.00613
96	32	.00916	.00897	.00879	.00862	.00845	.00829	.00813	.00798	.00783	.00769	.00755	.00741	.00728	.00716	.00703	.00691	.00680	.00668	.00657	.00646
96	33	.00970	.00951	.00931	.00913	.00895	.00878	.00861	.00845	.00829	.00813	.00799	.00784	.00770	.00757	.00743	.00731	.00718	.00706	.00694	.00683
96	34	.01029	.01008	.00988	.00968	.00949	.00930	.00912	.00895	.00878	.00861	.00846	.00830	.00815	.00801	.00787	.00773	.00760	.00747	.00734	.00722
96	35	.01094	.01072	.01050	.01029	.01008	.00988	.00969	.00950	.00932	.00915	.00898	.00881	.00865	.00850	.00835	.00820	.00806	.00792	.00778	.00765
96	36	.01165	.01141	.01117	.01095	.01072	.01051	.01031	.01010	.00991	.00972	.00954	.00936	.00919	.00903	.00886	.00871	.00855	.00841	.00826	.00812
96	37	.01243	.01217	.01191	.01167	.01143	.01120	.01098	.01076	.01056	.01035	.01016	.00997	.00978	.00961	.00943	.00926	.00910	.00894	.00878	.00863
96	38	.01329	.01301	.01273	.01247	.01222	.01197	.01173	.01150	.01128	.01106	.01085	.01064	.01044	.01025	.01006	.00988	.00971	.00953	.00937	.00920
96	39	.01424	.01394	.01364	.01336	.01309	.01282	.01256	.01231	.01207	.01184	.01161	.01139	.01118	.01097	.01077	.01057	.01038	.01019	.01001	.00984
96	40	.01531	.01498	.01466	.01436	.01406	.01377	.01350	.01323	.01297	.01271	.01247	.01223	.01200	.01178	.01156	.01135	.01114	.01094	.01075	.01056
96	41	.01651	.01615	.01581	.01548	.01516	.01485	.01455	.01426	.01398	.01371	.01344	.01318	.01293	.01269	.01246	.01223	.01201	.01179	.01158	.01137
96	42	.01785	.01747	.01710	.01674	.01640	.01606	.01574	.01542	.01512	.01482	.01454	.01426	.01399	.01373	.01347	.01322	.01298	.01275	.01252	.01230
96	43	.01935	.01893	.01854	.01815	.01778	.01742	.01707	.01673	.01640	.01608	.01577	.01546	.01517	.01489	.01461	.01434	.01408	.01383	.01358	.01334

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	44	.02100	.02056	.02013	.01971	.01931	.01892	.01854	.01817	.01782	.01747	.01713	.01681	.01649	.01618	.01588	.01559	.01531	.01504	.01477	.01451
96	45	.02281	.02233	.02186	.02141	.02098	.02056	.02015	.01975	.01937	.01899	.01863	.01828	.01793	.01760	.01728	.01696	.01665	.01636	.01607	.01578
96	46	.02477	.02426	.02376	.02327	.02280	.02235	.02191	.02148	.02106	.02066	.02026	.01988	.01951	.01915	.01880	.01846	.01813	.01780	.01749	.01718
96	47	.02689	.02634	.02580	.02527	.02477	.02428	.02380	.02334	.02289	.02245	.02203	.02161	.02121	.02082	.02044	.02008	.01972	.01937	.01903	.01870
96	48	.02918	.02859	.02801	.02744	.02690	.02637	.02585	.02535	.02487	.02440	.02394	.02350	.02306	.02264	.02223	.02183	.02145	.02107	.02070	.02034
96	49	.03166	.03102	.03039	.02979	.02920	.02863	.02808	.02754	.02702	.02651	.02602	.02554	.02507	.02461	.02417	.02374	.02332	.02291	.02252	.02213
96	50	.03435	.03366	.03299	.03234	.03171	.03110	.03050	.02992	.02936	.02881	.02828	.02776	.02726	.02677	.02629	.02583	.02537	.02493	.02450	.02408
96	51	.03727	.03652	.03580	.03511	.03443	.03377	.03313	.03250	.03190	.03131	.03074	.03018	.02964	.02911	.02859	.02809	.02761	.02713	.02667	.02621
96	52	.04038	.03959	.03882	.03807	.03734	.03663	.03594	.03527	.03462	.03399	.03337	.03277	.03219	.03162	.03107	.03053	.03000	.02949	.02899	.02850
96	53	.04371	.04286	.04204	.04123	.04045	.03970	.03896	.03824	.03754	.03686	.03620	.03556	.03493	.03432	.03372	.03314	.03258	.03203	.03149	.03096
96	54	.04727	.04636	.04548	.04462	.04378	.04297	.04218	.04141	.04066	.03994	.03923	.03853	.03786	.03721	.03657	.03594	.03533	.03474	.03416	.03360
96	55	.05106	.05009	.04915	.04823	.04734	.04647	.04563	.04481	.04401	.04323	.04247	.04173	.04100	.04030	.03961	.03895	.03829	.03766	.03704	.03643
96	56	.05512	.05408	.05308	.05210	.05115	.05022	.04932	.04844	.04758	.04675	.04594	.04514	.04437	.04362	.04288	.04217	.04147	.04078	.04012	.03947
96	57	.05943	.05833	.05726	.05622	.05520	.05421	.05325	.05231	.05140	.05051	.04964	.04879	.04797	.04716	.04638	.04561	.04486	.04413	.04342	.04272
96	58	.06399	.06282	.06168	.06057	.05949	.05844	.05741	.05641	.05544	.05449	.05356	.05266	.05178	.05092	.05008	.04926	.04846	.04768	.04691	.04617
96	59	.06876	.06752	.06631	.06513	.06399	.06287	.06178	.06071	.05967	.05866	.05768	.05671	.05577	.05486	.05396	.05309	.05223	.05140	.05058	.04979
96	60	.07376	.07245	.07116	.06991	.06869	.06751	.06635	.06522	.06411	.06304	.06199	.06096	.05996	.05899	.05803	.05710	.05619	.05530	.05443	.05358
96	61	.07902	.07763	.07627	.07494	.07365	.07239	.07116	.06996	.06879	.06764	.06653	.06544	.06438	.06334	.06232	.06133	.06036	.05941	.05849	.05758
96	62	.08459	.08312	.08168	.08027	.07890	.07757	.07626	.07499	.07375	.07254	.07135	.07019	.06906	.06796	.06688	.06583	.06479	.06379	.06280	.06184
96	63	.09050	.08894	.08742	.08593	.08449	.08307	.08169	.08034	.07903	.07774	.07648	.07526	.07406	.07288	.07174	.07062	.06952	.06845	.06740	.06637
96	64	.09675	.09511	.09350	.09193	.09040	.08890	.08744	.08601	.08462	.08326	.08193	.08063	.07935	.07811	.07689	.07570	.07454	.07340	.07229	.07120
96	65	.10337	.10163	.09994	.09828	.09666	.09509	.09354	.09203	.09056	.08912	.08771	.08633	.08498	.08366	.08237	.08111	.07988	.07867	.07749	.07633
96	66	.11040	.10858	.10679	.10504	.10334	.10167	.10004	.09845	.09689	.09537	.09388	.09242	.09099	.08960	.08823	.08690	.08559	.08431	.08305	.08182
96	67	.11792	.11600	.11412	.11228	.11049	.10873	.10701	.10533	.10369	.10208	.10051	.09897	.09746	.09598	.09454	.09312	.09174	.09038	.08905	.08775
96	68	.12593	.12391	.12193	.12000	.11811	.11626	.11445	.11268	.11095	.10926	.10760	.10597	.10438	.10282	.10129	.09980	.09833	.09690	.09549	.09411
96	69	.13439	.13228	.13020	.12817	.12619	.12425	.12235	.12049	.11866	.11688	.11513	.11342	.11174	.11010	.10849	.10691	.10536	.10385	.10236	.10090
96	70	.14328	.14106	.13889	.13676	.13468	.13265	.13065	.12870	.12678	.12490	.12307	.12127	.11950	.11777	.11607	.11441	.11278	.11118	.10961	.10808
96	71	.15253	.15022	.14795	.14572	.14354	.14141	.13932	.13727	.13526	.13329	.13136	.12947	.12762	.12580	.12402	.12227	.12055	.11887	.11722	.11560
96	72	.16214	.15972	.15735	.15503	.15275	.15052	.14833	.14619	.14409	.14203	.14000	.13802	.13607	.13417	.13229	.13046	.12865	.12688	.12515	.12344
96	73	.17209	.16957	.16710	.16468	.16230	.15997	.15769	.15545	.15325	.15109	.14898	.14690	.14486	.14286	.14090	.13897	.13708	.13522	.13340	.13161
96	74	.18247	.17984	.17727	.17475	.17228	.16985	.16746	.16513	.16283	.16058	.15837	.15620	.15406	.15197	.14992	.14790	.14592	.14397	.14206	.14018
96	75	.19335	.19062	.18795	.18533	.18275	.18023	.17775	.17531	.17292	.17057	.16826	.16600	.16377	.16158	.15943	.15732	.15525	.15321	.15121	.14924
96	76	.20481	.20199	.19922	.19649	.19382	.19120	.18862	.18608	.18359	.18115	.17875	.17638	.17406	.17178	.16954	.16734	.16517	.16304	.16095	.15889
96	77	.21687	.21395	.21108	.20827	.20550	.20277	.20010	.19747	.19488	.19234	.18985	.18739	.18497	.18260	.18027	.17797	.17571	.17349	.17130	.16915
96	78	.22952	.22651	.22354	.22063	.21777	.21495	.21218	.20946	.20678	.20414	.20155	.19900	.19650	.19403	.19160	.18922	.18687	.18455	.18228	.18004
96	79	.24266	.23955	.23650	.23350	.23054	.22764	.22477	.22196	.21919	.21647	.21378	.21115	.20855	.20599	.20347	.20100	.19856	.19616	.19379	.19146
96	80	.25614	.25295	.24981	.24672	.24368	.24069	.23774	.23484	.23198	.22917	.22640	.22368	.22099	.21835	.21574	.21318	.21065	.20817	.20571	.20330
96	81	.26984	.26657	.26335	.26018	.25706	.25398	.25095	.24797	.24503	.24214	.23928	.23647	.23371	.23098	.22829	.22564	.22303	.22046	.21793	.21543
96	82	.28369	.28034	.27705	.27380	.27060	.26745	.26434	.26128	.25826	.25529	.25236	.24947	.24662	.24382	.24105	.23832	.23563	.23298	.23037	.22779
96	83	.29767	.29426	.29089	.28758	.28431	.28108	.27790	.27477	.27168	.26863	.26562	.26266	.25974	.25686	.25401	.25121	.24845	.24572	.24303	.24037
96	84	.31190	.30842	.30499	.30161	.29828	.29499	.29174	.28854	.28538	.28227	.27919	.27616	.27317	.27022	.26730	.26443	.26159	.25879	.25603	.25331
96	85	.32643	.32290	.31941	.31598	.31258	.30923	.30593	.30267	.29945	.29627	.29314	.29004	.28699	.28397	.28099	.27805	.27515	.27229	.26946	.26666
96	86	.34108	.33751	.33398	.33049	.32705	.32365	.32029	.31698	.31371	.31048	.30729	.30414	.30102	.29795	.29491	.29192	.28896	.28603	.28314	.28029
96	87	.35563	.35201	.34844	.34492	.34143	.33799	.33459	.33124	.32792	.32464	.32140	.31820	.31504	.31192	.30883	.30578	.30277	.29979	.29685	.29394
96	88	.37001	.36636	.36276	.35920	.35569	.35221	.34877	.34538	.34202	.33871	.33543	.33219	.32898	.32582	.32269	.31959	.31654	.31351	.31052	.30757
96	89	.38417	.38050	.37688	.37330	.36975	.36625	.36279	.35936	.35598	.35263	.34932	.34605	.34281	.33961	.33644	.33331	.33021	.32715	.32412	.32113
96	90	.39802	.39434	.39070	.38710	.38354	.38002	.37654	.37309	.36969	.36632	.36298	.35968	.35642	.35319	.35000	.34684	.34371	.34062	.33756	.33453
96	91	.41126	.40758	.40393	.40033	.39676	.39322	.38973	.38627	.38285	.37946	.37611	.37279	.36951	.36626	.36305	.35987	.35672	.35360	.35052	.34746
96	92	.42363	.41994	.41629	.41268	.40910	.40557	.40206	.39860	.39516	.39177	.38840	.38507	.38178	.37852	.37528	.37209	.36892	.36579	.36268	.35961
96	93	.43512	.43144	.42779	.42418	.42060	.41706	.41356	.41008	.40665	.40324	.39987	.39653	.39323	.38996	.38672	.38351	.38033	.37718	.37406	.37097

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	94	.44592	.44224	.43859	.43498	.43141	.42787	.42436	.42089	.41745	.41405	.41067	.40733	.40402	.40074	.39749	.39427	.39109	.38793	.38480	.38170
96	95	.45619	.45252	.44888	.44528	.44171	.43818	.43468	.43121	.42777	.42437	.42099	.41765	.41434	.41106	.40780	.40458	.40139	.39823	.39509	.39199
96	96	.46586	.46220	.45858	.45499	.45143	.44790	.44441	.44094	.43751	.43411	.43074	.42740	.42409	.42081	.41756	.41434	.41114	.40798	.40484	.40173
97	0	.00731	.00726	.00721	.00715	.00710	.00705	.00700	.00695	.00691	.00686	.00681	.00677	.00672	.00668	.00664	.00659	.00655	.00651	.00647	.00643
97	1	.00178	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00158	.00155	.00153	.00151	.00149	.00147	.00145	.00143	.00141	.00139	.00138	.00136
97	2	.00155	.00152	.00149	.00147	.00144	.00141	.00139	.00137	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00117	.00115	.00113
97	3	.00146	.00143	.00140	.00138	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00107	.00105	.00103
97	4	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099
97	5	.00149	.00146	.00143	.00139	.00136	.00133	.00130	.00128	.00125	.00122	.00120	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00100
97	6	.00157	.00154	.00150	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00104
97	7	.00170	.00165	.00162	.00158	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00131	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00111
97	8	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00144	.00141	.00137	.00134	.00132	.00129	.00126	.00123	.00121
97	9	.00207	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00169	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136
97	10	.00236	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00170	.00167	.00164	.00160	.00157
97	11	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00195	.00191	.00187	.00184
97	12	.00310	.00304	.00298	.00292	.00286	.00280	.00275	.00270	.00264	.00259	.00255	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220	.00216
97	13	.00352	.00346	.00339	.00333	.00326	.00320	.00315	.00309	.00303	.00298	.00293	.00287	.00282	.00278	.00273	.00268	.00264	.00259	.00255	.00251
97	14	.00393	.00386	.00379	.00372	.00365	.00359	.00353	.00347	.00341	.00335	.00329	.00324	.00318	.00313	.00308	.00303	.00298	.00293	.00289	.00284
97	15	.00429	.00422	.00414	.00407	.00400	.00393	.00387	.00380	.00374	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00329	.00324	.00319	.00314
97	16	.00459	.00451	.00443	.00436	.00429	.00421	.00414	.00408	.00401	.00395	.00388	.00382	.00376	.00370	.00365	.00359	.00354	.00349	.00343	.00338
97	17	.00484	.00475	.00467	.00459	.00451	.00444	.00437	.00430	.00423	.00416	.00409	.00403	.00397	.00391	.00385	.00379	.00373	.00368	.00363	.00357
97	18	.00503	.00494	.00486	.00478	.00470	.00462	.00454	.00447	.00440	.00433	.00426	.00419	.00413	.00406	.00400	.00394	.00388	.00383	.00377	.00372
97	19	.00521	.00512	.00503	.00494	.00486	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00401	.00395	.00390	.00384
97	20	.00538	.00529	.00520	.00511	.00502	.00494	.00485	.00477	.00470	.00462	.00455	.00447	.00441	.00434	.00427	.00421	.00414	.00408	.00402	.00396
97	21	.00557	.00547	.00537	.00528	.00519	.00510	.00502	.00493	.00485	.00477	.00470	.00462	.00455	.00448	.00441	.00434	.00428	.00421	.00415	.00409
97	22	.00575	.00565	.00555	.00545	.00535	.00526	.00517	.00509	.00500	.00492	.00484	.00476	.00469	.00461	.00454	.00447	.00440	.00433	.00427	.00421
97	23	.00595	.00584	.00573	.00563	.00553	.00543	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00475	.00468	.00461	.00453	.00446	.00440	.00433
97	24	.00617	.00605	.00594	.00583	.00573	.00563	.00553	.00543	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00476	.00468	.00461	.00454	.00447
97	25	.00642	.00630	.00618	.00607	.00596	.00585	.00575	.00565	.00555	.00546	.00536	.00527	.00519	.00510	.00502	.00494	.00486	.00478	.00471	.00464
97	26	.00671	.00658	.00646	.00634	.00622	.00611	.00600	.00589	.00579	.00569	.00559	.00550	.00541	.00532	.00523	.00514	.00506	.00498	.00490	.00483
97	27	.00705	.00692	.00678	.00666	.00653	.00641	.00630	.00619	.00608	.00597	.00587	.00577	.00567	.00558	.00548	.00540	.00531	.00522	.00514	.00506
97	28	.00743	.00728	.00714	.00701	.00688	.00675	.00663	.00651	.00639	.00628	.00617	.00607	.00596	.00586	.00576	.00567	.00558	.00549	.00540	.00531
97	29	.00784	.00768	.00754	.00739	.00725	.00712	.00699	.00686	.00674	.00662	.00651	.00639	.00628	.00618	.00607	.00597	.00588	.00578	.00569	.00560
97	30	.00828	.00812	.00796	.00781	.00766	.00751	.00738	.00724	.00711	.00698	.00686	.00674	.00663	.00651	.00640	.00630	.00619	.00609	.00599	.00590
97	31	.00875	.00857	.00841	.00824	.00809	.00793	.00779	.00764	.00750	.00737	.00724	.00711	.00699	.00687	.00675	.00664	.00653	.00642	.00632	.00622
97	32	.00925	.00907	.00889	.00871	.00854	.00838	.00823	.00807	.00792	.00778	.00764	.00751	.00738	.00725	.00712	.00700	.00689	.00677	.00666	.00655
97	33	.00980	.00960	.00941	.00923	.00905	.00887	.00871	.00854	.00839	.00823	.00808	.00794	.00780	.00766	.00753	.00740	.00728	.00716	.00704	.00692
97	34	.01039	.01018	.00998	.00978	.00959	.00940	.00922	.00905	.00888	.00872	.00856	.00840	.00825	.00811	.00797	.00783	.00770	.00757	.00744	.00732
97	35	.01105	.01083	.01061	.01039	.01019	.00999	.00980	.00961	.00943	.00925	.00908	.00892	.00876	.00860	.00845	.00831	.00816	.00802	.00789	.00776
97	36	.01177	.01152	.01129	.01106	.01084	.01062	.01042	.01022	.01002	.00984	.00965	.00948	.00931	.00914	.00898	.00882	.00867	.00852	.00837	.00823
97	37	.01255	.01229	.01203	.01179	.01155	.01132	.01110	.01088	.01068	.01047	.01028	.01009	.00990	.00972	.00955	.00938	.00922	.00906	.00890	.00875
97	38	.01342	.01313	.01286	.01260	.01234	.01210	.01186	.01163	.01140	.01118	.01097	.01077	.01057	.01038	.01019	.01001	.00983	.00966	.00949	.00933
97	39	.01438	.01407	.01378	.01349	.01322	.01295	.01270	.01245	.01220	.01197	.01174	.01152	.01131	.01110	.01090	.01070	.01051	.01032	.01014	.00997
97	40	.01545	.01512	.01481	.01450	.01420	.01392	.01364	.01337	.01311	.01285	.01261	.01237	.01214	.01191	.01170	.01148	.01128	.01108	.01088	.01069
97	41	.01666	.01631	.01596	.01563	.01531	.01500	.01470	.01441	.01413	.01386	.01359	.01333	.01308	.01284	.01261	.01238	.01215	.01194	.01173	.01152
97	42	.01801	.01763	.01726	.01691	.01656	.01623	.01590	.01559	.01528	.01499	.01470	.01442	.01415	.01389	.01363	.01338	.01314	.01291	.01268	.01246
97	43	.01952	.01911	.01871	.01833	.01795	.01759	.01724	.01690	.01657	.01625	.01594	.01564	.01535	.01506	.01478	.01452	.01425	.01400	.01375	.01351
97	44	.02120	.02075	.02032	.01990	.01950	.01911	.01873	.01836	.01801	.01766	.01732	.01700	.01668	.01637	.01607	.01578	.01550	.01522	.01495	.01469
97	45	.02302	.02254	.02207	.02162	.02119	.02077	.02036	.01996	.01957	.01920	.01883	.01848	.01814	.01780	.01748	.01717	.01686	.01656	.01627	.01599
97	46	.02500	.02449	.02399	.02350	.02303	.02257	.02213	.02170	.02129	.02088	.02049	.02011	.01974	.01937	.01902	.01868	.01835	.01803	.01771	.01741

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
97	47	.02714	.02658	.02604	.02552	.02502	.02452	.02405	.02358	.02313	.02270	.02227	.02186	.02146	.02107	.02069	.02032	.01996	.01961	.01927	.01894
97	48	.02946	.02886	.02828	.02771	.02717	.02664	.02612	.02562	.02514	.02467	.02421	.02376	.02333	.02291	.02250	.02210	.02171	.02133	.02096	.02060
97	49	.03196	.03131	.03069	.03008	.02950	.02893	.02837	.02783	.02731	.02680	.02631	.02583	.02536	.02490	.02446	.02403	.02361	.02320	.02280	.02241
97	50	.03468	.03399	.03332	.03267	.03203	.03142	.03082	.03024	.02968	.02913	.02860	.02808	.02758	.02709	.02661	.02614	.02569	.02525	.02482	.02440
97	51	.03762	.03688	.03616	.03546	.03478	.03412	.03348	.03286	.03225	.03166	.03109	.03053	.02999	.02946	.02894	.02844	.02795	.02747	.02701	.02656
97	52	.04077	.03997	.03920	.03845	.03772	.03702	.03633	.03566	.03501	.03437	.03376	.03316	.03257	.03200	.03145	.03091	.03038	.02987	.02937	.02888
97	53	.04414	.04329	.04246	.04166	.04088	.04012	.03938	.03866	.03796	.03728	.03662	.03598	.03535	.03474	.03414	.03356	.03299	.03244	.03190	.03137
97	54	.04773	.04682	.04594	.04508	.04424	.04343	.04264	.04187	.04112	.04039	.03968	.03899	.03832	.03766	.03702	.03640	.03579	.03519	.03461	.03405
97	55	.05157	.05060	.04966	.04874	.04785	.04698	.04613	.04531	.04451	.04373	.04297	.04222	.04150	.04080	.04011	.03944	.03879	.03815	.03753	.03692
97	56	.05567	.05463	.05363	.05265	.05170	.05077	.04987	.04899	.04813	.04729	.04648	.04569	.04491	.04416	.04342	.04271	.04201	.04132	.04065	.04000
97	57	.06003	.05893	.05786	.05682	.05580	.05481	.05385	.05291	.05200	.05111	.05024	.04939	.04856	.04776	.04697	.04620	.04545	.04472	.04400	.04331
97	58	.06464	.06347	.06233	.06122	.06014	.05909	.05806	.05706	.05609	.05514	.05421	.05331	.05242	.05156	.05072	.04990	.04910	.04832	.04755	.04681
97	59	.06948	.06823	.06702	.06584	.06470	.06358	.06248	.06142	.06038	.05937	.05838	.05742	.05648	.05556	.05466	.05379	.05293	.05210	.05128	.05048
97	60	.07454	.07322	.07193	.07068	.06946	.06827	.06711	.06598	.06488	.06380	.06275	.06173	.06072	.05975	.05879	.05786	.05695	.05606	.05518	.05433
97	61	.07986	.07846	.07710	.07577	.07448	.07322	.07199	.07079	.06961	.06847	.06735	.06626	.06520	.06416	.06314	.06215	.06118	.06023	.05930	.05839
97	62	.08549	.08401	.08257	.08117	.07980	.07846	.07716	.07588	.07464	.07343	.07224	.07108	.06995	.06885	.06777	.06671	.06568	.06467	.06368	.06271
97	63	.09147	.08991	.08839	.08690	.08545	.08404	.08266	.08131	.07999	.07870	.07744	.07621	.07501	.07384	.07269	.07157	.07047	.06940	.06835	.06732
97	64	.09780	.09615	.09454	.09297	.09144	.08995	.08848	.08706	.08566	.08430	.08296	.08166	.08039	.07914	.07792	.07673	.07557	.07442	.07331	.07222
97	65	.10450	.10276	.10106	.09941	.09779	.09621	.09466	.09315	.09168	.09024	.08882	.08745	.08610	.08478	.08348	.08222	.08098	.07977	.07859	.07743
97	66	.11162	.10979	.10800	.10626	.10455	.10288	.10125	.09966	.09810	.09657	.09508	.09362	.09220	.09080	.08943	.08809	.08678	.08550	.08424	.08301
97	67	.11924	.11731	.11543	.11360	.11180	.11004	.10832	.10664	.10499	.10338	.10181	.10027	.09876	.09728	.09583	.09442	.09303	.09167	.09034	.08903
97	68	.12735	.12533	.12335	.12142	.11953	.11768	.11587	.11410	.11236	.11067	.10900	.10738	.10578	.10422	.10269	.10120	.09973	.09829	.09688	.09550
97	69	.13593	.13381	.13174	.12971	.12773	.12578	.12388	.12202	.12019	.11841	.11666	.11494	.11326	.11162	.11000	.10842	.10687	.10535	.10387	.10241
97	70	.14494	.14272	.14055	.13843	.13634	.13431	.13231	.13035	.12844	.12656	.12472	.12291	.12115	.11941	.11772	.11605	.11442	.11282	.11124	.10970
97	71	.15433	.15202	.14974	.14752	.14534	.14320	.14111	.13906	.13705	.13508	.13315	.13125	.12940	.12758	.12579	.12404	.12232	.12063	.11898	.11735
97	72	.16408	.16166	.15929	.15697	.15469	.15246	.15027	.14812	.14602	.14395	.14193	.13994	.13799	.13608	.13421	.13237	.13056	.12879	.12705	.12534
97	73	.17418	.17166	.16919	.16677	.16439	.16206	.15977	.15753	.15533	.15317	.15105	.14897	.14693	.14493	.14296	.14103	.13913	.13727	.13545	.13365
97	74	.18471	.18209	.17952	.17699	.17452	.17209	.16970	.16736	.16506	.16281	.16059	.15842	.15629	.15419	.15213	.15011	.14812	.14617	.14426	.14237
97	75	.19576	.19304	.19036	.18774	.18516	.18263	.18015	.17771	.17532	.17297	.17066	.16839	.16616	.16397	.16182	.15970	.15763	.15558	.15358	.15160
97	76	.20741	.20458	.20181	.19909	.19641	.19379	.19121	.18867	.18618	.18373	.18132	.17896	.17664	.17435	.17211	.16990	.16773	.16559	.16350	.16143
97	77	.21967	.21675	.21388	.21106	.20829	.20557	.20289	.20026	.19767	.19513	.19263	.19017	.18775	.18537	.18303	.18073	.17847	.17624	.17405	.17190
97	78	.23254	.22953	.22657	.22365	.22079	.21797	.21520	.21247	.20979	.20715	.20456	.20201	.19949	.19702	.19459	.19220	.18985	.18753	.18525	.18300
97	79	.24592	.24282	.23976	.23676	.23380	.23089	.22803	.22522	.22244	.21972	.21703	.21439	.21179	.20923	.20670	.20422	.20178	.19937	.19700	.19467
97	80	.25966	.25647	.25333	.25024	.24720	.24420	.24125	.23835	.23549	.23268	.22991	.22718	.22449	.22184	.21923	.21666	.21413	.21164	.20918	.20676
97	81	.27363	.27036	.26714	.26397	.26085	.25777	.25474	.25175	.24881	.24591	.24306	.24025	.23747	.23474	.23205	.22940	.22678	.22421	.22167	.21916
97	82	.28776	.28442	.28112	.27787	.27467	.27152	.26841	.26535	.26233	.25935	.25642	.25352	.25067	.24786	.24509	.24236	.23966	.23701	.23439	.23180
97	83	.30204	.29862	.29526	.29194	.28867	.28544	.28226	.27913	.27603	.27298	.26998	.26701	.26408	.26120	.25835	.25554	.25277	.25004	.24734	.24468
97	84	.31657	.31310	.30967	.30629	.30295	.29966	.29642	.29321	.29005	.28693	.28386	.28082	.27782	.27487	.27195	.26907	.26623	.26343	.26066	.25792
97	85	.33143	.32790	.32442	.32098	.31759	.31424	.31094	.30767	.30445	.30127	.29813	.29504	.29198	.28896	.28597	.28303	.28012	.27725	.27442	.27162
97	86	.34644	.34286	.33933	.33585	.33241	.32901	.32565	.32234	.31907	.31583	.31264	.30948	.30637	.30329	.30025	.29725	.29428	.29135	.28846	.28560
97	87	.36135	.35773	.35417	.35064	.34716	.34372	.34032	.33696	.33364	.33036	.32712	.32392	.32075	.31763	.31454	.31148	.30846	.30548	.30253	.29962
97	88	.37610	.37246	.36886	.36530	.36179	.35831	.35488	.35148	.34812	.34481	.34153	.33828	.33508	.33191	.32877	.32568	.32261	.31958	.31659	.31363
97	89	.39064	.38698	.38336	.37978	.37624	.37274	.36928	.36585	.36247	.35912	.35581	.35253	.34929	.34609	.34292	.33979	.33668	.33362	.33058	.32758
97	90	.40488	.40121	.39758	.39398	.39043	.38691	.38343	.37998	.37658	.37321	.36987	.36657	.36331	.36008	.35688	.35372	.35059	.34749	.34443	.34139
97	91	.41852	.41484	.41120	.40760	.40403	.40051	.39701	.39356	.39014	.38675	.38340	.38008	.37680	.37355	.37033	.36715	.36400	.36088	.35779	.35473
97	92	.43126	.42758	.42394	.42033	.41676	.41323	.40973	.40627	.40284	.39944	.39608	.39275	.38945	.38619	.38296	.37976	.37659	.37345	.37035	.36727
97	93	.44311	.43944	.43580	.43219	.42862	.42509	.42159	.41812	.41468	.41128	.40791	.40458	.40127	.39800	.39476	.39155	.38837	.38522	.38210	.37901
97	94	.45424	.45058	.44694	.44334	.43978	.43624	.43274	.42928	.42584	.42244	.41907	.41573	.41242	.40914	.40589	.40267	.39949	.39633	.39320	.39010
97	95	.46485	.46120	.45757	.45398	.45042	.44689	.44340	.43994	.43650	.43310	.42973	.42640	.42309	.41981	.41656	.41334	.41014	.40698	.40385	.40074
97	96	.47485	.47121	.46759	.46401	.46047	.45695	.45346	.45001	.44658	.44319	.43982	.43648	.43318	.42990	.42665	.42343	.42024	.41707	.41394	.41083

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
97	97	.48415	.48052	.47692	.47335	.46981	.46631	.46283	.45938	.45597	.45258	.44922	.44589	.44259	.43931	.43607	.43285	.42966	.42649	.42335	.42024
98	0	.00747	.00741	.00736	.00731	.00726	.00721	.00716	.00711	.00706	.00702	.00697	.00692	.00688	.00684	.00679	.00675	.00671	.00667	.00663	.00659
98	1	.00180	.00178	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00158	.00155	.00153	.00151	.00149	.00147	.00145	.00144	.00142	.00140	.00138
98	2	.00157	.00154	.00151	.00148	.00146	.00143	.00141	.00138	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00117	.00115
98	3	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00105
98	4	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00114	.00112	.00110	.00108	.00106	.00104	.00102	.00101
98	5	.00151	.00147	.00144	.00141	.00137	.00134	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00114	.00112	.00109	.00107	.00105	.00103	.00101
98	6	.00158	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00114	.00111	.00109	.00107	.00105
98	7	.00171	.00167	.00163	.00159	.00155	.00152	.00148	.00145	.00142	.00138	.00135	.00132	.00130	.00127	.00124	.00122	.00119	.00117	.00114	.00112
98	8	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122
98	9	.00209	.00204	.00199	.00194	.00190	.00186	.00182	.00177	.00174	.00170	.00166	.00162	.00159	.00156	.00152	.00149	.00146	.00143	.00140	.00137
98	10	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00162	.00159
98	11	.00272	.00266	.00260	.00255	.00250	.00244	.00239	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186
98	12	.00312	.00306	.00300	.00294	.00288	.00283	.00277	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00239	.00234	.00230	.00226	.00222	.00218
98	13	.00355	.00349	.00342	.00336	.00329	.00323	.00318	.00312	.00306	.00301	.00296	.00290	.00285	.00280	.00276	.00271	.00267	.00262	.00258	.00254
98	14	.00397	.00389	.00382	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00333	.00327	.00322	.00317	.00312	.00307	.00302	.00297	.00292	.00288
98	15	.00434	.00426	.00418	.00411	.00404	.00397	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00328	.00323	.00318
98	16	.00464	.00456	.00448	.00441	.00433	.00426	.00419	.00412	.00406	.00399	.00393	.00387	.00381	.00375	.00369	.00364	.00358	.00353	.00348	.00343
98	17	.00489	.00480	.00472	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00414	.00408	.00402	.00396	.00390	.00384	.00378	.00373	.00367	.00362
98	18	.00508	.00500	.00491	.00483	.00475	.00467	.00459	.00452	.00445	.00438	.00431	.00424	.00418	.00412	.00406	.00399	.00394	.00388	.00382	.00377
98	19	.00526	.00517	.00508	.00500	.00491	.00483	.00475	.00468	.00460	.00453	.00446	.00439	.00432	.00426	.00419	.00413	.00407	.00401	.00395	.00389
98	20	.00544	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00475	.00468	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402
98	21	.00563	.00553	.00543	.00534	.00525	.00516	.00507	.00499	.00491	.00483	.00475	.00468	.00461	.00453	.00447	.00440	.00433	.00427	.00421	.00414
98	22	.00581	.00571	.00561	.00551	.00541	.00532	.00523	.00514	.00506	.00498	.00490	.00482	.00474	.00467	.00460	.00453	.00446	.00439	.00433	.00426
98	23	.00601	.00590	.00579	.00569	.00559	.00549	.00540	.00531	.00522	.00514	.00505	.00497	.00489	.00481	.00474	.00467	.00459	.00452	.00446	.00439
98	24	.00623	.00611	.00600	.00590	.00579	.00569	.00559	.00549	.00540	.00531	.00522	.00514	.00506	.00497	.00490	.00482	.00474	.00467	.00460	.00453
98	25	.00649	.00636	.00625	.00613	.00602	.00592	.00581	.00571	.00561	.00552	.00543	.00534	.00525	.00516	.00508	.00500	.00492	.00485	.00477	.00470
98	26	.00678	.00665	.00652	.00640	.00629	.00617	.00606	.00596	.00586	.00576	.00566	.00556	.00547	.00538	.00529	.00521	.00513	.00505	.00497	.00489
98	27	.00712	.00698	.00685	.00673	.00660	.00648	.00637	.00625	.00615	.00604	.00594	.00584	.00574	.00564	.00555	.00546	.00538	.00529	.00521	.00513
98	28	.00750	.00735	.00721	.00708	.00695	.00682	.00670	.00658	.00646	.00635	.00624	.00614	.00603	.00593	.00584	.00574	.00565	.00556	.00547	.00538
98	29	.00791	.00776	.00761	.00747	.00733	.00719	.00706	.00694	.00681	.00670	.00658	.00647	.00636	.00625	.00615	.00605	.00595	.00585	.00576	.00567
98	30	.00836	.00819	.00804	.00788	.00774	.00759	.00745	.00732	.00719	.00706	.00694	.00682	.00670	.00659	.00648	.00638	.00627	.00617	.00607	.00598
98	31	.00883	.00866	.00849	.00833	.00817	.00802	.00787	.00773	.00759	.00745	.00732	.00719	.00707	.00695	.00683	.00672	.00661	.00650	.00640	.00630
98	32	.00934	.00915	.00897	.00880	.00863	.00847	.00831	.00816	.00801	.00787	.00773	.00759	.00746	.00733	.00721	.00709	.00697	.00686	.00675	.00664
98	33	.00989	.00969	.00950	.00932	.00914	.00896	.00880	.00863	.00848	.00832	.00817	.00803	.00789	.00775	.00762	.00749	.00737	.00725	.00713	.00701
98	34	.01049	.01028	.01007	.00988	.00968	.00950	.00932	.00914	.00897	.00881	.00865	.00850	.00835	.00820	.00806	.00792	.00779	.00766	.00753	.00741
98	35	.01115	.01093	.01071	.01049	.01029	.01009	.00990	.00971	.00953	.00935	.00918	.00902	.00886	.00870	.00855	.00840	.00826	.00812	.00799	.00786
98	36	.01187	.01163	.01139	.01116	.01094	.01073	.01052	.01032	.01013	.00994	.00976	.00958	.00941	.00924	.00908	.00892	.00877	.00862	.00848	.00834
98	37	.01266	.01240	.01214	.01190	.01166	.01143	.01121	.01099	.01079	.01058	.01039	.01020	.01001	.00983	.00966	.00949	.00933	.00917	.00901	.00886
98	38	.01353	.01325	.01298	.01271	.01246	.01221	.01197	.01174	.01152	.01130	.01109	.01088	.01069	.01049	.01030	.01012	.00995	.00977	.00961	.00944
98	39	.01450	.01420	.01390	.01362	.01334	.01308	.01282	.01257	.01233	.01209	.01187	.01164	.01143	.01122	.01102	.01082	.01063	.01045	.01027	.01009
98	40	.01558	.01525	.01494	.01463	.01433	.01405	.01377	.01350	.01324	.01299	.01274	.01250	.01227	.01204	.01183	.01161	.01141	.01121	.01101	.01082
98	41	.01680	.01645	.01611	.01577	.01545	.01514	.01484	.01455	.01427	.01400	.01373	.01347	.01322	.01298	.01274	.01252	.01229	.01208	.01186	.01166
98	42	.01817	.01778	.01742	.01706	.01671	.01638	.01605	.01574	.01543	.01514	.01485	.01457	.01430	.01404	.01378	.01353	.01329	.01306	.01283	.01261
98	43	.01969	.01927	.01888	.01849	.01812	.01775	.01740	.01706	.01673	.01641	.01610	.01580	.01551	.01522	.01495	.01468	.01442	.01416	.01391	.01367
98	44	.02137	.02093	.02050	.02008	.01968	.01929	.01891	.01854	.01818	.01784	.01750	.01717	.01686	.01655	.01625	.01596	.01567	.01540	.01513	.01487
98	45	.02321	.02273	.02227	.02182	.02138	.02096	.02055	.02015	.01977	.01939	.01903	.01867	.01833	.01800	.01767	.01736	.01705	.01675	.01646	.01618
98	46	.02521	.02470	.02420	.02371	.02324	.02279	.02234	.02191	.02150	.02109	.02070	.02032	.01994	.01958	.01923	.01889	.01856	.01823	.01792	.01761
98	47	.02737	.02682	.02628	.02575	.02525	.02475	.02428	.02381	.02336	.02293	.02250	.02209	.02169	.02130	.02092	.02055	.02019	.01984	.01949	.01916
98	48	.02971	.02911	.02853	.02797	.02742	.02689	.02637	.02587	.02539	.02492	.02446	.02401	.02358	.02316	.02275	.02235	.02196	.02158	.02121	.02085

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
98	49	.03223	.03159	.03097	.03036	.02977	.02920	.02865	.02811	.02758	.02708	.02658	.02610	.02563	.02518	.02473	.02430	.02388	.02347	.02307	.02268
98	50	.03498	.03429	.03362	.03297	.03233	.03172	.03112	.03054	.02998	.02943	.02890	.02838	.02787	.02738	.02690	.02644	.02598	.02554	.02511	.02469
98	51	.03795	.03721	.03649	.03579	.03511	.03445	.03381	.03318	.03258	.03199	.03141	.03085	.03031	.02978	.02927	.02876	.02827	.02780	.02733	.02688
98	52	.04113	.04033	.03956	.03881	.03808	.03737	.03669	.03602	.03536	.03473	.03411	.03351	.03293	.03236	.03180	.03126	.03073	.03022	.02972	.02923
98	53	.04453	.04368	.04285	.04205	.04127	.04051	.03977	.03905	.03835	.03767	.03701	.03636	.03574	.03512	.03453	.03394	.03338	.03282	.03228	.03176
98	54	.04816	.04725	.04637	.04551	.04467	.04386	.04307	.04230	.04155	.04082	.04011	.03942	.03874	.03808	.03744	.03682	.03621	.03561	.03503	.03447
98	55	.05204	.05107	.05012	.04921	.04831	.04744	.04660	.04577	.04497	.04419	.04343	.04269	.04197	.04126	.04057	.03990	.03925	.03861	.03799	.03738
98	56	.05618	.05515	.05414	.05316	.05221	.05128	.05038	.04950	.04864	.04780	.04699	.04619	.04542	.04467	.04393	.04321	.04251	.04182	.04116	.04050
98	57	.06059	.05949	.05842	.05738	.05636	.05537	.05441	.05347	.05255	.05166	.05079	.04994	.04912	.04831	.04752	.04675	.04600	.04527	.04455	.04385
98	58	.06525	.06408	.06294	.06183	.06075	.05970	.05867	.05767	.05670	.05574	.05482	.05391	.05303	.05217	.05132	.05050	.04970	.04892	.04815	.04740
98	59	.07014	.06890	.06769	.06651	.06536	.06424	.06314	.06208	.06104	.06003	.05904	.05807	.05713	.05621	.05532	.05444	.05358	.05275	.05193	.05113
98	60	.07525	.07394	.07265	.07140	.07018	.06899	.06783	.06670	.06559	.06452	.06346	.06244	.06143	.06046	.05950	.05857	.05765	.05676	.05589	.05504
98	61	.08063	.07923	.07787	.07655	.07525	.07399	.07276	.07156	.07039	.06924	.06812	.06703	.06597	.06492	.06391	.06291	.06194	.06099	.06006	.05915
98	62	.08633	.08485	.08341	.08201	.08064	.07930	.07799	.07672	.07547	.07426	.07307	.07191	.07078	.06967	.06859	.06753	.06650	.06549	.06450	.06353
98	63	.09237	.09081	.08929	.08781	.08635	.08494	.08356	.08221	.08089	.07960	.07834	.07711	.07591	.07473	.07358	.07246	.07136	.07029	.06923	.06820
98	64	.09877	.09713	.09552	.09395	.09241	.09092	.08945	.08803	.08663	.08526	.08393	.08263	.08135	.08010	.07889	.07769	.07652	.07538	.07426	.07317
98	65	.10555	.10381	.10211	.10046	.09884	.09726	.09571	.09420	.09272	.09128	.08987	.08849	.08714	.08581	.08452	.08326	.08202	.08081	.07962	.07846
98	66	.11275	.11092	.10914	.10739	.10568	.10401	.10238	.10079	.09923	.09770	.09621	.09475	.09332	.09192	.09055	.08921	.08790	.08661	.08535	.08412
98	67	.12046	.11854	.11666	.11482	.11302	.11126	.10954	.10786	.10621	.10460	.10302	.10148	.09997	.09849	.09704	.09562	.09423	.09287	.09154	.09023
98	68	.12867	.12665	.12467	.12274	.12085	.11900	.11719	.11542	.11368	.11198	.11032	.10869	.10709	.10553	.10400	.10250	.10103	.09959	.09818	.09680
98	69	.13737	.13525	.13317	.13114	.12916	.12721	.12531	.12344	.12162	.11983	.11808	.11636	.11468	.11304	.11142	.10984	.10829	.10677	.10527	.10381
98	70	.14649	.14428	.14210	.13998	.13789	.13585	.13386	.13190	.12998	.12810	.12626	.12446	.12269	.12095	.11925	.11758	.11595	.11434	.11277	.11123
98	71	.15601	.15369	.15142	.14920	.14702	.14488	.14279	.14073	.13872	.13675	.13482	.13292	.13106	.12924	.12745	.12570	.12397	.12229	.12063	.11900
98	72	.16589	.16347	.16110	.15878	.15650	.15426	.15207	.14993	.14782	.14575	.14373	.14174	.13979	.13788	.13600	.13416	.13235	.13057	.12883	.12712
98	73	.17613	.17361	.17114	.16871	.16633	.16400	.16171	.15947	.15727	.15511	.15299	.15091	.14886	.14686	.14489	.14296	.14106	.13919	.13736	.13557
98	74	.18680	.18418	.18161	.17908	.17661	.17418	.17179	.16945	.16715	.16489	.16268	.16050	.15837	.15627	.15421	.15218	.15019	.14824	.14632	.14443
98	75	.19801	.19529	.19261	.18999	.18741	.18488	.18240	.17996	.17756	.17521	.17290	.17063	.16839	.16620	.16405	.16193	.15985	.15781	.15580	.15382
98	76	.20983	.20701	.20423	.20151	.19884	.19621	.19363	.19109	.18860	.18615	.18374	.18137	.17904	.17676	.17451	.17230	.17013	.16799	.16589	.16382
98	77	.22229	.21937	.21650	.21368	.21090	.20818	.20550	.20287	.20028	.19773	.19523	.19277	.19035	.18797	.18562	.18332	.18105	.17883	.17663	.17447
98	78	.23537	.23235	.22939	.22647	.22361	.22079	.21802	.21529	.21261	.20997	.20737	.20481	.20230	.19983	.19739	.19500	.19264	.19032	.18804	.18579
98	79	.24897	.24587	.24281	.23981	.23685	.23394	.23108	.22826	.22549	.22276	.22007	.21743	.21482	.21226	.20973	.20725	.20480	.20239	.20002	.19768
98	80	.26295	.25976	.25662	.25353	.25049	.24749	.24454	.24164	.23878	.23596	.23319	.23046	.22777	.22511	.22250	.21993	.21740	.21490	.21244	.21002
98	81	.27718	.27391	.27069	.26752	.26439	.26132	.25828	.25530	.25235	.24945	.24660	.24378	.24101	.23827	.23558	.23292	.23030	.22772	.22518	.22267
98	82	.29157	.28822	.28493	.28168	.27848	.27533	.27222	.26916	.26613	.26316	.26022	.25733	.25447	.25166	.24888	.24615	.24345	.24079	.23816	.23558
98	83	.30612	.30271	.29934	.29603	.29276	.28953	.28635	.28321	.28012	.27707	.27406	.27109	.26816	.26527	.26242	.25961	.25684	.25410	.25140	.24873
98	84	.32095	.31747	.31405	.31067	.30733	.30404	.30080	.29759	.29443	.29131	.28823	.28520	.28220	.27924	.27632	.27344	.27059	.26778	.26501	.26227
98	85	.33612	.33259	.32911	.32568	.32229	.31894	.31563	.31237	.30915	.30597	.30283	.29973	.29667	.29365	.29066	.28771	.28480	.28193	.27909	.27628
98	86	.35146	.34789	.34436	.34088	.33744	.33404	.33069	.32737	.32410	.32086	.31767	.31451	.31140	.30832	.30527	.30227	.29930	.29636	.29347	.29060
98	87	.36671	.36310	.35954	.35601	.35253	.34910	.34570	.34234	.33902	.33574	.33250	.32930	.32613	.32300	.31991	.31685	.31383	.31084	.30789	.30497
98	88	.38181	.37818	.37458	.37103	.36752	.36405	.36061	.35722	.35386	.35055	.34727	.34402	.34082	.33764	.33451	.33141	.32834	.32531	.32231	.31935
98	89	.39672	.39307	.38945	.38588	.38234	.37884	.37538	.37196	.36858	.36523	.36192	.35865	.35541	.35220	.34903	.34589	.34279	.33972	.33668	.33368
98	90	.41134	.40767	.40405	.40046	.39691	.39339	.38992	.38647	.38307	.37970	.37637	.37307	.36980	.36657	.36338	.36021	.35708	.35398	.35091	.34788
98	91	.42535	.42168	.41805	.41445	.41089	.40737	.40388	.40043	.39701	.39363	.39028	.38696	.38368	.38043	.37722	.37403	.37088	.36776	.36466	.36160
98	92	.43844	.43478	.43114	.42754	.42398	.42045	.41696	.41350	.41008	.40669	.40333	.40000	.39671	.39344	.39021	.38701	.38384	.38071	.37760	.37452
98	93	.45064	.44697	.44334	.43975	.43619	.43266	.42916	.42570	.42227	.41888	.41551	.41218	.40888	.40561	.40237	.39916	.39598	.39283	.38970	.38661
98	94	.46210	.45844	.45482	.45123	.44767	.44415	.44066	.43720	.43377	.43037	.42700	.42367	.42036	.41709	.41384	.41062	.40744	.40428	.40115	.39805
98	95	.47303	.46939	.46577	.46219	.45864	.45513	.45164	.44819	.44476	.44137	.43801	.43467	.43137	.42809	.42484	.42162	.41843	.41527	.41214	.40903
98	96	.48334	.47971	.47611	.47254	.46901	.46550	.46202	.45858	.45516	.45177	.44841	.44508	.44178	.43851	.43526	.43205	.42886	.42569	.42256	.41945
98	97	.49293	.48932	.48573	.48218	.47865	.47516	.47169	.46826	.46485	.46147	.45812	.45479	.45150	.44823	.44499	.44177	.43858	.43542	.43229	.42918
98	98	.50200	.49840	.49483	.49129	.48778	.48430	.48084	.47742	.47402	.47065	.46731	.46399	.46070	.45744	.45420	.45099	.44781	.44465	.44152	.43841

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	0	.00762	.00756	.00751	.00746	.00741	.00736	.00731	.00726	.00722	.00717	.00713	.00708	.00704	.00699	.00695	.00691	.00687	.00683	.00678	.00674
99	1	.00183	.00180	.00177	.00174	.00172	.00169	.00167	.00165	.00162	.00160	.00158	.00156	.00154	.00152	.00150	.00148	.00146	.00144	.00142	.00141
99	2	.00158	.00156	.00153	.00150	.00147	.00145	.00143	.00140	.00138	.00136	.00134	.00131	.00129	.00127	.00126	.00124	.00122	.00120	.00118	.00117
99	3	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00130	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00110	.00108	.00106
99	4	.00148	.00144	.00141	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00116	.00114	.00111	.00109	.00107	.00106	.00104	.00102
99	5	.00152	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111	.00108	.00106	.00104	.00102
99	6	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00115	.00112	.00110	.00108	.00106
99	7	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113
99	8	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123
99	9	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138
99	10	.00239	.00233	.00228	.00223	.00218	.00213	.00209	.00204	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160
99	11	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00198	.00194	.00191	.00187
99	12	.00315	.00308	.00302	.00296	.00290	.00285	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220
99	13	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00315	.00309	.00304	.00298	.00293	.00288	.00283	.00279	.00274	.00269	.00265	.00261	.00256
99	14	.00400	.00393	.00386	.00379	.00372	.00366	.00360	.00354	.00348	.00342	.00336	.00331	.00325	.00320	.00315	.00310	.00305	.00300	.00296	.00291
99	15	.00438	.00430	.00423	.00415	.00408	.00401	.00395	.00388	.00382	.00376	.00370	.00364	.00358	.00353	.00347	.00342	.00337	.00332	.00327	.00322
99	16	.00468	.00460	.00453	.00445	.00438	.00431	.00424	.00417	.00410	.00404	.00397	.00391	.00385	.00380	.00374	.00368	.00363	.00358	.00352	.00347
99	17	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00439	.00433	.00426	.00419	.00413	.00407	.00401	.00395	.00389	.00383	.00378	.00372	.00367
99	18	.00513	.00505	.00496	.00488	.00480	.00472	.00465	.00457	.00450	.00443	.00436	.00430	.00423	.00417	.00411	.00405	.00399	.00393	.00387	.00382
99	19	.00531	.00522	.00513	.00505	.00496	.00488	.00480	.00473	.00465	.00458	.00451	.00444	.00437	.00431	.00424	.00418	.00412	.00406	.00400	.00395
99	20	.00549	.00540	.00531	.00522	.00513	.00505	.00496	.00488	.00481	.00473	.00466	.00458	.00452	.00445	.00438	.00432	.00425	.00419	.00413	.00407
99	21	.00568	.00558	.00549	.00539	.00530	.00521	.00513	.00505	.00496	.00489	.00481	.00473	.00466	.00459	.00452	.00445	.00439	.00432	.00426	.00420
99	22	.00587	.00576	.00566	.00557	.00547	.00538	.00529	.00520	.00512	.00504	.00495	.00488	.00480	.00473	.00466	.00458	.00452	.00445	.00438	.00432
99	23	.00607	.00596	.00585	.00575	.00565	.00555	.00546	.00537	.00528	.00519	.00511	.00503	.00495	.00487	.00480	.00472	.00465	.00458	.00451	.00445
99	24	.00629	.00617	.00606	.00595	.00585	.00575	.00565	.00555	.00546	.00537	.00528	.00520	.00511	.00503	.00495	.00488	.00480	.00473	.00466	.00459
99	25	.00655	.00642	.00631	.00619	.00608	.00598	.00587	.00577	.00567	.00558	.00549	.00540	.00531	.00522	.00514	.00506	.00498	.00491	.00483	.00476
99	26	.00684	.00671	.00659	.00647	.00635	.00624	.00613	.00602	.00592	.00582	.00572	.00563	.00553	.00544	.00536	.00527	.00519	.00511	.00503	.00495
99	27	.00719	.00705	.00692	.00679	.00667	.00655	.00643	.00632	.00621	.00610	.00600	.00590	.00580	.00571	.00562	.00553	.00544	.00535	.00527	.00519
99	28	.00757	.00742	.00728	.00715	.00702	.00689	.00677	.00665	.00653	.00642	.00631	.00620	.00610	.00600	.00590	.00581	.00572	.00563	.00554	.00545
99	29	.00798	.00783	.00768	.00754	.00740	.00727	.00714	.00701	.00689	.00677	.00665	.00654	.00643	.00632	.00622	.00612	.00602	.00593	.00583	.00574
99	30	.00843	.00827	.00811	.00796	.00781	.00767	.00753	.00740	.00726	.00714	.00702	.00690	.00678	.00667	.00656	.00645	.00635	.00625	.00615	.00605
99	31	.00891	.00874	.00857	.00841	.00825	.00810	.00795	.00780	.00767	.00753	.00740	.00727	.00715	.00703	.00691	.00680	.00669	.00658	.00648	.00638
99	32	.00942	.00924	.00906	.00888	.00871	.00855	.00839	.00824	.00809	.00795	.00781	.00768	.00754	.00742	.00729	.00717	.00705	.00694	.00683	.00672
99	33	.00998	.00978	.00959	.00940	.00923	.00905	.00888	.00872	.00856	.00841	.00826	.00812	.00798	.00784	.00771	.00758	.00745	.00733	.00721	.00710
99	34	.01058	.01037	.01016	.00997	.00978	.00959	.00941	.00924	.00907	.00890	.00874	.00859	.00844	.00829	.00815	.00802	.00788	.00775	.00763	.00750
99	35	.01125	.01102	.01080	.01059	.01039	.01019	.00999	.00981	.00963	.00945	.00928	.00912	.00895	.00880	.00865	.00850	.00836	.00822	.00808	.00795
99	36	.01197	.01173	.01149	.01127	.01105	.01083	.01063	.01043	.01023	.01004	.00986	.00968	.00951	.00934	.00918	.00902	.00887	.00872	.00858	.00844
99	37	.01277	.01250	.01225	.01200	.01177	.01154	.01132	.01110	.01089	.01069	.01049	.01030	.01012	.00994	.00977	.00960	.00943	.00927	.00912	.00896
99	38	.01365	.01336	.01309	.01283	.01257	.01233	.01209	.01185	.01163	.01141	.01120	.01100	.01080	.01060	.01042	.01023	.01006	.00988	.00972	.00955
99	39	.01462	.01431	.01402	.01374	.01346	.01320	.01294	.01269	.01245	.01221	.01198	.01176	.01155	.01134	.01114	.01094	.01075	.01056	.01038	.01021
99	40	.01571	.01538	.01506	.01476	.01446	.01417	.01389	.01363	.01336	.01311	.01286	.01263	.01239	.01217	.01195	.01174	.01153	.01133	.01114	.01095
99	41	.01694	.01658	.01624	.01591	.01559	.01528	.01498	.01469	.01440	.01413	.01387	.01361	.01336	.01311	.01288	.01265	.01243	.01221	.01200	.01179
99	42	.01831	.01793	.01756	.01720	.01686	.01652	.01620	.01588	.01558	.01528	.01499	.01471	.01444	.01418	.01392	.01368	.01343	.01320	.01297	.01275
99	43	.01984	.01943	.01903	.01865	.01827	.01791	.01756	.01722	.01689	.01657	.01626	.01596	.01566	.01538	.01510	.01483	.01457	.01432	.01407	.01383
99	44	.02154	.02110	.02067	.02025	.01985	.01946	.01908	.01871	.01835	.01801	.01767	.01734	.01703	.01672	.01642	.01613	.01584	.01557	.01530	.01504
99	45	.02340	.02292	.02245	.02200	.02157	.02114	.02073	.02034	.01995	.01958	.01921	.01886	.01851	.01818	.01786	.01754	.01723	.01693	.01664	.01636
99	46	.02542	.02490	.02440	.02391	.02344	.02299	.02254	.02212	.02170	.02129	.02090	.02052	.02015	.01978	.01943	.01909	.01876	.01843	.01812	.01781
99	47	.02759	.02704	.02650	.02597	.02547	.02497	.02450	.02403	.02358	.02314	.02272	.02231	.02190	.02151	.02113	.02076	.02040	.02005	.01971	.01938
99	48	.02995	.02935	.02877	.02821	.02766	.02713	.02661	.02611	.02563	.02516	.02470	.02425	.02382	.02340	.02298	.02258	.02220	.02182	.02145	.02109
99	49	.03250	.03185	.03123	.03062	.03003	.02946	.02891	.02837	.02785	.02734	.02684	.02636	.02589	.02544	.02499	.02456	.02414	.02373	.02333	.02294

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	50	.03527	.03457	.03390	.03325	.03262	.03200	.03141	.03083	.03026	.02972	.02918	.02866	.02816	.02767	.02719	.02672	.02627	.02583	.02539	.02497
99	51	.03826	.03752	.03680	.03610	.03542	.03476	.03412	.03350	.03289	.03230	.03173	.03117	.03062	.03009	.02958	.02907	.02858	.02811	.02764	.02719
99	52	.04147	.04068	.03991	.03916	.03843	.03772	.03703	.03636	.03571	.03507	.03446	.03385	.03327	.03270	.03214	.03160	.03107	.03056	.03006	.02957
99	53	.04491	.04406	.04323	.04242	.04164	.04088	.04015	.03943	.03873	.03805	.03738	.03674	.03611	.03550	.03490	.03432	.03375	.03319	.03265	.03213
99	54	.04857	.04766	.04678	.04592	.04508	.04427	.04348	.04271	.04196	.04123	.04052	.03982	.03915	.03849	.03785	.03722	.03661	.03602	.03544	.03487
99	55	.05249	.05152	.05057	.04965	.04876	.04789	.04705	.04622	.04542	.04464	.04388	.04313	.04241	.04170	.04102	.04035	.03969	.03905	.03843	.03782
99	56	.05667	.05564	.05463	.05365	.05270	.05177	.05086	.04998	.04913	.04829	.04748	.04668	.04591	.04515	.04441	.04370	.04299	.04231	.04164	.04099
99	57	.06113	.06003	.05895	.05791	.05689	.05591	.05494	.05400	.05309	.05219	.05132	.05047	.04965	.04884	.04805	.04728	.04653	.04580	.04508	.04438
99	58	.06584	.06467	.06353	.06242	.06133	.06028	.05925	.05825	.05728	.05632	.05540	.05449	.05361	.05274	.05190	.05108	.05028	.04949	.04873	.04798
99	59	.07077	.06953	.06832	.06714	.06599	.06487	.06378	.06271	.06167	.06066	.05967	.05871	.05776	.05684	.05595	.05507	.05421	.05337	.05255	.05175
99	60	.07594	.07462	.07334	.07209	.07087	.06968	.06851	.06738	.06628	.06520	.06415	.06312	.06212	.06114	.06018	.05925	.05833	.05744	.05657	.05571
99	61	.08137	.07998	.07861	.07729	.07599	.07473	.07350	.07230	.07113	.06998	.06886	.06777	.06670	.06566	.06464	.06365	.06267	.06172	.06079	.05988
99	62	.08713	.08565	.08421	.08281	.08144	.08010	.07879	.07752	.07627	.07506	.07387	.07271	.07158	.07047	.06939	.06833	.06729	.06628	.06529	.06432
99	63	.09324	.09168	.09016	.08867	.08722	.08580	.08442	.08307	.08175	.08046	.07920	.07797	.07677	.07559	.07444	.07332	.07222	.07114	.07009	.06906
99	64	.09970	.09806	.09645	.09488	.09335	.09185	.09039	.08896	.08756	.08619	.08486	.08356	.08228	.08103	.07981	.07862	.07745	.07631	.07519	.07409
99	65	.10655	.10481	.10312	.10146	.09984	.09826	.09671	.09520	.09373	.09228	.09087	.08949	.08814	.08681	.08552	.08425	.08301	.08180	.08061	.07945
99	66	.11384	.11201	.11022	.10847	.10677	.10510	.10346	.10187	.10031	.09878	.09729	.09583	.09440	.09300	.09163	.09028	.08897	.08768	.08642	.08519
99	67	.12163	.11971	.11783	.11599	.11419	.11243	.11071	.10903	.10738	.10577	.10419	.10265	.10113	.09965	.09820	.09678	.09539	.09403	.09270	.09139
99	68	.12994	.12792	.12594	.12401	.12212	.12027	.11845	.11668	.11495	.11325	.11158	.10995	.10836	.10679	.10526	.10376	.10229	.10085	.09944	.09805
99	69	.13874	.13662	.13455	.13252	.13053	.12859	.12668	.12482	.12299	.12120	.11945	.11773	.11605	.11440	.11279	.11120	.10965	.10813	.10663	.10517
99	70	.14798	.14576	.14359	.14146	.13938	.13734	.13534	.13339	.13147	.12959	.12774	.12594	.12417	.12243	.12073	.11906	.11742	.11582	.11424	.11270
99	71	.15762	.15530	.15303	.15080	.14862	.14649	.14439	.14234	.14033	.13836	.13642	.13453	.13267	.13084	.12905	.12730	.12557	.12388	.12222	.12059
99	72	.16763	.16521	.16284	.16051	.15823	.15600	.15381	.15166	.14955	.14749	.14546	.14347	.14152	.13961	.13773	.13588	.13407	.13229	.13055	.12884
99	73	.17799	.17547	.17300	.17058	.16820	.16587	.16358	.16134	.15913	.15697	.15485	.15277	.15073	.14872	.14675	.14481	.14291	.14105	.13922	.13742
99	74	.18881	.18619	.18362	.18109	.17862	.17619	.17380	.17146	.16916	.16690	.16468	.16251	.16037	.15827	.15621	.15418	.15219	.15023	.14831	.14642
99	75	.20017	.19745	.19477	.19215	.18957	.18704	.18456	.18212	.17972	.17737	.17506	.17278	.17055	.16836	.16620	.16408	.16200	.15995	.15794	.15596
99	76	.21215	.20933	.20656	.20384	.20116	.19854	.19595	.19342	.19092	.18847	.18606	.18369	.18137	.17908	.17683	.17462	.17244	.17030	.16820	.16613
99	77	.22479	.22188	.21901	.21619	.21342	.21069	.20801	.20538	.20279	.20024	.19774	.19528	.19285	.19047	.18813	.18582	.18355	.18132	.17913	.17697
99	78	.23808	.23506	.23210	.22919	.22632	.22350	.22073	.21800	.21532	.21268	.21008	.20753	.20501	.20254	.20010	.19770	.19534	.19302	.19073	.18848
99	79	.25190	.24880	.24575	.24274	.23979	.23688	.23401	.23120	.22842	.22569	.22300	.22036	.21775	.21519	.21266	.21017	.20772	.20531	.20294	.20060
99	80	.26612	.26293	.25979	.25670	.25366	.25067	.24772	.24481	.24195	.23913	.23636	.23363	.23093	.22828	.22567	.22309	.22056	.21806	.21560	.21317
99	81	.28059	.27732	.27410	.27093	.26781	.26474	.26170	.25872	.25578	.25288	.25002	.24720	.24443	.24169	.23899	.23633	.23371	.23113	.22858	.22607
99	82	.29524	.29190	.28860	.28536	.28216	.27901	.27590	.27284	.26982	.26684	.26390	.26101	.25815	.25533	.25256	.24982	.24712	.24446	.24183	.23924
99	83	.31006	.30665	.30329	.29997	.29670	.29348	.29030	.28716	.28407	.28102	.27801	.27504	.27211	.26922	.26637	.26355	.26078	.25804	.25533	.25267
99	84	.32517	.32170	.31828	.31490	.31157	.30828	.30503	.30183	.29867	.29555	.29247	.28944	.28644	.28348	.28055	.27767	.27482	.27201	.26923	.26649
99	85	.34065	.33713	.33365	.33022	.32683	.32348	.32018	.31692	.31370	.31052	.30738	.30428	.30122	.29819	.29521	.29226	.28934	.28647	.28363	.28082
99	86	.35631	.35274	.34922	.34574	.34231	.33891	.33556	.33225	.32898	.32574	.32255	.31939	.31628	.31320	.31015	.30715	.30417	.30124	.29834	.29547
99	87	.37190	.36829	.36474	.36122	.35774	.35431	.35091	.34756	.34424	.34096	.33772	.33452	.33135	.32822	.32513	.32207	.31905	.31606	.31311	.31019
99	88	.38735	.38372	.38013	.37659	.37308	.36961	.36618	.36279	.35944	.35612	.35284	.34960	.34640	.34322	.34009	.33699	.33392	.33089	.32789	.32492
99	89	.40262	.39897	.39536	.39179	.38826	.38477	.38132	.37790	.37452	.37118	.36787	.36459	.36136	.35815	.35498	.35184	.34874	.34567	.34263	.33962
99	90	.41761	.41395	.41033	.40675	.40320	.39970	.39622	.39279	.38939	.38602	.38269	.37940	.37614	.37291	.36971	.36655	.36342	.36032	.35725	.35421
99	91	.43199	.42832	.42470	.42111	.41756	.41405	.41057	.40712	.40371	.40033	.39699	.39367	.39039	.38715	.38393	.38075	.37760	.37448	.37139	.36832
99	92	.44544	.44178	.43815	.43457	.43101	.42749	.42401	.42056	.41714	.41375	.41040	.40708	.40379	.40053	.39730	.39410	.39094	.38780	.38469	.38161
99	93	.45797	.45432	.45070	.44711	.44356	.44004	.43656	.43311	.42968	.42629	.42294	.41961	.41631	.41305	.40981	.40660	.40342	.40027	.39715	.39406
99	94	.46976	.46611	.46250	.45893	.45538	.45187	.44838	.44493	.44151	.43812	.43477	.43144	.42814	.42487	.42162	.41841	.41523	.41207	.40894	.40584
99	95	.48101	.47738	.47378	.47022	.46668	.46317	.45970	.45626	.45284	.44946	.44610	.44277	.43947	.43621	.43296	.42975	.42656	.42340	.42027	.41717
99	96	.49163	.48802	.48443	.48088	.47736	.47386	.47040	.46696	.46356	.46018	.45683	.45351	.45022	.44695	.44371	.44050	.43732	.43416	.43102	.42792
99	97	.50152	.49792	.49435	.49081	.48730	.48382	.48037	.47695	.47355	.47018	.46684	.46353	.46024	.45698	.45374	.45054	.44735	.44420	.44107	.43796
99	98	.51087	.50729	.50374	.50021	.49672	.49325	.48981	.48640	.48302	.47966	.47633	.47302	.46974	.46649	.46326	.46006	.45688	.45373	.45060	.44750
99	99	.52002	.51646	.51293	.50942	.50595	.50250	.49907	.49568	.49230	.48896	.48564	.48235	.47908	.47583	.47262	.46942	.46625	.46311	.45999	.45689

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	0	.00777	.00771	.00766	.00761	.00756	.00751	.00746	.00742	.00737	.00732	.00728	.00723	.00719	.00715	.00711	.00706	.00702	.00698	.00694	.00690
100	1	.00185	.00182	.00179	.00177	.00174	.00172	.00169	.00167	.00165	.00162	.00160	.00158	.00156	.00154	.00152	.00150	.00148	.00147	.00145	.00143
100	2	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122	.00120	.00119
100	3	.00151	.00148	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00108
100	4	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103
100	5	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00104
100	6	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107
100	7	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00121	.00119	.00116	.00114
100	8	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00127	.00124
100	9	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139
100	10	.00240	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00167	.00164	.00161
100	11	.00275	.00269	.00264	.00258	.00253	.00248	.00243	.00238	.00233	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00200	.00196	.00192	.00189
100	12	.00317	.00310	.00304	.00298	.00293	.00287	.00281	.00276	.00271	.00266	.00261	.00256	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222
100	13	.00361	.00354	.00348	.00341	.00335	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00286	.00281	.00276	.00272	.00268	.00263	.00259
100	14	.00403	.00396	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00329	.00323	.00318	.00313	.00308	.00304	.00299	.00294
100	15	.00441	.00434	.00426	.00419	.00412	.00405	.00399	.00392	.00386	.00380	.00374	.00368	.00362	.00357	.00351	.00346	.00341	.00336	.00331	.00326
100	16	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390	.00384	.00378	.00373	.00367	.00362	.00357	.00352
100	17	.00498	.00490	.00482	.00474	.00466	.00458	.00451	.00444	.00437	.00431	.00424	.00418	.00411	.00405	.00399	.00394	.00388	.00382	.00377	.00372
100	18	.00518	.00509	.00501	.00493	.00485	.00477	.00469	.00462	.00455	.00448	.00441	.00434	.00428	.00422	.00415	.00409	.00404	.00398	.00392	.00387
100	19	.00536	.00527	.00518	.00510	.00502	.00493	.00486	.00478	.00470	.00463	.00456	.00449	.00442	.00436	.00429	.00423	.00417	.00411	.00405	.00400
100	20	.00555	.00545	.00536	.00527	.00518	.00510	.00502	.00494	.00486	.00478	.00471	.00464	.00457	.00450	.00443	.00437	.00430	.00424	.00418	.00412
100	21	.00574	.00564	.00554	.00545	.00536	.00527	.00518	.00510	.00502	.00494	.00486	.00479	.00472	.00464	.00457	.00451	.00444	.00438	.00431	.00425
100	22	.00592	.00582	.00572	.00562	.00553	.00543	.00534	.00526	.00517	.00509	.00501	.00493	.00486	.00478	.00471	.00464	.00457	.00450	.00444	.00438
100	23	.00612	.00601	.00591	.00580	.00570	.00561	.00551	.00542	.00534	.00525	.00517	.00508	.00500	.00493	.00485	.00478	.00471	.00464	.00457	.00450
100	24	.00634	.00623	.00612	.00601	.00591	.00581	.00571	.00561	.00552	.00543	.00534	.00525	.00517	.00509	.00501	.00493	.00486	.00479	.00472	.00465
100	25	.00660	.00648	.00637	.00625	.00614	.00603	.00593	.00583	.00573	.00564	.00555	.00546	.00537	.00528	.00520	.00512	.00504	.00496	.00489	.00482
100	26	.00690	.00677	.00665	.00653	.00641	.00630	.00619	.00608	.00598	.00588	.00578	.00569	.00559	.00550	.00542	.00533	.00525	.00517	.00509	.00501
100	27	.00725	.00711	.00698	.00685	.00673	.00661	.00649	.00638	.00627	.00617	.00606	.00596	.00587	.00577	.00568	.00559	.00550	.00542	.00533	.00525
100	28	.00763	.00749	.00735	.00721	.00708	.00696	.00683	.00671	.00660	.00648	.00638	.00627	.00617	.00607	.00597	.00587	.00578	.00569	.00560	.00552
100	29	.00805	.00790	.00775	.00761	.00747	.00733	.00720	.00708	.00695	.00684	.00672	.00661	.00650	.00639	.00629	.00619	.00609	.00599	.00590	.00581
100	30	.00850	.00834	.00818	.00803	.00788	.00774	.00760	.00747	.00734	.00721	.00709	.00697	.00685	.00674	.00663	.00652	.00642	.00632	.00622	.00612
100	31	.00899	.00881	.00864	.00848	.00832	.00817	.00802	.00788	.00774	.00761	.00748	.00735	.00723	.00711	.00699	.00688	.00677	.00666	.00655	.00645
100	32	.00950	.00931	.00914	.00896	.00879	.00863	.00847	.00832	.00817	.00803	.00789	.00776	.00762	.00750	.00737	.00725	.00713	.00702	.00691	.00680
100	33	.01006	.00987	.00967	.00949	.00931	.00914	.00897	.00880	.00865	.00849	.00834	.00820	.00806	.00792	.00779	.00766	.00754	.00742	.00730	.00718
100	34	.01067	.01046	.01025	.01005	.00986	.00968	.00950	.00932	.00915	.00899	.00883	.00868	.00853	.00838	.00824	.00810	.00797	.00784	.00771	.00759
100	35	.01134	.01111	.01090	.01068	.01048	.01028	.01009	.00990	.00972	.00954	.00937	.00921	.00905	.00889	.00874	.00859	.00845	.00831	.00818	.00804
100	36	.01207	.01183	.01159	.01136	.01114	.01093	.01072	.01052	.01033	.01014	.00996	.00978	.00961	.00944	.00928	.00912	.00897	.00882	.00867	.00853
100	37	.01287	.01261	.01235	.01211	.01187	.01164	.01142	.01120	.01099	.01079	.01060	.01041	.01022	.01004	.00987	.00970	.00953	.00937	.00922	.00907
100	38	.01375	.01347	.01320	.01294	.01268	.01243	.01219	.01196	.01174	.01152	.01131	.01110	.01091	.01071	.01052	.01034	.01016	.00999	.00982	.00966
100	39	.01473	.01443	.01413	.01385	.01357	.01331	.01305	.01280	.01256	.01232	.01210	.01188	.01166	.01145	.01125	.01105	.01086	.01068	.01050	.01032
100	40	.01583	.01550	.01518	.01488	.01458	.01429	.01402	.01375	.01348	.01323	.01299	.01275	.01252	.01229	.01207	.01186	.01165	.01145	.01126	.01107
100	41	.01706	.01671	.01637	.01604	.01572	.01541	.01511	.01482	.01453	.01426	.01399	.01374	.01349	.01324	.01301	.01278	.01255	.01234	.01212	.01192
100	42	.01845	.01807	.01770	.01734	.01699	.01666	.01633	.01602	.01571	.01542	.01513	.01485	.01458	.01432	.01406	.01381	.01357	.01334	.01311	.01289
100	43	.01999	.01958	.01918	.01880	.01842	.01806	.01771	.01737	.01704	.01672	.01641	.01611	.01581	.01553	.01525	.01498	.01472	.01446	.01422	.01397
100	44	.02171	.02126	.02083	.02041	.02001	.01962	.01924	.01887	.01852	.01817	.01783	.01751	.01719	.01688	.01658	.01629	.01600	.01573	.01546	.01520
100	45	.02357	.02309	.02263	.02218	.02174	.02132	.02091	.02051	.02013	.01975	.01939	.01903	.01869	.01836	.01803	.01772	.01741	.01711	.01682	.01653
100	46	.02561	.02509	.02459	.02411	.02364	.02318	.02274	.02231	.02189	.02149	.02109	.02071	.02034	.01998	.01963	.01928	.01895	.01863	.01831	.01800
100	47	.02780	.02725	.02671	.02618	.02568	.02518	.02471	.02424	.02379	.02335	.02293	.02252	.02211	.02172	.02134	.02097	.02061	.02026	.01992	.01959
100	48	.03018	.02958	.02900	.02843	.02789	.02736	.02684	.02634	.02586	.02539	.02493	.02448	.02405	.02362	.02321	.02281	.02242	.02204	.02167	.02131
100	49	.03275	.03210	.03148	.03087	.03028	.02971	.02916	.02862	.02810	.02759	.02709	.02661	.02614	.02569	.02524	.02481	.02439	.02398	.02358	.02319

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	50	.03554	.03485	.03418	.03353	.03289	.03228	.03168	.03110	.03054	.02999	.02946	.02894	.02843	.02794	.02746	.02699	.02654	.02610	.02567	.02524
100	51	.03856	.03782	.03710	.03640	.03572	.03506	.03442	.03380	.03319	.03260	.03203	.03147	.03092	.03039	.02988	.02937	.02888	.02840	.02794	.02748
100	52	.04180	.04101	.04023	.03948	.03875	.03805	.03736	.03669	.03603	.03540	.03478	.03418	.03360	.03303	.03247	.03193	.03140	.03089	.03038	.02989
100	53	.04526	.04441	.04359	.04278	.04200	.04124	.04050	.03979	.03909	.03841	.03774	.03710	.03647	.03585	.03526	.03467	.03411	.03355	.03301	.03248
100	54	.04896	.04805	.04717	.04631	.04547	.04466	.04387	.04310	.04235	.04162	.04091	.04022	.03954	.03888	.03824	.03761	.03700	.03641	.03583	.03526
100	55	.05291	.05194	.05100	.05008	.04919	.04832	.04747	.04665	.04585	.04507	.04430	.04356	.04284	.04213	.04144	.04077	.04012	.03948	.03885	.03824
100	56	.05714	.05610	.05510	.05412	.05316	.05224	.05133	.05045	.04959	.04876	.04794	.04715	.04637	.04562	.04488	.04416	.04346	.04277	.04210	.04145
100	57	.06164	.06054	.05946	.05842	.05741	.05642	.05545	.05451	.05360	.05270	.05183	.05098	.05016	.04935	.04856	.04779	.04704	.04630	.04559	.04489
100	58	.06639	.06522	.06408	.06297	.06189	.06084	.05981	.05881	.05783	.05688	.05595	.05505	.05416	.05330	.05246	.05164	.05083	.05005	.04928	.04853
100	59	.07138	.07013	.06892	.06775	.06660	.06548	.06438	.06332	.06228	.06127	.06028	.05931	.05837	.05745	.05655	.05567	.05481	.05398	.05316	.05236
100	60	.07659	.07528	.07399	.07274	.07152	.07033	.06917	.06804	.06693	.06586	.06480	.06378	.06277	.06179	.06084	.05990	.05899	.05809	.05722	.05636
100	61	.08208	.08068	.07932	.07800	.07670	.07544	.07421	.07301	.07184	.07069	.06957	.06848	.06741	.06637	.06535	.06435	.06338	.06243	.06150	.06059
100	62	.08789	.08642	.08498	.08357	.08220	.08086	.07956	.07828	.07704	.07582	.07464	.07348	.07234	.07124	.07015	.06909	.06806	.06704	.06605	.06508
100	63	.09406	.09250	.09098	.08950	.08805	.08663	.08525	.08390	.08258	.08129	.08003	.07880	.07760	.07642	.07527	.07414	.07304	.07196	.07091	.06988
100	64	.10060	.09895	.09734	.09577	.09424	.09274	.09128	.08985	.08845	.08709	.08575	.08445	.08317	.08192	.08070	.07951	.07834	.07719	.07607	.07498
100	65	.10751	.10577	.10408	.10242	.10080	.09922	.09768	.09617	.09469	.09324	.09183	.09045	.08910	.08777	.08648	.08521	.08397	.08276	.08157	.08040
100	66	.11487	.11304	.11126	.10951	.10780	.10613	.10450	.10291	.10135	.09982	.09832	.09686	.09543	.09403	.09266	.09132	.09000	.08872	.08745	.08622
100	67	.12275	.12083	.11895	.11711	.11531	.11355	.11183	.11015	.10850	.10689	.10531	.10377	.10225	.10077	.09932	.09790	.09651	.09515	.09381	.09250
100	68	.13115	.12913	.12715	.12522	.12333	.12148	.11967	.11790	.11616	.11446	.11280	.11117	.10957	.10801	.10647	.10497	.10350	.10206	.10064	.09926
100	69	.14005	.13793	.13586	.13383	.13185	.12990	.12800	.12613	.12431	.12252	.12077	.11905	.11737	.11572	.11410	.11251	.11096	.10944	.10794	.10648
100	70	.14940	.14719	.14502	.14289	.14081	.13877	.13677	.13481	.13289	.13101	.12917	.12736	.12559	.12386	.12215	.12048	.11885	.11724	.11566	.11412
100	71	.15916	.15684	.15457	.15234	.15017	.14803	.14594	.14388	.14187	.13990	.13797	.13607	.13421	.13238	.13059	.12883	.12711	.12542	.12376	.12213
100	72	.16929	.16687	.16450	.16218	.15990	.15767	.15548	.15333	.15122	.14915	.14713	.14514	.14319	.14127	.13939	.13755	.13573	.13396	.13221	.13049
100	73	.17978	.17726	.17479	.17237	.17000	.16766	.16538	.16313	.16093	.15877	.15665	.15456	.15252	.15051	.14854	.14661	.14471	.14284	.14100	.13920
100	74	.19073	.18811	.18554	.18302	.18055	.17812	.17573	.17339	.17109	.16883	.16661	.16444	.16230	.16020	.15814	.15611	.15412	.15216	.15024	.14835
100	75	.20224	.19952	.19685	.19422	.19165	.18912	.18664	.18420	.18180	.17945	.17713	.17486	.17263	.17043	.16828	.16616	.16407	.16202	.16001	.15803
100	76	.21438	.21156	.20879	.20607	.20340	.20077	.19819	.19565	.19316	.19071	.18830	.18593	.18360	.18131	.17906	.17685	.17467	.17253	.17043	.16836
100	77	.22720	.22428	.22142	.21860	.21583	.21310	.21043	.20779	.20520	.20266	.20015	.19769	.19527	.19288	.19054	.18823	.18596	.18373	.18153	.17937
100	78	.24068	.23767	.23470	.23179	.22893	.22611	.22334	.22061	.21793	.21529	.21269	.21014	.20762	.20515	.20271	.20031	.19795	.19563	.19334	.19108
100	79	.25471	.25161	.24856	.24556	.24261	.23970	.23684	.23402	.23125	.22852	.22583	.22318	.22058	.21801	.21549	.21300	.21055	.20813	.20576	.20341
100	80	.26916	.26597	.26284	.25975	.25671	.25372	.25077	.24787	.24501	.24219	.23942	.23668	.23399	.23134	.22872	.22615	.22361	.22111	.21865	.21622
100	81	.28387	.28060	.27739	.27422	.27110	.26803	.26500	.26201	.25907	.25617	.25332	.25050	.24772	.24499	.24229	.23963	.23701	.23443	.23188	.22937
100	82	.29876	.29543	.29214	.28890	.28570	.28255	.27945	.27638	.27337	.27039	.26745	.26456	.26170	.25889	.25611	.25337	.25067	.24801	.24538	.24278
100	83	.31384	.31044	.30708	.30377	.30051	.29729	.29411	.29098	.28788	.28483	.28182	.27886	.27593	.27304	.27018	.26737	.26459	.26185	.25915	.25648
100	84	.32923	.32577	.32235	.31898	.31565	.31236	.30912	.30592	.30276	.29965	.29657	.29353	.29053	.28757	.28465	.28177	.27892	.27611	.27333	.27059
100	85	.34501	.34149	.33802	.33460	.33121	.32787	.32457	.32131	.31809	.31492	.31178	.30868	.30562	.30260	.29961	.29666	.29375	.29087	.28803	.28522
100	86	.36099	.35743	.35392	.35044	.34701	.34362	.34027	.33696	.33369	.33046	.32727	.32412	.32100	.31792	.31488	.31187	.30890	.30597	.30306	.30019
100	87	.37690	.37331	.36976	.36625	.36278	.35935	.35596	.35261	.34929	.34602	.34278	.33958	.33642	.33329	.33020	.32714	.32412	.32113	.31817	.31525
100	88	.39270	.38908	.38550	.38196	.37846	.37500	.37157	.36819	.36484	.36153	.35825	.35501	.35181	.34864	.34551	.34241	.33934	.33631	.33330	.33034
100	89	.40832	.40468	.40108	.39752	.39400	.39052	.38707	.38366	.38028	.37694	.37364	.37037	.36713	.36393	.36076	.35763	.35453	.35146	.34842	.34541
100	90	.42367	.42003	.41642	.41284	.40931	.40581	.40235	.39892	.39552	.39216	.38884	.38555	.38229	.37906	.37587	.37271	.36958	.36648	.36341	.36038
100	91	.43842	.43477	.43116	.42758	.42404	.42053	.41706	.41362	.41022	.40685	.40351	.40020	.39693	.39368	.39047	.38729	.38414	.38102	.37794	.37488
100	92	.45222	.44857	.44496	.44139	.43785	.43434	.43086	.42742	.42401	.42063	.41728	.41397	.41068	.40743	.40421	.40101	.39785	.39472	.39161	.38853
100	93	.46509	.46145	.45784	.45427	.45073	.44723	.44375	.44031	.43690	.43352	.43017	.42685	.42356	.42030	.41707	.41386	.41069	.40754	.40443	.40134
100	94	.47720	.47357	.46998	.46641	.46288	.45938	.45591	.45247	.44906	.44568	.44233	.43901	.43572	.43246	.42922	.42601	.42284	.41968	.41656	.41346
100	95	.48877	.48516	.48158	.47803	.47451	.47101	.46755	.46412	.46072	.45734	.45400	.45068	.44739	.44413	.44090	.43769	.43451	.43135	.42823	.42513
100	96	.49970	.49611	.49254	.48901	.48550	.48202	.47857	.47515	.47176	.46839	.46505	.46174	.45846	.45520	.45197	.44877	.44559	.44244	.43931	.43621
100	97	.50988	.50631	.50276	.49924	.49574	.49228	.48884	.48543	.48205	.47869	.47537	.47206	.46879	.46554	.46231	.45911	.45594	.45279	.44967	.44657
100	98	.51951	.51596	.51242	.50892	.50544	.50200	.49857	.49518	.49181	.48846	.48514	.48185	.47858	.47534	.47213	.46893	.46576	.46262	.45950	.45640
100	99	.52895	.52541	.52190	.51842	.51496	.51153	.50812	.50474	.50139	.49806	.49475	.49147	.48822	.48499	.48178	.47860	.47544	.47230	.46919	.46610

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	100	.53817	.53465	.53116	.52770	.52427	.52085	.51747	.51411	.51077	.50746	.50417	.50090	.49766	.49444	.49125	.48808	.48493	.48180	.47870	.47562
101	0	.00791	.00786	.00781	.00776	.00771	.00766	.00762	.00757	.00752	.00748	.00743	.00739	.00735	.00730	.00726	.00722	.00718	.00714	.00710	.00706
101	1	.00187	.00184	.00182	.00179	.00176	.00174	.00171	.00169	.00167	.00165	.00162	.00160	.00158	.00156	.00154	.00152	.00151	.00149	.00147	.00145
101	2	.00162	.00159	.00156	.00153	.00151	.00148	.00146	.00144	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122	.00120
101	3	.00152	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00112	.00111	.00109
101	4	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00104
101	5	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105
101	6	.00162	.00158	.00154	.00151	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00127	.00124	.00122	.00119	.00117	.00114	.00112	.00110	.00108
101	7	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00141	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00117	.00115
101	8	.00190	.00185	.00181	.00177	.00173	.00169	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00141	.00139	.00136	.00133	.00130	.00127	.00125
101	9	.00212	.00207	.00202	.00198	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00155	.00152	.00149	.00146	.00143	.00140
101	10	.00241	.00236	.00230	.00225	.00221	.00216	.00211	.00207	.00203	.00198	.00194	.00190	.00186	.00183	.00179	.00175	.00172	.00169	.00165	.00162
101	11	.00277	.00271	.00265	.00260	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00197	.00194	.00190
101	12	.00319	.00312	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00258	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224
101	13	.00363	.00357	.00350	.00344	.00337	.00331	.00326	.00320	.00314	.00309	.00304	.00298	.00293	.00288	.00284	.00279	.00274	.00270	.00266	.00261
101	14	.00407	.00399	.00392	.00385	.00379	.00372	.00366	.00360	.00354	.00348	.00343	.00337	.00332	.00326	.00321	.00316	.00312	.00307	.00302	.00298
101	15	.00445	.00438	.00430	.00423	.00416	.00409	.00402	.00396	.00390	.00383	.00378	.00372	.00366	.00360	.00355	.00350	.00345	.00339	.00335	.00330
101	16	.00477	.00469	.00461	.00454	.00446	.00439	.00432	.00425	.00419	.00412	.00406	.00400	.00394	.00388	.00382	.00377	.00371	.00366	.00361	.00356
101	17	.00503	.00494	.00486	.00478	.00470	.00463	.00456	.00449	.00442	.00435	.00428	.00422	.00416	.00410	.00404	.00398	.00392	.00387	.00381	.00376
101	18	.00523	.00514	.00506	.00497	.00489	.00482	.00474	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00403	.00397	.00391
101	19	.00541	.00532	.00523	.00515	.00506	.00498	.00490	.00483	.00475	.00468	.00461	.00454	.00447	.00441	.00434	.00428	.00422	.00416	.00410	.00405
101	20	.00560	.00550	.00541	.00532	.00523	.00515	.00507	.00499	.00491	.00483	.00476	.00469	.00462	.00455	.00448	.00442	.00435	.00429	.00423	.00417
101	21	.00579	.00569	.00559	.00550	.00541	.00532	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463	.00456	.00449	.00443	.00437	.00431
101	22	.00598	.00587	.00577	.00567	.00558	.00549	.00540	.00531	.00523	.00514	.00506	.00499	.00491	.00484	.00476	.00469	.00462	.00456	.00449	.00443
101	23	.00618	.00607	.00596	.00586	.00576	.00566	.00557	.00548	.00539	.00530	.00522	.00514	.00506	.00498	.00491	.00483	.00476	.00469	.00462	.00456
101	24	.00640	.00628	.00617	.00607	.00596	.00586	.00576	.00567	.00557	.00548	.00540	.00531	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470
101	25	.00666	.00654	.00642	.00631	.00620	.00609	.00599	.00589	.00579	.00569	.00560	.00551	.00542	.00534	.00526	.00518	.00510	.00502	.00495	.00487
101	26	.00696	.00683	.00670	.00658	.00647	.00635	.00625	.00614	.00604	.00594	.00584	.00574	.00565	.00556	.00547	.00539	.00531	.00523	.00515	.00507
101	27	.00731	.00717	.00704	.00691	.00679	.00667	.00656	.00644	.00633	.00623	.00612	.00602	.00593	.00583	.00574	.00565	.00556	.00548	.00539	.00531
101	28	.00769	.00755	.00741	.00728	.00715	.00702	.00690	.00678	.00666	.00655	.00644	.00633	.00623	.00613	.00603	.00594	.00584	.00575	.00567	.00558
101	29	.00812	.00797	.00782	.00767	.00754	.00740	.00727	.00714	.00702	.00690	.00679	.00667	.00657	.00646	.00636	.00625	.00616	.00606	.00597	.00588
101	30	.00857	.00841	.00825	.00810	.00795	.00781	.00767	.00754	.00741	.00728	.00716	.00704	.00692	.00681	.00670	.00659	.00649	.00639	.00629	.00619
101	31	.00906	.00888	.00872	.00855	.00840	.00824	.00810	.00795	.00782	.00768	.00755	.00742	.00730	.00718	.00706	.00695	.00684	.00673	.00663	.00652
101	32	.00958	.00939	.00921	.00904	.00887	.00871	.00855	.00840	.00825	.00811	.00797	.00783	.00770	.00757	.00745	.00733	.00721	.00710	.00699	.00688
101	33	.01014	.00995	.00975	.00957	.00939	.00922	.00905	.00889	.00873	.00857	.00843	.00828	.00814	.00801	.00787	.00774	.00762	.00750	.00738	.00726
101	34	.01075	.01054	.01034	.01014	.00995	.00976	.00958	.00941	.00924	.00908	.00892	.00876	.00861	.00847	.00833	.00819	.00805	.00792	.00780	.00767
101	35	.01143	.01120	.01098	.01077	.01057	.01037	.01018	.00999	.00981	.00963	.00946	.00930	.00914	.00898	.00883	.00868	.00854	.00840	.00826	.00813
101	36	.01216	.01192	.01168	.01146	.01124	.01102	.01082	.01062	.01042	.01023	.01005	.00987	.00970	.00954	.00937	.00922	.00906	.00891	.00877	.00863
101	37	.01297	.01270	.01245	.01221	.01197	.01174	.01152	.01130	.01109	.01089	.01070	.01050	.01032	.01014	.00997	.00980	.00963	.00947	.00932	.00916
101	38	.01386	.01358	.01330	.01304	.01278	.01254	.01230	.01207	.01184	.01162	.01141	.01121	.01101	.01082	.01063	.01045	.01027	.01010	.00993	.00977
101	39	.01484	.01454	.01424	.01396	.01368	.01342	.01316	.01291	.01267	.01243	.01221	.01199	.01177	.01156	.01136	.01116	.01097	.01079	.01061	.01043
101	40	.01594	.01562	.01530	.01499	.01470	.01441	.01413	.01386	.01360	.01335	.01310	.01286	.01263	.01241	.01219	.01198	.01177	.01157	.01137	.01118
101	41	.01719	.01683	.01649	.01616	.01584	.01553	.01523	.01494	.01466	.01438	.01412	.01386	.01361	.01337	.01313	.01290	.01268	.01246	.01225	.01204
101	42	.01858	.01820	.01783	.01747	.01713	.01679	.01647	.01615	.01585	.01555	.01526	.01499	.01471	.01445	.01420	.01395	.01371	.01347	.01324	.01302
101	43	.02014	.01972	.01933	.01894	.01857	.01820	.01785	.01751	.01718	.01686	.01655	.01625	.01596	.01567	.01539	.01512	.01486	.01461	.01436	.01412
101	44	.02186	.02142	.02099	.02057	.02017	.01978	.01940	.01903	.01867	.01833	.01799	.01766	.01734	.01704	.01674	.01644	.01616	.01588	.01561	.01535
101	45	.02374	.02326	.02280	.02235	.02191	.02149	.02108	.02068	.02030	.01992	.01956	.01921	.01886	.01853	.01820	.01789	.01758	.01728	.01699	.01670
101	46	.02580	.02528	.02478	.02429	.02382	.02337	.02292	.02249	.02208	.02167	.02128	.02090	.02052	.02016	.01981	.01947	.01914	.01881	.01850	.01819
101	47	.02800	.02745	.02691	.02639	.02588	.02539	.02491	.02445	.02400	.02356	.02313	.02272	.02232	.02193	.02155	.02118	.02082	.02047	.02012	.01979
101	48	.03040	.02980	.02922	.02866	.02811	.02758	.02706	.02656	.02608	.02561	.02515	.02470	.02427	.02385	.02343	.02303	.02264	.02226	.02189	.02153

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	49	.03299	.03234	.03172	.03111	.03052	.02995	.02940	.02886	.02834	.02783	.02733	.02685	.02638	.02593	.02548	.02505	.02463	.02422	.02382	.02343
101	50	.03580	.03511	.03444	.03379	.03316	.03254	.03195	.03137	.03080	.03025	.02972	.02920	.02870	.02820	.02773	.02726	.02680	.02636	.02593	.02551
101	51	.03885	.03811	.03739	.03669	.03601	.03535	.03471	.03409	.03348	.03289	.03231	.03176	.03121	.03068	.03016	.02966	.02917	.02869	.02823	.02777
101	52	.04212	.04132	.04055	.03980	.03907	.03836	.03767	.03700	.03635	.03572	.03510	.03450	.03391	.03334	.03279	.03224	.03172	.03120	.03070	.03021
101	53	.04561	.04476	.04393	.04313	.04235	.04159	.04085	.04013	.03943	.03875	.03809	.03744	.03681	.03620	.03560	.03502	.03445	.03390	.03336	.03283
101	54	.04934	.04843	.04755	.04669	.04585	.04504	.04425	.04348	.04273	.04200	.04129	.04059	.03992	.03926	.03862	.03799	.03738	.03679	.03620	.03564
101	55	.05333	.05236	.05141	.05049	.04960	.04873	.04789	.04706	.04626	.04548	.04472	.04397	.04325	.04254	.04186	.04118	.04053	.03989	.03926	.03865
101	56	.05759	.05655	.05555	.05457	.05361	.05269	.05178	.05090	.05005	.04921	.04839	.04760	.04683	.04607	.04533	.04461	.04391	.04322	.04255	.04190
101	57	.06213	.06103	.05996	.05891	.05790	.05691	.05595	.05501	.05409	.05320	.05233	.05148	.05065	.04984	.04905	.04828	.04753	.04680	.04608	.04538
101	58	.06693	.06576	.06462	.06351	.06243	.06138	.06035	.05935	.05837	.05742	.05649	.05559	.05470	.05384	.05300	.05217	.05137	.05058	.04982	.04907
101	59	.07196	.07072	.06951	.06833	.06718	.06606	.06497	.06390	.06287	.06185	.06086	.05990	.05896	.05803	.05714	.05626	.05540	.05456	.05374	.05294
101	60	.07723	.07591	.07463	.07338	.07216	.07097	.06981	.06867	.06757	.06649	.06544	.06441	.06341	.06243	.06147	.06054	.05962	.05873	.05785	.05700
101	61	.08276	.08137	.08001	.07868	.07739	.07613	.07490	.07370	.07252	.07138	.07026	.06917	.06810	.06706	.06604	.06504	.06407	.06312	.06218	.06127
101	62	.08863	.08716	.08572	.08431	.08294	.08161	.08030	.07903	.07778	.07657	.07538	.07422	.07309	.07198	.07089	.06983	.06880	.06779	.06679	.06582
101	63	.09486	.09330	.09178	.09030	.08885	.08743	.08605	.08470	.08338	.08209	.08083	.07960	.07840	.07722	.07607	.07494	.07384	.07277	.07171	.07068
101	64	.10146	.09981	.09820	.09663	.09510	.09360	.09214	.09071	.08932	.08795	.08662	.08531	.08404	.08279	.08157	.08037	.07920	.07806	.07694	.07584
101	65	.10844	.10670	.10501	.10335	.10173	.10015	.09861	.09710	.09562	.09418	.09276	.09138	.09003	.08871	.08741	.08614	.08490	.08369	.08250	.08133
101	66	.11587	.11404	.11226	.11051	.10881	.10714	.10551	.10391	.10235	.10082	.09933	.09787	.09644	.09504	.09367	.09232	.09101	.08972	.08846	.08722
101	67	.12383	.12191	.12003	.11819	.11640	.11464	.11292	.11123	.10959	.10798	.10640	.10485	.10334	.10186	.10041	.09899	.09760	.09623	.09490	.09359
101	68	.13232	.13030	.12833	.12639	.12450	.12265	.12084	.11907	.11734	.11564	.11397	.11234	.11075	.10918	.10765	.10615	.10468	.10323	.10182	.10043
101	69	.14132	.13920	.13713	.13510	.13312	.13118	.12927	.12741	.12558	.12379	.12204	.12032	.11864	.11699	.11538	.11379	.11224	.11071	.10922	.10775
101	70	.15078	.14856	.14639	.14427	.14219	.14015	.13815	.13619	.13428	.13240	.13055	.12875	.12698	.12524	.12354	.12187	.12023	.11862	.11705	.11550
101	71	.16064	.15833	.15606	.15384	.15166	.14952	.14743	.14538	.14337	.14140	.13946	.13757	.13571	.13388	.13209	.13033	.12861	.12692	.12526	.12362
101	72	.17089	.16848	.16611	.16379	.16151	.15928	.15709	.15494	.15284	.15077	.14875	.14676	.14480	.14289	.14101	.13916	.13735	.13557	.13383	.13211
101	73	.18151	.17900	.17653	.17411	.17173	.16940	.16712	.16487	.16267	.16051	.15839	.15631	.15426	.15226	.15028	.14835	.14645	.14458	.14275	.14094
101	74	.19260	.18998	.18741	.18489	.18241	.17999	.17760	.17526	.17296	.17071	.16849	.16631	.16418	.16207	.16001	.15798	.15599	.15403	.15211	.15022
101	75	.20424	.20152	.19885	.19623	.19366	.19113	.18865	.18621	.18382	.18146	.17915	.17688	.17465	.17245	.17029	.16817	.16609	.16404	.16203	.16005
101	76	.21654	.21372	.21096	.20824	.20557	.20294	.20036	.19783	.19533	.19288	.19047	.18811	.18578	.18349	.18124	.17903	.17685	.17471	.17260	.17053
101	77	.22953	.22662	.22375	.22094	.21817	.21545	.21277	.21014	.20755	.20501	.20250	.20004	.19762	.19523	.19289	.19058	.18831	.18608	.18388	.18172
101	78	.24320	.24019	.23723	.23432	.23146	.22864	.22588	.22315	.22047	.21783	.21523	.21268	.21016	.20769	.20525	.20285	.20049	.19817	.19588	.19362
101	79	.25744	.25435	.25130	.24830	.24535	.24244	.23958	.23677	.23400	.23127	.22858	.22594	.22333	.22077	.21824	.21575	.21330	.21089	.20851	.20616
101	80	.27211	.26893	.26580	.26271	.25968	.25669	.25374	.25084	.24798	.24517	.24239	.23966	.23697	.23432	.23170	.22913	.22659	.22409	.22163	.21920
101	81	.28705	.28379	.28058	.27742	.27430	.27123	.26821	.26522	.26228	.25939	.25653	.25372	.25094	.24821	.24551	.24285	.24023	.23765	.23510	.23258
101	82	.30219	.29886	.29558	.29234	.28915	.28600	.28290	.27984	.27682	.27385	.27092	.26802	.26517	.26236	.25958	.25684	.25414	.25148	.24885	.24625
101	83	.31753	.31413	.31078	.30747	.30421	.30099	.29782	.29469	.29160	.28855	.28555	.28258	.27965	.27676	.27391	.27110	.26832	.26558	.26288	.26021
101	84	.33319	.32973	.32632	.32295	.31963	.31635	.31311	.30991	.30676	.30364	.30057	.29753	.29454	.29158	.28866	.28577	.28293	.28011	.27734	.27460
101	85	.34926	.34575	.34228	.33886	.33549	.33215	.32885	.32560	.32239	.31921	.31608	.31298	.30992	.30690	.30392	.30097	.29806	.29518	.29234	.28953
101	86	.36555	.36200	.35849	.35502	.35160	.34822	.34487	.34157	.33830	.33508	.33189	.32874	.32563	.32255	.31951	.31650	.31353	.31060	.30770	.30483
101	87	.38179	.37820	.37466	.37116	.36769	.36427	.36089	.35754	.35423	.35096	.34773	.34453	.34137	.33825	.33516	.33210	.32908	.32610	.32314	.32022
101	88	.39792	.39431	.39074	.38721	.38372	.38026	.37684	.37347	.37012	.36682	.36355	.36031	.35711	.35395	.35082	.34772	.34466	.34162	.33862	.33566
101	89	.41389	.41027	.40668	.40313	.39961	.39614	.39270	.38929	.38592	.38259	.37929	.37603	.37280	.36960	.36644	.36331	.36021	.35714	.35410	.35110
101	90	.42961	.42597	.42238	.41881	.41529	.41180	.40834	.40492	.40154	.39819	.39487	.39158	.38833	.38511	.38192	.37877	.37564	.37254	.36948	.36645
101	91	.44472	.44108	.43748	.43392	.43039	.42689	.42343	.42000	.41661	.41324	.40991	.40661	.40335	.40011	.39690	.39373	.39058	.38747	.38438	.38133
101	92	.45887	.45524	.45164	.44808	.44455	.44105	.43759	.43416	.43076	.42739	.42405	.42074	.41747	.41422	.41101	.40782	.40466	.40153	.39843	.39536
101	93	.47207	.46845	.46486	.46130	.45778	.45429	.45082	.44739	.44399	.44062	.43728	.43397	.43069	.42744	.42422	.42102	.41785	.41471	.41160	.40852
101	94	.48451	.48090	.47732	.47377	.47026	.46677	.46331	.45989	.45649	.45312	.44978	.44647	.44319	.43994	.43671	.43351	.43034	.42720	.42408	.42099
101	95	.49640	.49281	.48924	.48571	.48221	.47873	.47528	.47187	.46848	.46512	.46178	.45848	.45520	.45195	.44872	.44553	.44235	.43921	.43609	.43299
101	96	.50765	.50407	.50052	.49701	.49352	.49006	.48662	.48322	.47984	.47649	.47316	.46986	.46659	.46335	.46013	.45693	.45377	.45062	.44750	.44441
101	97	.51812	.51456	.51104	.50753	.50406	.50062	.49720	.49380	.49044	.48710	.48378	.48049	.47723	.47399	.47078	.46759	.46443	.46129	.45818	.45508
101	98	.52803	.52450	.52099	.51751	.51405	.51062	.50722	.50384	.50049	.49716	.49386	.49058	.48733	.48410	.48089	.47771	.47456	.47142	.46831	.46523

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	99	.53776	.53424	.53076	.52730	.52386	.52045	.51706	.51370	.51037	.50705	.50377	.50050	.49726	.49405	.49085	.48768	.48454	.48141	.47831	.47523
101	100	.54726	.54377	.54031	.53687	.53346	.53007	.52670	.52336	.52004	.51675	.51348	.51023	.50700	.50380	.50062	.49747	.49433	.49122	.48813	.48506
101	101	.55664	.55318	.54974	.54633	.54294	.53958	.53624	.53292	.52962	.52635	.52309	.51987	.51666	.51347	.51031	.50717	.50405	.50095	.49787	.49481
102	0	.00806	.00801	.00796	.00791	.00786	.00781	.00777	.00772	.00768	.00763	.00759	.00754	.00750	.00746	.00742	.00738	.00734	.00730	.00726	.00722
102	1	.00189	.00187	.00184	.00181	.00179	.00176	.00174	.00171	.00169	.00167	.00165	.00163	.00160	.00158	.00157	.00155	.00153	.00151	.00149	.00148
102	2	.00163	.00160	.00158	.00155	.00152	.00150	.00148	.00145	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122
102	3	.00153	.00150	.00147	.00145	.00142	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00117	.00116	.00114	.00112	.00110
102	4	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00106
102	5	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00125	.00123	.00121	.00118	.00116	.00114	.00112	.00110	.00108	.00106
102	6	.00163	.00159	.00155	.00152	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00115	.00113	.00111	.00109
102	7	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00142	.00139	.00136	.00134	.00131	.00128	.00125	.00123	.00121	.00118	.00116
102	8	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00137	.00134	.00131	.00128	.00126
102	9	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00170	.00167	.00163	.00160	.00156	.00153	.00150	.00147	.00144	.00141
102	10	.00242	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00204	.00199	.00195	.00191	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163
102	11	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00223	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192
102	12	.00321	.00314	.00308	.00302	.00296	.00291	.00285	.00280	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226
102	13	.00366	.00359	.00353	.00346	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00301	.00296	.00291	.00286	.00281	.00277	.00272	.00268	.00264
102	14	.00410	.00402	.00395	.00389	.00382	.00375	.00369	.00363	.00357	.00351	.00346	.00340	.00335	.00330	.00324	.00319	.00315	.00310	.00305	.00301
102	15	.00449	.00441	.00434	.00426	.00419	.00413	.00406	.00400	.00393	.00387	.00381	.00375	.00370	.00364	.00359	.00353	.00348	.00343	.00338	.00333
102	16	.00481	.00473	.00465	.00458	.00450	.00443	.00436	.00429	.00423	.00416	.00410	.00404	.00398	.00392	.00386	.00381	.00375	.00370	.00365	.00360
102	17	.00507	.00499	.00490	.00483	.00475	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386	.00381
102	18	.00527	.00519	.00510	.00502	.00494	.00486	.00479	.00471	.00464	.00457	.00450	.00444	.00437	.00431	.00425	.00419	.00413	.00407	.00402	.00396
102	19	.00546	.00537	.00528	.00519	.00511	.00503	.00495	.00488	.00480	.00473	.00466	.00459	.00452	.00446	.00439	.00433	.00427	.00421	.00415	.00409
102	20	.00564	.00555	.00546	.00537	.00528	.00520	.00512	.00504	.00496	.00488	.00481	.00474	.00467	.00460	.00453	.00447	.00440	.00434	.00428	.00422
102	21	.00584	.00574	.00564	.00555	.00546	.00537	.00529	.00520	.00512	.00504	.00497	.00489	.00482	.00475	.00468	.00461	.00454	.00448	.00442	.00436
102	22	.00603	.00592	.00582	.00572	.00563	.00554	.00545	.00536	.00528	.00519	.00511	.00504	.00496	.00489	.00482	.00474	.00468	.00461	.00454	.00448
102	23	.00623	.00612	.00601	.00591	.00581	.00572	.00562	.00553	.00544	.00536	.00527	.00519	.00511	.00503	.00496	.00489	.00481	.00474	.00468	.00461
102	24	.00645	.00634	.00623	.00612	.00601	.00591	.00582	.00572	.00563	.00554	.00545	.00536	.00528	.00520	.00512	.00504	.00497	.00490	.00482	.00475
102	25	.00671	.00659	.00648	.00636	.00625	.00615	.00604	.00594	.00584	.00575	.00566	.00557	.00548	.00539	.00531	.00523	.00515	.00508	.00500	.00493
102	26	.00701	.00688	.00676	.00664	.00652	.00641	.00630	.00620	.00609	.00599	.00589	.00580	.00571	.00562	.00553	.00545	.00536	.00528	.00520	.00513
102	27	.00737	.00723	.00710	.00697	.00685	.00673	.00661	.00650	.00639	.00629	.00618	.00608	.00599	.00589	.00580	.00571	.00562	.00554	.00545	.00537
102	28	.00776	.00761	.00747	.00734	.00721	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00629	.00619	.00609	.00600	.00591	.00582	.00573	.00564
102	29	.00818	.00803	.00788	.00774	.00760	.00747	.00734	.00721	.00709	.00697	.00685	.00674	.00663	.00652	.00642	.00632	.00622	.00613	.00603	.00594
102	30	.00864	.00848	.00832	.00817	.00802	.00788	.00774	.00761	.00748	.00735	.00723	.00711	.00699	.00688	.00677	.00666	.00656	.00646	.00636	.00626
102	31	.00913	.00896	.00879	.00863	.00847	.00832	.00817	.00803	.00789	.00775	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00680	.00670	.00660
102	32	.00965	.00947	.00929	.00911	.00895	.00878	.00863	.00847	.00833	.00818	.00804	.00791	.00778	.00765	.00752	.00740	.00729	.00717	.00706	.00695
102	33	.01022	.01002	.00983	.00965	.00947	.00930	.00913	.00896	.00881	.00865	.00850	.00836	.00822	.00808	.00795	.00782	.00770	.00758	.00746	.00734
102	34	.01084	.01062	.01042	.01022	.01003	.00984	.00966	.00949	.00932	.00916	.00900	.00885	.00870	.00855	.00841	.00827	.00814	.00801	.00788	.00776
102	35	.01152	.01129	.01107	.01086	.01065	.01045	.01026	.01008	.00989	.00972	.00955	.00938	.00922	.00907	.00892	.00877	.00863	.00849	.00835	.00822
102	36	.01225	.01201	.01178	.01155	.01133	.01111	.01091	.01071	.01051	.01033	.01014	.00997	.00979	.00963	.00946	.00931	.00915	.00900	.00886	.00872
102	37	.01306	.01280	.01255	.01230	.01206	.01184	.01161	.01140	.01119	.01099	.01079	.01060	.01042	.01024	.01006	.00989	.00973	.00957	.00941	.00926
102	38	.01396	.01368	.01340	.01314	.01288	.01264	.01240	.01217	.01194	.01173	.01151	.01131	.01111	.01092	.01073	.01055	.01037	.01020	.01003	.00987
102	39	.01495	.01464	.01435	.01407	.01379	.01353	.01327	.01302	.01278	.01254	.01231	.01209	.01188	.01167	.01147	.01127	.01108	.01089	.01071	.01054
102	40	.01606	.01573	.01541	.01511	.01481	.01452	.01424	.01398	.01371	.01346	.01321	.01298	.01274	.01252	.01230	.01209	.01188	.01168	.01149	.01130
102	41	.01731	.01695	.01661	.01628	.01596	.01565	.01535	.01506	.01478	.01450	.01424	.01398	.01373	.01349	.01325	.01302	.01280	.01258	.01237	.01216
102	42	.01871	.01833	.01796	.01760	.01726	.01692	.01660	.01628	.01598	.01568	.01539	.01512	.01484	.01458	.01433	.01408	.01383	.01360	.01337	.01315
102	43	.02027	.01986	.01947	.01908	.01871	.01834	.01799	.01765	.01732	.01700	.01669	.01639	.01610	.01581	.01553	.01526	.01500	.01475	.01450	.01426
102	44	.02201	.02157	.02114	.02072	.02032	.01993	.01955	.01918	.01882	.01848	.01814	.01781	.01750	.01719	.01689	.01660	.01631	.01604	.01577	.01550
102	45	.02391	.02343	.02296	.02251	.02208	.02166	.02125	.02085	.02046	.02009	.01972	.01937	.01903	.01869	.01837	.01805	.01774	.01745	.01715	.01687
102	46	.02598	.02546	.02496	.02447	.02400	.02355	.02310	.02268	.02226	.02185	.02146	.02108	.02071	.02034	.01999	.01965	.01932	.01899	.01868	.01837

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	47	.02820	.02764	.02710	.02658	.02608	.02558	.02511	.02464	.02419	.02376	.02333	.02292	.02251	.02212	.02174	.02137	.02101	.02066	.02032	.01999
102	48	.03061	.03001	.02943	.02887	.02832	.02779	.02728	.02678	.02629	.02582	.02536	.02492	.02448	.02406	.02365	.02325	.02286	.02248	.02211	.02175
102	49	.03322	.03258	.03195	.03135	.03076	.03019	.02963	.02909	.02857	.02806	.02757	.02709	.02662	.02616	.02572	.02529	.02486	.02445	.02405	.02366
102	50	.03606	.03537	.03469	.03404	.03341	.03280	.03220	.03162	.03106	.03051	.02998	.02946	.02895	.02846	.02798	.02751	.02706	.02662	.02618	.02576
102	51	.03913	.03839	.03767	.03697	.03629	.03563	.03499	.03437	.03376	.03317	.03259	.03204	.03149	.03096	.03045	.02994	.02945	.02897	.02851	.02805
102	52	.04242	.04163	.04085	.04010	.03938	.03867	.03798	.03731	.03666	.03602	.03541	.03481	.03422	.03365	.03309	.03255	.03202	.03151	.03101	.03052
102	53	.04594	.04509	.04427	.04346	.04268	.04192	.04119	.04047	.03977	.03909	.03842	.03778	.03715	.03654	.03594	.03536	.03479	.03423	.03369	.03316
102	54	.04970	.04879	.04791	.04705	.04622	.04540	.04461	.04384	.04309	.04236	.04165	.04096	.04029	.03963	.03899	.03836	.03775	.03715	.03657	.03600
102	55	.05372	.05275	.05181	.05089	.05000	.04913	.04829	.04746	.04666	.04588	.04512	.04438	.04365	.04295	.04226	.04159	.04093	.04029	.03966	.03905
102	56	.05802	.05699	.05598	.05500	.05405	.05312	.05222	.05134	.05048	.04965	.04883	.04804	.04726	.04651	.04577	.04505	.04435	.04366	.04299	.04234
102	57	.06260	.06150	.06043	.05939	.05838	.05739	.05642	.05549	.05457	.05368	.05281	.05196	.05113	.05032	.04953	.04876	.04801	.04728	.04656	.04586
102	58	.06745	.06628	.06514	.06403	.06295	.06190	.06087	.05987	.05890	.05794	.05702	.05611	.05523	.05436	.05352	.05270	.05189	.05111	.05034	.04959
102	59	.07253	.07128	.07008	.06890	.06775	.06663	.06554	.06447	.06343	.06242	.06143	.06047	.05952	.05860	.05771	.05683	.05597	.05513	.05431	.05351
102	60	.07784	.07652	.07524	.07399	.07277	.07158	.07042	.06929	.06819	.06711	.06606	.06503	.06403	.06305	.06209	.06115	.06024	.05934	.05847	.05762
102	61	.08342	.08203	.08067	.07935	.07805	.07679	.07556	.07436	.07319	.07204	.07093	.06983	.06877	.06772	.06671	.06571	.06474	.06378	.06285	.06194
102	62	.08935	.08787	.08643	.08503	.08366	.08232	.08102	.07975	.07850	.07729	.07610	.07494	.07381	.07270	.07162	.07056	.06952	.06851	.06752	.06654
102	63	.09563	.09407	.09255	.09107	.08962	.08821	.08683	.08548	.08416	.08287	.08161	.08038	.07918	.07800	.07685	.07572	.07462	.07354	.07249	.07146
102	64	.10229	.10064	.09904	.09747	.09594	.09444	.09298	.09155	.09016	.08879	.08746	.08615	.08488	.08363	.08241	.08121	.08004	.07890	.07778	.07668
102	65	.10934	.10760	.10591	.10425	.10264	.10106	.09951	.09800	.09652	.09508	.09367	.09229	.09094	.08961	.08832	.08705	.08581	.08460	.08341	.08224
102	66	.11684	.11501	.11323	.11148	.10978	.10811	.10648	.10489	.10333	.10180	.10031	.09885	.09741	.09601	.09464	.09330	.09199	.09070	.08944	.08820
102	67	.12488	.12296	.12108	.11924	.11745	.11569	.11397	.11229	.11064	.10903	.10745	.10591	.10440	.10292	.10147	.10005	.09865	.09729	.09595	.09464
102	68	.13345	.13144	.12946	.12753	.12564	.12379	.12199	.12021	.11848	.11678	.11512	.11349	.11189	.11033	.10880	.10729	.10582	.10438	.10296	.10158
102	69	.14255	.14043	.13836	.13634	.13435	.13241	.13051	.12865	.12682	.12503	.12328	.12157	.11988	.11823	.11662	.11503	.11348	.11195	.11046	.10899
102	70	.15211	.14990	.14773	.14561	.14353	.14149	.13949	.13754	.13562	.13374	.13190	.13009	.12832	.12659	.12488	.12321	.12158	.11997	.11839	.11684
102	71	.16209	.15977	.15751	.15528	.15311	.15097	.14888	.14683	.14482	.14285	.14092	.13902	.13716	.13534	.13355	.13179	.13007	.12837	.12671	.12508
102	72	.17245	.17004	.16767	.16535	.16308	.16085	.15866	.15651	.15441	.15234	.15032	.14833	.14638	.14446	.14258	.14074	.13893	.13715	.13540	.13369
102	73	.18319	.18068	.17821	.17579	.17342	.17109	.16881	.16656	.16436	.16220	.16008	.15800	.15596	.15395	.15198	.15005	.14815	.14628	.14444	.14264
102	74	.19440	.19179	.18922	.18670	.18423	.18180	.17942	.17708	.17479	.17253	.17031	.16814	.16600	.16390	.16184	.15981	.15782	.15586	.15394	.15205
102	75	.20618	.20347	.20080	.19818	.19561	.19309	.19061	.18817	.18578	.18343	.18111	.17884	.17661	.17442	.17226	.17014	.16806	.16601	.16399	.16201
102	76	.21864	.21582	.21306	.21034	.20767	.20505	.20247	.19994	.19745	.19500	.19259	.19023	.18790	.18561	.18336	.18115	.17897	.17683	.17472	.17265
102	77	.23179	.22888	.22602	.22321	.22044	.21772	.21505	.21242	.20983	.20729	.20479	.20233	.19991	.19752	.19518	.19287	.19060	.18837	.18617	.18401
102	78	.24564	.24264	.23968	.23678	.23392	.23111	.22834	.22562	.22294	.22030	.21771	.21515	.21264	.21017	.20773	.20533	.20297	.20065	.19836	.19610
102	79	.26009	.25700	.25396	.25096	.24801	.24511	.24225	.23944	.23667	.23395	.23126	.22862	.22601	.22345	.22093	.21844	.21599	.21357	.21119	.20885
102	80	.27497	.27180	.26867	.26559	.26256	.25957	.25663	.25373	.25088	.24807	.24530	.24257	.23988	.23722	.23461	.23204	.22950	.22700	.22454	.22211
102	81	.29015	.28690	.28369	.28053	.27742	.27435	.27133	.26835	.26541	.26252	.25967	.25685	.25408	.25135	.24865	.24600	.24338	.24079	.23824	.23573
102	82	.30553	.30220	.29893	.29569	.29251	.28936	.28627	.28321	.28020	.27723	.27430	.27140	.26855	.26574	.26297	.26023	.25753	.25487	.25224	.24965
102	83	.32111	.31772	.31438	.31108	.30782	.30461	.30144	.29831	.29523	.29219	.28918	.28622	.28329	.28041	.27756	.27475	.27197	.26923	.26653	.26386
102	84	.33704	.33359	.33018	.32682	.32351	.32023	.31700	.31381	.31066	.30755	.30448	.30144	.29845	.29549	.29258	.28969	.28685	.28404	.28126	.27852
102	85	.35340	.34990	.34644	.34303	.33966	.33633	.33304	.32979	.32658	.32341	.32028	.31719	.31413	.31111	.30813	.30519	.30228	.29940	.29656	.29375
102	86	.37000	.36646	.36296	.35950	.35608	.35270	.34937	.34607	.34281	.33959	.33641	.33326	.33015	.32708	.32404	.32104	.31807	.31514	.31224	.30937
102	87	.38656	.38298	.37945	.37595	.37250	.36908	.36571	.36237	.35907	.35580	.35258	.34938	.34623	.34311	.34002	.33697	.33395	.33097	.32801	.32509
102	88	.40302	.39942	.39586	.39234	.38886	.38541	.38200	.37863	.37530	.37200	.36873	.36550	.36231	.35915	.35602	.35293	.34987	.34684	.34384	.34088
102	89	.41934	.41573	.41215	.40861	.40510	.40164	.39821	.39481	.39145	.38813	.38483	.38158	.37835	.37516	.37200	.36888	.36578	.36272	.35968	.35668
102	90	.43541	.43179	.42821	.42466	.42114	.41767	.41422	.41081	.40743	.40409	.40078	.39750	.39426	.39104	.38786	.38471	.38159	.37850	.37544	.37241
102	91	.45088	.44726	.44368	.44013	.43661	.43313	.42968	.42626	.42287	.41952	.41620	.41291	.40965	.40642	.40322	.40005	.39691	.39380	.39072	.38767
102	92	.46538	.46177	.45819	.45464	.45112	.44764	.44419	.44077	.43738	.43403	.43070	.42740	.42413	.42090	.41769	.41451	.41136	.40823	.40514	.40207
102	93	.47892	.47531	.47174	.46820	.46469	.46121	.45777	.45435	.45096	.44760	.44427	.44097	.43770	.43446	.43125	.42806	.42490	.42177	.41866	.41559
102	94	.49168	.48809	.48453	.48100	.47750	.47403	.47059	.46717	.46379	.46044	.45711	.45381	.45054	.44730	.44408	.44089	.43773	.43459	.43148	.42840
102	95	.50389	.50032	.49677	.49326	.48977	.48631	.48288	.47948	.47611	.47276	.46944	.46615	.46288	.45964	.45643	.45324	.45008	.44694	.44383	.44075
102	96	.51544	.51189	.50837	.50487	.50140	.49796	.49454	.49115	.48779	.48445	.48115	.47786	.47460	.47137	.46816	.46498	.46182	.45869	.45558	.45250

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	97	.52621	.52268	.51917	.51570	.51224	.50882	.50542	.50204	.49869	.49537	.49207	.48880	.48555	.48233	.47913	.47595	.47280	.46967	.46657	.46349
102	98	.53641	.53290	.52941	.52596	.52252	.51911	.51573	.51237	.50904	.50573	.50244	.49918	.49594	.49273	.48954	.48637	.48323	.48011	.47701	.47393
102	99	.54642	.54293	.53947	.53603	.53262	.52923	.52587	.52253	.51921	.51592	.51265	.50940	.50618	.50298	.49980	.49665	.49351	.49040	.48731	.48425
102	100	.55620	.55274	.54931	.54590	.54251	.53914	.53580	.53248	.52919	.52591	.52266	.51943	.51622	.51304	.50988	.50673	.50361	.50052	.49744	.49438
102	101	.56588	.56244	.55904	.55565	.55229	.54895	.54563	.54234	.53906	.53581	.53258	.52937	.52618	.52302	.51987	.51675	.51364	.51056	.50749	.50445
102	102	.57541	.57201	.56863	.56527	.56194	.55863	.55533	.55206	.54881	.54558	.54238	.53919	.53602	.53287	.52975	.52664	.52355	.52049	.51744	.51441
103	0	.00821	.00816	.00811	.00806	.00801	.00797	.00792	.00787	.00783	.00778	.00774	.00770	.00766	.00761	.00757	.00753	.00749	.00745	.00741	.00738
103	1	.00192	.00189	.00186	.00183	.00181	.00178	.00176	.00173	.00171	.00169	.00167	.00165	.00163	.00161	.00159	.00157	.00155	.00153	.00152	.00150
103	2	.00165	.00162	.00159	.00157	.00154	.00152	.00149	.00147	.00145	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00129	.00127	.00125	.00124
103	3	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00136	.00133	.00131	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00112
103	4	.00152	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00109	.00107
103	5	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107
103	6	.00163	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00110
103	7	.00175	.00171	.00167	.00164	.00160	.00156	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00121	.00119	.00117
103	8	.00191	.00187	.00183	.00178	.00174	.00171	.00167	.00163	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00129	.00127
103	9	.00214	.00209	.00204	.00199	.00195	.00191	.00187	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142
103	10	.00243	.00238	.00233	.00228	.00223	.00218	.00213	.00209	.00205	.00201	.00196	.00192	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00164
103	11	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00200	.00196	.00193
103	12	.00322	.00316	.00310	.00304	.00298	.00293	.00287	.00282	.00277	.00272	.00267	.00262	.00257	.00253	.00248	.00244	.00240	.00236	.00232	.00228
103	13	.00368	.00362	.00355	.00349	.00342	.00336	.00330	.00325	.00319	.00314	.00308	.00303	.00298	.00293	.00289	.00284	.00279	.00275	.00271	.00266
103	14	.00413	.00405	.00398	.00392	.00385	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00327	.00322	.00318	.00313	.00308	.00304
103	15	.00452	.00445	.00437	.00430	.00423	.00416	.00410	.00403	.00397	.00391	.00385	.00379	.00373	.00368	.00362	.00357	.00352	.00347	.00342	.00337
103	16	.00485	.00477	.00469	.00462	.00454	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00402	.00396	.00390	.00385	.00379	.00374	.00369	.00364
103	17	.00511	.00503	.00495	.00487	.00479	.00472	.00464	.00457	.00450	.00444	.00437	.00431	.00425	.00419	.00413	.00407	.00401	.00396	.00390	.00385
103	18	.00532	.00523	.00515	.00507	.00499	.00491	.00483	.00476	.00469	.00462	.00455	.00448	.00442	.00436	.00429	.00423	.00417	.00412	.00406	.00401
103	19	.00551	.00542	.00533	.00524	.00516	.00508	.00500	.00492	.00485	.00478	.00470	.00464	.00457	.00450	.00444	.00438	.00432	.00426	.00420	.00414
103	20	.00569	.00560	.00551	.00542	.00533	.00525	.00516	.00508	.00501	.00493	.00486	.00479	.00472	.00465	.00458	.00452	.00445	.00439	.00433	.00427
103	21	.00589	.00579	.00569	.00560	.00551	.00542	.00534	.00525	.00517	.00509	.00502	.00494	.00487	.00480	.00473	.00466	.00460	.00453	.00447	.00441
103	22	.00608	.00597	.00587	.00578	.00568	.00559	.00550	.00541	.00533	.00525	.00517	.00509	.00501	.00494	.00487	.00480	.00473	.00466	.00460	.00453
103	23	.00628	.00617	.00606	.00596	.00586	.00577	.00567	.00558	.00549	.00541	.00532	.00524	.00516	.00509	.00501	.00494	.00487	.00480	.00473	.00466
103	24	.00651	.00639	.00628	.00617	.00607	.00597	.00587	.00577	.00568	.00559	.00550	.00542	.00533	.00525	.00517	.00510	.00502	.00495	.00488	.00481
103	25	.00677	.00665	.00653	.00642	.00631	.00620	.00610	.00600	.00590	.00580	.00571	.00562	.00553	.00545	.00537	.00529	.00521	.00513	.00506	.00498
103	26	.00707	.00694	.00682	.00670	.00658	.00647	.00636	.00625	.00615	.00605	.00595	.00586	.00576	.00567	.00559	.00550	.00542	.00534	.00526	.00518
103	27	.00742	.00729	.00716	.00703	.00691	.00679	.00667	.00656	.00645	.00635	.00624	.00614	.00604	.00595	.00586	.00577	.00568	.00560	.00551	.00543
103	28	.00782	.00767	.00753	.00740	.00727	.00714	.00702	.00690	.00678	.00667	.00656	.00646	.00635	.00625	.00616	.00606	.00597	.00588	.00579	.00570
103	29	.00825	.00809	.00795	.00780	.00766	.00753	.00740	.00727	.00715	.00703	.00692	.00680	.00669	.00659	.00648	.00638	.00629	.00619	.00610	.00601
103	30	.00871	.00855	.00839	.00824	.00809	.00795	.00781	.00767	.00754	.00742	.00729	.00717	.00706	.00695	.00684	.00673	.00662	.00652	.00642	.00633
103	31	.00920	.00903	.00886	.00870	.00854	.00839	.00824	.00810	.00796	.00782	.00769	.00757	.00744	.00732	.00721	.00709	.00698	.00687	.00677	.00667
103	32	.00972	.00954	.00936	.00919	.00902	.00886	.00870	.00855	.00840	.00826	.00812	.00798	.00785	.00772	.00760	.00748	.00736	.00725	.00714	.00703
103	33	.01030	.01010	.00991	.00973	.00955	.00937	.00920	.00904	.00888	.00873	.00858	.00844	.00830	.00816	.00803	.00790	.00778	.00765	.00754	.00742
103	34	.01092	.01071	.01050	.01030	.01011	.00993	.00975	.00957	.00940	.00924	.00908	.00893	.00878	.00863	.00849	.00835	.00822	.00809	.00796	.00784
103	35	.01160	.01138	.01116	.01094	.01074	.01054	.01035	.01016	.00998	.00981	.00964	.00947	.00931	.00915	.00900	.00886	.00871	.00857	.00844	.00831
103	36	.01234	.01210	.01187	.01164	.01142	.01120	.01100	.01080	.01060	.01042	.01023	.01006	.00988	.00972	.00956	.00940	.00924	.00910	.00895	.00881
103	37	.01315	.01289	.01264	.01240	.01216	.01193	.01171	.01149	.01128	.01108	.01089	.01070	.01051	.01033	.01016	.00999	.00982	.00966	.00951	.00936
103	38	.01406	.01377	.01350	.01324	.01298	.01274	.01250	.01227	.01204	.01183	.01161	.01141	.01121	.01102	.01083	.01065	.01047	.01030	.01013	.00997
103	39	.01505	.01475	.01445	.01417	.01390	.01363	.01337	.01312	.01288	.01265	.01242	.01220	.01198	.01178	.01157	.01138	.01119	.01100	.01082	.01064
103	40	.01617	.01584	.01552	.01522	.01492	.01463	.01436	.01409	.01383	.01357	.01333	.01309	.01286	.01263	.01241	.01220	.01199	.01179	.01160	.01141
103	41	.01742	.01707	.01673	.01640	.01608	.01577	.01547	.01518	.01490	.01462	.01436	.01410	.01385	.01361	.01337	.01314	.01292	.01270	.01249	.01228
103	42	.01884	.01845	.01809	.01773	.01738	.01705	.01672	.01641	.01611	.01581	.01552	.01524	.01497	.01471	.01445	.01420	.01396	.01373	.01350	.01328
103	43	.02041	.02000	.01960	.01922	.01884	.01848	.01813	.01779	.01746	.01714	.01683	.01653	.01623	.01595	.01567	.01540	.01514	.01489	.01464	.01440

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	44	.02216	.02172	.02129	.02087	.02047	.02008	.01970	.01933	.01897	.01863	.01829	.01796	.01765	.01734	.01704	.01675	.01646	.01619	.01592	.01565
103	45	.02407	.02359	.02313	.02268	.02224	.02182	.02141	.02101	.02063	.02025	.01989	.01953	.01919	.01886	.01853	.01822	.01791	.01761	.01732	.01703
103	46	.02615	.02563	.02513	.02465	.02418	.02372	.02328	.02285	.02244	.02203	.02164	.02126	.02088	.02052	.02017	.01983	.01950	.01917	.01886	.01855
103	47	.02839	.02784	.02730	.02678	.02627	.02578	.02530	.02484	.02439	.02395	.02352	.02311	.02271	.02232	.02194	.02157	.02121	.02086	.02051	.02018
103	48	.03082	.03022	.02964	.02908	.02853	.02800	.02749	.02699	.02650	.02603	.02557	.02513	.02469	.02427	.02386	.02346	.02307	.02269	.02232	.02196
103	49	.03345	.03280	.03218	.03158	.03099	.03042	.02986	.02932	.02880	.02829	.02780	.02732	.02685	.02639	.02595	.02552	.02510	.02468	.02428	.02389
103	50	.03631	.03562	.03495	.03429	.03366	.03305	.03245	.03187	.03131	.03076	.03023	.02971	.02920	.02871	.02823	.02777	.02731	.02687	.02644	.02602
103	51	.03940	.03866	.03794	.03724	.03657	.03591	.03526	.03464	.03404	.03345	.03287	.03231	.03177	.03124	.03072	.03022	.02973	.02925	.02878	.02833
103	52	.04272	.04193	.04115	.04041	.03968	.03897	.03828	.03761	.03696	.03633	.03571	.03511	.03452	.03395	.03340	.03285	.03233	.03181	.03131	.03082
103	53	.04627	.04542	.04459	.04379	.04301	.04225	.04152	.04080	.04010	.03942	.03876	.03811	.03748	.03687	.03627	.03569	.03512	.03456	.03402	.03349
103	54	.05006	.04915	.04827	.04741	.04658	.04576	.04497	.04420	.04346	.04273	.04202	.04132	.04065	.03999	.03935	.03872	.03811	.03751	.03693	.03636
103	55	.05411	.05315	.05220	.05129	.05039	.04953	.04868	.04786	.04706	.04627	.04551	.04477	.04405	.04334	.04265	.04198	.04133	.04069	.04006	.03945
103	56	.05845	.05742	.05641	.05543	.05448	.05355	.05265	.05177	.05091	.05008	.04927	.04847	.04770	.04694	.04620	.04548	.04478	.04409	.04342	.04277
103	57	.06307	.06197	.06090	.05986	.05885	.05786	.05690	.05596	.05504	.05415	.05328	.05243	.05160	.05080	.05001	.04924	.04848	.04775	.04703	.04633
103	58	.06796	.06679	.06565	.06454	.06346	.06241	.06139	.06039	.05941	.05846	.05753	.05663	.05574	.05488	.05404	.05322	.05241	.05163	.05086	.05011
103	59	.07308	.07184	.07063	.06945	.06831	.06719	.06610	.06503	.06400	.06298	.06199	.06103	.06009	.05917	.05827	.05739	.05653	.05569	.05487	.05407
103	60	.07844	.07713	.07584	.07459	.07338	.07219	.07103	.06990	.06880	.06772	.06667	.06564	.06464	.06366	.06270	.06176	.06085	.05996	.05908	.05823
103	61	.08408	.08268	.08132	.08000	.07871	.07745	.07622	.07502	.07385	.07270	.07158	.07049	.06943	.06838	.06737	.06637	.06540	.06444	.06351	.06260
103	62	.09005	.08858	.08714	.08574	.08437	.08303	.08173	.08046	.07921	.07800	.07681	.07565	.07452	.07341	.07233	.07127	.07023	.06922	.06823	.06726
103	63	.09639	.09484	.09332	.09183	.09039	.08897	.08759	.08624	.08492	.08364	.08238	.08115	.07995	.07877	.07762	.07649	.07539	.07432	.07326	.07223
103	64	.10311	.10146	.09986	.09829	.09676	.09527	.09381	.09238	.09098	.08962	.08829	.08698	.08571	.08446	.08324	.08204	.08087	.07973	.07861	.07751
103	65	.11022	.10849	.10679	.10514	.10352	.10194	.10040	.09889	.09742	.09597	.09456	.09318	.09183	.09051	.08921	.08795	.08671	.08549	.08430	.08314
103	66	.11779	.11597	.11418	.11244	.11074	.10907	.10744	.10585	.10429	.10276	.10127	.09981	.09838	.09698	.09561	.09427	.09295	.09166	.09040	.08917
103	67	.12591	.12399	.12211	.12028	.11848	.11673	.11501	.11333	.11168	.11007	.10850	.10695	.10544	.10396	.10251	.10109	.09970	.09834	.09700	.09569
103	68	.13457	.13255	.13058	.12865	.12677	.12492	.12311	.12134	.11961	.11791	.11625	.11462	.11302	.11146	.10993	.10843	.10695	.10551	.10410	.10271
103	69	.14376	.14165	.13958	.13755	.13557	.13363	.13173	.12987	.12805	.12626	.12451	.12279	.12111	.11946	.11785	.11626	.11471	.11318	.11169	.11022
103	70	.15342	.15121	.14905	.14692	.14485	.14281	.14082	.13886	.13695	.13507	.13323	.13142	.12965	.12792	.12622	.12455	.12291	.12130	.11973	.11818
103	71	.16351	.16120	.15893	.15671	.15454	.15241	.15032	.14827	.14626	.14429	.14236	.14046	.13860	.13678	.13499	.13324	.13151	.12982	.12816	.12653
103	72	.17399	.17157	.16921	.16689	.16462	.16239	.16021	.15807	.15596	.15390	.15187	.14989	.14794	.14602	.14414	.14230	.14049	.13871	.13696	.13525
103	73	.18484	.18233	.17987	.17745	.17508	.17276	.17048	.16824	.16604	.16388	.16176	.15968	.15764	.15563	.15366	.15173	.14983	.14796	.14613	.14433
103	74	.19618	.19357	.19101	.18849	.18602	.18360	.18122	.17888	.17659	.17433	.17212	.16994	.16781	.16571	.16365	.16162	.15963	.15767	.15575	.15386
103	75	.20810	.20539	.20273	.20011	.19754	.19502	.19254	.19011	.18772	.18537	.18306	.18079	.17856	.17637	.17421	.17209	.17001	.16796	.16594	.16396
103	76	.22070	.21789	.21513	.21242	.20975	.20713	.20456	.20203	.19954	.19709	.19469	.19232	.19000	.18771	.18546	.18325	.18107	.17893	.17683	.17475
103	77	.23402	.23112	.22826	.22545	.22269	.21997	.21730	.21468	.21209	.20955	.20705	.20459	.20217	.19979	.19745	.19515	.19288	.19064	.18845	.18628
103	78	.24806	.24506	.24211	.23921	.23635	.23354	.23078	.22806	.22539	.22275	.22016	.21761	.21510	.21262	.21019	.20779	.20543	.20311	.20082	.19856
103	79	.26271	.25962	.25658	.25359	.25065	.24775	.24490	.24209	.23932	.23660	.23392	.23128	.22868	.22611	.22359	.22110	.21865	.21624	.21386	.21152
103	80	.27781	.27464	.27152	.26844	.26542	.26243	.25950	.25660	.25375	.25094	.24817	.24545	.24276	.24011	.23750	.23493	.23239	.22989	.22743	.22500
103	81	.29321	.28996	.28676	.28361	.28051	.27744	.27443	.27145	.26852	.26563	.26278	.25997	.25720	.25447	.25177	.24912	.24650	.24392	.24137	.23886
103	82	.30883	.30551	.30224	.29901	.29583	.29270	.28960	.28655	.28354	.28058	.27765	.27476	.27191	.26911	.26633	.26360	.26090	.25824	.25561	.25302
103	83	.32466	.32128	.31794	.31465	.31140	.30819	.30503	.30191	.29883	.29579	.29279	.28983	.28691	.28403	.28118	.27837	.27560	.27286	.27016	.26749
103	84	.34086	.33741	.33402	.33066	.32735	.32408	.32086	.31767	.31453	.31142	.30836	.30533	.30234	.29939	.29647	.29359	.29075	.28794	.28517	.28243
103	85	.35750	.35401	.35056	.34716	.34379	.34047	.33719	.33395	.33074	.32758	.32446	.32137	.31832	.31530	.31232	.30938	.30647	.30360	.30076	.29796
103	86	.37441	.37088	.36739	.36394	.36053	.35716	.35383	.35054	.34729	.34408	.34090	.33776	.33466	.33159	.32855	.32555	.32259	.31966	.31676	.31390
103	87	.39129	.38773	.38420	.38072	.37727	.37387	.37050	.36717	.36388	.36062	.35740	.35421	.35106	.34795	.34487	.34182	.33880	.33582	.33287	.32996
103	88	.40809	.40450	.40095	.39744	.39397	.39053	.38714	.38377	.38045	.37715	.37390	.37068	.36749	.36433	.36121	.35812	.35507	.35204	.34905	.34609
103	89	.42476	.42115	.41759	.41406	.41057	.40711	.40369	.40031	.39696	.39364	.39036	.38711	.38389	.38071	.37755	.37443	.37134	.36828	.36525	.36226
103	90	.44119	.43758	.43401	.43048	.42698	.42351	.42008	.41668	.41331	.40998	.40668	.40341	.40017	.39696	.39379	.39064	.38753	.38444	.38139	.37836
103	91	.45702	.45342	.44985	.44631	.44281	.43934	.43590	.43250	.42912	.42578	.42247	.41919	.41594	.41272	.40953	.40637	.40324	.40013	.39706	.39401
103	92	.47187	.46828	.46471	.46118	.45768	.45421	.45078	.44737	.44399	.44065	.43733	.43405	.43079	.42756	.42436	.42119	.41805	.41493	.41184	.40878
103	93	.48574	.48216	.47860	.47508	.47159	.46813	.46469	.46129	.45792	.45457	.45126	.44797	.44471	.44148	.43827	.43510	.43195	.42882	.42572	.42265

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	94	.49883	.49526	.49172	.48821	.48472	.48127	.47785	.47445	.47108	.46774	.46443	.46114	.45789	.45465	.45145	.44827	.44512	.44199	.43889	.43581
103	95	.51136	.50781	.50429	.50079	.49733	.49389	.49047	.48709	.48373	.48040	.47710	.47382	.47057	.46734	.46414	.46096	.45781	.45468	.45158	.44851
103	96	.52323	.51970	.51620	.51272	.50927	.50585	.50245	.49908	.49574	.49242	.48913	.48586	.48261	.47940	.47620	.47303	.46989	.46676	.46367	.46059
103	97	.53429	.53079	.52730	.52385	.52042	.51701	.51363	.51028	.50695	.50364	.50036	.49711	.49387	.49067	.48748	.48432	.48118	.47806	.47497	.47190
103	98	.54478	.54129	.53783	.53440	.53099	.52760	.52424	.52090	.51759	.51430	.51103	.50779	.50457	.50137	.49820	.49504	.49191	.48881	.48572	.48266
103	99	.55507	.55161	.54818	.54477	.54138	.53801	.53467	.53136	.52806	.52479	.52154	.51831	.51511	.51192	.50876	.50562	.50250	.49941	.49633	.49328
103	100	.56514	.56171	.55831	.55492	.55156	.54822	.54490	.54161	.53833	.53508	.53185	.52864	.52545	.52229	.51914	.51602	.51291	.50983	.50677	.50373
103	101	.57511	.57171	.56833	.56497	.56164	.55833	.55503	.55176	.54851	.54528	.54208	.53889	.53572	.53257	.52945	.52634	.52325	.52019	.51714	.51411
103	102	.58493	.58156	.57822	.57489	.57158	.56830	.56503	.56179	.55857	.55536	.55218	.54901	.54587	.54274	.53963	.53655	.53348	.53043	.52740	.52439
103	103	.59476	.59143	.58812	.58482	.58155	.57829	.57506	.57184	.56864	.56546	.56230	.55916	.55604	.55294	.54985	.54679	.54374	.54071	.53769	.53470
104	0	.00837	.00832	.00827	.00822	.00818	.00813	.00809	.00804	.00800	.00795	.00791	.00787	.00783	.00778	.00774	.00770	.00767	.00763	.00759	.00755
104	1	.00194	.00191	.00188	.00186	.00183	.00181	.00178	.00176	.00174	.00171	.00169	.00167	.00165	.00163	.00161	.00159	.00157	.00156	.00154	.00152
104	2	.00167	.00164	.00161	.00158	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00129	.00127	.00125
104	3	.00156	.00153	.00150	.00147	.00145	.00142	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00117	.00115	.00113
104	4	.00153	.00150	.00147	.00144	.00141	.00139	.00136	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00117	.00115	.00114	.00112	.00110	.00108
104	5	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108
104	6	.00164	.00161	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111
104	7	.00176	.00172	.00168	.00165	.00161	.00157	.00154	.00151	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118
104	8	.00192	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00130	.00128
104	9	.00215	.00210	.00205	.00200	.00196	.00192	.00187	.00183	.00180	.00176	.00172	.00168	.00165	.00162	.00158	.00155	.00152	.00149	.00146	.00143
104	10	.00244	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175	.00172	.00169	.00165
104	11	.00281	.00275	.00269	.00264	.00259	.00253	.00248	.00244	.00239	.00234	.00230	.00225	.00221	.00217	.00213	.00209	.00205	.00201	.00198	.00194
104	12	.00324	.00318	.00312	.00306	.00300	.00294	.00289	.00284	.00279	.00274	.00269	.00264	.00259	.00255	.00250	.00246	.00242	.00238	.00234	.00230
104	13	.00371	.00364	.00357	.00351	.00345	.00339	.00333	.00327	.00322	.00316	.00311	.00306	.00301	.00296	.00291	.00286	.00282	.00277	.00273	.00269
104	14	.00416	.00408	.00401	.00395	.00388	.00382	.00375	.00369	.00363	.00357	.00352	.00346	.00341	.00336	.00331	.00326	.00321	.00316	.00311	.00307
104	15	.00456	.00448	.00441	.00434	.00427	.00420	.00413	.00407	.00401	.00394	.00388	.00383	.00377	.00371	.00366	.00361	.00355	.00350	.00345	.00341
104	16	.00489	.00481	.00473	.00466	.00458	.00451	.00444	.00438	.00431	.00424	.00418	.00412	.00406	.00400	.00395	.00389	.00384	.00378	.00373	.00368
104	17	.00516	.00507	.00499	.00491	.00484	.00476	.00469	.00462	.00455	.00448	.00442	.00435	.00429	.00423	.00417	.00411	.00406	.00400	.00395	.00389
104	18	.00537	.00528	.00520	.00511	.00503	.00496	.00488	.00481	.00474	.00467	.00460	.00453	.00447	.00440	.00434	.00428	.00422	.00417	.00411	.00405
104	19	.00555	.00546	.00538	.00529	.00521	.00513	.00505	.00497	.00490	.00482	.00475	.00469	.00462	.00455	.00449	.00443	.00437	.00431	.00425	.00419
104	20	.00574	.00565	.00556	.00547	.00538	.00530	.00521	.00513	.00506	.00498	.00491	.00484	.00477	.00470	.00463	.00457	.00450	.00444	.00438	.00432
104	21	.00594	.00584	.00574	.00565	.00556	.00547	.00539	.00530	.00522	.00514	.00507	.00499	.00492	.00485	.00478	.00471	.00465	.00458	.00452	.00446
104	22	.00613	.00603	.00593	.00583	.00573	.00564	.00555	.00547	.00538	.00530	.00522	.00514	.00507	.00499	.00492	.00485	.00478	.00471	.00465	.00459
104	23	.00633	.00622	.00612	.00602	.00592	.00582	.00573	.00564	.00555	.00546	.00538	.00530	.00522	.00514	.00507	.00499	.00492	.00485	.00478	.00472
104	24	.00656	.00645	.00633	.00623	.00612	.00602	.00592	.00583	.00574	.00565	.00556	.00547	.00539	.00531	.00523	.00515	.00508	.00501	.00493	.00486
104	25	.00682	.00670	.00659	.00647	.00636	.00626	.00615	.00605	.00595	.00586	.00577	.00568	.00559	.00551	.00542	.00534	.00526	.00519	.00511	.00504
104	26	.00712	.00700	.00687	.00675	.00664	.00652	.00642	.00631	.00621	.00611	.00601	.00591	.00582	.00573	.00565	.00556	.00548	.00540	.00532	.00524
104	27	.00748	.00735	.00722	.00709	.00697	.00685	.00673	.00662	.00651	.00641	.00630	.00620	.00611	.00601	.00592	.00583	.00574	.00566	.00557	.00549
104	28	.00788	.00773	.00760	.00746	.00733	.00720	.00708	.00696	.00685	.00673	.00663	.00652	.00642	.00632	.00622	.00612	.00603	.00594	.00585	.00577
104	29	.00831	.00816	.00801	.00787	.00773	.00760	.00747	.00734	.00722	.00710	.00698	.00687	.00676	.00666	.00655	.00645	.00635	.00626	.00616	.00607
104	30	.00878	.00862	.00846	.00831	.00816	.00802	.00788	.00774	.00761	.00749	.00736	.00724	.00713	.00702	.00691	.00680	.00670	.00659	.00650	.00640
104	31	.00927	.00910	.00893	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00764	.00752	.00740	.00728	.00717	.00706	.00695	.00684	.00674
104	32	.00980	.00962	.00944	.00926	.00910	.00893	.00878	.00863	.00848	.00833	.00819	.00806	.00793	.00780	.00768	.00756	.00744	.00732	.00721	.00710
104	33	.01038	.01018	.00999	.00981	.00963	.00945	.00929	.00912	.00897	.00881	.00866	.00852	.00838	.00824	.00811	.00798	.00786	.00774	.00762	.00750
104	34	.01100	.01079	.01058	.01039	.01020	.01001	.00983	.00966	.00949	.00933	.00917	.00901	.00886	.00872	.00858	.00844	.00831	.00818	.00805	.00793
104	35	.01169	.01146	.01124	.01103	.01083	.01063	.01044	.01025	.01007	.00990	.00973	.00956	.00940	.00924	.00909	.00895	.00880	.00866	.00853	.00840
104	36	.01244	.01219	.01196	.01173	.01151	.01130	.01109	.01089	.01070	.01051	.01033	.01015	.00998	.00981	.00965	.00949	.00934	.00919	.00905	.00890
104	37	.01325	.01299	.01274	.01249	.01226	.01203	.01181	.01159	.01138	.01118	.01099	.01080	.01061	.01043	.01026	.01009	.00992	.00976	.00961	.00946
104	38	.01416	.01388	.01361	.01334	.01309	.01284	.01260	.01237	.01215	.01193	.01172	.01151	.01132	.01112	.01093	.01075	.01058	.01040	.01024	.01007
104	39	.01516	.01486	.01456	.01428	.01400	.01374	.01348	.01323	.01299	.01276	.01253	.01231	.01209	.01189	.01168	.01149	.01130	.01111	.01093	.01075

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	40	.01628	.01595	.01564	.01533	.01504	.01475	.01447	.01420	.01394	.01369	.01344	.01320	.01297	.01275	.01253	.01232	.01211	.01191	.01171	.01152
104	41	.01755	.01719	.01685	.01652	.01620	.01589	.01559	.01530	.01502	.01475	.01448	.01422	.01397	.01373	.01349	.01326	.01304	.01282	.01261	.01241
104	42	.01897	.01859	.01822	.01786	.01752	.01718	.01686	.01654	.01624	.01594	.01565	.01538	.01511	.01484	.01459	.01434	.01410	.01386	.01363	.01341
104	43	.02055	.02014	.01974	.01936	.01898	.01862	.01827	.01793	.01760	.01728	.01697	.01667	.01638	.01609	.01582	.01555	.01528	.01503	.01478	.01454
104	44	.02231	.02187	.02144	.02103	.02062	.02023	.01985	.01949	.01913	.01878	.01845	.01812	.01780	.01749	.01719	.01690	.01662	.01634	.01607	.01581
104	45	.02424	.02376	.02329	.02284	.02241	.02199	.02158	.02118	.02080	.02042	.02006	.01970	.01936	.01903	.01870	.01839	.01808	.01778	.01749	.01720
104	46	.02633	.02582	.02532	.02483	.02436	.02391	.02347	.02304	.02262	.02222	.02182	.02144	.02107	.02071	.02036	.02001	.01968	.01936	.01904	.01873
104	47	.02859	.02803	.02750	.02697	.02647	.02598	.02550	.02504	.02459	.02415	.02373	.02331	.02291	.02252	.02214	.02177	.02141	.02106	.02072	.02038
104	48	.03104	.03044	.02986	.02930	.02875	.02822	.02771	.02721	.02672	.02625	.02579	.02535	.02491	.02449	.02408	.02368	.02329	.02291	.02254	.02218
104	49	.03368	.03304	.03242	.03181	.03123	.03066	.03010	.02956	.02904	.02853	.02804	.02756	.02709	.02663	.02619	.02576	.02534	.02493	.02453	.02414
104	50	.03656	.03587	.03520	.03455	.03392	.03331	.03271	.03213	.03157	.03102	.03049	.02997	.02947	.02898	.02850	.02803	.02758	.02713	.02670	.02628
104	51	.03968	.03894	.03823	.03753	.03685	.03619	.03555	.03493	.03432	.03373	.03316	.03260	.03206	.03153	.03101	.03051	.03002	.02954	.02907	.02862
104	52	.04303	.04223	.04146	.04072	.03999	.03928	.03859	.03792	.03727	.03664	.03602	.03542	.03484	.03427	.03371	.03317	.03264	.03213	.03163	.03113
104	53	.04661	.04576	.04493	.04413	.04335	.04259	.04186	.04114	.04044	.03976	.03910	.03845	.03783	.03721	.03661	.03603	.03546	.03491	.03437	.03384
104	54	.05043	.04952	.04864	.04778	.04695	.04614	.04535	.04458	.04383	.04310	.04239	.04170	.04102	.04037	.03972	.03910	.03849	.03789	.03731	.03674
104	55	.05452	.05355	.05261	.05169	.05080	.04993	.04909	.04827	.04747	.04669	.04592	.04518	.04446	.04375	.04307	.04239	.04174	.04110	.04047	.03986
104	56	.05889	.05786	.05685	.05588	.05493	.05400	.05310	.05222	.05136	.05053	.04971	.04892	.04815	.04739	.04665	.04594	.04523	.04455	.04388	.04322
104	57	.06356	.06246	.06139	.06035	.05933	.05835	.05738	.05645	.05553	.05464	.05377	.05292	.05210	.05129	.05050	.04973	.04898	.04824	.04753	.04683
104	58	.06849	.06732	.06618	.06508	.06400	.06295	.06192	.06092	.05995	.05900	.05807	.05717	.05628	.05542	.05458	.05376	.05295	.05217	.05140	.05065
104	59	.07366	.07242	.07121	.07003	.06889	.06777	.06668	.06562	.06458	.06357	.06258	.06162	.06067	.05975	.05886	.05798	.05712	.05628	.05546	.05466
104	60	.07906	.07775	.07647	.07522	.07401	.07282	.07166	.07053	.06943	.06835	.06730	.06628	.06527	.06429	.06334	.06240	.06149	.06060	.05972	.05887
104	61	.08475	.08336	.08200	.08068	.07939	.07813	.07690	.07570	.07453	.07339	.07227	.07118	.07011	.06907	.06806	.06706	.06609	.06514	.06420	.06329
104	62	.09078	.08931	.08787	.08647	.08510	.08377	.08247	.08119	.07995	.07874	.07755	.07640	.07526	.07416	.07307	.07202	.07098	.06997	.06898	.06801
104	63	.09718	.09562	.09411	.09262	.09118	.08977	.08839	.08704	.08572	.08444	.08318	.08195	.08075	.07957	.07842	.07730	.07620	.07512	.07407	.07304
104	64	.10395	.10231	.10071	.09915	.09762	.09612	.09467	.09324	.09185	.09048	.08915	.08785	.08657	.08533	.08411	.08291	.08174	.08060	.07948	.07838
104	65	.11113	.10940	.10771	.10606	.10445	.10287	.10133	.09982	.09835	.09690	.09549	.09411	.09276	.09144	.09015	.08888	.08764	.08643	.08524	.08408
104	66	.11878	.11696	.11517	.11343	.11173	.11007	.10844	.10685	.10529	.10377	.10228	.10082	.09939	.09799	.09662	.09528	.09396	.09268	.09142	.09018
104	67	.12697	.12506	.12318	.12135	.11956	.11781	.11609	.11441	.11277	.11116	.10958	.10804	.10653	.10505	.10360	.10218	.10079	.09943	.09809	.09678
104	68	.13573	.13371	.13174	.12982	.12793	.12609	.12428	.12251	.12078	.11909	.11743	.11580	.11420	.11264	.11111	.10961	.10814	.10670	.10528	.10390
104	69	.14501	.14290	.14084	.13882	.13684	.13490	.13300	.13114	.12932	.12754	.12579	.12407	.12239	.12075	.11913	.11755	.11599	.11447	.11298	.11151
104	70	.15478	.15258	.15041	.14830	.14622	.14419	.14220	.14024	.13833	.13646	.13462	.13281	.13105	.12931	.12761	.12594	.12431	.12270	.12112	.11958
104	71	.16498	.16268	.16041	.15820	.15603	.15390	.15181	.14977	.14776	.14579	.14386	.14197	.14011	.13829	.13650	.13475	.13303	.13133	.12967	.12804
104	72	.17558	.17317	.17081	.16850	.16623	.16401	.16182	.15968	.15758	.15552	.15350	.15152	.14957	.14766	.14578	.14394	.14213	.14035	.13860	.13689
104	73	.18656	.18406	.18160	.17919	.17682	.17450	.17222	.16998	.16779	.16563	.16351	.16144	.15940	.15739	.15543	.15349	.15159	.14973	.14789	.14609
104	74	.19803	.19542	.19287	.19035	.18789	.18547	.18309	.18076	.17847	.17622	.17401	.17183	.16970	.16760	.16554	.16352	.16153	.15958	.15765	.15576
104	75	.21009	.20739	.20473	.20212	.19955	.19704	.19456	.19213	.18974	.18740	.18509	.18282	.18059	.17840	.17625	.17413	.17205	.17001	.16799	.16601
104	76	.22285	.22005	.21729	.21458	.21192	.20931	.20673	.20421	.20172	.19928	.19688	.19452	.19219	.18991	.18766	.18545	.18328	.18114	.17904	.17696
104	77	.23635	.23345	.23060	.22779	.22503	.22232	.21966	.21703	.21446	.21192	.20942	.20697	.20455	.20217	.19983	.19753	.19526	.19303	.19083	.18867
104	78	.25058	.24758	.24464	.24174	.23889	.23609	.23333	.23062	.22794	.22532	.22273	.22018	.21767	.21520	.21277	.21037	.20802	.20569	.20341	.20116
104	79	.26544	.26236	.25933	.25634	.25340	.25051	.24766	.24486	.24210	.23938	.23670	.23407	.23147	.22891	.22639	.22390	.22146	.21905	.21667	.21433
104	80	.28077	.27760	.27449	.27142	.26840	.26542	.26249	.25960	.25676	.25395	.25119	.24847	.24578	.24314	.24053	.23796	.23543	.23293	.23047	.22804
104	81	.29641	.29317	.28998	.28683	.28373	.28068	.27767	.27470	.27177	.26889	.26604	.26324	.26047	.25775	.25506	.25240	.24979	.24721	.24467	.24216
104	82	.31228	.30897	.30571	.30249	.29932	.29619	.29310	.29006	.28706	.28410	.28117	.27829	.27545	.27264	.26988	.26715	.26445	.26179	.25917	.25658
104	83	.32838	.32501	.32168	.31839	.31515	.31195	.30880	.30568	.30261	.29958	.29659	.29363	.29071	.28784	.28499	.28219	.27942	.27669	.27399	.27132
104	84	.34485	.34142	.33803	.33469	.33139	.32813	.32491	.32173	.31860	.31550	.31244	.30942	.30643	.30349	.30058	.29770	.29486	.29206	.28929	.28655
104	85	.36181	.35833	.35489	.35150	.34814	.34483	.34156	.33832	.33513	.33197	.32885	.32577	.32273	.31972	.31675	.31381	.31091	.30804	.30521	.30240
104	86	.37905	.37553	.37205	.36861	.36521	.36185	.35854	.35525	.35201	.34881	.34564	.34250	.33941	.33635	.33332	.33033	.32737	.32444	.32155	.31869
104	87	.39627	.39272	.38921	.38574	.38230	.37891	.37555	.37223	.36895	.36570	.36249	.35931	.35617	.35306	.34999	.34695	.34394	.34096	.33802	.33511
104	88	.41343	.40985	.40632	.40282	.39936	.39594	.39255	.38920	.38589	.38260	.37936	.37615	.37297	.36982	.36671	.36363	.36058	.35756	.35457	.35162
104	89	.43047	.42688	.42333	.41982	.41634	.41290	.40949	.40612	.40278	.39948	.39620	.39296	.38976	.38658	.38344	.38032	.37724	.37419	.37117	.36818

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	90	.44729	.44370	.44015	.43663	.43314	.42969	.42627	.42289	.41953	.41621	.41292	.40967	.40644	.40324	.40008	.39694	.39384	.39076	.38771	.38469
104	91	.46351	.45993	.45637	.45286	.44937	.44592	.44250	.43911	.43575	.43242	.42912	.42585	.42262	.41941	.41623	.41308	.40995	.40686	.40379	.40076
104	92	.47874	.47516	.47162	.46811	.46463	.46118	.45776	.45437	.45101	.44768	.44438	.44111	.43786	.43465	.43146	.42830	.42517	.42206	.41898	.41593
104	93	.49297	.48941	.48588	.48238	.47890	.47546	.47205	.46866	.46531	.46198	.45868	.45541	.45216	.44894	.44575	.44259	.43945	.43634	.43325	.43019
104	94	.50641	.50286	.49934	.49586	.49240	.48896	.48556	.48218	.47883	.47551	.47222	.46895	.46570	.46249	.45930	.45613	.45299	.44988	.44679	.44372
104	95	.51929	.51576	.51227	.50879	.50535	.50193	.49854	.49518	.49184	.48853	.48525	.48198	.47875	.47554	.47235	.46919	.46606	.46294	.45985	.45679
104	96	.53150	.52799	.52452	.52107	.51764	.51424	.51087	.50752	.50420	.50090	.49763	.49438	.49116	.48795	.48478	.48162	.47849	.47539	.47230	.46924
104	97	.54288	.53940	.53595	.53252	.52912	.52574	.52238	.51905	.51575	.51246	.50920	.50597	.50275	.49956	.49640	.49325	.49013	.48703	.48395	.48090
104	98	.55368	.55022	.54679	.54338	.54000	.53664	.53331	.52999	.52671	.52344	.52019	.51697	.51377	.51060	.50744	.50431	.50119	.49810	.49503	.49199
104	99	.56428	.56086	.55745	.55407	.55071	.54738	.54406	.54077	.53750	.53426	.53103	.52783	.52464	.52148	.51834	.51522	.51212	.50904	.50598	.50295
104	100	.57467	.57127	.56790	.56454	.56121	.55790	.55461	.55135	.54810	.54487	.54167	.53848	.53532	.53218	.52905	.52595	.52287	.51980	.51676	.51373
104	101	.58495	.58159	.57824	.57492	.57162	.56833	.56507	.56183	.55861	.55541	.55223	.54907	.54592	.54280	.53970	.53661	.53355	.53050	.52747	.52446
104	102	.59509	.59176	.58845	.58516	.58188	.57863	.57540	.57219	.56899	.56582	.56266	.55952	.55641	.55331	.55022	.54716	.54411	.54109	.53808	.53509
104	103	.60523	.60194	.59866	.59541	.59217	.58895	.58574	.58256	.57940	.57625	.57312	.57001	.56691	.56384	.56078	.55774	.55471	.55170	.54871	.54574
104	104	.61611	.61285	.60962	.60640	.60320	.60001	.59685	.59370	.59056	.58745	.58435	.58127	.57821	.57516	.57213	.56911	.56611	.56313	.56017	.55722
105	0	.00853	.00848	.00843	.00838	.00834	.00829	.00825	.00820	.00816	.00812	.00807	.00803	.00799	.00795	.00791	.00787	.00783	.00779	.00776	.00772
105	1	.00196	.00193	.00191	.00188	.00185	.00183	.00181	.00178	.00176	.00174	.00172	.00169	.00167	.00165	.00164	.00162	.00160	.00158	.00156	.00155
105	2	.00168	.00166	.00163	.00160	.00158	.00155	.00153	.00150	.00148	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00129	.00127
105	3	.00157	.00154	.00152	.00149	.00146	.00144	.00141	.00139	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00115
105	4	.00155	.00152	.00148	.00146	.00143	.00140	.00137	.00135	.00132	.00130	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109
105	5	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00137	.00134	.00131	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109
105	6	.00165	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00114	.00112
105	7	.00177	.00173	.00169	.00166	.00162	.00158	.00155	.00152	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00123	.00121	.00119
105	8	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128
105	9	.00215	.00211	.00206	.00201	.00197	.00193	.00188	.00184	.00180	.00177	.00173	.00169	.00166	.00162	.00159	.00156	.00153	.00150	.00147	.00144
105	10	.00245	.00240	.00235	.00230	.00225	.00220	.00216	.00211	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173	.00170	.00167
105	11	.00282	.00276	.00271	.00265	.00260	.00255	.00250	.00245	.00240	.00236	.00231	.00227	.00223	.00218	.00214	.00210	.00207	.00203	.00199	.00196
105	12	.00326	.00320	.00314	.00308	.00302	.00296	.00291	.00286	.00280	.00275	.00271	.00266	.00261	.00257	.00252	.00248	.00244	.00240	.00236	.00232
105	13	.00373	.00366	.00360	.00354	.00347	.00341	.00335	.00330	.00324	.00319	.00313	.00308	.00303	.00298	.00294	.00289	.00284	.00280	.00276	.00271
105	14	.00419	.00412	.00405	.00398	.00391	.00385	.00378	.00372	.00366	.00361	.00355	.00349	.00344	.00339	.00334	.00329	.00324	.00319	.00314	.00310
105	15	.00460	.00452	.00445	.00437	.00430	.00424	.00417	.00411	.00404	.00398	.00392	.00386	.00381	.00375	.00370	.00364	.00359	.00354	.00349	.00344
105	16	.00493	.00485	.00477	.00470	.00463	.00455	.00449	.00442	.00435	.00429	.00422	.00416	.00410	.00405	.00399	.00393	.00388	.00383	.00377	.00372
105	17	.00520	.00512	.00504	.00496	.00488	.00481	.00474	.00466	.00460	.00453	.00446	.00440	.00434	.00428	.00422	.00416	.00410	.00405	.00399	.00394
105	18	.00541	.00533	.00524	.00516	.00508	.00500	.00493	.00485	.00478	.00471	.00465	.00458	.00452	.00445	.00439	.00433	.00427	.00421	.00416	.00410
105	19	.00560	.00551	.00543	.00534	.00526	.00518	.00510	.00502	.00495	.00487	.00480	.00474	.00467	.00460	.00454	.00448	.00442	.00436	.00430	.00424
105	20	.00579	.00570	.00561	.00552	.00543	.00535	.00527	.00519	.00511	.00503	.00496	.00489	.00482	.00475	.00468	.00462	.00456	.00450	.00444	.00438
105	21	.00599	.00589	.00580	.00570	.00561	.00553	.00544	.00536	.00528	.00520	.00512	.00505	.00497	.00490	.00484	.00477	.00470	.00464	.00458	.00451
105	22	.00618	.00608	.00598	.00588	.00579	.00570	.00561	.00552	.00544	.00535	.00527	.00520	.00512	.00505	.00498	.00491	.00484	.00477	.00470	.00464
105	23	.00639	.00628	.00617	.00607	.00597	.00588	.00578	.00569	.00560	.00552	.00543	.00535	.00527	.00520	.00512	.00505	.00498	.00491	.00484	.00477
105	24	.00661	.00650	.00639	.00628	.00618	.00608	.00598	.00588	.00579	.00570	.00561	.00553	.00545	.00537	.00529	.00521	.00513	.00506	.00499	.00492
105	25	.00688	.00676	.00664	.00653	.00642	.00631	.00621	.00611	.00601	.00592	.00583	.00574	.00565	.00556	.00548	.00540	.00532	.00525	.00517	.00510
105	26	.00718	.00705	.00693	.00681	.00670	.00658	.00647	.00637	.00627	.00617	.00607	.00597	.00588	.00579	.00571	.00562	.00554	.00546	.00538	.00530
105	27	.00754	.00741	.00728	.00715	.00703	.00691	.00679	.00668	.00657	.00647	.00636	.00626	.00617	.00607	.00598	.00589	.00580	.00572	.00564	.00556
105	28	.00794	.00780	.00766	.00752	.00739	.00727	.00715	.00703	.00691	.00680	.00669	.00658	.00648	.00638	.00628	.00619	.00610	.00601	.00592	.00583
105	29	.00838	.00823	.00808	.00794	.00780	.00766	.00753	.00741	.00729	.00717	.00705	.00694	.00683	.00672	.00662	.00652	.00642	.00633	.00623	.00614
105	30	.00885	.00869	.00853	.00838	.00823	.00809	.00795	.00781	.00768	.00756	.00744	.00732	.00720	.00709	.00698	.00687	.00677	.00667	.00657	.00647
105	31	.00934	.00917	.00900	.00884	.00869	.00853	.00839	.00824	.00811	.00797	.00784	.00771	.00759	.00747	.00736	.00724	.00713	.00702	.00692	.00682
105	32	.00988	.00969	.00951	.00934	.00917	.00901	.00886	.00870	.00856	.00841	.00827	.00814	.00801	.00788	.00776	.00764	.00752	.00740	.00729	.00718
105	33	.01046	.01026	.01007	.00989	.00971	.00954	.00937	.00921	.00905	.00890	.00875	.00860	.00846	.00833	.00819	.00807	.00794	.00782	.00770	.00759
105	34	.01109	.01087	.01067	.01047	.01028	.01010	.00992	.00974	.00958	.00941	.00925	.00910	.00895	.00880	.00866	.00853	.00839	.00826	.00814	.00801

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	35	.01178	.01155	.01133	.01112	.01092	.01072	.01053	.01034	.01016	.00999	.00982	.00965	.00949	.00934	.00919	.00904	.00890	.00876	.00862	.00849
105	36	.01253	.01229	.01205	.01183	.01161	.01139	.01119	.01099	.01079	.01061	.01042	.01025	.01008	.00991	.00975	.00959	.00944	.00929	.00914	.00900
105	37	.01335	.01309	.01284	.01259	.01236	.01213	.01191	.01169	.01148	.01128	.01109	.01090	.01071	.01053	.01036	.01019	.01002	.00986	.00971	.00956
105	38	.01426	.01398	.01371	.01345	.01319	.01295	.01271	.01248	.01225	.01204	.01182	.01162	.01142	.01123	.01104	.01086	.01068	.01051	.01034	.01018
105	39	.01527	.01496	.01467	.01439	.01411	.01385	.01359	.01334	.01310	.01287	.01264	.01242	.01221	.01200	.01180	.01160	.01141	.01122	.01104	.01087
105	40	.01639	.01607	.01575	.01545	.01515	.01486	.01459	.01432	.01406	.01381	.01356	.01332	.01309	.01287	.01265	.01244	.01223	.01203	.01183	.01164
105	41	.01767	.01732	.01697	.01664	.01633	.01602	.01572	.01543	.01514	.01487	.01461	.01435	.01410	.01386	.01362	.01339	.01317	.01295	.01274	.01253
105	42	.01910	.01872	.01835	.01799	.01765	.01731	.01699	.01668	.01637	.01608	.01579	.01551	.01524	.01498	.01472	.01447	.01423	.01400	.01377	.01354
105	43	.02069	.02028	.01989	.01950	.01913	.01877	.01842	.01808	.01775	.01743	.01712	.01682	.01652	.01624	.01596	.01569	.01543	.01518	.01493	.01469
105	44	.02247	.02203	.02160	.02118	.02078	.02039	.02001	.01964	.01929	.01894	.01860	.01828	.01796	.01765	.01735	.01706	.01678	.01650	.01623	.01597
105	45	.02440	.02393	.02346	.02301	.02258	.02216	.02175	.02135	.02097	.02059	.02023	.01988	.01953	.01920	.01887	.01856	.01825	.01795	.01766	.01738
105	46	.02652	.02600	.02550	.02502	.02455	.02409	.02365	.02322	.02281	.02240	.02201	.02163	.02126	.02090	.02054	.02020	.01987	.01955	.01923	.01892
105	47	.02879	.02823	.02770	.02718	.02667	.02618	.02570	.02524	.02479	.02435	.02393	.02352	.02312	.02273	.02235	.02198	.02162	.02127	.02092	.02059
105	48	.03125	.03066	.03008	.02952	.02897	.02844	.02793	.02743	.02695	.02647	.02602	.02557	.02514	.02472	.02431	.02391	.02352	.02314	.02277	.02241
105	49	.03392	.03328	.03266	.03205	.03147	.03090	.03034	.02980	.02928	.02877	.02828	.02780	.02733	.02688	.02643	.02600	.02558	.02517	.02477	.02438
105	50	.03682	.03613	.03547	.03482	.03418	.03357	.03298	.03240	.03184	.03129	.03076	.03024	.02973	.02924	.02876	.02830	.02784	.02740	.02697	.02655
105	51	.03997	.03923	.03851	.03781	.03714	.03648	.03584	.03522	.03461	.03402	.03345	.03289	.03235	.03182	.03130	.03080	.03031	.02983	.02937	.02891
105	52	.04334	.04255	.04178	.04103	.04030	.03960	.03891	.03824	.03759	.03696	.03634	.03574	.03516	.03459	.03403	.03349	.03296	.03245	.03195	.03146
105	53	.04695	.04610	.04528	.04448	.04370	.04294	.04220	.04149	.04079	.04011	.03945	.03880	.03817	.03756	.03696	.03638	.03581	.03526	.03472	.03419
105	54	.05080	.04990	.04901	.04816	.04733	.04651	.04573	.04496	.04421	.04348	.04277	.04208	.04141	.04075	.04011	.03948	.03887	.03828	.03769	.03713
105	55	.05493	.05396	.05302	.05210	.05121	.05035	.04950	.04868	.04788	.04710	.04634	.04560	.04488	.04417	.04348	.04281	.04216	.04152	.04089	.04029
105	56	.05934	.05831	.05730	.05633	.05538	.05445	.05355	.05267	.05182	.05098	.05017	.04938	.04860	.04785	.04711	.04639	.04569	.04501	.04434	.04368
105	57	.06404	.06295	.06188	.06084	.05983	.05884	.05788	.05694	.05603	.05514	.05427	.05342	.05260	.05179	.05100	.05023	.04948	.04875	.04803	.04733
105	58	.06902	.06785	.06672	.06561	.06454	.06349	.06246	.06146	.06049	.05954	.05861	.05771	.05683	.05597	.05513	.05430	.05350	.05272	.05195	.05120
105	59	.07424	.07300	.07179	.07062	.06947	.06836	.06727	.06621	.06517	.06416	.06317	.06221	.06127	.06035	.05945	.05858	.05772	.05688	.05606	.05526
105	60	.07969	.07838	.07710	.07586	.07464	.07346	.07230	.07117	.07007	.06899	.06795	.06692	.06592	.06494	.06399	.06305	.06214	.06124	.06037	.05952
105	61	.08543	.08404	.08269	.08137	.08008	.07882	.07759	.07639	.07523	.07408	.07297	.07188	.07081	.06977	.06876	.06776	.06679	.06584	.06491	.06400
105	62	.09151	.09004	.08861	.08721	.08585	.08451	.08321	.08194	.08070	.07949	.07831	.07715	.07602	.07491	.07383	.07277	.07174	.07073	.06974	.06877
105	63	.09797	.09642	.09491	.09343	.09198	.09057	.08919	.08785	.08653	.08525	.08399	.08276	.08156	.08039	.07924	.07812	.07702	.07594	.07489	.07386
105	64	.10481	.10317	.10157	.10001	.09848	.09699	.09554	.09411	.09272	.09136	.09003	.08873	.08745	.08621	.08499	.08380	.08263	.08149	.08037	.07927
105	65	.11206	.11033	.10864	.10699	.10538	.10381	.10227	.10076	.09929	.09785	.09644	.09506	.09371	.09239	.09110	.08984	.08860	.08738	.08620	.08503
105	66	.11977	.11796	.11618	.11444	.11274	.11108	.10945	.10786	.10631	.10479	.10330	.10184	.10041	.09901	.09764	.09630	.09499	.09371	.09245	.09121
105	67	.12805	.12614	.12427	.12244	.12065	.11890	.11718	.11551	.11387	.11226	.11069	.10915	.10764	.10616	.10471	.10330	.10191	.10054	.09921	.09790
105	68	.13690	.13489	.13292	.13100	.12912	.12727	.12547	.12370	.12197	.12028	.11862	.11700	.11540	.11384	.11231	.11082	.10935	.10791	.10649	.10511
105	69	.14628	.14418	.14212	.14010	.13812	.13619	.13429	.13243	.13062	.12883	.12709	.12537	.12370	.12205	.12044	.11886	.11730	.11578	.11429	.11283
105	70	.15616	.15396	.15180	.14969	.14762	.14559	.14360	.14165	.13974	.13786	.13603	.13423	.13246	.13073	.12903	.12736	.12573	.12412	.12255	.12100
105	71	.16648	.16417	.16192	.15971	.15754	.15541	.15333	.15129	.14928	.14732	.14539	.14350	.14165	.13983	.13804	.13629	.13457	.13288	.13122	.12959
105	72	.17720	.17479	.17244	.17013	.16786	.16564	.16346	.16133	.15923	.15717	.15515	.15317	.15123	.14932	.14744	.14560	.14379	.14202	.14027	.13856
105	73	.18831	.18580	.18335	.18094	.17858	.17626	.17399	.17175	.16956	.16741	.16530	.16322	.16118	.15918	.15722	.15529	.15339	.15153	.14969	.14790
105	74	.19991	.19730	.19475	.19224	.18978	.18737	.18500	.18267	.18038	.17813	.17592	.17375	.17162	.16953	.16747	.16545	.16346	.16151	.15959	.15770
105	75	.21211	.20941	.20676	.20415	.20159	.19908	.19661	.19418	.19180	.18946	.18715	.18489	.18267	.18048	.17833	.17621	.17414	.17209	.17008	.16810
105	76	.22503	.22223	.21948	.21678	.21412	.21151	.20895	.20642	.20394	.20150	.19911	.19675	.19443	.19215	.18990	.18770	.18553	.18339	.18129	.17922
105	77	.23870	.23581	.23296	.23017	.22742	.22471	.22205	.21943	.21686	.21432	.21183	.20938	.20697	.20459	.20226	.19996	.19769	.19546	.19327	.19111
105	78	.25313	.25015	.24721	.24432	.24148	.23868	.23593	.23322	.23055	.22792	.22534	.22280	.22029	.21783	.21540	.21301	.21065	.20833	.20605	.20380
105	79	.26821	.26514	.26211	.25914	.25621	.25332	.25048	.24768	.24493	.24221	.23954	.23691	.23431	.23176	.22924	.22676	.22432	.22191	.21954	.21720
105	80	.28377	.28062	.27751	.27445	.27144	.26847	.26554	.26266	.25982	.25702	.25427	.25155	.24887	.24623	.24363	.24106	.23853	.23604	.23358	.23116
105	81	.29966	.29643	.29325	.29011	.28702	.28397	.28097	.27801	.27509	.27221	.26937	.26657	.26381	.26109	.25841	.25576	.25315	.25057	.24803	.24553
105	82	.31579	.31249	.30924	.30603	.30287	.29975	.29667	.29363	.29064	.28768	.28477	.28189	.27906	.27626	.27349	.27077	.26808	.26542	.26280	.26022
105	83	.33216	.32880	.32548	.32221	.31897	.31579	.31264	.30953	.30647	.30344	.30046	.29751	.29460	.29173	.28889	.28609	.28333	.28060	.27790	.27524
105	84	.34893	.34551	.34213	.33880	.33551	.33226	.32905	.32588	.32275	.31966	.31661	.31360	.31062	.30768	.30478	.30191	.29907	.29628	.29351	.29078

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	85	.36620	.36273	.35930	.35592	.35258	.34928	.34601	.34279	.33961	.33646	.33335	.33028	.32724	.32424	.32127	.31834	.31545	.31258	.30975	.30696
105	86	.38377	.38027	.37680	.37338	.36999	.36665	.36334	.36007	.35684	.35364	.35048	.34736	.34427	.34121	.33820	.33521	.33226	.32934	.32645	.32360
105	87	.40135	.39782	.39432	.39086	.38744	.38406	.38072	.37741	.37414	.37090	.36770	.36453	.36140	.35830	.35523	.35220	.34920	.34623	.34329	.34039
105	88	.41888	.41533	.41181	.40833	.40488	.40147	.39810	.39476	.39146	.38819	.38495	.38175	.37858	.37544	.37234	.36927	.36623	.36322	.36024	.35729
105	89	.43631	.43274	.42921	.42571	.42225	.41883	.41543	.41207	.40875	.40546	.40220	.39897	.39577	.39261	.38947	.38637	.38330	.38025	.37724	.37425
105	90	.45353	.44996	.44643	.44293	.43946	.43602	.43262	.42925	.42591	.42261	.41933	.41609	.41287	.40969	.40653	.40341	.40031	.39724	.39420	.39119
105	91	.47016	.46659	.46306	.45956	.45610	.45266	.44926	.44588	.44254	.43923	.43594	.43269	.42946	.42627	.42310	.41996	.41685	.41377	.41071	.40768
105	92	.48577	.48222	.47870	.47521	.47175	.46832	.46492	.46154	.45820	.45489	.45160	.44835	.44512	.44191	.43874	.43559	.43247	.42938	.42631	.42327
105	93	.50038	.49684	.49333	.48985	.48640	.48298	.47959	.47622	.47288	.46957	.46629	.46303	.45980	.45660	.45342	.45027	.44714	.44404	.44097	.43792
105	94	.51417	.51065	.50716	.50370	.50026	.49685	.49347	.49011	.48678	.48348	.48020	.47695	.47372	.47052	.46734	.46419	.46107	.45796	.45489	.45183
105	95	.52741	.52391	.52044	.51699	.51357	.51018	.50681	.50347	.50016	.49686	.49360	.49035	.48714	.48394	.48077	.47763	.47450	.47141	.46833	.46528
105	96	.53996	.53649	.53304	.52961	.52622	.52284	.51949	.51617	.51287	.50959	.50634	.50311	.49990	.49672	.49356	.49042	.48731	.48421	.48114	.47810
105	97	.55167	.54822	.54480	.54140	.53802	.53467	.53134	.52803	.52475	.52149	.51825	.51504	.51184	.50867	.50552	.50239	.49929	.49621	.49314	.49010
105	98	.56278	.55936	.55596	.55258	.54923	.54589	.54259	.53930	.53603	.53279	.52957	.52637	.52319	.52003	.51690	.51378	.51069	.50761	.50456	.50152
105	99	.57370	.57031	.56694	.56359	.56026	.55695	.55366	.55040	.54716	.54393	.54073	.53755	.53439	.53125	.52813	.52503	.52195	.51889	.51584	.51282
105	100	.58440	.58104	.57770	.57438	.57108	.56780	.56454	.56130	.55808	.55488	.55170	.54854	.54540	.54228	.53918	.53609	.53303	.52998	.52696	.52395
105	101	.59500	.59167	.58836	.58507	.58180	.57855	.57532	.57211	.56892	.56574	.56259	.55945	.55633	.55324	.55015	.54709	.54405	.54102	.53801	.53502
105	102	.60545	.60216	.59888	.59563	.59239	.58917	.58597	.58279	.57963	.57648	.57335	.57024	.56715	.56407	.56101	.55797	.55495	.55194	.54895	.54598
105	103	.61591	.61265	.60941	.60619	.60299	.59980	.59664	.59348	.59035	.58723	.58413	.58105	.57798	.57493	.57190	.56888	.56588	.56289	.55992	.55697
105	104	.62710	.62389	.62069	.61751	.61435	.61120	.60807	.60495	.60185	.59877	.59570	.59265	.58961	.58659	.58359	.58060	.57763	.57467	.57172	.56879
105	105	.63859	.63542	.63227	.62913	.62600	.62289	.61980	.61671	.61365	.61060	.60756	.60454	.60153	.59854	.59556	.59260	.58965	.58672	.58380	.58089
106	0	.00874	.00869	.00864	.00860	.00855	.00851	.00846	.00842	.00838	.00833	.00829	.00825	.00821	.00817	.00813	.00810	.00806	.00802	.00798	.00795
106	1	.00199	.00196	.00194	.00191	.00188	.00186	.00184	.00181	.00179	.00177	.00175	.00173	.00171	.00169	.00167	.00165	.00163	.00161	.00159	.00158
106	2	.00171	.00168	.00165	.00162	.00160	.00157	.00155	.00153	.00150	.00148	.00146	.00144	.00142	.00140	.00138	.00136	.00135	.00133	.00131	.00129
106	3	.00159	.00156	.00153	.00151	.00148	.00145	.00143	.00140	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00124	.00122	.00120	.00118	.00117
106	4	.00156	.00153	.00150	.00147	.00144	.00141	.00139	.00136	.00134	.00131	.00129	.00127	.00125	.00122	.00120	.00118	.00116	.00115	.00113	.00111
106	5	.00160	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125	.00123	.00121	.00119	.00117	.00114	.00113	.00111
106	6	.00167	.00163	.00159	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00129	.00127	.00124	.00122	.00120	.00118	.00115	.00113
106	7	.00178	.00174	.00170	.00167	.00163	.00159	.00156	.00153	.00149	.00146	.00143	.00140	.00138	.00135	.00132	.00129	.00127	.00125	.00122	.00120
106	8	.00194	.00190	.00185	.00181	.00177	.00173	.00170	.00166	.00162	.00159	.00156	.00152	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00130
106	9	.00216	.00212	.00207	.00202	.00198	.00194	.00189	.00185	.00181	.00178	.00174	.00170	.00167	.00163	.00160	.00157	.00154	.00151	.00148	.00145
106	10	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00174	.00171	.00168
106	11	.00284	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00201	.00197
106	12	.00328	.00322	.00316	.00310	.00304	.00298	.00293	.00288	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00246	.00242	.00238	.00234
106	13	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00333	.00327	.00322	.00316	.00311	.00306	.00301	.00297	.00292	.00287	.00283	.00279	.00274
106	14	.00422	.00415	.00408	.00401	.00395	.00388	.00382	.00376	.00370	.00364	.00359	.00353	.00348	.00343	.00338	.00333	.00328	.00323	.00318	.00314
106	15	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00409	.00403	.00397	.00391	.00385	.00380	.00374	.00369	.00364	.00359	.00354	.00349
106	16	.00498	.00490	.00482	.00475	.00468	.00461	.00454	.00447	.00440	.00434	.00428	.00422	.00416	.00410	.00404	.00399	.00393	.00388	.00383	.00378
106	17	.00526	.00517	.00509	.00501	.00494	.00486	.00479	.00472	.00465	.00459	.00452	.00446	.00439	.00433	.00427	.00422	.00416	.00411	.00405	.00400
106	18	.00547	.00538	.00530	.00522	.00514	.00506	.00499	.00491	.00484	.00477	.00471	.00464	.00457	.00451	.00445	.00439	.00433	.00427	.00422	.00416
106	19	.00566	.00557	.00549	.00540	.00532	.00524	.00516	.00508	.00501	.00494	.00487	.00480	.00473	.00467	.00460	.00454	.00448	.00442	.00436	.00430
106	20	.00585	.00576	.00567	.00558	.00549	.00541	.00533	.00525	.00517	.00510	.00502	.00495	.00488	.00482	.00475	.00468	.00462	.00456	.00450	.00444
106	21	.00605	.00596	.00586	.00577	.00568	.00559	.00551	.00542	.00534	.00526	.00519	.00511	.00504	.00497	.00490	.00483	.00477	.00470	.00464	.00458
106	22	.00625	.00614	.00604	.00595	.00585	.00576	.00567	.00559	.00550	.00542	.00534	.00526	.00519	.00511	.00504	.00497	.00490	.00484	.00477	.00471
106	23	.00645	.00634	.00624	.00614	.00604	.00594	.00585	.00576	.00567	.00559	.00550	.00542	.00534	.00527	.00519	.00512	.00505	.00498	.00491	.00484
106	24	.00668	.00657	.00646	.00635	.00625	.00614	.00605	.00595	.00586	.00577	.00568	.00560	.00552	.00543	.00536	.00528	.00520	.00513	.00506	.00499
106	25	.00695	.00683	.00671	.00660	.00649	.00638	.00628	.00618	.00608	.00599	.00590	.00581	.00572	.00563	.00555	.00547	.00539	.00532	.00524	.00517
106	26	.00725	.00712	.00700	.00688	.00677	.00665	.00655	.00644	.00634	.00624	.00614	.00605	.00595	.00587	.00578	.00569	.00561	.00553	.00545	.00538
106	27	.00762	.00748	.00735	.00722	.00710	.00698	.00687	.00676	.00665	.00654	.00644	.00634	.00624	.00615	.00606	.00597	.00588	.00580	.00571	.00563
106	28	.00802	.00787	.00774	.00760	.00747	.00735	.00722	.00710	.00699	.00688	.00677	.00666	.00656	.00646	.00636	.00627	.00618	.00609	.00600	.00591

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	29	.00846	.00831	.00816	.00802	.00788	.00774	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00681	.00670	.00660	.00651	.00641	.00632	.00623
106	30	.00893	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00764	.00752	.00740	.00729	.00718	.00707	.00696	.00686	.00675	.00666	.00656
106	31	.00943	.00926	.00909	.00893	.00878	.00862	.00848	.00833	.00820	.00806	.00793	.00781	.00768	.00756	.00745	.00733	.00722	.00712	.00701	.00691
106	32	.00997	.00978	.00961	.00943	.00927	.00911	.00895	.00880	.00865	.00851	.00837	.00823	.00810	.00798	.00785	.00773	.00762	.00750	.00739	.00728
106	33	.01056	.01036	.01017	.00998	.00981	.00963	.00947	.00930	.00915	.00900	.00885	.00870	.00856	.00843	.00830	.00817	.00804	.00792	.00780	.00769
106	34	.01119	.01098	.01077	.01058	.01038	.01020	.01002	.00985	.00968	.00952	.00936	.00920	.00906	.00891	.00877	.00863	.00850	.00837	.00824	.00812
106	35	.01189	.01166	.01144	.01123	.01103	.01083	.01064	.01045	.01027	.01010	.00993	.00976	.00960	.00945	.00930	.00915	.00901	.00887	.00873	.00860
106	36	.01264	.01240	.01217	.01194	.01172	.01151	.01130	.01110	.01091	.01072	.01054	.01036	.01019	.01003	.00986	.00971	.00955	.00941	.00926	.00912
106	37	.01347	.01321	.01296	.01271	.01248	.01225	.01203	.01181	.01160	.01140	.01121	.01102	.01083	.01066	.01048	.01031	.01015	.00999	.00983	.00968
106	38	.01439	.01410	.01383	.01357	.01332	.01307	.01283	.01260	.01238	.01216	.01195	.01175	.01155	.01136	.01117	.01099	.01081	.01064	.01047	.01031
106	39	.01540	.01509	.01480	.01452	.01425	.01398	.01372	.01348	.01324	.01300	.01277	.01255	.01234	.01213	.01193	.01174	.01155	.01136	.01118	.01100
106	40	.01653	.01621	.01589	.01559	.01529	.01500	.01473	.01446	.01420	.01395	.01370	.01346	.01323	.01301	.01279	.01258	.01237	.01217	.01198	.01179
106	41	.01781	.01746	.01712	.01679	.01647	.01616	.01587	.01558	.01529	.01502	.01476	.01450	.01425	.01401	.01377	.01354	.01332	.01310	.01289	.01269
106	42	.01925	.01887	.01851	.01815	.01781	.01747	.01715	.01684	.01653	.01624	.01595	.01567	.01540	.01514	.01488	.01464	.01440	.01416	.01393	.01371
106	43	.02086	.02045	.02006	.01967	.01930	.01894	.01859	.01825	.01792	.01760	.01729	.01699	.01670	.01641	.01614	.01587	.01561	.01535	.01511	.01486
106	44	.02265	.02221	.02178	.02137	.02096	.02057	.02020	.01983	.01947	.01913	.01879	.01847	.01815	.01784	.01754	.01725	.01697	.01669	.01643	.01616
106	45	.02460	.02413	.02366	.02322	.02278	.02236	.02195	.02156	.02117	.02080	.02044	.02008	.01974	.01941	.01908	.01877	.01846	.01816	.01787	.01759
106	46	.02673	.02622	.02572	.02524	.02477	.02432	.02387	.02345	.02303	.02263	.02224	.02185	.02148	.02112	.02077	.02043	.02010	.01978	.01946	.01915
106	47	.02903	.02847	.02794	.02741	.02691	.02642	.02594	.02548	.02503	.02460	.02417	.02376	.02336	.02297	.02259	.02222	.02186	.02151	.02117	.02084
106	48	.03151	.03092	.03034	.02978	.02923	.02871	.02819	.02769	.02721	.02674	.02628	.02584	.02541	.02499	.02458	.02418	.02379	.02341	.02304	.02268
106	49	.03420	.03356	.03294	.03234	.03175	.03118	.03063	.03009	.02957	.02906	.02857	.02809	.02762	.02717	.02673	.02630	.02588	.02547	.02507	.02468
106	50	.03713	.03644	.03578	.03513	.03450	.03389	.03329	.03271	.03215	.03161	.03107	.03056	.03005	.02956	.02909	.02862	.02817	.02773	.02729	.02687
106	51	.04031	.03957	.03885	.03816	.03748	.03682	.03618	.03556	.03496	.03437	.03380	.03324	.03270	.03217	.03166	.03115	.03067	.03019	.02972	.02927
106	52	.04371	.04292	.04215	.04140	.04068	.03997	.03929	.03862	.03797	.03734	.03672	.03613	.03554	.03497	.03442	.03388	.03335	.03284	.03234	.03185
106	53	.04735	.04651	.04568	.04488	.04411	.04335	.04262	.04190	.04120	.04053	.03986	.03922	.03859	.03798	.03739	.03681	.03624	.03569	.03515	.03462
106	54	.05124	.05034	.04946	.04860	.04777	.04696	.04618	.04541	.04466	.04394	.04323	.04254	.04187	.04121	.04057	.03994	.03934	.03874	.03816	.03759
106	55	.05541	.05444	.05350	.05259	.05170	.05084	.05000	.04918	.04838	.04760	.04684	.04610	.04538	.04468	.04399	.04332	.04267	.04203	.04140	.04080
106	56	.05986	.05884	.05784	.05686	.05591	.05499	.05409	.05322	.05236	.05153	.05072	.04993	.04915	.04840	.04767	.04695	.04625	.04556	.04490	.04424
106	57	.06462	.06353	.06246	.06143	.06042	.05943	.05847	.05754	.05663	.05574	.05487	.05403	.05320	.05240	.05161	.05084	.05009	.04936	.04864	.04794
106	58	.06965	.06849	.06736	.06625	.06518	.06413	.06311	.06211	.06114	.06020	.05927	.05837	.05749	.05663	.05579	.05497	.05417	.05339	.05262	.05187
106	59	.07493	.07369	.07249	.07132	.07018	.06906	.06797	.06692	.06588	.06487	.06389	.06293	.06199	.06107	.06018	.05930	.05845	.05761	.05679	.05600
106	60	.08044	.07914	.07786	.07662	.07540	.07422	.07307	.07194	.07084	.06977	.06872	.06770	.06670	.06572	.06477	.06384	.06293	.06204	.06116	.06031
106	61	.08624	.08486	.08351	.08219	.08090	.07965	.07842	.07723	.07606	.07492	.07381	.07272	.07166	.07062	.06961	.06861	.06764	.06670	.06577	.06486
106	62	.09239	.09093	.08950	.08810	.08674	.08541	.08411	.08285	.08161	.08040	.07922	.07806	.07693	.07583	.07475	.07370	.07266	.07165	.07067	.06970
106	63	.09892	.09737	.09586	.09439	.09295	.09154	.09017	.08882	.08751	.08623	.08498	.08375	.08255	.08138	.08024	.07911	.07802	.07694	.07589	.07486
106	64	.10584	.10420	.10260	.10105	.09952	.09804	.09658	.09516	.09377	.09242	.09109	.08979	.08852	.08728	.08606	.08487	.08371	.08257	.08145	.08035
106	65	.11316	.11144	.10975	.10811	.10650	.10493	.10339	.10189	.10042	.09899	.09758	.09621	.09486	.09355	.09226	.09099	.08976	.08855	.08736	.08620
106	66	.12096	.11915	.11738	.11564	.11395	.11229	.11067	.10908	.10753	.10601	.10453	.10307	.10165	.10026	.09889	.09755	.09624	.09496	.09370	.09247
106	67	.12934	.12743	.12557	.12374	.12196	.12021	.11850	.11683	.11519	.11359	.11202	.11048	.10898	.10751	.10606	.10465	.10326	.10190	.10057	.09926
106	68	.13829	.13629	.13433	.13241	.13053	.12870	.12690	.12514	.12341	.12172	.12007	.11845	.11686	.11530	.11378	.11228	.11082	.10938	.10797	.10659
106	69	.14780	.14570	.14365	.14164	.13966	.13773	.13584	.13399	.13218	.13040	.12866	.12695	.12528	.12364	.12203	.12045	.11890	.11738	.11590	.11443
106	70	.15782	.15562	.15347	.15136	.14929	.14727	.14529	.14334	.14144	.13957	.13774	.13594	.13418	.13246	.13076	.12910	.12747	.12587	.12430	.12275
106	71	.16827	.16597	.16372	.16152	.15936	.15724	.15516	.15313	.15113	.14917	.14725	.14536	.14351	.14170	.13992	.13817	.13645	.13477	.13311	.13149
106	72	.17914	.17674	.17439	.17209	.16984	.16762	.16545	.16332	.16123	.15918	.15716	.15519	.15325	.15134	.14947	.14764	.14584	.14406	.14232	.14062
106	73	.19040	.18790	.18546	.18306	.18070	.17839	.17613	.17390	.17172	.16957	.16746	.16540	.16337	.16137	.15941	.15749	.15559	.15374	.15191	.15011
106	74	.20216	.19957	.19702	.19452	.19207	.18966	.18730	.18498	.18270	.18046	.17826	.17610	.17397	.17189	.16983	.16782	.16584	.16389	.16197	.16009
106	75	.21454	.21185	.20920	.20661	.20406	.20155	.19909	.19668	.19430	.19196	.18967	.18741	.18520	.18302	.18087	.17876	.17669	.17465	.17265	.17068
106	76	.22765	.22486	.22212	.21943	.21678	.21418	.21163	.20911	.20664	.20421	.20182	.19947	.19716	.19489	.19265	.19045	.18828	.18615	.18406	.18200
106	77	.24154	.23866	.23582	.23304	.23030	.22760	.22495	.22234	.21978	.21725	.21477	.21233	.20992	.20756	.20523	.20294	.20068	.19846	.19627	.19412
106	78	.25621	.25324	.25031	.24743	.24460	.24182	.23908	.23638	.23372	.23111	.22853	.22600	.22350	.22104	.21862	.21624	.21389	.21158	.20931	.20706

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	79	.27156	.26850	.26549	.26253	.25961	.25673	.25391	.25112	.24838	.24567	.24301	.24039	.23780	.23526	.23275	.23028	.22785	.22545	.22308	.22075
106	80	.28741	.28427	.28118	.27814	.27514	.27218	.26927	.26640	.26357	.26079	.25804	.25533	.25266	.25003	.24744	.24489	.24237	.23988	.23743	.23502
106	81	.30361	.30039	.29723	.29411	.29103	.28800	.28501	.28206	.27915	.27629	.27346	.27068	.26793	.26522	.26254	.25991	.25731	.25474	.25221	.24971
106	82	.32006	.31678	.31354	.31035	.30720	.30410	.30103	.29801	.29503	.29209	.28919	.28633	.28350	.28072	.27797	.27525	.27257	.26993	.26732	.26475
106	83	.33677	.33342	.33012	.32687	.32365	.32048	.31735	.31426	.31121	.30820	.30523	.30230	.29940	.29655	.29372	.29094	.28818	.28547	.28278	.28013
106	84	.35390	.35050	.34714	.34383	.34056	.33733	.33414	.33099	.32787	.32480	.32177	.31877	.31581	.31288	.30999	.30714	.30431	.30153	.29877	.29605
106	85	.37157	.36812	.36472	.36136	.35804	.35475	.35151	.34831	.34514	.34201	.33892	.33586	.33284	.32986	.32691	.32399	.32111	.31826	.31544	.31266
106	86	.38958	.38609	.38265	.37925	.37589	.37256	.36928	.36603	.36281	.35964	.35650	.35339	.35032	.34728	.34428	.34131	.33837	.33547	.33260	.32976
106	87	.40761	.40410	.40063	.39720	.39380	.39044	.38712	.38383	.38058	.37737	.37419	.37104	.36793	.36485	.36180	.35878	.35580	.35284	.34992	.34703
106	88	.42562	.42209	.41860	.41515	.41173	.40834	.40500	.40168	.39840	.39515	.39194	.38876	.38561	.38250	.37941	.37636	.37333	.37034	.36738	.36444
106	89	.44356	.44002	.43652	.43305	.42962	.42622	.42285	.41952	.41622	.41295	.40972	.40651	.40334	.40019	.39708	.39400	.39094	.38792	.38492	.38195
106	90	.46131	.45777	.45427	.45080	.44736	.44396	.44059	.43724	.43393	.43065	.42740	.42418	.42099	.41783	.41470	.41160	.40852	.40548	.40246	.39946
106	91	.47847	.47494	.47145	.46798	.46455	.46115	.45777	.45443	.45112	.44783	.44458	.44135	.43815	.43498	.43184	.42872	.42563	.42257	.41954	.41653
106	92	.49461	.49110	.48761	.48416	.48073	.47733	.47397	.47063	.46732	.46403	.46078	.45755	.45435	.45118	.44803	.44490	.44181	.43874	.43569	.43267
106	93	.50972	.50622	.50275	.49931	.49590	.49251	.48916	.48583	.48252	.47924	.47599	.47277	.46957	.46639	.46324	.46012	.45702	.45395	.45089	.44787
106	94	.52400	.52053	.51708	.51365	.51026	.50688	.50354	.50022	.49693	.49366	.49041	.48720	.48400	.48083	.47769	.47456	.47147	.46839	.46534	.46231
106	95	.53773	.53427	.53085	.52744	.52407	.52071	.51739	.51408	.51080	.50755	.50432	.50111	.49793	.49477	.49163	.48851	.48542	.48235	.47930	.47628
106	96	.55075	.54732	.54392	.54054	.53719	.53386	.53055	.52727	.52401	.52077	.51755	.51436	.51119	.50804	.50492	.50181	.49873	.49567	.49263	.48961
106	97	.56291	.55951	.55614	.55278	.54945	.54615	.54286	.53960	.53636	.53314	.52994	.52676	.52361	.52047	.51736	.51426	.51119	.50814	.50511	.50210
106	98	.57445	.57108	.56773	.56441	.56110	.55782	.55456	.55131	.54809	.54489	.54171	.53855	.53541	.53229	.52919	.52611	.52305	.52001	.51699	.51399
106	99	.58582	.58248	.57916	.57586	.57258	.56933	.56609	.56287	.55967	.55650	.55334	.55020	.54708	.54398	.54090	.53783	.53479	.53176	.52875	.52577
106	100	.59696	.59365	.59037	.58710	.58385	.58063	.57742	.57423	.57105	.56790	.56477	.56165	.55855	.55547	.55241	.54937	.54634	.54333	.54034	.53737
106	101	.60801	.60474	.60149	.59826	.59504	.59185	.58867	.58551	.58236	.57924	.57613	.57304	.56997	.56691	.56387	.56085	.55785	.55486	.55189	.54893
106	102	.61890	.61567	.61245	.60926	.60608	.60292	.59977	.59664	.59353	.59043	.58735	.58429	.58125	.57822	.57520	.57220	.56922	.56626	.56331	.56037
106	103	.62980	.62661	.62343	.62027	.61713	.61400	.61089	.60780	.60472	.60165	.59860	.59557	.59255	.58955	.58656	.58359	.58063	.57769	.57476	.57185
106	104	.64146	.63831	.63518	.63206	.62896	.62587	.62280	.61974	.61670	.61367	.61066	.60766	.60467	.60170	.59875	.59580	.59288	.58996	.58706	.58417
106	105	.65336	.65026	.64717	.64410	.64104	.63799	.63496	.63194	.62893	.62593	.62295	.61999	.61703	.61409	.61117	.60825	.60535	.60246	.59958	.59672
106	106	.66931	.66628	.66326	.66026	.65727	.65429	.65132	.64836	.64542	.64249	.63957	.63666	.63376	.63087	.62800	.62514	.62228	.61945	.61662	.61380
107	0	.00900	.00896	.00891	.00887	.00882	.00878	.00874	.00869	.00865	.00861	.00857	.00853	.00849	.00846	.00842	.00838	.00834	.00831	.00827	.00824
107	1	.00203	.00200	.00197	.00195	.00192	.00190	.00187	.00185	.00183	.00181	.00178	.00176	.00174	.00172	.00171	.00169	.00167	.00165	.00163	.00162
107	2	.00173	.00170	.00168	.00165	.00162	.00160	.00158	.00155	.00153	.00151	.00149	.00147	.00145	.00143	.00141	.00139	.00137	.00136	.00134	.00132
107	3	.00161	.00158	.00156	.00153	.00150	.00148	.00145	.00143	.00140	.00138	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00121	.00119
107	4	.00158	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00136	.00133	.00131	.00129	.00126	.00124	.00122	.00120	.00118	.00117	.00115	.00113
107	5	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112
107	6	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00124	.00121	.00119	.00117	.00115
107	7	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00124	.00121
107	8	.00195	.00191	.00187	.00182	.00178	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00142	.00139	.00136	.00133	.00131
107	9	.00218	.00213	.00208	.00203	.00199	.00195	.00190	.00186	.00183	.00179	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00149	.00146
107	10	.00248	.00242	.00237	.00232	.00227	.00223	.00218	.00214	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00175	.00172	.00169
107	11	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226	.00221	.00217	.00214	.00210	.00206	.00202	.00199
107	12	.00330	.00324	.00318	.00312	.00306	.00301	.00295	.00290	.00285	.00280	.00275	.00270	.00265	.00261	.00257	.00252	.00248	.00244	.00240	.00236
107	13	.00379	.00372	.00366	.00359	.00353	.00347	.00341	.00336	.00330	.00325	.00319	.00314	.00309	.00304	.00300	.00295	.00291	.00286	.00282	.00278
107	14	.00426	.00419	.00412	.00405	.00399	.00392	.00386	.00380	.00374	.00369	.00363	.00357	.00352	.00347	.00342	.00337	.00332	.00327	.00323	.00318
107	15	.00469	.00461	.00454	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00402	.00396	.00390	.00385	.00380	.00374	.00369	.00364	.00359	.00354
107	16	.00504	.00496	.00488	.00481	.00473	.00466	.00459	.00453	.00446	.00440	.00434	.00428	.00422	.00416	.00410	.00405	.00399	.00394	.00389	.00384
107	17	.00532	.00524	.00516	.00508	.00500	.00493	.00485	.00478	.00472	.00465	.00459	.00452	.00446	.00440	.00434	.00428	.00423	.00417	.00412	.00407
107	18	.00554	.00545	.00537	.00529	.00521	.00513	.00505	.00498	.00491	.00484	.00477	.00471	.00464	.00458	.00452	.00446	.00440	.00435	.00429	.00424
107	19	.00573	.00564	.00555	.00547	.00539	.00531	.00523	.00515	.00508	.00501	.00494	.00487	.00480	.00474	.00467	.00461	.00455	.00449	.00444	.00438
107	20	.00593	.00583	.00574	.00565	.00557	.00548	.00540	.00532	.00525	.00517	.00510	.00503	.00496	.00489	.00482	.00476	.00470	.00464	.00458	.00452
107	21	.00613	.00603	.00593	.00584	.00575	.00567	.00558	.00550	.00542	.00534	.00526	.00519	.00512	.00505	.00498	.00491	.00485	.00478	.00472	.00466

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
107	22	.00632	.00622	.00612	.00602	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00534	.00527	.00519	.00512	.00505	.00499	.00492	.00485	.00479
107	23	.00653	.00642	.00632	.00621	.00612	.00602	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00535	.00527	.00520	.00513	.00506	.00499	.00493
107	24	.00676	.00664	.00653	.00643	.00632	.00622	.00613	.00603	.00594	.00585	.00576	.00568	.00560	.00552	.00544	.00536	.00529	.00522	.00514	.00508
107	25	.00703	.00691	.00679	.00668	.00657	.00646	.00636	.00626	.00616	.00607	.00598	.00589	.00580	.00572	.00564	.00556	.00548	.00540	.00533	.00525
107	26	.00733	.00720	.00708	.00696	.00685	.00674	.00663	.00652	.00642	.00632	.00622	.00613	.00604	.00595	.00586	.00578	.00570	.00562	.00554	.00546
107	27	.00770	.00757	.00744	.00731	.00719	.00707	.00695	.00684	.00673	.00663	.00653	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00580	.00572
107	28	.00810	.00796	.00782	.00769	.00756	.00743	.00731	.00719	.00708	.00697	.00686	.00676	.00665	.00655	.00646	.00636	.00627	.00618	.00609	.00601
107	29	.00855	.00840	.00825	.00811	.00797	.00784	.00771	.00758	.00746	.00734	.00723	.00712	.00701	.00690	.00680	.00670	.00660	.00651	.00642	.00633
107	30	.00903	.00887	.00871	.00856	.00841	.00827	.00813	.00800	.00787	.00774	.00762	.00750	.00739	.00728	.00717	.00706	.00696	.00686	.00676	.00667
107	31	.00953	.00936	.00920	.00903	.00888	.00873	.00858	.00844	.00830	.00817	.00804	.00791	.00779	.00767	.00755	.00744	.00733	.00723	.00712	.00702
107	32	.01007	.00989	.00971	.00954	.00938	.00921	.00906	.00891	.00876	.00862	.00848	.00835	.00822	.00809	.00797	.00785	.00773	.00762	.00750	.00740
107	33	.01067	.01047	.01028	.01010	.00992	.00975	.00958	.00942	.00926	.00911	.00896	.00882	.00868	.00855	.00841	.00829	.00816	.00804	.00792	.00781
107	34	.01130	.01109	.01089	.01069	.01050	.01032	.01014	.00997	.00980	.00964	.00948	.00933	.00918	.00903	.00889	.00876	.00862	.00850	.00837	.00825
107	35	.01201	.01178	.01157	.01136	.01115	.01095	.01076	.01058	.01040	.01022	.01006	.00989	.00973	.00958	.00943	.00928	.00914	.00900	.00887	.00874
107	36	.01277	.01253	.01230	.01207	.01185	.01164	.01143	.01124	.01104	.01086	.01068	.01050	.01033	.01016	.01000	.00985	.00969	.00954	.00940	.00926
107	37	.01360	.01334	.01309	.01285	.01261	.01239	.01217	.01195	.01175	.01154	.01135	.01116	.01098	.01080	.01063	.01046	.01029	.01014	.00998	.00983
107	38	.01453	.01425	.01398	.01372	.01346	.01322	.01298	.01275	.01253	.01231	.01210	.01190	.01170	.01151	.01132	.01114	.01097	.01079	.01063	.01046
107	39	.01555	.01524	.01495	.01467	.01440	.01413	.01388	.01363	.01339	.01316	.01293	.01271	.01250	.01229	.01209	.01190	.01171	.01152	.01134	.01117
107	40	.01669	.01636	.01605	.01574	.01545	.01516	.01489	.01462	.01436	.01411	.01387	.01363	.01340	.01318	.01296	.01275	.01254	.01234	.01215	.01196
107	41	.01798	.01763	.01729	.01696	.01664	.01633	.01604	.01575	.01547	.01519	.01493	.01467	.01443	.01418	.01395	.01372	.01350	.01328	.01307	.01287
107	42	.01943	.01905	.01868	.01833	.01799	.01765	.01733	.01702	.01672	.01642	.01614	.01586	.01559	.01533	.01507	.01483	.01459	.01435	.01412	.01390
107	43	.02105	.02064	.02025	.01986	.01949	.01913	.01879	.01845	.01812	.01780	.01749	.01719	.01690	.01662	.01634	.01607	.01581	.01556	.01531	.01507
107	44	.02286	.02242	.02199	.02158	.02118	.02079	.02041	.02004	.01969	.01935	.01901	.01869	.01837	.01806	.01777	.01748	.01719	.01692	.01665	.01639
107	45	.02483	.02435	.02389	.02344	.02301	.02259	.02219	.02179	.02141	.02103	.02067	.02032	.01998	.01965	.01932	.01901	.01870	.01841	.01812	.01783
107	46	.02698	.02647	.02597	.02549	.02502	.02457	.02413	.02370	.02329	.02289	.02249	.02211	.02175	.02139	.02104	.02070	.02036	.02004	.01973	.01942
107	47	.02929	.02874	.02821	.02769	.02718	.02670	.02622	.02576	.02531	.02488	.02446	.02405	.02365	.02326	.02288	.02251	.02215	.02180	.02146	.02113
107	48	.03180	.03121	.03063	.03007	.02953	.02901	.02849	.02800	.02752	.02705	.02659	.02615	.02572	.02530	.02489	.02449	.02410	.02372	.02336	.02300
107	49	.03452	.03388	.03326	.03266	.03208	.03151	.03096	.03042	.02990	.02940	.02891	.02843	.02796	.02751	.02707	.02664	.02622	.02581	.02541	.02503
107	50	.03748	.03679	.03613	.03548	.03485	.03424	.03365	.03308	.03252	.03197	.03144	.03092	.03042	.02993	.02946	.02899	.02854	.02810	.02767	.02725
107	51	.04069	.03995	.03924	.03854	.03787	.03721	.03658	.03596	.03536	.03477	.03420	.03364	.03310	.03258	.03206	.03156	.03108	.03060	.03014	.02969
107	52	.04413	.04334	.04257	.04183	.04111	.04040	.03972	.03905	.03841	.03778	.03716	.03657	.03599	.03542	.03487	.03433	.03380	.03329	.03279	.03230
107	53	.04781	.04697	.04615	.04535	.04457	.04382	.04309	.04237	.04168	.04100	.04035	.03970	.03908	.03847	.03788	.03730	.03673	.03618	.03564	.03512
107	54	.05174	.05084	.04996	.04911	.04828	.04748	.04669	.04593	.04518	.04446	.04375	.04307	.04240	.04174	.04110	.04048	.03987	.03928	.03870	.03814
107	55	.05595	.05499	.05406	.05315	.05226	.05140	.05056	.04974	.04895	.04817	.04741	.04668	.04596	.04526	.04457	.04391	.04325	.04262	.04200	.04139
107	56	.06046	.05944	.05844	.05747	.05653	.05561	.05471	.05384	.05299	.05216	.05135	.05056	.04979	.04904	.04831	.04759	.04689	.04621	.04555	.04489
107	57	.06528	.06419	.06313	.06209	.06109	.06011	.05915	.05822	.05731	.05643	.05556	.05472	.05390	.05309	.05231	.05155	.05080	.05007	.04936	.04866
107	58	.07038	.06922	.06809	.06699	.06592	.06487	.06385	.06286	.06189	.06095	.06003	.05913	.05825	.05740	.05656	.05574	.05494	.05416	.05340	.05266
107	59	.07571	.07448	.07329	.07212	.07098	.06987	.06879	.06773	.06670	.06570	.06472	.06376	.06282	.06191	.06102	.06015	.05929	.05846	.05765	.05685
107	60	.08130	.08000	.07872	.07749	.07628	.07510	.07395	.07283	.07173	.07066	.06962	.06860	.06761	.06663	.06568	.06476	.06385	.06296	.06209	.06124
107	61	.08717	.08579	.08444	.08313	.08185	.08060	.07938	.07819	.07703	.07589	.07478	.07370	.07264	.07161	.07060	.06961	.06864	.06770	.06677	.06587
107	62	.09340	.09193	.09051	.08912	.08776	.08644	.08515	.08388	.08265	.08145	.08027	.07912	.07800	.07690	.07582	.07477	.07374	.07274	.07175	.07079
107	63	.10001	.09847	.09696	.09549	.09405	.09265	.09128	.08995	.08864	.08736	.08612	.08490	.08370	.08254	.08140	.08028	.07919	.07812	.07707	.07604
107	64	.10701	.10538	.10379	.10224	.10072	.09924	.09779	.09638	.09499	.09364	.09232	.09103	.08976	.08852	.08731	.08613	.08497	.08383	.08272	.08163
107	65	.11442	.11271	.11103	.10939	.10779	.10622	.10470	.10320	.10174	.10031	.09891	.09754	.09620	.09489	.09360	.09235	.09112	.08991	.08873	.08757
107	66	.12232	.12052	.11875	.11702	.11534	.11369	.11207	.11049	.10895	.10744	.10596	.10451	.10309	.10170	.10034	.09901	.09771	.09643	.09518	.09395
107	67	.13081	.12891	.12705	.12524	.12346	.12172	.12002	.11835	.11672	.11513	.11357	.11204	.11054	.10907	.10763	.10622	.10484	.10349	.10216	.10086
107	68	.13989	.13789	.13594	.13403	.13216	.13033	.12854	.12679	.12507	.12339	.12174	.12013	.11855	.11700	.11548	.11399	.11253	.11110	.10970	.10832
107	69	.14954	.14745	.14540	.14340	.14144	.13952	.13763	.13579	.13399	.13222	.13048	.12878	.12712	.12548	.12388	.12231	.12077	.11926	.11778	.11632
107	70	.15971	.15752	.15538	.15328	.15122	.14921	.14724	.14530	.14341	.14155	.13972	.13794	.13619	.13447	.13278	.13113	.12950	.12791	.12635	.12481
107	71	.17033	.16804	.16580	.16361	.16146	.15935	.15728	.15526	.15327	.15132	.14941	.14753	.14569	.14389	.14211	.14038	.13867	.13699	.13534	.13373

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
107	72	.18137	.17898	.17665	.17436	.17211	.16991	.16775	.16563	.16355	.16151	.15951	.15754	.15561	.15372	.15186	.15003	.14824	.14647	.14474	.14304
107	73	.19281	.19033	.18789	.18551	.18316	.18087	.17861	.17640	.17422	.17209	.16999	.16794	.16592	.16393	.16198	.16007	.15819	.15634	.15452	.15273
107	74	.20475	.20218	.19965	.19716	.19472	.19233	.18998	.18767	.18540	.18317	.18098	.17884	.17672	.17465	.17261	.17060	.16863	.16669	.16479	.16292
107	75	.21733	.21466	.21203	.20945	.20691	.20442	.20198	.19957	.19721	.19489	.19261	.19036	.18816	.18599	.18386	.18176	.17970	.17767	.17568	.17372
107	76	.23066	.22789	.22517	.22249	.21986	.21728	.21474	.21224	.20978	.20736	.20499	.20265	.20035	.19809	.19587	.19368	.19153	.18941	.18733	.18528
107	77	.24480	.24194	.23912	.23635	.23363	.23095	.22832	.22573	.22318	.22067	.21820	.21577	.21338	.21103	.20872	.20644	.20419	.20199	.19981	.19767
107	78	.25976	.25680	.25390	.25104	.24823	.24546	.24274	.24005	.23742	.23482	.23226	.22974	.22726	.22482	.22242	.22005	.21772	.21542	.21315	.21093
107	79	.27543	.27239	.26940	.26646	.26356	.26070	.25789	.25513	.25240	.24972	.24707	.24447	.24190	.23937	.23688	.23443	.23201	.22963	.22728	.22496
107	80	.29163	.28851	.28544	.28242	.27944	.27651	.27362	.27077	.26796	.26520	.26247	.25978	.25713	.25452	.25195	.24941	.24691	.24444	.24201	.23961
107	81	.30819	.30500	.30186	.29877	.29571	.29270	.28974	.28681	.28393	.28108	.27828	.27551	.27279	.27010	.26744	.26482	.26224	.25969	.25718	.25470
107	82	.32502	.32177	.31856	.31540	.31227	.30919	.30616	.30316	.30020	.29729	.29441	.29157	.28877	.28600	.28327	.28058	.27792	.27530	.27271	.27015
107	83	.34213	.33882	.33555	.33232	.32914	.32599	.32289	.31983	.31680	.31382	.31087	.30797	.30509	.30226	.29946	.29669	.29396	.29127	.28860	.28597
107	84	.35970	.35634	.35301	.34973	.34649	.34329	.34013	.33700	.33392	.33088	.32787	.32490	.32196	.31906	.31619	.31336	.31057	.30780	.30507	.30238
107	85	.37786	.37445	.37108	.36775	.36446	.36121	.35800	.35483	.35169	.34860	.34553	.34251	.33951	.33656	.33363	.33074	.32789	.32506	.32227	.31951
107	86	.39640	.39295	.38955	.38618	.38285	.37957	.37631	.37310	.36992	.36677	.36367	.36059	.35755	.35454	.35157	.34863	.34572	.34284	.34000	.33718
107	87	.41498	.41152	.40809	.40469	.40134	.39801	.39473	.39148	.38827	.38509	.38194	.37883	.37574	.37270	.36968	.36670	.36374	.36082	.35793	.35506
107	88	.43359	.43010	.42666	.42324	.41987	.41652	.41322	.40994	.40670	.40349	.40032	.39717	.39406	.39098	.38793	.38491	.38192	.37896	.37602	.37312
107	89	.45216	.44867	.44522	.44180	.43841	.43506	.43173	.42844	.42519	.42196	.41876	.41560	.41246	.40936	.40628	.40323	.40022	.39723	.39426	.39133
107	90	.47060	.46712	.46366	.46024	.45686	.45350	.45017	.44688	.44361	.44038	.43717	.43399	.43084	.42772	.42463	.42157	.41853	.41552	.41254	.40958
107	91	.48846	.48499	.48154	.47813	.47475	.47140	.46808	.46478	.46152	.45828	.45507	.45189	.44874	.44561	.44251	.43944	.43639	.43337	.43038	.42741
107	92	.50527	.50182	.49839	.49499	.49162	.48828	.48497	.48168	.47842	.47519	.47199	.46881	.46566	.46253	.45943	.45635	.45330	.45027	.44727	.44429
107	93	.52104	.51760	.51419	.51081	.50746	.50413	.50083	.49756	.49431	.49109	.48789	.48472	.48157	.47844	.47534	.47227	.46922	.46619	.46318	.46020
107	94	.53597	.53256	.52917	.52581	.52248	.51917	.51589	.51263	.50939	.50618	.50299	.49983	.49669	.49357	.49048	.48741	.48436	.48134	.47833	.47535
107	95	.55034	.54696	.54360	.54027	.53696	.53367	.53041	.52717	.52395	.52076	.51758	.51444	.51131	.50820	.50512	.50206	.49902	.49600	.49300	.49003
107	96	.56399	.56064	.55731	.55401	.55072	.54746	.54422	.54101	.53781	.53464	.53148	.52835	.52524	.52215	.51908	.51604	.51301	.51000	.50701	.50405
107	97	.57676	.57344	.57014	.56686	.56360	.56037	.55715	.55396	.55079	.54763	.54450	.54139	.53830	.53522	.53217	.52914	.52612	.52313	.52015	.51720
107	98	.58889	.58560	.58233	.57908	.57585	.57264	.56945	.56628	.56313	.56000	.55689	.55380	.55073	.54767	.54464	.54162	.53862	.53564	.53267	.52973
107	99	.60085	.59759	.59436	.59114	.58794	.58476	.58160	.57846	.57534	.57223	.56915	.56608	.56303	.55999	.55698	.55398	.55100	.54804	.54509	.54216
107	100	.61260	.60938	.60618	.60300	.59983	.59669	.59356	.59045	.58735	.58428	.58122	.57817	.57515	.57214	.56915	.56617	.56321	.56027	.55734	.55443
107	101	.62425	.62107	.61791	.61477	.61164	.60853	.60544	.60236	.59930	.59625	.59322	.59021	.58721	.58423	.58126	.57831	.57537	.57245	.56955	.56666
107	102	.63578	.63265	.62953	.62642	.62333	.62026	.61720	.61416	.61113	.60812	.60512	.60213	.59917	.59621	.59327	.59035	.58744	.58454	.58166	.57879
107	103	.64728	.64419	.64111	.63805	.63500	.63196	.62894	.62593	.62294	.61996	.61700	.61405	.61111	.60819	.60527	.60238	.59950	.59663	.59377	.59093
107	104	.65959	.65655	.65352	.65050	.64750	.64451	.64153	.63856	.63561	.63267	.62975	.62683	.62393	.62104	.61817	.61531	.61245	.60962	.60679	.60398
107	105	.67207	.66908	.66610	.66312	.66016	.65722	.65428	.65136	.64844	.64554	.64265	.63977	.63691	.63405	.63121	.62837	.62555	.62274	.61994	.61716
107	106	.68872	.68580	.68290	.68000	.67711	.67424	.67137	.66851	.66567	.66283	.66000	.65718	.65438	.65158	.64879	.64602	.64325	.64049	.63774	.63500
107	107	.71124	.70845	.70567	.70289	.70013	.69737	.69462	.69187	.68914	.68641	.68369	.68098	.67827	.67558	.67289	.67021	.66754	.66487	.66222	.65957
108	0	.00944	.00940	.00936	.00932	.00928	.00924	.00920	.00916	.00912	.00908	.00905	.00901	.00897	.00894	.00890	.00887	.00884	.00880	.00877	.00874
108	1	.00208	.00205	.00202	.00200	.00197	.00195	.00193	.00190	.00188	.00186	.00184	.00182	.00180	.00178	.00176	.00174	.00172	.00171	.00169	.00167
108	2	.00177	.00174	.00171	.00169	.00166	.00164	.00161	.00159	.00157	.00155	.00153	.00151	.00149	.00147	.00145	.00143	.00141	.00140	.00138	.00136
108	3	.00164	.00161	.00158	.00156	.00153	.00150	.00148	.00146	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122
108	4	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00138	.00136	.00133	.00131	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00116
108	5	.00163	.00160	.00157	.00154	.00150	.00148	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00115
108	6	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00131	.00128	.00126	.00124	.00121	.00119	.00117
108	7	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00130	.00128	.00126	.00123
108	8	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133
108	9	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148
108	10	.00249	.00244	.00238	.00233	.00229	.00224	.00219	.00215	.00211	.00206	.00202	.00198	.00195	.00191	.00187	.00184	.00180	.00177	.00174	.00170
108	11	.00287	.00281	.00275	.00270	.00265	.00259	.00254	.00250	.00245	.00240	.00236	.00231	.00227	.00223	.00219	.00215	.00211	.00208	.00204	.00201
108	12	.00332	.00326	.00320	.00314	.00308	.00303	.00297	.00292	.00287	.00282	.00277	.00272	.00268	.00263	.00259	.00255	.00251	.00246	.00242	.00239
108	13	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00318	.00313	.00308	.00303	.00299	.00294	.00290	.00285	.00281

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
108	14	.00431	.00424	.00417	.00410	.00403	.00397	.00391	.00385	.00379	.00373	.00368	.00362	.00357	.00352	.00347	.00342	.00337	.00332	.00328	.00323
108	15	.00475	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386	.00381	.00376	.00371	.00366	.00361
108	16	.00511	.00503	.00495	.00488	.00480	.00473	.00467	.00460	.00453	.00447	.00441	.00435	.00429	.00423	.00418	.00412	.00407	.00402	.00397	.00392
108	17	.00539	.00531	.00523	.00515	.00508	.00501	.00493	.00487	.00480	.00473	.00467	.00460	.00454	.00448	.00443	.00437	.00431	.00426	.00421	.00415
108	18	.00562	.00553	.00545	.00537	.00529	.00521	.00514	.00507	.00500	.00493	.00486	.00480	.00473	.00467	.00461	.00455	.00449	.00444	.00438	.00433
108	19	.00582	.00573	.00564	.00556	.00547	.00539	.00532	.00524	.00517	.00510	.00503	.00496	.00489	.00483	.00477	.00471	.00465	.00459	.00453	.00447
108	20	.00601	.00592	.00583	.00574	.00566	.00557	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00499	.00492	.00486	.00480	.00473	.00468	.00462
108	21	.00622	.00612	.00603	.00594	.00585	.00576	.00568	.00559	.00551	.00544	.00536	.00529	.00522	.00515	.00508	.00501	.00495	.00489	.00482	.00476
108	22	.00642	.00631	.00621	.00612	.00603	.00594	.00585	.00576	.00568	.00560	.00552	.00544	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490
108	23	.00662	.00652	.00641	.00631	.00621	.00612	.00603	.00594	.00585	.00577	.00568	.00560	.00553	.00545	.00538	.00530	.00523	.00516	.00510	.00503
108	24	.00685	.00674	.00663	.00653	.00642	.00632	.00623	.00613	.00604	.00595	.00587	.00578	.00570	.00562	.00554	.00547	.00539	.00532	.00525	.00518
108	25	.00712	.00700	.00689	.00678	.00667	.00656	.00646	.00636	.00627	.00617	.00608	.00599	.00591	.00582	.00574	.00566	.00559	.00551	.00544	.00536
108	26	.00743	.00730	.00718	.00706	.00695	.00684	.00673	.00663	.00652	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00565	.00557
108	27	.00780	.00767	.00754	.00741	.00729	.00717	.00706	.00695	.00684	.00674	.00664	.00654	.00644	.00635	.00626	.00617	.00608	.00600	.00592	.00584
108	28	.00821	.00807	.00793	.00780	.00767	.00754	.00742	.00731	.00719	.00708	.00697	.00687	.00677	.00667	.00657	.00648	.00639	.00630	.00621	.00613
108	29	.00866	.00851	.00837	.00822	.00809	.00795	.00783	.00770	.00758	.00746	.00735	.00724	.00713	.00703	.00692	.00683	.00673	.00663	.00654	.00645
108	30	.00915	.00899	.00883	.00868	.00853	.00839	.00826	.00812	.00800	.00787	.00775	.00763	.00752	.00741	.00730	.00719	.00709	.00699	.00689	.00680
108	31	.00966	.00949	.00932	.00916	.00901	.00886	.00871	.00857	.00843	.00830	.00817	.00805	.00792	.00781	.00769	.00758	.00747	.00736	.00726	.00716
108	32	.01020	.01002	.00985	.00967	.00951	.00935	.00919	.00904	.00890	.00876	.00862	.00849	.00836	.00823	.00811	.00799	.00787	.00776	.00765	.00754
108	33	.01080	.01061	.01042	.01024	.01006	.00989	.00972	.00956	.00941	.00926	.00911	.00897	.00883	.00870	.00856	.00844	.00831	.00819	.00808	.00796
108	34	.01145	.01124	.01103	.01084	.01065	.01047	.01029	.01012	.00995	.00979	.00963	.00948	.00933	.00919	.00905	.00892	.00878	.00866	.00853	.00841
108	35	.01216	.01194	.01172	.01151	.01131	.01111	.01092	.01074	.01056	.01039	.01022	.01006	.00990	.00974	.00959	.00945	.00931	.00917	.00904	.00891
108	36	.01293	.01269	.01246	.01223	.01201	.01180	.01160	.01140	.01121	.01103	.01085	.01067	.01050	.01034	.01018	.01002	.00987	.00972	.00958	.00944
108	37	.01377	.01351	.01326	.01302	.01279	.01256	.01234	.01213	.01192	.01172	.01153	.01134	.01116	.01098	.01081	.01064	.01048	.01032	.01017	.01002
108	38	.01470	.01442	.01415	.01389	.01364	.01340	.01316	.01293	.01271	.01250	.01229	.01209	.01189	.01170	.01151	.01133	.01116	.01099	.01082	.01066
108	39	.01573	.01543	.01514	.01486	.01459	.01432	.01407	.01382	.01358	.01335	.01313	.01291	.01270	.01249	.01229	.01210	.01191	.01173	.01155	.01137
108	40	.01688	.01656	.01624	.01594	.01565	.01536	.01509	.01482	.01457	.01431	.01407	.01384	.01361	.01339	.01317	.01296	.01276	.01256	.01236	.01218
108	41	.01818	.01783	.01749	.01717	.01685	.01655	.01625	.01596	.01568	.01541	.01515	.01489	.01465	.01441	.01417	.01395	.01372	.01351	.01330	.01310
108	42	.01965	.01927	.01890	.01855	.01821	.01788	.01756	.01725	.01694	.01665	.01637	.01609	.01582	.01556	.01531	.01506	.01483	.01459	.01437	.01415
108	43	.02128	.02088	.02048	.02010	.01973	.01937	.01903	.01869	.01836	.01805	.01774	.01744	.01715	.01687	.01660	.01633	.01607	.01582	.01557	.01533
108	44	.02311	.02267	.02225	.02183	.02143	.02105	.02067	.02031	.01996	.01961	.01928	.01896	.01864	.01834	.01804	.01775	.01747	.01720	.01693	.01667
108	45	.02510	.02463	.02417	.02372	.02329	.02288	.02247	.02208	.02170	.02133	.02097	.02062	.02028	.01995	.01962	.01931	.01901	.01871	.01842	.01814
108	46	.02728	.02677	.02627	.02579	.02533	.02488	.02444	.02402	.02360	.02320	.02281	.02244	.02207	.02171	.02136	.02103	.02070	.02038	.02006	.01976
108	47	.02962	.02907	.02854	.02802	.02752	.02703	.02656	.02610	.02566	.02523	.02481	.02440	.02400	.02361	.02324	.02287	.02252	.02217	.02183	.02150
108	48	.03216	.03157	.03099	.03044	.02990	.02937	.02886	.02837	.02789	.02742	.02697	.02653	.02610	.02568	.02528	.02488	.02450	.02412	.02376	.02340
108	49	.03490	.03427	.03365	.03305	.03247	.03191	.03136	.03083	.03031	.02981	.02932	.02884	.02838	.02793	.02749	.02706	.02665	.02624	.02585	.02546
108	50	.03790	.03722	.03655	.03591	.03529	.03468	.03409	.03352	.03296	.03242	.03189	.03138	.03088	.03039	.02992	.02946	.02901	.02857	.02815	.02773
108	51	.04115	.04042	.03971	.03902	.03835	.03769	.03706	.03644	.03585	.03526	.03470	.03414	.03361	.03308	.03257	.03208	.03159	.03112	.03066	.03021
108	52	.04463	.04385	.04309	.04235	.04163	.04093	.04025	.03959	.03894	.03832	.03771	.03711	.03654	.03597	.03542	.03489	.03437	.03386	.03336	.03288
108	53	.04836	.04752	.04671	.04592	.04515	.04440	.04367	.04296	.04227	.04160	.04094	.04030	.03968	.03908	.03849	.03791	.03735	.03680	.03627	.03575
108	54	.05235	.05145	.05058	.04973	.04891	.04811	.04733	.04657	.04583	.04511	.04440	.04372	.04305	.04240	.04177	.04115	.04055	.03996	.03939	.03883
108	55	.05662	.05566	.05473	.05382	.05294	.05209	.05125	.05044	.04965	.04888	.04812	.04739	.04668	.04598	.04530	.04464	.04399	.04336	.04274	.04214
108	56	.06119	.06017	.05918	.05821	.05727	.05636	.05547	.05460	.05375	.05293	.05212	.05134	.05058	.04983	.04910	.04839	.04770	.04702	.04636	.04571
108	57	.06608	.06499	.06394	.06291	.06191	.06093	.05998	.05906	.05815	.05727	.05642	.05558	.05476	.05396	.05319	.05243	.05169	.05096	.05025	.04956
108	58	.07125	.07010	.06898	.06788	.06682	.06578	.06477	.06378	.06282	.06188	.06097	.06008	.05920	.05835	.05752	.05671	.05592	.05514	.05439	.05365
108	59	.07667	.07545	.07426	.07310	.07197	.07086	.06979	.06874	.06772	.06672	.06574	.06479	.06386	.06296	.06207	.06121	.06036	.05953	.05873	.05794
108	60	.08234	.08105	.07978	.07855	.07735	.07618	.07504	.07392	.07284	.07178	.07074	.06973	.06874	.06777	.06683	.06591	.06501	.06413	.06327	.06242
108	61	.08830	.08693	.08559	.08428	.08301	.08177	.08056	.07938	.07822	.07710	.07599	.07492	.07387	.07284	.07184	.07086	.06990	.06896	.06804	.06715
108	62	.09462	.09317	.09175	.09037	.08902	.08771	.08643	.08517	.08395	.08275	.08158	.08044	.07933	.07824	.07717	.07613	.07511	.07411	.07313	.07218
108	63	.10133	.09980	.09831	.09685	.09542	.09403	.09267	.09134	.09005	.08878	.08754	.08633	.08514	.08399	.08285	.08175	.08066	.07960	.07856	.07755

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
108	64	.10844	.10682	.10525	.10370	.10220	.10073	.09929	.09788	.09651	.09517	.09386	.09257	.09132	.09009	.08889	.08771	.08656	.08544	.08433	.08325
108	65	.11597	.11426	.11260	.11097	.10938	.10783	.10631	.10483	.10337	.10195	.10057	.09921	.09788	.09658	.09530	.09406	.09284	.09164	.09047	.08932
108	66	.12399	.12219	.12044	.11873	.11705	.11541	.11381	.11224	.11071	.10921	.10774	.10631	.10490	.10352	.10217	.10085	.09956	.09829	.09705	.09584
108	67	.13261	.13072	.12888	.12707	.12531	.12358	.12190	.12024	.11863	.11704	.11549	.11398	.11249	.11104	.10961	.10821	.10684	.10550	.10419	.10290
108	68	.14184	.13986	.13792	.13603	.13417	.13236	.13058	.12884	.12714	.12547	.12384	.12224	.12067	.11913	.11763	.11615	.11470	.11328	.11189	.11053
108	69	.15166	.14959	.14756	.14557	.14362	.14172	.13985	.13802	.13623	.13448	.13276	.13107	.12942	.12780	.12622	.12466	.12313	.12164	.12017	.11873
108	70	.16202	.15985	.15773	.15564	.15361	.15161	.14965	.14773	.14586	.14401	.14221	.14044	.13870	.13700	.13532	.13369	.13208	.13050	.12895	.12743
108	71	.17285	.17058	.16836	.16619	.16406	.16197	.15992	.15791	.15594	.15401	.15212	.15026	.14843	.14665	.14489	.14317	.14148	.13982	.13819	.13658
108	72	.18411	.18175	.17944	.17717	.17494	.17276	.17062	.16852	.16646	.16443	.16245	.16050	.15859	.15672	.15488	.15307	.15129	.14955	.14783	.14615
108	73	.19578	.19332	.19091	.18855	.18623	.18395	.18172	.17952	.17737	.17526	.17318	.17115	.16915	.16718	.16525	.16336	.16149	.15967	.15787	.15610
108	74	.20796	.20541	.20290	.20044	.19803	.19566	.19333	.19104	.18880	.18659	.18443	.18230	.18021	.17815	.17614	.17415	.17220	.17028	.16840	.16655
108	75	.22079	.21814	.21554	.21298	.21047	.20801	.20559	.20321	.20087	.19857	.19631	.19409	.19191	.18977	.18766	.18559	.18355	.18154	.17957	.17763
108	76	.23439	.23165	.22896	.22631	.22371	.22115	.21863	.21616	.21373	.21134	.20899	.20668	.20441	.20217	.19997	.19781	.19568	.19359	.19153	.18950
108	77	.24884	.24601	.24322	.24048	.23779	.23514	.23253	.22997	.22745	.22497	.22253	.22013	.21777	.21544	.21316	.21090	.20869	.20651	.20436	.20224
108	78	.26415	.26123	.25836	.25553	.25275	.25001	.24732	.24467	.24206	.23950	.23697	.23448	.23203	.22962	.22724	.22491	.22260	.22033	.21810	.21590
108	79	.28022	.27722	.27426	.27136	.26850	.26568	.26290	.26017	.25748	.25483	.25222	.24964	.24711	.24461	.24216	.23973	.23735	.23499	.23267	.23039
108	80	.29687	.29379	.29076	.28778	.28484	.28195	.27909	.27628	.27351	.27078	.26809	.26544	.26283	.26025	.25771	.25521	.25274	.25031	.24791	.24554
108	81	.31392	.31077	.30768	.30462	.30161	.29864	.29572	.29283	.28999	.28719	.28442	.28170	.27901	.27636	.27374	.27116	.26862	.26611	.26363	.26119
108	82	.33126	.32805	.32489	.32177	.31869	.31566	.31267	.30972	.30680	.30393	.30110	.29830	.29554	.29282	.29013	.28748	.28486	.28228	.27973	.27721
108	83	.34889	.34563	.34241	.33923	.33609	.33300	.32994	.32693	.32396	.32102	.31812	.31526	.31243	.30964	.30689	.30417	.30148	.29883	.29621	.29362
108	84	.36702	.36371	.36044	.35721	.35403	.35088	.34777	.34470	.34167	.33867	.33572	.33280	.32991	.32706	.32424	.32146	.31871	.31600	.31331	.31066
108	85	.38582	.38247	.37916	.37589	.37266	.36947	.36632	.36320	.36012	.35708	.35407	.35110	.34816	.34526	.34239	.33955	.33675	.33397	.33123	.32852
108	86	.40507	.40169	.39835	.39505	.39179	.38856	.38537	.38222	.37910	.37602	.37297	.36995	.36697	.36402	.36111	.35822	.35537	.35255	.34976	.34700
108	87	.42441	.42101	.41765	.41433	.41104	.40779	.40458	.40139	.39825	.39513	.39205	.38900	.38599	.38300	.38005	.37713	.37423	.37137	.36854	.36574
108	88	.44381	.44041	.43704	.43370	.43040	.42713	.42390	.42070	.41753	.41439	.41129	.40821	.40517	.40216	.39918	.39623	.39330	.39041	.38754	.38470
108	89	.46327	.45986	.45649	.45315	.44985	.44657	.44333	.44012	.43694	.43379	.43067	.42758	.42453	.42150	.41849	.41552	.41258	.40966	.40677	.40390
108	90	.48268	.47928	.47592	.47259	.46929	.46602	.46278	.45958	.45640	.45325	.45012	.44703	.44396	.44093	.43791	.43493	.43197	.42904	.42614	.42326
108	91	.50156	.49819	.49484	.49153	.48825	.48499	.48176	.47856	.47539	.47225	.46913	.46604	.46298	.45994	.45693	.45394	.45098	.44804	.44513	.44224
108	92	.51939	.51604	.51272	.50943	.50617	.50293	.49972	.49653	.49337	.49024	.48714	.48405	.48100	.47797	.47496	.47198	.46902	.46608	.46317	.46028
108	93	.53614	.53282	.52952	.52626	.52301	.51980	.51661	.51344	.51030	.50718	.50409	.50102	.49798	.49495	.49196	.48898	.48603	.48310	.48019	.47730
108	94	.55205	.54876	.54549	.54225	.53904	.53585	.53268	.52954	.52642	.52332	.52024	.51719	.51416	.51115	.50817	.50520	.50226	.49934	.49644	.49356
108	95	.56743	.56418	.56095	.55775	.55456	.55140	.54826	.54514	.54205	.53898	.53592	.53289	.52988	.52689	.52393	.52098	.51805	.51514	.51226	.50939
108	96	.58211	.57889	.57570	.57253	.56938	.56625	.56314	.56005	.55699	.55394	.55092	.54791	.54492	.54196	.53901	.53608	.53318	.53029	.52741	.52456
108	97	.59583	.59266	.58950	.58637	.58325	.58015	.57708	.57402	.57098	.56797	.56497	.56199	.55903	.55608	.55316	.55025	.54736	.54449	.54164	.53880
108	98	.60890	.60577	.60265	.59955	.59647	.59341	.59036	.58734	.58433	.58134	.57837	.57542	.57248	.56956	.56666	.56378	.56091	.55806	.55523	.55241
108	99	.62184	.61874	.61567	.61261	.60957	.60654	.60353	.60054	.59757	.59461	.59167	.58875	.58584	.58295	.58008	.57722	.57438	.57155	.56874	.56594
108	100	.63460	.63155	.62851	.62550	.62250	.61951	.61654	.61359	.61065	.60773	.60482	.60193	.59906	.59620	.59335	.59052	.58771	.58491	.58212	.57935
108	101	.64731	.64431	.64132	.63835	.63539	.63245	.62952	.62661	.62371	.62083	.61796	.61511	.61227	.60944	.60663	.60383	.60105	.59828	.59552	.59278
108	102	.65988	.65693	.65399	.65107	.64816	.64526	.64238	.63951	.63665	.63381	.63098	.62816	.62536	.62257	.61980	.61703	.61428	.61154	.60882	.60610
108	103	.67255	.66965	.66676	.66388	.66102	.65817	.65533	.65251	.64970	.64690	.64411	.64133	.63857	.63582	.63308	.63035	.62763	.62493	.62224	.61955
108	104	.68597	.68313	.68030	.67748	.67467	.67187	.66909	.66631	.66355	.66080	.65805	.65532	.65260	.64990	.64720	.64451	.64183	.63917	.63651	.63387
108	105	.69958	.69679	.69402	.69125	.68849	.68575	.68301	.68029	.67757	.67486	.67216	.66948	.66680	.66413	.66147	.65882	.65618	.65355	.65093	.64832
108	106	.71748	.71479	.71210	.70941	.70674	.70408	.70142	.69877	.69613	.69349	.69087	.68825	.68564	.68304	.68045	.67786	.67529	.67272	.67015	.66760
108	107	.74131	.73875	.73620	.73365	.73110	.72857	.72603	.72351	.72099	.71847	.71596	.71346	.71096	.70847	.70599	.70351	.70103	.69857	.69610	.69365
108	108	.78245	.78020	.77796	.77571	.77347	.77123	.76900	.76677	.76454	.76231	.76009	.75787	.75566	.75344	.75123	.74903	.74682	.74462	.74242	.74023
109	0	.01024	.01021	.01017	.01014	.01011	.01007	.01004	.01001	.00998	.00995	.00992	.00989	.00987	.00984	.00981	.00978	.00976	.00973	.00971	.00968
109	1	.00214	.00211	.00209	.00206	.00204	.00201	.00199	.00197	.00195	.00193	.00191	.00189	.00187	.00185	.00183	.00181	.00180	.00178	.00176	.00175
109	2	.00181	.00178	.00175	.00173	.00170	.00168	.00166	.00163	.00161	.00159	.00157	.00155	.00153	.00151	.00150	.00148	.00146	.00144	.00143	.00141
109	3	.00167	.00164	.00162	.00159	.00156	.00154	.00151	.00149	.00147	.00144	.00142	.00140	.00138	.00136	.00134	.00133	.00131	.00129	.00127	.00126
109	4	.00163	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00139	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00119

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	5	.00166	.00162	.00159	.00156	.00153	.00150	.00147	.00144	.00142	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00118
109	6	.00172	.00169	.00165	.00162	.00158	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120
109	7	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00130	.00128	.00126
109	8	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135
109	9	.00220	.00216	.00211	.00206	.00202	.00198	.00193	.00189	.00186	.00182	.00178	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00150
109	10	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00175	.00172
109	11	.00288	.00282	.00277	.00271	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202
109	12	.00334	.00328	.00322	.00316	.00310	.00305	.00299	.00294	.00289	.00284	.00279	.00274	.00270	.00265	.00261	.00257	.00253	.00249	.00245	.00241
109	13	.00385	.00378	.00372	.00366	.00359	.00353	.00348	.00342	.00336	.00331	.00326	.00321	.00316	.00311	.00306	.00302	.00297	.00293	.00289	.00284
109	14	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00383	.00378	.00372	.00367	.00361	.00356	.00351	.00346	.00342	.00337	.00332	.00328
109	15	.00480	.00473	.00465	.00458	.00451	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00403	.00397	.00392	.00387	.00382	.00377	.00372	.00367
109	16	.00517	.00509	.00502	.00494	.00487	.00480	.00474	.00467	.00461	.00454	.00448	.00442	.00436	.00431	.00425	.00420	.00414	.00409	.00404	.00399
109	17	.00547	.00539	.00531	.00523	.00516	.00509	.00502	.00495	.00488	.00481	.00475	.00469	.00463	.00457	.00451	.00446	.00440	.00435	.00429	.00424
109	18	.00570	.00562	.00553	.00545	.00538	.00530	.00523	.00515	.00509	.00502	.00495	.00489	.00482	.00476	.00470	.00464	.00459	.00453	.00448	.00442
109	19	.00590	.00581	.00573	.00564	.00556	.00548	.00541	.00533	.00526	.00519	.00512	.00506	.00499	.00493	.00486	.00480	.00474	.00469	.00463	.00458
109	20	.00610	.00601	.00592	.00583	.00575	.00567	.00559	.00551	.00543	.00536	.00529	.00522	.00515	.00509	.00502	.00496	.00490	.00484	.00478	.00472
109	21	.00631	.00622	.00612	.00603	.00594	.00586	.00577	.00569	.00561	.00554	.00546	.00539	.00532	.00525	.00519	.00512	.00506	.00499	.00493	.00487
109	22	.00651	.00641	.00631	.00622	.00613	.00604	.00595	.00586	.00578	.00570	.00562	.00555	.00548	.00540	.00533	.00527	.00520	.00513	.00507	.00501
109	23	.00672	.00661	.00651	.00641	.00631	.00622	.00613	.00604	.00596	.00587	.00579	.00571	.00563	.00556	.00549	.00542	.00535	.00528	.00521	.00515
109	24	.00695	.00684	.00673	.00663	.00653	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00566	.00558	.00551	.00544	.00537	.00530
109	25	.00722	.00711	.00699	.00688	.00677	.00667	.00657	.00647	.00637	.00628	.00619	.00610	.00602	.00594	.00586	.00578	.00570	.00563	.00555	.00548
109	26	.00753	.00741	.00728	.00717	.00705	.00694	.00684	.00673	.00663	.00654	.00644	.00635	.00626	.00617	.00609	.00600	.00592	.00584	.00577	.00569
109	27	.00791	.00777	.00764	.00752	.00740	.00728	.00717	.00706	.00695	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596
109	28	.00832	.00818	.00804	.00791	.00778	.00766	.00754	.00742	.00731	.00720	.00709	.00699	.00689	.00679	.00670	.00660	.00651	.00643	.00634	.00626
109	29	.00878	.00863	.00848	.00834	.00820	.00807	.00795	.00782	.00770	.00759	.00747	.00736	.00726	.00715	.00705	.00695	.00686	.00677	.00668	.00659
109	30	.00927	.00911	.00895	.00880	.00866	.00852	.00838	.00825	.00812	.00800	.00788	.00776	.00765	.00754	.00743	.00733	.00723	.00713	.00703	.00694
109	31	.00978	.00961	.00945	.00929	.00914	.00899	.00884	.00870	.00857	.00844	.00831	.00819	.00806	.00795	.00783	.00772	.00762	.00751	.00741	.00731
109	32	.01034	.01015	.00998	.00981	.00965	.00949	.00933	.00918	.00904	.00890	.00876	.00863	.00850	.00838	.00826	.00814	.00802	.00791	.00780	.00770
109	33	.01094	.01075	.01056	.01038	.01020	.01003	.00987	.00971	.00956	.00941	.00926	.00912	.00898	.00885	.00872	.00860	.00847	.00836	.00824	.00813
109	34	.01159	.01138	.01118	.01099	.01080	.01062	.01044	.01027	.01011	.00995	.00979	.00964	.00949	.00935	.00921	.00908	.00895	.00882	.00870	.00858
109	35	.01231	.01209	.01187	.01167	.01147	.01127	.01108	.01090	.01072	.01055	.01038	.01022	.01007	.00991	.00977	.00962	.00948	.00935	.00922	.00909
109	36	.01309	.01285	.01262	.01240	.01218	.01197	.01177	.01157	.01138	.01120	.01102	.01085	.01068	.01052	.01036	.01020	.01005	.00991	.00977	.00963
109	37	.01394	.01368	.01343	.01319	.01296	.01274	.01252	.01231	.01210	.01190	.01171	.01153	.01135	.01117	.01100	.01083	.01067	.01052	.01036	.01022
109	38	.01488	.01460	.01434	.01408	.01383	.01358	.01335	.01312	.01290	.01269	.01248	.01228	.01209	.01190	.01172	.01154	.01136	.01120	.01103	.01087
109	39	.01591	.01562	.01533	.01505	.01478	.01452	.01427	.01402	.01378	.01355	.01333	.01311	.01290	.01270	.01250	.01231	.01212	.01194	.01176	.01159
109	40	.01707	.01675	.01644	.01614	.01585	.01557	.01529	.01503	.01477	.01453	.01428	.01405	.01382	.01360	.01339	.01318	.01298	.01278	.01259	.01241
109	41	.01839	.01804	.01770	.01738	.01706	.01676	.01646	.01618	.01590	.01563	.01537	.01512	.01487	.01464	.01440	.01418	.01396	.01375	.01354	.01334
109	42	.01986	.01949	.01912	.01877	.01843	.01810	.01779	.01748	.01718	.01689	.01660	.01633	.01607	.01581	.01556	.01531	.01508	.01484	.01462	.01440
109	43	.02151	.02111	.02072	.02034	.01997	.01962	.01927	.01894	.01861	.01830	.01799	.01770	.01741	.01713	.01686	.01659	.01634	.01609	.01584	.01561
109	44	.02336	.02292	.02250	.02209	.02169	.02131	.02094	.02058	.02023	.01989	.01955	.01923	.01892	.01862	.01833	.01804	.01776	.01749	.01723	.01697
109	45	.02537	.02490	.02444	.02400	.02357	.02316	.02276	.02237	.02199	.02162	.02126	.02092	.02058	.02025	.01993	.01962	.01932	.01903	.01874	.01846
109	46	.02758	.02707	.02658	.02610	.02564	.02519	.02476	.02433	.02392	.02353	.02314	.02277	.02240	.02205	.02170	.02137	.02104	.02072	.02041	.02011
109	47	.02994	.02940	.02887	.02835	.02786	.02737	.02690	.02645	.02601	.02558	.02516	.02476	.02436	.02398	.02361	.02324	.02289	.02255	.02221	.02188
109	48	.03251	.03192	.03135	.03080	.03026	.02974	.02924	.02875	.02827	.02781	.02736	.02692	.02649	.02608	.02568	.02529	.02490	.02453	.02417	.02382
109	49	.03529	.03466	.03404	.03345	.03287	.03231	.03177	.03124	.03072	.03022	.02974	.02927	.02881	.02836	.02793	.02750	.02709	.02669	.02630	.02591
109	50	.03832	.03764	.03698	.03634	.03572	.03512	.03453	.03396	.03341	.03287	.03235	.03184	.03135	.03086	.03039	.02994	.02949	.02906	.02864	.02822
109	51	.04161	.04088	.04017	.03949	.03882	.03817	.03755	.03693	.03634	.03576	.03520	.03465	.03412	.03360	.03309	.03260	.03212	.03165	.03120	.03075
109	52	.04514	.04436	.04360	.04286	.04215	.04146	.04078	.04012	.03949	.03886	.03826	.03767	.03710	.03654	.03599	.03546	.03495	.03444	.03395	.03347
109	53	.04892	.04808	.04727	.04648	.04572	.04498	.04425	.04355	.04286	.04220	.04155	.04091	.04030	.03970	.03911	.03854	.03799	.03744	.03692	.03640
109	54	.05295	.05206	.05120	.05035	.04954	.04874	.04796	.04721	.04648	.04576	.04507	.04439	.04373	.04308	.04246	.04184	.04125	.04066	.04009	.03954

Table U(2) - Based on Life Table 90CM

Ages		Adjusted Payout Rate																		
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	55	.05728	.05632	.05540	.05450	.05363	.05278	.05195	.05114	.05036	.04959	.04885	.04812	.04741	.04672	.04605	.04539	.04475	.04413	.04352	.04292
109	56	.06191	.06090	.05991	.05895	.05802	.05711	.05623	.05537	.05453	.05371	.05291	.05214	.05138	.05064	.04992	.04922	.04853	.04786	.04721	.04657
109	57	.06687	.06579	.06474	.06372	.06273	.06176	.06082	.05990	.05900	.05813	.05728	.05645	.05564	.05485	.05408	.05333	.05260	.05188	.05118	.05049
109	58	.07212	.07098	.06986	.06878	.06772	.06669	.06569	.06471	.06376	.06283	.06192	.06104	.06017	.05933	.05851	.05771	.05692	.05616	.05541	.05468
109	59	.07763	.07641	.07523	.07408	.07296	.07186	.07080	.06976	.06875	.06776	.06679	.06585	.06493	.06403	.06316	.06230	.06146	.06065	.05985	.05907
109	60	.08339	.08210	.08085	.07963	.07844	.07727	.07614	.07504	.07396	.07291	.07188	.07088	.06991	.06895	.06802	.06710	.06621	.06534	.06449	.06366
109	61	.08943	.08807	.08674	.08545	.08419	.08296	.08176	.08059	.07944	.07833	.07724	.07617	.07513	.07412	.07312	.07215	.07121	.07028	.06937	.06848
109	62	.09584	.09441	.09300	.09163	.09030	.08900	.08772	.08648	.08527	.08409	.08293	.08180	.08070	.07962	.07856	.07753	.07652	.07554	.07457	.07363
109	63	.10266	.10114	.09966	.09821	.09680	.09542	.09408	.09276	.09148	.09022	.08900	.08780	.08663	.08548	.08436	.08327	.08220	.08115	.08012	.07912
109	64	.10988	.10828	.10672	.10519	.10370	.10224	.10082	.09942	.09807	.09674	.09544	.09417	.09293	.09172	.09053	.08937	.08823	.08712	.08603	.08496
109	65	.11753	.11584	.11419	.11257	.11100	.10946	.10796	.10649	.10505	.10365	.10228	.10093	.09962	.09833	.09707	.09584	.09464	.09346	.09230	.09117
109	66	.12566	.12389	.12215	.12045	.11879	.11717	.11559	.11403	.11252	.11103	.10958	.10816	.10677	.10541	.10408	.10277	.10150	.10025	.09902	.09782
109	67	.13442	.13255	.13072	.12894	.12719	.12548	.12381	.12218	.12058	.11901	.11748	.11598	.11451	.11307	.11166	.11028	.10893	.10761	.10631	.10504
109	68	.14379	.14183	.13992	.13804	.13621	.13441	.13265	.13093	.12925	.12760	.12599	.12440	.12285	.12134	.11985	.11839	.11696	.11556	.11419	.11285
109	69	.15379	.15174	.14973	.14776	.14584	.14395	.14211	.14030	.13853	.13680	.13510	.13343	.13180	.13020	.12864	.12710	.12559	.12412	.12267	.12125
109	70	.16434	.16220	.16010	.15804	.15602	.15405	.15211	.15022	.14836	.14654	.14476	.14301	.14129	.13961	.13797	.13635	.13476	.13321	.13168	.13018
109	71	.17539	.17315	.17095	.16880	.16670	.16463	.16261	.16062	.15868	.15677	.15490	.15307	.15127	.14950	.14777	.14607	.14441	.14277	.14117	.13959
109	72	.18688	.18455	.18226	.18002	.17782	.17567	.17355	.17148	.16944	.16745	.16549	.16357	.16169	.15984	.15802	.15624	.15449	.15277	.15109	.14943
109	73	.19879	.19636	.19398	.19165	.18936	.18711	.18490	.18274	.18062	.17853	.17649	.17448	.17251	.17057	.16867	.16681	.16497	.16317	.16140	.15966
109	74	.21122	.20870	.20622	.20380	.20141	.19907	.19678	.19452	.19231	.19014	.18800	.18591	.18385	.18182	.17984	.17788	.17597	.17408	.17223	.17040
109	75	.22430	.22169	.21912	.21660	.21413	.21170	.20931	.20696	.20466	.20240	.20017	.19799	.19584	.19373	.19165	.18962	.18761	.18564	.18370	.18179
109	76	.23819	.23549	.23283	.23022	.22765	.22513	.22265	.22022	.21782	.21547	.21316	.21088	.20865	.20645	.20429	.20216	.20007	.19801	.19599	.19400
109	77	.25295	.25016	.24741	.24471	.24206	.23945	.23688	.23436	.23188	.22944	.22704	.22468	.22236	.22007	.21782	.21561	.21343	.21129	.20918	.20710
109	78	.26861	.26574	.26291	.26013	.25739	.25470	.25205	.24944	.24688	.24435	.24187	.23942	.23702	.23465	.23232	.23002	.22776	.22553	.22334	.22118
109	79	.28510	.28215	.27924	.27638	.27357	.27080	.26807	.26538	.26274	.26013	.25757	.25505	.25256	.25011	.24770	.24532	.24298	.24067	.23840	.23616
109	80	.30222	.29919	.29622	.29329	.29040	.28756	.28476	.28200	.27928	.27660	.27396	.27136	.26880	.26628	.26379	.26134	.25892	.25654	.25419	.25187
109	81	.31979	.31670	.31366	.31066	.30771	.30480	.30193	.29910	.29632	.29357	.29086	.28819	.28556	.28297	.28041	.27788	.27539	.27294	.27052	.26813
109	82	.33768	.33454	.33144	.32838	.32537	.32240	.31947	.31658	.31373	.31092	.30815	.30541	.30272	.30005	.29743	.29484	.29228	.28976	.28727	.28481
109	83	.35588	.35269	.34954	.34643	.34336	.34034	.33735	.33440	.33150	.32863	.32580	.32300	.32024	.31752	.31483	.31218	.30956	.30697	.30442	.30190
109	84	.37461	.37137	.36818	.36503	.36191	.35884	.35581	.35281	.34985	.34693	.34405	.34120	.33839	.33561	.33287	.33016	.32748	.32484	.32222	.31964
109	85	.39409	.39082	.38760	.38441	.38126	.37815	.37508	.37204	.36904	.36608	.36315	.36026	.35740	.35458	.35178	.34903	.34630	.34361	.34094	.33831
109	86	.41412	.41084	.40759	.40437	.40120	.39806	.39496	.39190	.38887	.38587	.38291	.37998	.37709	.37423	.37140	.36860	.36584	.36310	.36040	.35772
109	87	.43432	.43102	.42776	.42453	.42134	.41819	.41507	.41198	.40893	.40591	.40292	.39997	.39705	.39416	.39130	.38847	.38568	.38291	.38017	.37746
109	88	.45463	.45133	.44807	.44484	.44164	.43848	.43535	.43225	.42919	.42616	.42316	.42019	.41725	.41434	.41146	.40861	.40579	.40300	.40024	.39750
109	89	.47506	.47177	.46851	.46529	.46210	.45894	.45582	.45272	.44966	.44662	.44362	.44064	.43770	.43478	.43189	.42903	.42620	.42339	.42061	.41786
109	90	.49558	.49231	.48908	.48587	.48270	.47956	.47644	.47336	.47031	.46728	.46428	.46131	.45837	.45546	.45257	.44971	.44687	.44406	.44128	.43852
109	91	.51570	.51247	.50926	.50609	.50294	.49982	.49673	.49367	.49064	.48763	.48465	.48170	.47877	.47587	.47299	.47014	.46731	.46451	.46173	.45898
109	92	.53480	.53161	.52844	.52530	.52218	.51910	.51604	.51300	.50999	.50701	.50405	.50112	.49821	.49533	.49247	.48963	.48682	.48403	.48126	.47852
109	93	.55280	.54965	.54652	.54342	.54034	.53728	.53426	.53125	.52827	.52532	.52239	.51948	.51659	.51373	.51089	.50807	.50528	.50251	.49976	.49703
109	94	.56994	.56682	.56374	.56067	.55763	.55462	.55162	.54865	.54571	.54278	.53988	.53700	.53414	.53131	.52849	.52570	.52293	.52018	.51744	.51473
109	95	.58662	.58355	.58051	.57750	.57450	.57153	.56857	.56564	.56274	.55985	.55698	.55414	.55131	.54851	.54572	.54296	.54021	.53749	.53478	.53209
109	96	.60266	.59965	.59666	.59369	.59074	.58781	.58491	.58202	.57915	.57631	.57348	.57067	.56788	.56511	.56236	.55963	.55692	.55422	.55155	.54889
109	97	.61773	.61477	.61183	.60891	.60601	.60313	.60026	.59742	.59459	.59179	.58900	.58623	.58348	.58075	.57803	.57533	.57265	.56999	.56735	.56472
109	98	.63207	.62916	.62627	.62340	.62054	.61771	.61489	.61209	.60931	.60654	.60379	.60106	.59835	.59565	.59297	.59031	.58766	.58503	.58242	.57982
109	99	.64635	.64350	.64067	.63785	.63504	.63226	.62949	.62674	.62400	.62128	.61858	.61589	.61322	.61057	.60793	.60530	.60269	.60010	.59752	.59496
109	100	.66051	.65772	.65494	.65218	.64943	.64670	.64398	.64128	.63860	.63593	.63327	.63063	.62800	.62539	.62280	.62021	.61764	.61509	.61255	.61002
109	101	.67474	.67201	.66930	.66659	.66391	.66123	.65857	.65593	.65330	.65068	.64808	.64549	.64291	.64035	.63780	.63526	.63274	.63023	.62773	.62525
109	102	.68893	.68626	.68361	.68097	.67834	.67573	.67313	.67054	.66797	.66541	.66286	.66032	.65780	.65529	.65279	.65030	.64783	.64537	.64292	.64048
109	103	.70314	.70054	.69795	.69538	.69281	.69026	.68772	.68520	.68268	.68018	.67768	.67520	.67273	.67028	.66783	.66539	.66297	.66055	.65815	.65576
109	104	.71868	.71616	.71365	.71116	.70867	.70619	.70372	.70127	.69882	.69639	.69396	.69154	.68914	.68674	.68436	.68198	.67962	.67726	.67492	.67258

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	105	.73367	.73122	.72878	.72635	.72393	.72151	.71911	.71671	.71433	.71195	.70958	.70723	.70488	.70253	.70020	.69788	.69556	.69326	.69096	.68867
109	106	.75401	.75167	.74934	.74702	.74470	.74240	.74009	.73780	.73551	.73323	.73096	.72870	.72644	.72419	.72194	.71971	.71748	.71525	.71304	.71083
109	107	.77967	.77748	.77531	.77313	.77096	.76880	.76664	.76449	.76234	.76020	.75806	.75593	.75380	.75168	.74956	.74744	.74534	.74323	.74113	.73904
109	108	.82377	.82193	.82009	.81826	.81642	.81459	.81275	.81093	.80910	.80727	.80545	.80363	.80181	.79999	.79818	.79636	.79455	.79274	.79094	.78913
109	109	.90900	.90800	.90700	.90600	.90500	.90400	.90300	.90200	.90100	.90000	.89900	.89800	.89700	.89600	.89500	.89400	.89300	.89200	.89100	.89000

Section 3 **Table D**

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

	Adjusted Payout Rate									
Years	**2.2%**	**2.4%**	**2.6%**	**2.8%**	**3.0%**	**3.2%**	**3.4%**	**3.6%**	**3.8%**	**4.0%**
1	.978000	.976000	.974000	.972000	.970000	.968000	.966000	.964000	.962000	.960000
2	.956484	.952576	.948676	.944784	.940900	.937024	.933156	.929296	.925444	.921600
3	.935441	.929714	.924010	.918330	.912673	.907039	.901429	.895841	.890277	.884736
4	.914862	.907401	.899986	.892617	.885293	.878014	.870780	.863591	.856447	.849347
5	.894735	.885623	.876587	.867624	.858734	.849918	.841174	.832502	.823902	.815373
6	.875051	.864368	.853795	.843330	.832972	.822720	.812574	.802532	.792593	.782758
7	.855799	.843624	.831597	.819717	.807983	.796393	.784946	.773641	.762475	.751447
8	.836972	.823377	.809975	.796765	.783743	.770909	.758258	.745790	.733501	.721390
9	.818558	.803616	.788916	.774455	.760231	.746239	.732477	.718941	.705628	.692534
10	.800550	.784329	.768404	.752771	.737424	.722360	.707573	.693059	.678814	.664833
11	.782938	.765505	.748425	.731693	.715301	.699244	.683516	.668109	.653019	.638239
12	.765713	.747133	.728966	.711206	.693842	.676868	.660276	.644057	.628204	.612710
13	.748868	.729202	.710013	.691292	.673027	.655209	.637827	.620871	.604332	.588201
14	.732393	.711701	.691553	.671936	.652836	.634242	.616141	.598520	.581368	.564673
15	.716280	.694620	.673573	.653121	.633251	.613946	.595192	.576973	.559276	.542086
16	.700522	.677949	.656060	.634834	.614254	.594300	.574955	.556202	.538023	.520403
17	.685110	.661678	.639002	.617059	.595826	.575282	.555407	.536179	.517578	.499587
18	.670038	.645798	.622388	.599781	.577951	.556873	.536523	.516876	.497911	.479603
19	.655297	.630299	.606206	.582987	.560613	.539053	.518281	.498269	.478990	.460419
20	.640881	.615172	.590445	.566664	.543794	.521804	.500660	.480331	.460788	.442002

	Adjusted Payout Rate									
Years	**4.2%**	**4.4%**	**4.6%**	**4.8%**	**5.0%**	**5.2%**	**5.4%**	**5.6%**	**5.8%**	**6.0%**
1	.958000	.956000	.954000	.952000	.950000	.948000	.946000	.944000	.942000	.940000
2	.917764	.913936	.910116	.906304	.902500	.898704	.894916	.891136	.887364	.883600
3	.879218	.873723	.868251	.862801	.857375	.851971	.846591	.841232	.835897	.830584
4	.842291	.835279	.828311	.821387	.814506	.807669	.800875	.794123	.787415	.780749
5	.806915	.798527	.790209	.781960	.773781	.765670	.757627	.749652	.741745	.733904
6	.773024	.763392	.753859	.744426	.735092	.725855	.716716	.707672	.698724	.689870
7	.740557	.729802	.719182	.708694	.698337	.688111	.678013	.668042	.658198	.648478
8	.709454	.697691	.686099	.674677	.663420	.652329	.641400	.630632	.620022	.609569
9	.679657	.666993	.654539	.642292	.630249	.618408	.606765	.595317	.584061	.572995
10	.651111	.637645	.624430	.611462	.598737	.586251	.573999	.561979	.550185	.538615
11	.623764	.609589	.595706	.582112	.568800	.555766	.543003	.530508	.518275	.506298
12	.597566	.582767	.568304	.554170	.540360	.526866	.513681	.500800	.488215	.475920
13	.572469	.557125	.542162	.527570	.513342	.499469	.485942	.472755	.459898	.447365
14	.548425	.532611	.517222	.502247	.487675	.473496	.459701	.446281	.433224	.420523
15	.525391	.509177	.493430	.478139	.463291	.448875	.434878	.421289	.408097	.395292
16	.503325	.486773	.470732	.455188	.440127	.425533	.411394	.397697	.384427	.371574
17	.482185	.465355	.449079	.433339	.418120	.403405	.389179	.375426	.362131	.349280
18	.461933	.444879	.428421	.412539	.397214	.382428	.368163	.354402	.341127	.328323
19	.442532	.425304	.408714	.392737	.377354	.362542	.348282	.334555	.321342	.308624
20	.423946	.406591	.389913	.373886	.358486	.343690	.329475	.315820	.302704	.290106

Table D

Section 3

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

	Adjusted Payout Rate									
Years	**6.2%**	**6.4%**	**6.6%**	**6.8%**	**7.0%**	**7.2%**	**7.4%**	**7.6%**	**7.8%**	**8.0%**
1	.938000	.936000	.934000	.932000	.930000	.928000	.926000	.924000	.922000	.920000
2	.879844	.876096	.872356	.868624	.864900	.861184	.857476	.853776	.850084	.846400
3	.825294	.820026	.814781	.809558	.804357	.799179	.794023	.788889	.783777	.778688
4	.774125	.767544	.761005	.754508	.748052	.741638	.735265	.728933	.722643	.716393
5	.726130	.718421	.710779	.703201	.695688	.688240	.680855	.673535	.666277	.659082
6	.681110	.672442	.663867	.655383	.646990	.638687	.630472	.622346	.614307	.606355
7	.638881	.629406	.620052	.610817	.601701	.592701	.583817	.575048	.566391	.557847
8	.599270	.589124	.579129	.569282	.559582	.550027	.540615	.531344	.522213	.513219
9	.562115	.551420	.540906	.530571	.520411	.510425	.500609	.490962	.481480	.472161
10	.527264	.516129	.505206	.494492	.483982	.473674	.463564	.453649	.443925	.434388
11	.494574	.483097	.471863	.460866	.450104	.439570	.429260	.419171	.409298	.399637
12	.463910	.452179	.440720	.429527	.418596	.407921	.397495	.387314	.377373	.367666
13	.435148	.423239	.411632	.400320	.389295	.378550	.368081	.357879	.347938	.338253
14	.408169	.396152	.384465	.373098	.362044	.351295	.340843	.330680	.320799	.311193
15	.382862	.370798	.359090	.347727	.336701	.326002	.315620	.305548	.295777	.286297
16	.359125	.347067	.335390	.324082	.313132	.302529	.292264	.282326	.272706	.263394
17	.336859	.324855	.313254	.302044	.291213	.280747	.270637	.260870	.251435	.242322
18	.315974	.304064	.292579	.281505	.270828	.260533	.250610	.241044	.231823	.222936
19	.296383	.284604	.273269	.262363	.251870	.241775	.232065	.222724	.213741	.205101
20	.278008	.266389	.255233	.244522	.234239	.224367	.214892	.205797	.197069	.188693

	Adjusted Payout Rate									
Years	**8.2%**	**8.4%**	**8.6%**	**8.8%**	**9.0%**	**9.2%**	**9.4%**	**9.6%**	**9.8%**	**10.0%**
1	.918000	.916000	.914000	.912000	.910000	.908000	.906000	.904000	.902000	.900000
2	.842724	.839056	.835396	.831744	.828100	.824464	.820836	.817216	.813604	.810000
3	.773621	.768575	.763552	.758551	.753571	.748613	.743677	.738763	.733871	.729000
4	.710184	.704015	.697886	.691798	.685750	.679741	.673772	.667842	.661951	.656100
5	.651949	.644878	.637868	.630920	.624032	.617205	.610437	.603729	.597080	.590490
6	.598489	.590708	.583012	.575399	.567869	.560422	.553056	.545771	.538566	.531441
7	.549413	.541089	.532873	.524764	.516761	.508863	.501069	.493377	.485787	.478297
8	.504361	.495637	.487046	.478585	.470253	.462048	.453968	.446013	.438180	.430467
9	.463003	.454004	.445160	.436469	.427930	.419539	.411295	.403196	.395238	.387420
10	.425037	.415867	.406876	.398060	.389416	.380942	.372634	.364489	.356505	.348678
11	.390184	.380934	.371885	.363031	.354369	.345895	.337606	.329498	.321567	.313811
12	.358189	.348936	.339902	.331084	.322475	.314073	.305871	.297866	.290054	.282430
13	.328817	.319625	.310671	.301949	.293453	.285178	.277119	.269271	.261628	.254187
14	.301854	.292777	.283953	.275377	.267042	.258942	.251070	.243421	.235989	.228768
15	.277102	.268184	.259533	.251144	.243008	.235119	.227469	.220053	.212862	.205891
16	.254380	.245656	.237213	.229043	.221137	.213488	.206087	.198928	.192001	.185302
17	.233521	.225021	.216813	.208887	.201235	.193847	.186715	.179830	.173185	.166772
18	.214372	.206119	.198167	.190505	.183124	.176013	.169164	.162567	.156213	.150095
19	.196794	.188805	.181125	.173741	.166643	.159820	.153262	.146960	.140904	.135085
20	.180657	.172946	.165548	.158452	.151645	.145117	.138856	.132852	.127096	.121577

Section 3 **Table D**

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

	Adjusted Payout Rate									
Years	**10.2%**	**10.4%**	**10.6%**	**10.8%**	**11.0%**	**11.2%**	**11.4%**	**11.6%**	**11.8%**	**12.0%**
1	.898000	.896000	.894000	.892000	.890000	.888000	.886000	.884000	.882000	.880000
2	.806404	.802816	.799236	.795664	.792100	.788544	.784996	.781456	.777924	.774400
3	.724151	.719323	.714517	.709732	.704969	.700227	.695506	.690807	.686129	.681472
4	.650287	.644514	.638778	.633081	.627422	.621802	.616219	.610673	.605166	.599695
5	.583958	.577484	.571068	.564708	.558406	.552160	.545970	.539835	.533756	.527732
6	.524394	.517426	.510535	.503720	.496981	.490318	.483729	.477214	.470773	.464404
7	.470906	.463613	.456418	.449318	.442313	.435402	.428584	.421858	.415222	.408676
8	.422874	.415398	.408038	.400792	.393659	.386637	.379726	.372922	.366226	.359635
9	.379741	.372196	.364786	.357506	.350356	.343334	.336437	.329663	.323011	.316478
10	.341007	.333488	.326118	.318896	.311817	.304881	.298083	.291422	.284896	.278501
11	.306224	.298805	.291550	.284455	.277517	.270734	.264102	.257617	.251278	.245081
12	.274989	.267729	.260645	.253734	.246990	.240412	.233994	.227734	.221627	.215671
13	.246941	.239886	.233017	.226331	.219821	.213486	.207319	.201317	.195475	.189791
14	.221753	.214937	.208317	.201887	.195641	.189575	.183684	.177964	.172409	.167016
15	.199134	.192584	.186236	.180083	.174121	.168343	.162744	.157320	.152065	.146974
16	.178822	.172555	.166495	.160634	.154967	.149488	.144191	.139071	.134121	.129337
17	.160582	.154609	.148846	.143286	.137921	.132746	.127754	.122939	.118295	.113817
18	.144203	.138530	.133069	.127811	.122750	.117878	.113190	.108678	.104336	.100159
19	.129494	.124123	.118963	.114007	.109247	.104676	.100286	.096071	.092024	.088140
20	.116286	.111214	.106353	.101694	.097230	.092952	.088853	.084927	.081166	.077563

	Adjusted Payout Rate									
Years	**12.2%**	**12.4%**	**12.6%**	**12.8%**	**13.0%**	**13.2%**	**13.4%**	**13.6%**	**13.8%**	**14.0%**
1	.878000	.876000	.874000	.872000	.870000	.868000	.866000	.864000	.862000	.860000
2	.770884	.767376	.763876	.760384	.756900	.753424	.749956	.746496	.743044	.739600
3	.676836	.672221	.667628	.663055	.658503	.653972	.649462	.644973	.640504	.636056
4	.594262	.588866	.583507	.578184	.572898	.567648	.562434	.557256	.552114	.547008
5	.521762	.515847	.509985	.504176	.498421	.492718	.487068	.481469	.475923	.470427
6	.458107	.451882	.445727	.439642	.433626	.427679	.421801	.415990	.410245	.404567
7	.402218	.395848	.389565	.383368	.377255	.371226	.365279	.359415	.353631	.347928
8	.353147	.346763	.340480	.334297	.328212	.322224	.316332	.310535	.304830	.299218
9	.310063	.303764	.297579	.291507	.285544	.279690	.273944	.268302	.262764	.257327
10	.272236	.266098	.260084	.254194	.248423	.242771	.237235	.231813	.226502	.221302
11	.239023	.233102	.227314	.221657	.216128	.210725	.205446	.200286	.195245	.190319
12	.209862	.204197	.198672	.193285	.188032	.182910	.177916	.173047	.168301	.163675
13	.184259	.178877	.173640	.168544	.163588	.158766	.154075	.149513	.145076	.140760
14	.161779	.156696	.151761	.146971	.142321	.137809	.133429	.129179	.125055	.121054
15	.142042	.137266	.132639	.128158	.123819	.119618	.115550	.111611	.107798	.104106
16	.124713	.120245	.115927	.111754	.107723	.103828	.100066	.096432	.092922	.089531
17	.109498	.105334	.101320	.097450	.093719	.090123	.086657	.083317	.080098	.076997
18	.096139	.092273	.088554	.084976	.081535	.078227	.075045	.071986	.069045	.066217
19	.084410	.080831	.077396	.074099	.070936	.067901	.064989	.062196	.059517	.056947
20	.074112	.070808	.067644	.064614	.061714	.058938	.056280	.053737	.051303	.048974

Table D

Section 3

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

	Adjusted Payout Rate									
Years	**14.2%**	**14.4%**	**14.6%**	**14.8%**	**15.0%**	**15.2%**	**15.4%**	**15.6%**	**15.8%**	**16.0%**
1	.858000	.856000	.854000	.852000	.850000	.848000	.846000	.844000	.842000	.840000
2	.736164	.732736	.729316	.725904	.722500	.719104	.715716	.712336	.708964	.705600
3	.631629	.627222	.622836	.618470	.614125	.609800	.605496	.601212	.596948	.592704
4	.541937	.536902	.531902	.526937	.522006	.517111	.512249	.507423	.502630	.497871
5	.464982	.459588	.454244	.448950	.443705	.438510	.433363	.428265	.423214	.418212
6	.398955	.393407	.387925	.382505	.377150	.371856	.366625	.361455	.356347	.351298
7	.342303	.336757	.331288	.325895	.320577	.315334	.310165	.305068	.300044	.295090
8	.293696	.288264	.282920	.277662	.272491	.267403	.262399	.257478	.252637	.247876
9	.251991	.246754	.241613	.236568	.231617	.226758	.221990	.217311	.212720	.208216
10	.216209	.211221	.206338	.201556	.196874	.192291	.187803	.183411	.179110	.174901
11	.185507	.180805	.176212	.171726	.167343	.163063	.158882	.154799	.150811	.146917
12	.159165	.154769	.150485	.146310	.142242	.138277	.134414	.130650	.126983	.123410
13	.136564	.132483	.128515	.124656	.120905	.117259	.113714	.110269	.106920	.103665
14	.117172	.113405	.109751	.106207	.102770	.099436	.096202	.093067	.090026	.087078
15	.100533	.097075	.093728	.090489	.087354	.084321	.081387	.078548	.075802	.073146
16	.086257	.083096	.080043	.077096	.074251	.071505	.068853	.066295	.063825	.061442
17	.074009	.071130	.068357	.065686	.063113	.060636	.058250	.055953	.053741	.051612
18	.063500	.060887	.058377	.055965	.053646	.051419	.049280	.047224	.045250	.043354
19	.054483	.052120	.049854	.047682	.045599	.043603	.041690	.039857	.038100	.036417
20	.046746	.044614	.042575	.040625	.038760	.036976	.035270	.033639	.032081	.030590

	Adjusted Payout Rate									
Years	**16.2%**	**16.4%**	**16.6%**	**16.8%**	**17.0%**	**17.2%**	**17.4%**	**17.6%**	**17.8%**	**18.0%**
1	.838000	.836000	.834000	.832000	.830000	.828000	.826000	.824000	.822000	.820000
2	.702244	.698896	.695556	.692224	.688900	.685584	.682276	.678976	.675684	.672400
3	.588480	.584277	.580094	.575930	.571787	.567664	.563560	.559476	.555412	.551368
4	.493147	.488456	.483798	.479174	.474583	.470025	.465501	.461008	.456549	.452122
5	.413257	.408349	.403488	.398673	.393904	.389181	.384503	.379871	.375283	.370740
6	.346309	.341380	.336509	.331696	.326940	.322242	.317600	.313014	.308483	.304007
7	.290207	.285393	.280648	.275971	.271361	.266816	.262337	.257923	.253573	.249285
8	.243194	.238589	.234061	.229608	.225229	.220924	.216691	.212529	.208437	.204414
9	.203796	.199460	.195207	.191034	.186940	.182925	.178987	.175124	.171335	.167620
10	.170781	.166749	.162802	.158940	.155160	.151462	.147843	.144302	.140837	.137448
11	.143115	.139402	.135777	.132238	.128783	.125410	.122118	.118905	.115768	.112707
12	.119930	.116540	.113238	.110022	.106890	.103840	.100870	.097978	.095162	.092420
13	.100501	.097428	.094441	.091538	.088719	.085979	.083318	.080733	.078223	.075784
14	.084220	.081449	.078763	.076160	.073637	.071191	.068821	.066524	.064299	.062143
15	.070577	.068092	.065689	.063365	.061118	.058946	.056846	.054816	.052854	.050957
16	.059143	.056925	.054784	.052720	.050728	.048807	.046955	.045168	.043446	.041785
17	.049562	.047589	.045690	.043863	.042104	.040413	.038785	.037219	.035713	.034264
18	.041533	.039784	.038106	.036494	.034947	.033462	.032036	.030668	.029356	.028096
19	.034805	.033260	.031780	.030363	.029006	.027706	.026462	.025271	.024130	.023039
20	.029166	.027805	.026505	.025262	.024075	.022941	.021858	.020823	.019835	.018892

Section 3 **Table D**

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

	Adjusted Payout Rate									
Years	**18.2%**	**18.4%**	**18.6%**	**18.8%**	**19.0%**	**19.2%**	**19.4%**	**19.6%**	**19.8%**	**20.0%**
1	.818000	.816000	.814000	.812000	.810000	.808000	.806000	.804000	.802000	.800000
2	.669124	.665856	.662596	.659344	.656100	.652864	.649636	.646416	.643204	.640000
3	.547343	.543338	.539353	.535387	.531441	.527514	.523607	.519718	.515850	.512000
4	.447727	.443364	.439033	.434735	.430467	.426231	.422027	.417854	.413711	.409600
5	.366241	.361785	.357373	.353004	.348678	.344395	.340154	.335954	.331797	.327680
6	.299585	.295217	.290902	.286640	.282430	.278271	.274164	.270107	.266101	.262144
7	.245060	.240897	.236794	.232751	.228768	.224843	.220976	.217166	.213413	.209715
8	.200459	.196572	.192750	.188994	.185302	.181673	.178107	.174602	.171157	.167772
9	.163976	.160403	.156899	.153463	.150095	.146792	.143554	.140380	.137268	.134218
10	.134132	.130889	.127716	.124612	.121577	.118608	.115705	.112865	.110089	.107374
11	.109720	.106805	.103961	.101185	.098477	.095835	.093258	.090744	.088291	.085899
12	.089751	.087153	.084624	.082162	.079766	.077435	.075166	.072958	.070810	.068719
13	.073416	.071117	.068884	.066716	.064611	.062567	.060584	.058658	.056789	.054976
14	.060055	.058031	.056071	.054173	.052335	.050554	.048830	.047161	.045545	.043980
15	.049125	.047354	.045642	.043989	.042391	.040848	.039357	.037918	.036527	.035184
16	.040184	.038640	.037153	.035719	.034337	.033005	.031722	.030486	.029295	.028147
17	.032870	.031531	.030242	.029004	.027813	.026668	.025568	.024511	.023494	.022518
18	.026888	.025729	.024617	.023551	.022528	.021548	.020608	.019706	.018843	.018014
19	.021994	.020995	.020038	.019123	.018248	.017411	.016610	.015844	.015112	.014412
20	.017991	.017132	.016311	.015528	.014781	.014068	.013388	.012739	.012120	.011529

	Adjusted Payout Rate									
Years	**20.2%**	**20.4%**	**20.6%**	**20.8%**	**21.0%**	**21.2%**	**21.4%**	**21.6%**	**21.8%**	**22.0%**
1	.798000	.796000	.794000	.792000	.790000	.788000	.786000	.784000	.782000	.780000
2	.636804	.633616	.630436	.627264	.624100	.620944	.617796	.614656	.611524	.608400
3	.508170	.504358	.500566	.496793	.493039	.489304	.485588	.481890	.478212	.474552
4	.405519	.401469	.397450	.393460	.389501	.385571	.381672	.377802	.373962	.370151
5	.323604	.319570	.315575	.311620	.307706	.303830	.299994	.296197	.292438	.288717
6	.258236	.254377	.250567	.246803	.243087	.239418	.235795	.232218	.228686	.225200
7	.206073	.202484	.198950	.195468	.192039	.188662	.185335	.182059	.178833	.175656
8	.164446	.161178	.157966	.154811	.151711	.148665	.145673	.142734	.139847	.137011
9	.131228	.128297	.125425	.122610	.119852	.117148	.114499	.111904	.109361	.106869
10	.104720	.102125	.099588	.097107	.094683	.092313	.089996	.087733	.085520	.083358
11	.083566	.081291	.079073	.076909	.074799	.072743	.070737	.068782	.066877	.065019
12	.066686	.064708	.062784	.060912	.059092	.057321	.055599	.053925	.052298	.050715
13	.053215	.051507	.049850	.048242	.046682	.045169	.043701	.042277	.040897	.039558
14	.042466	.041000	.039581	.038208	.036879	.035593	.034349	.033146	.031981	.030855
15	.033888	.032636	.031427	.030261	.029134	.028047	.026998	.025986	.025009	.024067
16	.027042	.025978	.024953	.023966	.023016	.022101	.021221	.020373	.019557	.018772
17	.021580	.020679	.019813	.018981	.018183	.017416	.016680	.015973	.015294	.014642
18	.017221	.016460	.015731	.015033	.014364	.013724	.013110	.012522	.011960	.011421
19	.013742	.013102	.012491	.011906	.011348	.010814	.010305	.009818	.009353	.008908
20	.010966	.010429	.009918	.009430	.008965	.008522	.008099	.007697	.007314	.006949

Table F (2.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 2.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarter	Month
..	1	1.000000	.994589	.991891	.990095
1	2	.998188	.992787	.990094	.988301
2	3	.996380	.990988	.988300	
3	4	.994574	.989193	.986509	
4	5	.992772	.987401		
5	6	.990974	.985612		
6	7	.989178	.983826		
7	8	.987386			
8	9	.985597			
9	10	.983811			
10	11	.982029			
11	12	.980250			
12	..	.978474			

Table F (2.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 2.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarter	Month
..	1	1.000000	.994106	.991168	.989212
1	2	.998026	.992143	.989211	.987259
2	3	.996055	.990184	.987257	
3	4	.994088	.988229	.985308	
4	5	.992126	.986278		
5	6	.990167	.984331		
6	7	.988212	.982387		
7	8	.986261			
8	9	.984313			
9	10	.982370			
10	11	.980430			
11	12	.978494			
12	..	.976562			

Table F (2.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 2.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarter	Month
..	1	1.000000	.993624	.990446	.988331
1	2	.997863	.991501	.988330	.986220
2	3	.995731	.989382	.986218	
3	4	.993604	.987268	.984111	
4	5	.991481	.985159		
5	6	.989362	.983054		
6	7	.987248	.980953		
7	8	.985139			
8	9	.983034			
9	10	.980933			
10	11	.978837			
11	12	.976746			
12	..	.974659			

Table F (2.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 2.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.993144	.989727	.987454
1	2	.997701	.990861	.987452	.985184
2	3	.995408	.988583	.985182	
3	4	.993120	.986311	.982918	
4	5	.990837	.984044		
5	6	.988560	.981782		
6	7	.986287	.979525		
7	8	.984020			
8	9	.981758			
9	10	.979502			
10	11	.977250			
11	12	.975004			
12	..	.972763			

Table F (3.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 3.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.992665	.989010	.986579
1	2	.997540	.990222	.986577	.984152
2	3	.995086	.987786	.984150	
3	4	.992638	.985356	.981729	
4	5	.990195	.982932		
5	6	.987759	.980514		
6	7	.985329	.978102		
7	8	.982905			
8	9	.980487			
9	10	.978075			
10	11	.975669			
11	12	.973268			
12	..	.970874			

Table F (3.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 3.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.992187	.988296	.985707
1	2	.997379	.989586	.985705	.983123
2	3	.994764	.986992	.983121	
3	4	.992156	.984405	.980544	
4	5	.989555	.981824		
5	6	.986961	.979250		
6	7	.984374	.976683		
7	8	.981794			
8	9	.979220			
9	10	.976653			
10	11	.974093			
11	12	.971539			
12	..	.968992			

Table F (3.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 3.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.991711	.987583	.984838
1	2	.997218	.988951	.984836	.982098
2	3	.994443	.986200	.982095	
3	4	.991676	.983456	.979363	
4	5	.988917	.980720		
5	6	.986165	.977991		
6	7	.983422	.975270		
7	8	.980685			
8	9	.977957			
9	10	.975236			
10	11	.972522			
11	12	.969816			
12	..	.967118			

Table F (3.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 3.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.991236	.986873	.983972
1	2	.997057	.988319	.983969	.981076
2	3	.994123	.985410	.981073	
3	4	.991197	.982510	.978186	
4	5	.988280	.979619		
5	6	.985372	.976736		
6	7	.982472	.973861		
7	8	.979581			
8	9	.976698			
9	10	.973823			
10	11	.970957			
11	12	.968100			
12	..	.965251			

Table F (3.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 3.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.990762	.986165	.983108
1	2	.996897	.987688	.983105	.980057
2	3	.993803	.984623	.980054	
3	4	.990719	.981568	.977013	
4	5	.987645	.978522		
5	6	.984580	.975485		
6	7	.981525	.972458		
7	8	.978479			
8	9	.975443			
9	10	.972416			
10	11	.969398			
11	12	.966390			
12	..	.963391			

Table F (4.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 4.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.990290	.985459	.982247
1	2	.996737	.987059	.982243	.979042
2	3	.993485	.983838	.979038	
3	4	.990243	.980628	.975844	
4	5	.987012	.977428		
5	6	.983791	.974239		
6	7	.980581	.971060		
7	8	.977381			
8	9	.974192			
9	10	.971013			
10	11	.967844			
11	12	.964686			
12	..	.961538			

Table F (4.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 4.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.989820	.984755	.981389
1	2	.996577	.986432	.981385	.978030
2	3	.993166	.983056	.978026	
3	4	.989767	.979691	.974679	
4	5	.986380	.976338		
5	6	.983004	.972996		
6	7	.979639	.969666		
7	8	.976286			
8	9	.972945			
9	10	.969615			
10	11	.966296			
11	12	.962989			
12	..	.959693			

Table F (4.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 4.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.989350	.984054	.980533
1	2	.996418	.985806	.980529	.977021
2	3	.992849	.982275	.977017	
3	4	.989293	.978757	.973517	
4	5	.985749	.975251		
5	6	.982219	.971758		
6	7	.978700	.968277		
7	8	.975195			
8	9	.971702			
9	10	.968221			
10	11	.964753			
11	12	.961298			
12	..	.957854			

Table F (4.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 4.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.988882	.983354	.979680
1	2	.996259	.985183	.979676	.976015
2	3	.992532	.981498	.976011	
3	4	.988820	.977826	.972360	
4	5	.985121	.974168		
5	6	.981436	.970524		
6	7	.977764	.966894		
7	8	.974107			
8	9	.970463			
9	10	.966832			
10	11	.963216			
11	12	.959613			
12	..	.956023			

Table F (4.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 4.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.988415	.982657	.978830
1	2	.996101	.984561	.978825	.975013
2	3	.992217	.980722	.975008	
3	4	.988348	.976898	.971206	
4	5	.984494	.973089		
5	6	.980655	.969294		
6	7	.976831	.965515		
7	8	.973022			
8	9	.969228			
9	10	.965448			
10	11	.961684			
11	12	.957934			
12	..	.954198			

Table F (5.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 5.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.987950	.981961	.977982
1	2	.995942	.983941	.977977	.974014
2	3	.991901	.979949	.974009	
3	4	.987877	.975973	.970057	
4	5	.983868	.972013		
5	6	.979876	.968069		
6	7	.975900	.964141		
7	8	.971940			
8	9	.967997			
9	10	.964069			
10	11	.960157			
11	12	.956261			
12	..	.952381			

Table F (5.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 5.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.987486	.981268	.977137
1	2	.995784	.983323	.977132	.973018
2	3	.991587	.979178	.973012	
3	4	.987407	.975050	.968911	
4	5	.983244	.970940		
5	6	.979099	.966847		
6	7	.974972	.962771		
7	8	.970862			
8	9	.966769			
9	10	.962694			
10	11	.958636			
11	12	.954594			
12	..	.950570			

Table F (5.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 5.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.987023	.980577	.976295
1	2	.995627	.982707	.976289	.972026
2	3	.991273	.978409	.972019	
3	4	.986938	.974131	.967769	
4	5	.982622	.969871		
5	6	.978325	.965629		
6	7	.974047	.961407		
7	8	.969787			
8	9	.965546			
9	10	.961323			
10	11	.957119			
11	12	.952934			
12	..	.948767			

Table F (5.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 5.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.986562	.979888	.975455
1	2	.995470	.982092	.975449	.971036
2	3	.990960	.977643	.971029	
3	4	.986470	.973214	.966630	
4	5	.982001	.968805		
5	6	.977552	.964416		
6	7	.973124	.960047		
7	8	.968715			
8	9	.964326			
9	10	.959958			
10	11	.955609			
11	12	.951279			
12	..	.946970			

Table F (5.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 5.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.986102	.979201	.974618
1	2	.995313	.981480	.974611	.970050
2	3	.990647	.976879	.970043	
3	4	.986004	.972300	.965496	
4	5	.981382	.967743		
5	6	.976782	.963206		
6	7	.972203	.958692		
7	8	.967646			
8	9	.963111			
9	10	.958596			
10	11	.954103			
11	12	.949631			
12	..	.945180			

Table F (6.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 6.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.985643	.978516	.973784
1	2	.995156	.980869	.973776	.969067
2	3	.990336	.976117	.969059	
3	4	.985538	.971389	.964365	
4	5	.980764	.966684		
5	6	.976014	.962001		
6	7	.971286	.957341		
7	8	.966581			
8	9	.961899			
9	10	.957239			
10	11	.952603			
11	12	.947988			
12	..	.943396			

Table F (6.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 6.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.985185	.977833	.972952
1	2	.995000	.980259	.972944	.968087
2	3	.990024	.975358	.968079	
3	4	.985074	.970481	.963238	
4	5	.980148	.965628		
5	6	.975247	.960799		
6	7	.970371	.955995		
7	8	.965519			
8	9	.960691			
9	10	.955887			
10	11	.951107			
11	12	.946352			
12	..	.941620			

Table F (6.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 6.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.984729	.977152	.972122
1	2	.994844	.979652	.972114	.967110
2	3	.989714	.974600	.967101	
3	4	.984611	.969575	.962115	
4	5	.979534	.964576		
5	6	.974483	.959602		
6	7	.969458	.954654		
7	8	.964460			
8	9	.959487			
9	10	.954539			
10	11	.949617			
11	12	.944721			
12	..	.939850			

Table F (6.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 6.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.984274	.976473	.971295
1	2	.994688	.979046	.971286	.966136
2	3	.989404	.973845	.966127	
3	4	.984149	.968672	.960995	
4	5	.978921	.963527		
5	6	.973721	.958408		
6	7	.968549	.953317		
7	8	.963404			
8	9	.958286			
9	10	.953196			
10	11	.948132			
11	12	.943096			
12	..	.938086			

Table F (6.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 6.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.983821	.975796	.970471
1	2	.994533	.978442	.970461	.965165
2	3	.989095	.973092	.965156	
3	4	.983688	.967772	.959879	
4	5	.978309	.962481		
5	6	.972961	.957219		
6	7	.967641	.951985		
7	8	.962351			
8	9	.957089			
9	10	.951857			
10	11	.946653			
11	12	.941477			
12	..	.936330			

Table F (7.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 7.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.983368	.975122	.969649
1	2	.994378	.977839	.969639	.964198
2	3	.988787	.972342	.964187	
3	4	.983228	.966875	.958766	
4	5	.977700	.961439		
5	6	.972203	.956033		
6	7	.966736	.950658		
7	8	.961301			
8	9	.955896			
9	10	.950522			
10	11	.945178			
11	12	.939864			
12	..	.934579			

Table F (7.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 7.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.982917	.974449	.968830
1	2	.994223	.977239	.968819	.963233
2	3	.988479	.971593	.963222	
3	4	.982769	.965980	.957658	
4	5	.977091	.960400		
5	6	.971446	.954851		
6	7	.965834	.949335		
7	8	.960255			
8	9	.954707			
9	10	.949192			
10	11	.943708			
11	12	.938256			
12	..	.932836			

Table F (7.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 7.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.982467	.973778	.968013
1	2	.994068	.976640	.968002	.962271
2	3	.988172	.970847	.962260	
3	4	.982311	.965088	.956552	
4	5	.976484	.959364		
5	6	.970692	.953673		
6	7	.964935	.948017		
7	8	.959211			
8	9	.953521			
9	10	.947866			
10	11	.942243			
11	12	.936654			
12	..	.931099			

Table F (7.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 7.6 Percnet

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.982019	.973109	.967199
1	2	.993914	.976042	.967187	.961313
2	3	.987866	.970103	.961301	
3	4	.981854	.964199	.955451	
4	5	.975879	.958331		
5	6	.969940	.952499		
6	7	.964037	.946703		
7	8	.958171			
8	9	.952340			
9	10	.946544			
10	11	.940784			
11	12	.935058			
12	..	.929368			

Table F (7.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 7.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.981571	.972442	.966387
1	2	.993761	.975447	.966374	.960357
2	3	.987560	.969361	.960345	
3	4	.981398	.963312	.954353	
4	5	.975275	.957302		
5	6	.969190	.951329		
6	7	.963143	.945393		
7	8	.957133			
8	9	.951161			
9	10	.945227			
10	11	.939329			
11	12	.933468			
12	..	.927644			

Table F (8.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 8.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.981125	.971777	.965578
1	2	.993607	.974853	.965564	.959405
2	3	.987255	.968621	.959392	
3	4	.980944	.962429	.953258	
4	5	.974673	.956276		
5	6	.968442	.950162		
6	7	.962250	.944088		
7	8	.956099			
8	9	.949987			
9	10	.943913			
10	11	.937879			
11	12	.931883			
12	..	.925926			

Table F (8.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 8.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.980680	.971114	.964771
1	2	.993454	.974261	.964757	.958455
2	3	.986951	.967883	.958441	
3	4	.980490	.961547	.952167	
4	5	.974072	.955253		
5	6	.967695	.949000		
6	7	.961361	.942788		
7	8	.955068			
8	9	.948816			
9	10	.942605			
10	11	.936434			
11	12	.930304			
12	..	.924214			

Table F (8.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 8.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.980237	.970453	.963966
1	2	.993301	.973670	.963952	.957509
2	3	.986647	.967148	.957494	
3	4	.980037	.960669	.951080	
4	5	.973472	.954233		
5	6	.966951	.947841		
6	7	.960473	.941491		
7	8	.954039			
8	9	.947648			
9	10	.941300			
10	11	.934994			
11	12	.928731			
12	..	.922509			

Table F (8.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 8.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.979794	.969794	.963164
1	2	.993148	.973081	.963149	.956565
2	3	.986344	.966414	.956550	
3	4	.979586	.959793	.949996	
4	5	.972874	.953217		
5	6	.966209	.946686		
6	7	.959589	.940199		
7	8	.953014			
8	9	.946484			
9	10	.940000			
10	11	.933559			
11	12	.927163			
12	..	.920810			

Table F (8.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 8.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.979353	.969136	.962364
1	2	.992996	.972494	.962349	.955624
2	3	.986041	.965683	.955609	
3	4	.979135	.958919	.948916	
4	5	.972278	.952203		
5	6	.965468	.945534		
6	7	.958706	.938912		
7	8	.951992			
8	9	.945324			
9	10	.938703			
10	11	.932129			
11	12	.925600			
12	..	.919118			

Table F (9.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 9.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.978913	.968481	.961567
1	2	.992844	.971908	.961551	.954686
2	3	.985740	.964954	.954670	
3	4	.978686	.958049	.947839	
4	5	.971683	.951193		
5	6	.964730	.944387		
6	7	.957826	.937629		
7	8	.950972			
8	9	.944167			
9	10	.937411			
10	11	.930703			
11	12	.924043			
12	..	.917431			

Table F (9.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 9.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.978474	.967827	.960772
1	2	.992693	.971324	.960755	.953752
2	3	.985439	.964226	.953734	
3	4	.978238	.957180	.946765	
4	5	.971089	.950186		
5	6	.963993	.943242		
6	7	.956949	.936350		
7	8	.949956			
8	9	.943014			
9	10	.936123			
10	11	.929283			
11	12	.922492			
12	..	.915751			

Table F (9.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 9.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.978037	.967176	.959980
1	2	.992541	.970742	.959962	.952820
2	3	.985138	.963501	.952802	
3	4	.977790	.956315	.945695	
4	5	.970497	.949182		
5	6	.963258	.942102		
6	7	.956074	.935075		
7	8	.948942			
8	9	.941865			
9	10	.934839			
10	11	.927867			
11	12	.920946			
12	..	.914077			

Table F (9.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 9.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.977600	.966526	.959190
1	2	.992390	.970161	.959171	.951890
2	3	.984838	.962778	.951872	
3	4	.977344	.955452	.944628	
4	5	.969906	.948181		
5	6	.962526	.940965		
6	7	.955201	.933805		
7	8	.947932			
8	9	.940718			
9	10	.933560			
10	11	.926455			
11	12	.919405			
12	..	.912409			

Table F (9.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 9.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.977165	.965878	.958402
1	2	.992239	.969582	.958382	.950964
2	3	.984539	.962057	.950945	
3	4	.976898	.954591	.943565	
4	5	.969317	.947183		
5	6	.961795	.939832		
6	7	.954331	.932539		
7	8	.946924			
8	9	.939576			
9	10	.932284			
10	11	.925049			
11	12	.917870			
12	..	.910747			

Table F (10.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 10.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.976731	.965232	.957616
1	2	.992089	.969004	.957596	.950041
2	3	.984240	.961338	.950021	
3	4	.976454	.953733	.942505	
4	5	.968729	.946188		
5	6	.961066	.938703		
6	7	.953463	.931277		
7	8	.945920			
8	9	.938436			
9	10	.931012			
10	11	.923647			
11	12	.916340			
12	..	.909091			

Table F (10.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 10.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.976298	.964588	.956833
1	2	.991939	.968428	.956812	.949120
2	3	.983943	.960622	.949099	
3	4	.976011	.952878	.941448	
4	5	.968143	.945196		
5	6	.960338	.937577		
6	7	.952597	.930019		
7	8	.944918			
8	9	.937301			
9	10	.929745			
10	11	.922250			
11	12	.914816			
12	..	.907441			

Table F (10.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 10.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.975867	.963946	.956052
1	2	.991789	.967854	.956031	.948202
2	3	.983645	.959907	.948181	
3	4	.975568	.952025	.940395	
4	5	.967558	.944208		
5	6	.959613	.936455		
6	7	.951734	.928765		
7	8	.943919			
8	9	.936168			
9	10	.928481			
10	11	.920858			
11	12	.913296			
12	..	.905797			

Table F (10.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 10.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.975436	.963305	.955274
1	2	.991639	.967281	.955252	.947287
2	3	.983349	.959194	.947265	
3	4	.975127	.951174	.939345	
4	5	.966974	.943222		
5	6	.958890	.935336		
6	7	.950873	.927516		
7	8	.942923			
8	9	.935039			
9	10	.927222			
10	11	.919470			
11	12	.911782			
12	..	.904159			

Table F (10.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 10.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.975007	.962667	.954498
1	2	.991490	.966710	.954475	.946375
2	3	.983052	.958483	.946352	
3	4	.974687	.950327	.938299	
4	5	.966392	.942239		
5	6	.958168	.934221		
6	7	.950014	.926271		
7	8	.941930			
8	9	.933914			
9	10	.925966			
10	11	.918086			
11	12	.910273			
12	..	.902527			

Table F (11.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 11.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.974579	.962030	.953724
1	2	.991341	.966140	.953700	.945466
2	3	.982757	.957774	.945442	
3	4	.974247	.949481	.937255	
4	5	.965811	.941260		
5	6	.957449	.933109		
6	7	.949158	.925029		
7	8	.940939			
8	9	.932792			
9	10	.924715			
10	11	.916708			
11	12	.908770			
12	..	.900901			

Table F (11.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 11.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.974152	.961395	.952952
1	2	.991192	.965572	.952927	.944559
2	3	.982462	.957068	.944534	
3	4	.973809	.948638	.936215	
4	5	.965232	.940283		
5	6	.956731	.932001		
6	7	.948304	.923792		
7	8	.939952			
8	9	.931673			
9	10	.923467			
10	11	.915333			
11	12	.907272			
12	..	.899281			

Table F (11.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 11.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.973726	.960762	.952183
1	2	.991044	.965005	.952157	.943655
2	3	.982168	.956363	.943630	
3	4	.973372	.947798	.935178	
4	5	.964654	.939309		
5	6	.956015	.930896		
6	7	.947452	.922559		
7	8	.938967			
8	9	.930557			
9	10	.922223			
10	11	.913964			
11	12	.905778			
12	..	.897666			

Table F (11.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 11.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.973302	.960130	.951416
1	2	.990896	.964440	.951389	.942754
2	3	.981874	.955660	.942728	
3	4	.972935	.946959	.934145	
4	5	.964077	.938338		
5	6	.955300	.929795		
6	7	.946603	.921330		
7	8	.937985			
8	9	.929445			
9	10	.920984			
10	11	.912599			
11	12	.904290			
12	..	.896057			

Table F (11.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 11.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.972878	.959501	.950651
1	2	.990748	.963877	.950624	.941855
2	3	.981582	.954959	.941828	
3	4	.972500	.946124	.933114	
4	5	.963502	.937370		
5	6	.954588	.928698		
6	7	.945756	.920105		
7	8	.937006			
8	9	.928337			
9	10	.919748			
10	11	.911238			
11	12	.902807			
12	..	.894454			

Table F (12.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 12.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.972456	.958873	.949888
1	2	.990600	.963315	.949860	.940960
2	3	.981289	.954260	.940932	
3	4	.972065	.945290	.932087	
4	5	.962928	.936405		
5	6	.953877	.927603		
6	7	.944911	.918884		
7	8	.936029			
8	9	.927231			
9	10	.918515			
10	11	.909882			
11	12	.901329			
12	..	.892857			

Table F (12.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 12.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.972034	.958247	.949128
1	2	.990453	.962754	.949099	.940067
2	3	.980997	.953563	.940038	
3	4	.971632	.944460	.931063	
4	5	.962356	.935443		
5	6	.953168	.926512		
6	7	.944069	.917667		
7	8	.935056			
8	9	.926129			
9	10	.917287			
10	11	.908530			
11	12	.899856			
12	..	.891266			

Table F (12.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 12.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.971614	.957623	.948370
1	2	.990306	.962195	.948340	.939176
2	3	.980706	.952868	.939147	
3	4	.971199	.943631	.930043	
4	5	.961785	.934484		
5	6	.952461	.925425		
6	7	.943228	.916454		
7	8	.934085			
8	9	.925030			
9	10	.916063			
10	11	.907183			
11	12	.898389			
12	..	.889680			

Table F (12.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 12.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.971195	.957000	.947614
1	2	.990159	.961638	.947583	.938289
2	3	.980416	.952175	.938258	
3	4	.970768	.942805	.929025	
4	5	.961215	.933527		
5	6	.951756	.924341		
6	7	.942390	.915245		
7	8	.933117			
8	9	.923934			
9	10	.914842			
10	11	.905840			
11	12	.896926			
12	..	.888099			

Table F (12.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 12.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.970777	.956379	.946860
1	2	.990013	.961082	.946828	.937403
2	3	.980126	.951484	.937372	
3	4	.970337	.941981	.928011	
4	5	.960647	.932574		
5	6	.951053	.923260		
6	7	.941554	.914040		
7	8	.932151			
8	9	.922842			
9	10	.913625			
10	11	.904501			
11	12	.895468			
12	..	.886525			

Table F (13.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 13.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.970360	.955760	.946108
1	2	.989867	.960528	.946075	.936521
2	3	.979836	.950795	.936489	
3	4	.969908	.941160	.926999	
4	5	.960079	.931623		
5	6	.950351	.922183		
6	7	.940721	.912838		
7	8	.931188			
8	9	.921753			
9	10	.912412			
10	11	.903167			
11	12	.894015			
12	..	.884956			

Table F (13.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 13.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.969945	.955143	.945359
1	2	.989721	.959975	.945325	.935641
2	3	.979548	.950107	.935608	
3	4	.969479	.940341	.925991	
4	5	.959514	.930675		
5	6	.949651	.921109		
6	7	.939889	.911641		
7	8	.930228			
8	9	.920667			
9	10	.911203			
10	11	.901837			
11	12	.892567			
12	..	.883392			

Table F (13.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 13.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.969530	.954527	.944611
1	2	.989575	.959423	.944577	.934764
2	3	.979260	.949422	.934730	
3	4	.969051	.939524	.924986	
4	5	.958949	.929730		
5	6	.948953	.920038		
6	7	.939060	.910447		
7	8	.929271			
8	9	.919584			
9	10	.909998			
10	11	.900511			
11	12	.891124			
12	..	.881834			

Table F (13.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 13.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.969117	.953913	.943866
1	2	.989430	.958873	.943831	.933890
2	3	.978972	.948738	.933854	
3	4	.968624	.938710	.923984	
4	5	.958386	.928788		
5	6	.948256	.918971		
6	7	.938233	.909257		
7	8	.928316			
8	9	.918504			
9	10	.908796			
10	11	.899190			
11	12	.889686			
12	..	.880282			

Table F (13.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 13.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.968704	.953301	.943123
1	2	.989285	.958325	.943087	.933018
2	3	.978685	.948056	.932982	
3	4	.968199	.937898	.922985	
4	5	.957824	.927849		
5	6	.947561	.917907		
6	7	.937408	.908072		
7	8	.927364			
8	9	.917428			
9	10	.907598			
10	11	.897873			
11	12	.888252			
12	..	.878735			

Table F (14.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 14.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.968293	.952691	.942382
1	2	.989140	.957778	.942345	.932148
2	3	.978399	.947377	.932111	
3	4	.967774	.937088	.921989	
4	5	.957264	.926912		
5	6	.946868	.916846		
6	7	.936586	.906889		
7	8	.926415			
8	9	.916354			
9	10	.906403			
10	11	.896560			
11	12	.886824			
12	..	.877193			

Table F (14.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 14.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.967883	.952082	.941643
1	2	.988996	.957232	.941605	.931281
2	3	.978113	.946699	.931243	
3	4	.967350	.936281	.920996	
4	5	.956705	.925978		
5	6	.946177	.915788		
6	7	.935765	.905711		
7	8	.925468			
8	9	.915284			
9	10	.905212			
10	11	.895251			
11	12	.885400			
12	..	.875657			

Table F (14.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 14.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.967473	.951475	.940907
1	2	.988852	.956688	.940867	.930417
2	3	.977828	.946022	.930378	
3	4	.966927	.935476	.920006	
4	5	.956147	.925047		
5	6	.945488	.914734		
6	7	.934947	.904536		
7	8	.924524			
8	9	.914217			
9	10	.904025			
10	11	.893947			
11	12	.883981			
12	..	.874126			

Table F (14.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 14.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.967065	.950869	.940172
1	2	.988708	.956145	.940132	.929556
2	3	.977543	.945348	.929516	
3	4	.966504	.934673	.919019	
4	5	.955590	.924118		
5	6	.944800	.913683		
6	7	.934131	.903366		
7	8	.923582			
8	9	.913153			
9	10	.902842			
10	11	.892646			
11	12	.882566			
12	..	.872600			

Table F (14.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 14.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.966658	.950265	.939440
1	2	.988564	.955604	.939398	.928696
2	3	.977259	.944676	.928655	
3	4	.966083	.933872	.918035	
4	5	.955035	.923193		
5	6	.944114	.912635		
6	7	.933317	.902198		
7	8	.922643			
8	9	.912092			
9	10	.901662			
10	11	.891350			
11	12	.881157			
12	..	.871080			

Table F (15.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 15.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.966252	.949663	.938709
1	2	.988421	.955064	.938667	.927840
2	3	.976976	.944005	.927798	
3	4	.965663	.933074	.917055	
4	5	.954481	.922270		
5	6	.943429	.911591		
6	7	.932505	.901035		
7	8	.921707			
8	9	.911034			
9	10	.900485			
10	11	.890058			
11	12	.879752			
12	..	.869565			

Table F (15.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 15.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.965847	.949063	.937981
1	2	.988278	.954525	.937937	.926986
2	3	.976693	.943336	.926943	
3	4	.965243	.932278	.916077	
4	5	.953929	.921349		
5	6	.942746	.910549		
6	7	.931695	.899875		
7	8	.920773			
8	9	.909980			
9	10	.899313			
10	11	.888770			
11	12	.878352			
12	..	.868056			

Table F (15.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 15.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.965444	.948464	.937255
1	2	.988135	.953988	.937210	.926134
2	3	.976410	.942669	.926090	
3	4	.964825	.931484	.915102	
4	5	.953377	.920432		
5	6	.942065	.909511		
6	7	.930887	.898719		
7	8	.919842			
8	9	.908928			
9	10	.898143			
10	11	.887487			
11	12	.876956			
12	..	.866551			

Table F (15.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 15.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.965041	.947867	.936530
1	2	.987992	.953453	.936485	.925285
2	3	.976129	.942004	.925240	
3	4	.964407	.930693	.914130	
4	5	.952827	.919517		
5	6	.941386	.908476		
6	7	.930082	.897567		
7	8	.918913			
8	9	.907879			
9	10	.896978			
10	11	.886207			
11	12	.875566			
12	..	.865052			

Table F (15.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 15.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.964639	.947271	.935808
1	2	.987850	.952919	.935762	.924438
2	3	.975847	.941341	.924392	
3	4	.963991	.929903	.913161	
4	5	.952278	.918605		
5	6	.940708	.907444		
6	7	.929278	.896418		
7	8	.917987			
8	9	.906834			
9	10	.895816			
10	11	.884931			
11	12	.874179			
12	..	.863558			

Table F (16.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 16.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.964238	.946677	.935088
1	2	.987708	.952386	.935040	.923594
2	3	.975567	.940679	.923547	
3	4	.963575	.929116	.912194	
4	5	.951731	.917695		
5	6	.940032	.906415		
6	7	.928477	.895273		
7	8	.917064			
8	9	.905791			
9	10	.894657			
10	11	.883660			
11	12	.872798			
12	..	.862069			

Table F (16.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 16.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.963839	.946085	.934370
1	2	.987566	.951854	.934321	.922752
2	3	.975287	.940019	.922704	
3	4	.963160	.928331	.911231	
4	5	.951184	.916788		
5	6	.939357	.905389		
6	7	.927677	.894131		
7	8	.916143			
8	9	.904751			
9	10	.893502			
10	11	.882392			
11	12	.871420			
12	..	.860585			

Table F (16.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 16.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.963440	.945494	.933654
1	2	.987425	.951324	.933604	.921913
2	3	.975007	.939361	.921864	
3	4	.962746	.927548	.910271	
4	5	.950639	.915884		
5	6	.938684	.904366		
6	7	.926880	.892993		
7	8	.915224			
8	9	.903715			
9	10	.892350			
10	11	.881128			
11	12	.870048			
12	..	.859107			

Table F (16.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 16.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.963042	.944905	.932940
1	2	.987283	.950796	.932889	.921076
2	3	.974728	.938705	.921026	
3	4	.962333	.926767	.909313	
4	5	.950095	.914982		
5	6	.938013	.903346		
6	7	.926085	.891859		
7	8	.914308			
8	9	.902681			
9	10	.891202			
10	11	.879869			
11	12	.868680			
12	..	.857633			

Table F (16.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 16.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.962646	.944317	.932228
1	2	.987142	.950268	.932176	.920241
2	3	.974450	.938050	.920190	
3	4	.961921	.925989	.908358	
4	5	.949553	.914083		
5	6	.937344	.902330		
6	7	.925292	.890728		
7	8	.913394			
8	9	.901650			
9	10	.890057			
10	11	.878613			
11	12	.867316			
12	..	.856164			

Table F (17.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 17.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.962250	.943731	.931517
1	2	.987002	.949742	.931464	.919409
2	3	.974172	.937397	.919357	
3	4	.961509	.925213	.907407	
4	5	.949011	.913186		
5	6	.936676	.901316		
6	7	.924500	.889601		
7	8	.912483			
8	9	.900622			
9	10	.888916			
10	11	.877361			
11	12	.865957			
12	..	.854701			

Table F (17.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 17.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.961856	.943147	.930809
1	2	.986861	.949218	.930755	.918580
2	3	.973895	.936746	.918526	
3	4	.961099	.924438	.906458	
4	5	.948471	.912292		
5	6	.936009	.900306		
6	7	.923711	.888477		
7	8	.911575			
8	9	.899598			
9	10	.887778			
10	11	.876113			
11	12	.864602			
12	..	.853242			

Table F (17.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 17.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.961462	.942564	.930103
1	2	.986721	.948695	.930048	.917752
2	3	.973618	.936097	.917698	
3	4	.960689	.923666	.905511	
4	5	.947932	.911401		
5	6	.935345	.899298		
6	7	.922924	.887356		
7	8	.910668			
8	9	.898576			
9	10	.886643			
10	11	.874869			
11	12	.863252			
12	..	.851789			

Table F (17.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 17.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.961069	.941983	.929399
1	2	.986581	.948173	.929342	.916927
2	3	.973342	.935449	.916871	
3	4	.960281	.922896	.904568	
4	5	.947395	.910512		
5	6	.934681	.898294		
6	7	.922139	.886240		
7	8	.909765			
8	9	.897556			
9	10	.885512			
10	11	.873629			
11	12	.861906			
12	..	.850340			

Table F (17.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 17.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.960678	.941403	.928697
1	2	.986441	.947652	.928639	.916105
2	3	.973066	.934803	.916048	
3	4	.959873	.922129	.903627	
4	5	.946858	.909626		
5	6	.934020	.897292		
6	7	.921356	.885126		
7	8	.908863			
8	9	.896540			
9	10	.884384			
10	11	.872393			
11	12	.860565			
12	..	.848896			

Table F (18.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 18.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.960287	.940825	.927996
1	2	.986302	.947133	.927937	.915284
2	3	.972791	.934159	.915226	
3	4	.959466	.921363	.902689	
4	5	.946323	.908742		
5	6	.933360	.896294		
6	7	.920575	.884016		
7	8	.907964			
8	9	.895527			
9	10	.883260			
10	11	.871161			
11	12	.859227			
12	..	.847458			

Table F (18.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 18.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.959898	.940248	.927298
1	2	.986163	.946615	.927238	.914467
2	3	.972517	.933517	.914407	
3	4	.959060	.920599	.901754	
4	5	.945789	.907861		
5	6	.932702	.895298		
6	7	.919795	.882910		
7	8	.907068			
8	9	.894516			
9	10	.882139			
10	11	.869932			
11	12	.857895			
12	..	.846024			

Table F (18.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 18.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.959509	.939673	.926601
1	2	.986024	.946099	.926540	.913651
2	3	.972243	.932876	.913591	
3	4	.958654	.919838	.900822	
4	5	.945256	.906982		
5	6	.932045	.894306		
6	7	.919018	.881806		
7	8	.906174			
8	9	.893509			
9	10	.881021			
10	11	.868708			
11	12	.856566			
12	..	.844595			

Table F (18.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 18.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.959122	.939100	.925907
1	2	.985885	.945584	.925845	.912838
2	3	.971969	.932237	.912776	
3	4	.958250	.919078	.899892	
4	5	.944724	.906105		
5	6	.931390	.893316		
6	7	.918243	.880707		
7	8	.905282			
8	9	.892504			
9	10	.879906			
10	11	.867487			
11	12	.855242			
12	..	.843170			

Table F (18.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 18.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.958735	.938528	.925214
1	2	.985747	.945070	.925151	.912027
2	3	.971696	.931599	.911964	
3	4	.957846	.918321	.898966	
4	5	.944194	.905232		
5	6	.930736	.892329		
6	7	.917470	.879610		
7	8	.904393			
8	9	.891502			
9	10	.878795			
10	11	.866269			
11	12	.853922			
12	..	.841751			

Table F (19.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 19.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.958349	.937957	.924523
1	2	.985608	.944557	.924459	.911218
2	3	.971424	.930963	.911154	
3	4	.957444	.917565	.898041	
4	5	.943665	.904360		
5	6	.930084	.891345		
6	7	.916698	.878517		
7	8	.903506			
8	9	.890503			
9	10	.877687			
10	11	.865056			
11	12	.852606			
12	..	.840336			

Table F (19.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 19.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.957965	.937388	.923835
1	2	.985471	.944046	.923769	.910412
2	3	.971152	.930329	.910347	
3	4	.957042	.916812	.897120	
4	5	.943137	.903491		
5	6	.929433	.890364		
6	7	.915929	.877428		
7	8	.902621			
8	9	.889507			
9	10	.876583			
10	11	.863846			
11	12	.851295			
12	..	.838926			

Table F (19.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 19.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.957581	.936821	.923148
1	2	.985333	.943536	.923080	.909608
2	3	.970881	.929697	.909541	
3	4	.956641	.916061	.896201	
4	5	.942610	.902625		
5	6	.928784	.889386		
6	7	.915162	.876341		
7	8	.901739			
8	9	.888513			
9	10	.875481			
10	11	.862640			
11	12	.849988			
12	..	.837521			

Table F (19.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 19.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.957198	.936255	.922462
1	2	.985195	.943027	.922394	.908806
2	3	.970610	.929066	.908738	
3	4	.956241	.915312	.895285	
4	5	.942084	.901761		
5	6	.928137	.888411		
6	7	.914396	.875258		
7	8	.900859			
8	9	.887522			
9	10	.874383			
10	11	.861438			
11	12	.848685			
12	..	.836120			

Table F (19.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 19.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.956816	.935690	.921779
1	2	.985058	.942520	.921710	.908006
2	3	.970340	.928437	.907938	
3	4	.955841	.914565	.894372	
4	5	.941559	.900899		
5	6	.927491	.887438		
6	7	.913633	.874179		
7	8	.899981			
8	9	.886534			
9	10	.873288			
10	11	.860239			
11	12	.847386			
12	..	.834725			

Table F (20.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 20.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.956435	.935127	.921098
1	2	.984921	.942014	.921027	.907209
2	3	.970070	.927809	.907139	
3	4	.955443	.913819	.893461	
4	5	.941036	.900040		
5	6	.926846	.886469		
6	7	.912871	.873102		
7	8	.899106			
8	9	.885549			
9	10	.872196			
10	11	.859044			
11	12	.846091			
12	..	.833333			

Table F (20.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 20.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.956056	.934566	.920418
1	2	.984785	.941509	.920346	.906414
2	3	.969801	.927184	.906343	
3	4	.955045	.913076	.892553	
4	5	.940514	.899183		
5	6	.926204	.885502		
6	7	.912111	.872029		
7	8	.898233			
8	9	.884566			
9	10	.871107			
10	11	.857853			
11	12	.844801			
12	..	.831947			

Table F (20.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 20.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.955677	.934006	.919741
1	2	.984648	.941005	.919667	.905621
2	3	.969532	.926559	.905549	
3	4	.954648	.912335	.891647	
4	5	.939993	.898329		
5	6	.925562	.884538		
6	7	.911353	.870959		
7	8	.897362			
8	9	.883586			
9	10	.870022			
10	11	.856665			
11	12	.843514			
12	..	.830565			

Table F (20.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 20.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.955299	.933447	.919065
1	2	.984512	.940503	.918990	.904830
2	3	.969264	.925937	.904757	
3	4	.954252	.911596	.890744	
4	5	.939473	.897477		
5	6	.924922	.883577		
6	7	.910597	.869892		
7	8	.896494			
8	9	.882609			
9	10	.868939			
10	11	.855481			
11	12	.842232			
12	..	.829187			

Table F (20.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 20.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.954922	.932890	.918391
1	2	.984376	.940002	.918315	.904042
2	3	.968996	.925316	.903967	
3	4	.953857	.910859	.889844	
4	5	.938954	.896628		
5	6	.924284	.882619		
6	7	.909843	.868829		
7	8	.895628			
8	9	.881635			
9	10	.867860			
10	11	.854301			
11	12	.840953			
12	..	.827815			

Table F (21.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 21.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.954545	.932334	.917718
1	2	.984240	.939502	.917641	.903256
2	3	.968729	.924696	.903180	
3	4	.953463	.910123	.888946	
4	5	.938436	.895780		
5	6	.923647	.881663		
6	7	.909091	.867769		
7	8	.894764			
8	9	.880663			
9	10	.866784			
10	11	.853124			
11	12	.839679			
12	..	.826446			

Table F (21.2)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 21.2 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.954170	.931780	.917048
1	2	.984105	.939004	.916970	.902472
2	3	.968463	.924078	.902394	
3	4	.953069	.909390	.888051	
4	5	.937920	.894935		
5	6	.923012	.880710		
6	7	.908341	.866712		
7	8	.893902			
8	9	.879694			
9	10	.865711			
10	11	.851951			
11	12	.838409			
12	..	.825083			

Table F (21.4)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 21.4 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.953796	.931227	.916379
1	2	.983970	.938506	.916300	.901690
2	3	.968197	.923462	.901611	
3	4	.952676	.908659	.887158	
4	5	.937405	.894093		
5	6	.922378	.879760		
6	7	.907592	.865658		
7	8	.893043			
8	9	.878727			
9	10	.864641			
10	11	.850781			
11	12	.837143			
12	..	.823723			

Table F (21.6)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 21.6 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.953423	.930676	.915713
1	2	.983835	.938010	.915632	.900910
2	3	.967931	.922847	.900830	
3	4	.952284	.907929	.886268	
4	5	.936890	.893253		
5	6	.921745	.878813		
6	7	.906845	.864607		
7	8	.892186			
8	9	.877764			
9	10	.863575			
10	11	.849615			
11	12	.835881			
12	..	.822368			

Table F (21.8)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 21.8 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.953050	.930126	.915048
1	2	.983700	.937516	.914965	.900132
2	3	.967666	.922234	.900051	
3	4	.951893	.907202	.885381	
4	5	.936377	.892415		
5	6	.921115	.877868		
6	7	.906100	.863559		
7	8	.891331			
8	9	.876803			
9	10	.862511			
10	11	.848452			
11	12	.834622			
12	..	.821018			

Table F (22.0)

Factors For Computing Adjusted Payout Rates For Unitrusts

Interest at 22.0 Percent

# of Months From Annual Valuation to First Payout		Adjustment Factors for Payments at End of Period			
At Least	But Less Than	Annual	Semiannual	Quarterly	Monthly
..	1	1.000000	.952679	.929578	.914384
1	2	.983566	.937022	.914301	.899357
2	3	.967401	.921623	.899275	
3	4	.951503	.906476	.884496	
4	5	.935865	.891579		
5	6	.920485	.876927		
6	7	.905357	.862515		
7	8	.890478			
8	9	.875844			
9	10	.861450			
10	11	.847293			
11	12	.833368			
12	..	.819672			

Table Z (2.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 2.2 Percent

Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$
0	100000.0	3579620	21248.35	**55**	27088.80	493187.0	16238.69
1	96931.51	3482231	20322.43	**56**	26300.80	466783.8	16031.56
2	94775.99	3387420	20252.74	**57**	25517.40	441157.8	15811.93
3	92690.83	3294707	20207.28	**58**	24736.86	416305.3	15578.14
4	90661.61	3204029	20172.99	**59**	23957.60	392224.3	15328.67
5	88683.09	3115332	20145.78	**60**	23179.30	368913.7	15063.20
6	86750.36	3028570	20121.83	**61**	22402.72	346372.2	14782.53
7	84862.33	2943697	20100.99	**62**	21629.37	324597.3	14488.23
8	83016.22	2860671	20081.45	**63**	20859.39	303585.7	14180.50
9	81212.74	2779450	20064.83	**64**	20091.92	283334.6	13858.56
10	79450.84	2699993	20051.01	**65**	19326.92	263841.4	13522.41
11	77727.96	2622258	20038.27	**66**	18565.34	245103.3	13173.06
12	76042.43	2546210	20025.81	**67**	17808.50	227116.2	12811.95
13	74389.68	2471812	20009.81	**68**	17055.38	209875.9	12438.11
14	72764.74	2399036	19985.96	**69**	16304.83	193379.4	12050.48
15	71165.19	2327854	19952.41	**70**	15555.14	177624.9	11647.39
16	69589.49	2258242	19908.15	**71**	14805.21	162612.1	11227.75
17	68038.98	2190177	19855.08	**72**	14055.12	148341.3	10791.61
18	66514.86	2123633	19794.94	**73**	13305.33	134812.4	10339.46
19	65020.21	2058581	19731.42	**74**	12558.94	122023.5	9874.419
20	63556.49	1994992	19666.66	**75**	11818.76	109969.8	9399.425
21	62123.76	1932836	19601.36	**76**	11087.22	98643.99	8917.056
22	60720.17	1872083	19534.34	**77**	10365.23	88037.10	8428.417
23	59346.40	1812703	19466.92	**78**	9653.253	78139.42	7934.186
24	58002.44	1754668	19399.75	**79**	8950.635	68941.37	7433.925
25	56688.27	1697947	19333.45	**80**	8256.608	60434.09	6927.058
26	55402.67	1642511	19267.42	**81**	7571.842	52608.73	6414.450
27	54146.15	1588333	19202.81	**82**	6898.795	45454.91	5898.787
28	52915.87	1535385	19137.40	**83**	6241.524	38959.01	5384.426
29	51711.34	1483641	19071.24	**84**	5605.978	33102.43	4877.725
30	50531.03	1433076	19003.35	**85**	4996.790	27861.39	4383.839
31	49374.01	1383668	18933.32	**86**	4414.770	23209.39	3904.164
32	48239.89	1335392	18861.26	**87**	3860.612	19119.21	3439.990
33	47128.80	1288227	18787.80	**88**	3338.434	15561.24	2996.086
34	46039.37	1242150	18712.06	**89**	2852.085	12501.92	2577.043
35	44972.20	1197140	18635.12	**90**	2404.595	9904.275	2186.701
36	43925.53	1153175	18555.68	**91**	1996.719	7729.500	1826.670
37	42899.06	1110236	18473.88	**92**	1629.600	5937.831	1498.967
38	41892.94	1068301	18390.31	**93**	1306.169	4487.487	1207.444
39	40905.96	1027353	18304.20	**94**	1028.105	3334.408	954.7482
40	39938.30	987371.0	18216.14	**95**	794.8091	2434.017	741.2607
41	38989.66	948336.8	18126.25	**96**	602.6492	1743.842	564.2847
42	38058.94	910232.2	18033.83	**97**	447.4660	1225.271	420.5100
43	37145.13	873039.8	17938.25	**98**	325.3528	843.6779	306.7919
44	36247.26	836743.4	17838.90	**99**	231.8324	568.5872	219.3235
45	35362.95	801328.4	17733.72	**100**	161.5922	374.3701	153.3561
46	34491.83	766781.7	17622.63	**101**	110.0356	240.2955	104.7491
47	33631.76	733091.1	17503.75	**102**	73.00925	149.9574	69.71019
48	32782.88	700245.8	17377.47	**103**	47.09355	90.69179	45.09833
49	31944.29	668235.1	17243.12	**104**	29.54100	52.88140	28.37761
50	31116.17	637048.7	17101.10	**105**	17.81123	29.52324	17.16172
51	30297.37	606676.8	16950.48	**106**	10.45669	15.58098	10.11391
52	29485.85	577111.3	16789.40	**107**	5.846627	7.541866	5.680706
53	28681.03	548345.2	16617.43	**108**	3.146424	3.108269	3.078042
54	27882.07	520372.4	16433.87	**109**	1.585993	.7759261	1.568923

Table Z (2.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 2.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	3387554	18698.71	**55**	24327.16	431657.5	13967.38
1	96742.19	3290355	17773.67	**56**	23573.37	407992.3	13781.55
2	94406.13	3195914	17704.19	**57**	22826.53	385068.6	13584.89
3	92148.78	3103743	17658.95	**58**	22085.08	362880.3	13375.96
4	89955.39	3013771	17624.89	**59**	21347.59	341422.8	13153.44
5	87820.42	2925937	17597.93	**60**	20613.73	320692.3	12917.12
6	85738.71	2840187	17574.23	**61**	19884.19	300684.9	12667.76
7	83708.88	2756468	17553.65	**62**	19160.29	281395.7	12406.79
8	81727.93	2674730	17534.40	**63**	18442.12	262819.0	12134.46
9	79796.27	2594926	17518.05	**64**	17728.89	244949.6	11850.10
10	77912.64	2517007	17504.48	**65**	17020.56	227782.6	11553.77
11	76074.23	2440926	17492.00	**66**	16317.92	211312.9	11246.41
12	74279.21	2366641	17479.82	**67**	15622.13	195534.1	10929.31
13	72522.86	2294110	17464.21	**68**	14932.25	180439.9	10601.69
14	70800.15	2223299	17440.98	**69**	14247.25	166025.2	10262.64
15	69108.54	2154174	17408.36	**70**	13565.62	152285.7	9910.762
16	67446.38	2086707	17365.43	**71**	12886.39	139218.7	9545.145
17	65814.83	2020866	17314.04	**72**	12209.62	126821.7	9165.896
18	64214.87	1956623	17255.92	**73**	11535.71	115092.1	8773.497
19	62649.30	1893943	17194.66	**74**	10867.32	104025.8	8370.698
20	61119.34	1832793	17132.31	**75**	10206.87	93616.03	7960.080
21	59624.87	1773137	17069.58	**76**	9556.397	83854.02	7543.901
22	58163.91	1714941	17005.32	**77**	8916.643	74729.48	7123.136
23	56736.94	1658173	16940.80	**78**	8287.947	66231.68	6698.387
24	55343.78	1602797	16876.65	**79**	7669.694	58349.98	6269.295
25	53984.21	1548782	16813.44	**80**	7061.172	51074.43	5835.386
26	52656.88	1496094	16750.63	**81**	6462.902	44395.14	5397.419
27	51362.12	1444701	16689.28	**82**	5876.927	38300.96	4957.703
28	50097.06	1394574	16627.29	**83**	5306.628	32778.06	4519.954
29	48861.08	1345682	16564.72	**84**	4756.969	27808.45	4089.566
30	47652.57	1297997	16500.63	**85**	4231.759	23369.83	3670.883
31	46470.51	1251494	16434.65	**86**	3731.547	19437.77	3265.040
32	45314.41	1206146	16366.90	**87**	3256.776	15987.33	2873.080
33	44184.23	1161928	16297.96	**88**	2810.771	12991.73	2498.969
34	43078.57	1118815	16227.02	**89**	2396.603	10420.98	2146.499
35	41997.85	1076781	16155.10	**90**	2016.631	8242.446	1818.812
36	40940.28	1035804	16080.98	**91**	1671.292	6422.117	1517.161
37	39905.48	995861.2	16004.82	**92**	1361.342	4925.385	1243.133
38	38893.45	956929.3	15927.15	**93**	1089.022	3716.156	999.8345
39	37902.97	918986.9	15847.29	**94**	855.5115	2756.651	789.3518
40	36934.07	882012.6	15765.77	**95**	660.0883	2008.877	611.8753
41	35986.36	845985.2	15682.72	**96**	499.5221	1436.807	465.0388
42	35058.73	810884.3	15597.50	**97**	370.1699	1007.815	345.9823
43	34150.12	776690.8	15509.54	**98**	268.6251	692.7553	251.9990
44	33259.56	743386.1	15418.29	**99**	191.0368	466.0723	179.8511
45	32384.76	710953.7	15321.87	**100**	132.8967	306.3442	125.5445
46	31525.31	679378.2	15220.24	**101**	90.31877	196.2939	85.60772
47	30679.18	648645.4	15111.69	**102**	59.80999	122.2879	56.87508
48	29846.41	618742.1	14996.60	**103**	38.50421	73.83172	36.73225
49	29026.14	589655.6	14874.40	**104**	24.10587	42.97790	23.07440
50	28218.45	561373.4	14745.48	**105**	14.50583	23.95454	13.93092
51	27422.23	533883.8	14609.02	**106**	8.499510	12.62186	8.196586
52	26635.60	507176.2	14463.37	**107**	4.743030	6.100189	4.596626
53	25857.97	481241.6	14308.18	**108**	2.547526	2.510494	2.487274
54	25088.56	456071.3	14142.84	**109**	1.281603	.6257829	1.266585

Table Z (2.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 2.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	3211609	16498.17	**55**	21851.65	378027.9	12022.92
1	96553.61	3114599	15574.03	**56**	21133.28	356812.3	11856.16
2	94038.43	3020527	15504.74	**57**	20423.87	336301.5	11680.03
3	91610.95	2928893	15459.72	**58**	19721.94	316487.4	11493.27
4	89256.03	2839621	15425.90	**59**	19026.20	297363.2	11294.75
5	86967.80	2752640	15399.17	**60**	18336.33	278923.0	11084.33
6	84740.79	2667887	15375.72	**61**	17652.91	261160.8	10862.73
7	82573.31	2585304	15355.41	**62**	16977.08	244069.4	10631.28
8	80462.08	2504833	15336.43	**63**	16308.89	227641.6	10390.20
9	78407.20	2426417	15320.35	**64**	15647.60	211870.0	10138.98
10	76407.12	2350004	15307.03	**65**	14993.14	196747.9	9877.691
11	74458.82	2275539	15294.81	**66**	14346.17	182268.2	9607.202
12	72560.19	2202973	15282.90	**67**	13707.69	168423.0	9328.690
13	70706.39	2132259	15267.66	**68**	13076.81	155204.4	9041.496
14	68892.27	2063355	15245.03	**69**	12452.60	142605.4	8744.861
15	67115.16	1996225	15213.32	**70**	11833.72	130620.1	8437.600
16	65373.27	1930831	15171.67	**71**	11219.30	119243.5	8118.968
17	63667.51	1867139	15121.90	**72**	10609.35	108471.3	7789.100
18	61998.66	1805112	15065.74	**73**	10004.23	98298.95	7448.459
19	60369.21	1744714	15006.65	**74**	9406.204	88720.49	7099.472
20	58780.14	1685904	14946.63	**75**	8817.329	79727.90	6744.404
21	57231.08	1628643	14886.36	**76**	8239.322	71311.30	6385.229
22	55719.95	1572893	14824.73	**77**	7672.754	63459.66	6022.803
23	54246.99	1518616	14762.99	**78**	7117.860	56161.57	5657.659
24	52811.82	1465773	14701.71	**79**	6574.052	49405.80	5289.501
25	51414.03	1414330	14641.45	**80**	6040.661	43181.74	4917.936
26	50052.13	1364248	14581.69	**81**	5518.078	37478.91	4543.627
27	48726.25	1315493	14523.43	**82**	5007.986	32285.79	4168.556
28	47433.47	1268031	14464.68	**83**	4513.195	27588.66	3795.890
29	46173.03	1221828	14405.49	**84**	4037.833	23370.33	3430.205
30	44943.22	1176855	14344.99	**85**	3585.020	19610.06	3075.158
31	43742.94	1133082	14282.82	**86**	3155.093	16285.43	2731.671
32	42571.55	1090479	14219.10	**87**	2748.298	13373.71	2400.581
33	41428.86	1049018	14154.40	**88**	2367.303	10850.73	2085.184
34	40313.41	1008672	14087.95	**89**	2014.545	8689.804	1788.610
35	39225.44	969413.0	14020.71	**90**	1691.843	6862.136	1513.427
36	38163.16	931215.7	13951.55	**91**	1399.390	5337.956	1260.603
37	37126.04	894054.7	13880.62	**92**	1137.643	4087.171	1031.377
38	36113.96	857905.1	13808.43	**93**	908.2976	3078.615	828.2536
39	35125.66	822742.8	13734.35	**94**	712.1473	2279.901	652.8699
40	34161.03	788544.5	13658.88	**95**	548.4015	1658.650	505.2766
41	33219.60	755287.1	13582.14	**96**	414.1941	1184.301	383.4023
42	32300.20	722948.1	13503.55	**97**	306.3394	829.2820	284.7781
43	31401.75	691506.4	13422.58	**98**	221.8712	569.0582	207.0757
44	30523.25	660941.8	13338.76	**99**	157.4795	382.1940	147.5425
45	29662.49	631235.6	13250.36	**100**	109.3387	250.7803	102.8184
46	28818.99	602370.7	13157.36	**101**	74.16350	160.4146	69.99272
47	27990.82	574331.0	13058.22	**102**	49.01607	99.76448	46.42219
48	27177.95	547101.2	12953.32	**103**	31.49384	60.13059	29.93044
49	26379.49	520666.9	12842.15	**104**	19.67854	34.94344	18.77001
50	25595.46	495013.7	12725.10	**105**	11.81858	19.44423	11.31303
51	24824.77	470127.8	12601.44	**106**	6.911448	10.22896	6.645495
52	24065.64	445997.2	12469.72	**107**	3.849317	4.936150	3.720977
53	23317.51	422610.5	12329.63	**108**	2.063474	2.028528	2.010732
54	22579.58	399957.4	12180.69	**109**	1.036064	.5049045	1.022937

Table Z (2.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 2.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	3050125	14596.50	**55**	19632.14	331254.8	10357.01
1	96365.76	2953304	13673.25	**56**	18949.81	312231.2	10207.33
2	93672.88	2859597	13604.16	**57**	18278.05	293875.3	10049.55
3	91077.29	2768498	13559.36	**58**	17615.54	276177.5	9882.568
4	88563.46	2679918	13525.77	**59**	16961.04	259129.1	9705.426
5	86125.09	2593779	13499.27	**60**	16314.25	242722.4	9518.023
6	83756.40	2510012	13476.07	**61**	15675.64	226949.6	9321.051
7	81455.31	2428546	13456.01	**62**	15046.18	211802.2	9115.719
8	79218.24	2349319	13437.32	**63**	14425.86	197271.1	8902.271
9	77044.95	2272266	13421.50	**64**	13814.00	183347.6	8680.264
10	74933.55	2197326	13408.42	**65**	13210.48	170023.5	8449.817
11	72880.75	2124439	13396.45	**66**	12615.85	157290.3	8211.718
12	70884.19	2053550	13384.80	**67**	12030.92	145138.7	7967.033
13	68938.82	1984603	13369.93	**68**	11454.88	133559.7	7715.211
14	67039.37	1917553	13347.88	**69**	10886.87	122544.8	7455.618
15	65183.00	1852355	13317.06	**70**	10325.68	112086.8	7187.248
16	63367.73	1788967	13276.64	**71**	9770.508	102179.3	6909.488
17	61594.23	1727349	13228.45	**72**	9221.353	92816.42	6622.493
18	59863.04	1667459	13174.17	**73**	8678.481	83992.09	6326.702
19	58176.31	1609255	13117.17	**74**	8143.828	75699.12	6024.253
20	56534.76	1552692	13059.39	**75**	7619.132	67928.55	5717.133
21	54937.79	1497725	13001.47	**76**	7105.820	60669.84	5407.064
22	53383.14	1444313	12942.37	**77**	6604.322	53911.54	5094.799
23	51870.84	1392413	12883.27	**78**	6114.777	47641.93	4780.803
24	50400.29	1341984	12824.74	**79**	5636.618	41849.51	4464.831
25	48970.86	1292985	12767.29	**80**	5169.210	36523.36	4146.556
26	47580.94	1245376	12710.41	**81**	4712.830	31652.74	3826.554
27	46230.40	1199118	12655.09	**82**	4268.854	27226.08	3506.524
28	44916.28	1154174	12599.40	**83**	3839.605	23229.98	3189.165
29	43637.66	1110509	12543.40	**84**	3428.507	19648.22	2878.357
30	42392.75	1068088	12486.28	**85**	3038.103	16461.61	2577.178
31	41180.31	1026879	12427.69	**86**	2668.562	13649.65	2286.372
32	39999.57	986850.0	12367.77	**87**	2319.974	11191.72	2006.606
33	38850.19	947969.8	12307.03	**88**	1994.470	9066.095	1740.619
34	37730.62	910208.5	12244.78	**89**	1693.967	7249.039	1490.994
35	36640.93	873536.6	12181.91	**90**	1419.849	5715.201	1259.823
36	35579.28	837925.5	12117.37	**91**	1172.128	4438.549	1047.849
37	34545.04	803347.9	12051.30	**92**	951.0356	3392.930	856.0336
38	33537.95	769776.8	11984.20	**93**	757.8322	2551.448	686.3917
39	32556.68	737186.2	11915.46	**94**	593.0195	1886.342	540.2019
40	31601.00	705550.8	11845.58	**95**	455.7766	1370.020	417.4160
41	30670.33	674845.5	11774.66	**96**	343.5671	976.5557	316.2235
42	29763.47	645046.3	11702.17	**97**	253.6091	682.6465	234.4950
43	28879.28	616130.2	11627.64	**98**	183.3231	467.6343	170.2293
44	28016.74	588075.5	11550.62	**99**	129.8657	313.5365	121.0867
45	27173.69	560861.9	11469.56	**100**	89.99089	205.3768	84.24033
46	26349.61	534470.3	11384.44	**101**	60.92129	131.1463	57.24919
47	25542.61	508883.0	11293.88	**102**	40.18570	81.42248	37.90587
48	24752.59	484083.3	11198.25	**103**	25.76991	48.99195	24.39814
49	23978.64	460054.8	11097.10	**104**	16.07069	28.42260	15.27485
50	23220.69	436781.7	10990.81	**105**	9.632988	15.78963	9.190878
51	22477.69	414248.7	10878.73	**106**	5.622366	8.293138	5.390159
52	21747.95	392442.0	10759.57	**107**	3.125273	3.995888	3.013388
53	21030.86	371348.8	10633.10	**108**	1.672082	1.639772	1.626168
54	20325.68	350956.9	10498.89	**109**	.8379140	.4075457	.8265027

Table Z (3.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2901634	12950.97	**55**	17641.75	290436.3	8928.661
1	96178.64	2805001	12028.60	**56**	16995.53	273374.6	8794.288
2	93309.45	2711658	11959.72	**57**	16361.22	256943.7	8652.909
3	90547.78	2621088	11915.13	**58**	15737.56	241132.6	8503.585
4	87877.59	2533194	11881.76	**59**	15123.42	225931.3	8345.479
5	85292.17	2447889	11855.50	**60**	14518.46	211330.6	8178.541
6	82785.32	2365092	11832.55	**61**	13923.06	197321.3	8003.418
7	80354.58	2284728	11812.74	**62**	13338.02	183893.5	7821.217
8	77996.00	2206723	11794.31	**63**	12763.30	171037.1	7632.183
9	75708.94	2131006	11778.75	**64**	12198.22	158742.2	7435.950
10	73491.18	2057509	11765.91	**65**	11642.64	146999.4	7232.653
11	71339.10	1986164	11754.18	**66**	11096.99	135799.2	7023.012
12	69250.04	1916908	11742.79	**67**	10561.93	125131.3	6807.992
13	67218.75	1849682	11728.27	**68**	10036.70	114985.8	6587.130
14	65239.77	1784432	11706.80	**69**	9520.495	105353.4	6359.893
15	63310.05	1721107	11676.83	**70**	9012.201	96225.68	6125.430
16	61427.43	1659661	11637.62	**71**	8511.093	87595.28	5883.235
17	59592.30	1600045	11590.95	**72**	8017.126	79455.12	5633.473
18	57804.92	1542215	11538.48	**73**	7530.498	71798.06	5376.556
19	56067.10	1486120	11483.49	**74**	7052.847	64616.06	5114.365
20	54379.26	1431714	11427.85	**75**	6585.629	57899.53	4848.643
21	52740.57	1378946	11372.20	**76**	6130.019	51637.61	4580.891
22	51148.60	1327769	11315.52	**77**	5686.326	45818.71	4311.765
23	49603.10	1278138	11258.95	**78**	5254.605	40431.06	4041.673
24	48103.25	1230007	11203.03	**79**	4834.303	35463.13	3770.409
25	46648.21	1183332	11148.25	**80**	4424.818	30903.97	3497.698
26	45236.20	1138069	11094.12	**81**	4026.326	26742.84	3224.040
27	43866.87	1094177	11041.57	**82**	3639.941	22968.34	2950.890
28	42537.18	1051613	10988.78	**83**	3267.574	19567.59	2680.546
29	41246.04	1010341	10935.80	**84**	2912.056	16525.36	2416.296
30	39991.55	970323.1	10881.86	**85**	2575.450	13824.02	2160.729
31	38772.35	931523.6	10826.65	**86**	2257.791	11444.91	1914.444
32	37587.53	893908.3	10770.28	**87**	1959.050	9369.365	1677.969
33	36436.57	857443.6	10713.26	**88**	1680.915	7577.912	1453.578
34	35317.84	822097.0	10654.93	**89**	1424.883	6049.493	1243.398
35	34231.24	787836.8	10596.13	**90**	1191.989	4761.808	1049.135
36	33174.87	754632.3	10535.90	**91**	982.1120	3692.116	871.3485
37	32147.98	722454.0	10474.36	**92**	795.3140	2817.706	710.7829
38	31150.16	691273.1	10411.97	**93**	632.5150	2115.373	569.0538
39	30180.04	661061.6	10348.19	**94**	493.9951	1561.330	447.1552
40	29237.25	631792.5	10283.47	**95**	378.9323	1132.060	344.9705
41	28321.09	603439.1	10217.92	**96**	285.0867	805.5691	260.9197
42	27430.32	575975.9	10151.04	**97**	210.0323	562.1613	193.1675
43	26563.77	549378.3	10082.42	**98**	151.5285	384.4397	139.9953
44	25720.34	523623.1	10011.65	**99**	107.1341	257.3151	99.41460
45	24897.95	498688.5	9937.299	**100**	74.09476	168.2609	69.04694
46	24096.01	474554.1	9859.383	**101**	50.06266	107.2612	46.84483
47	23312.67	451200.7	9776.653	**102**	32.95887	66.47954	30.96449
48	22547.75	428610.0	9689.454	**103**	21.09452	39.93283	19.89653
49	21800.33	406764.3	9597.403	**104**	13.12946	23.12804	12.43562
50	21070.25	385646.5	9500.856	**105**	7.854697	12.82717	7.469882
51	20356.45	365240.0	9399.253	**106**	4.575552	6.726431	4.373759
52	19657.33	345529.6	9291.443	**107**	2.538448	3.236065	2.441366
53	18972.27	326501.0	9177.239	**108**	1.355482	1.326068	1.315700
54	18300.51	308140.9	9056.282	**109**	.6779403	.3290972	.6680673

Table Z (3.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2764838	11525.17	**55**	15856.44	254792.7	7703.075
1	95992.25	2668393	10603.68	**56**	15246.01	239487.3	7582.415
2	92948.14	2575411	10535.00	**57**	14648.55	224776.4	7455.711
3	90022.36	2485367	10490.62	**58**	14062.87	210647.8	7322.146
4	87198.34	2398152	10457.48	**59**	13487.89	197090.4	7181.000
5	84468.89	2313670	10431.44	**60**	12923.26	184093.9	7032.257
6	81827.35	2231832	10408.74	**61**	12369.26	171648.0	6876.525
7	79270.82	2152551	10389.18	**62**	11826.55	159741.9	6714.811
8	76794.93	2075747	10371.01	**63**	11295.02	148364.5	6547.359
9	74398.63	2001341	10355.71	**64**	10774.03	137505.1	6373.866
10	72079.29	1929256	10343.11	**65**	10263.38	127153.4	6194.476
11	69832.96	1859417	10331.61	**66**	9763.419	117299.1	6009.847
12	67656.63	1791755	10320.47	**67**	9274.653	107931.4	5820.847
13	65544.81	1726203	10306.30	**68**	8796.360	99039.73	5627.088
14	63491.82	1662701	10285.38	**69**	8327.773	90614.05	5428.124
15	61494.40	1601192	10256.25	**70**	7867.881	82645.33	5223.230
16	59550.14	1541624	10218.19	**71**	7416.001	75125.37	5011.989
17	57659.14	1483942	10172.99	**72**	6972.053	68046.32	4794.571
18	55821.34	1428096	10122.27	**73**	6536.168	61400.31	4571.358
19	54038.23	1374031	10069.22	**74**	6109.723	55178.70	4344.004
20	52309.90	1321695	10015.65	**75**	5693.926	49371.60	4114.035
21	50635.24	1271034	9962.168	**76**	5289.735	43968.04	3882.758
22	49011.65	1221995	9907.802	**77**	4897.352	38956.51	3650.744
23	47438.60	1174530	9853.645	**78**	4516.762	34325.38	3418.350
24	45915.05	1128589	9800.213	**79**	4147.425	30063.32	3185.399
25	44439.91	1084123	9747.976	**80**	3788.764	26159.52	2951.659
26	43011.23	1041086	9696.463	**81**	3440.873	22603.45	2717.562
27	41628.42	999433.5	9646.547	**82**	3104.642	19384.03	2484.353
28	40288.35	959120.5	9596.496	**83**	2781.635	16489.03	2253.986
29	38989.76	920106.1	9546.368	**84**	2474.185	13904.25	2029.249
30	37730.63	882350.3	9495.424	**85**	2183.951	11613.54	1812.318
31	36509.47	845815.3	9443.381	**86**	1910.870	9599.987	1603.671
32	35325.20	810464.0	9390.356	**87**	1654.819	7846.768	1403.722
33	34177.15	776260.5	9336.819	**88**	1417.125	6336.452	1214.359
34	33063.60	743170.0	9282.158	**89**	1198.945	5050.388	1037.332
35	31984.24	711158.7	9227.166	**90**	1001.036	3968.986	874.0285
36	30937.14	680193.9	9170.938	**91**	823.1823	3072.397	724.8656
37	29921.42	650244.2	9113.603	**92**	665.3209	2340.908	590.4118
38	28936.52	621279.1	9055.590	**93**	528.1057	1754.510	471.9614
39	27981.01	593269.0	8996.401	**94**	411.6520	1292.819	370.2818
40	27054.38	566185.1	8936.454	**95**	315.1568	935.7964	285.2113
41	26155.83	539999.5	8875.852	**96**	236.6463	664.7811	215.3733
42	25284.07	514685.0	8814.153	**97**	174.0068	463.1235	159.1869
43	24437.87	490216.1	8750.957	**98**	125.2945	316.1706	115.1770
44	23616.09	466568.0	8685.910	**99**	88.41435	211.2587	81.65407
45	22816.68	443717.7	8617.710	**100**	61.02956	137.9075	56.61652
46	22038.97	421643.6	8546.376	**101**	41.15515	87.76136	38.34679
47	21281.19	400325.3	8470.780	**102**	27.04208	54.30081	25.30446
48	20543.04	379743.1	8391.256	**103**	17.27408	32.56198	16.23210
49	19823.57	359878.3	8307.470	**104**	10.73074	18.82739	10.12827
50	19122.56	340712.5	8219.760	**105**	6.407223	10.42477	6.073630
51	18438.94	322228.3	8127.638	**106**	3.725130	5.457932	3.550476
52	17771.17	304409.1	8030.077	**107**	2.062641	2.621801	1.978743
53	17118.60	287239.7	7926.929	**108**	1.099276	1.072821	1.064945
54	16480.47	270705.6	7817.894	**109**	.5487341	.2658595	.5402266

Table Z (3.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2638586	10288.08	**55**	14254.74	223649.0	6650.679
1	95806.58	2542327	9367.465	**56**	13679.46	209916.2	6542.310
2	92588.92	2449704	9298.977	**57**	13117.98	196742.4	6428.733
3	89500.99	2360182	9254.820	**58**	12569.13	184114.5	6309.237
4	86525.65	2273640	9221.901	**59**	12031.91	172020.7	6183.204
5	83655.13	2189972	9196.088	**60**	11505.93	160449.6	6050.644
6	80882.29	2109079	9173.620	**61**	10991.39	149390.1	5912.123
7	78203.73	2030865	9154.306	**62**	10488.80	138830.7	5768.561
8	75614.63	1955242	9136.404	**63**	9998.021	128759.7	5620.190
9	73113.46	1882121	9121.350	**64**	9518.406	119165.9	5466.766
10	70697.18	1811418	9108.974	**65**	9049.736	110038.3	5308.433
11	68361.44	1743051	9097.710	**66**	8592.239	101366.1	5145.791
12	66102.86	1676943	9086.816	**67**	8146.317	93138.10	4979.621
13	63915.67	1613020	9072.987	**68**	7711.267	85343.24	4809.597
14	61793.96	1551216	9052.608	**69**	7286.364	77971.21	4635.342
15	59734.19	1491468	9024.277	**70**	6870.667	71012.49	4456.242
16	57733.70	1433716	8987.346	**71**	6463.534	64458.35	4271.950
17	55792.25	1377902	8943.565	**72**	6064.851	58300.42	4082.636
18	53909.48	1323969	8894.538	**73**	5674.685	52530.37	3888.652
19	52086.49	1271857	8843.352	**74**	5294.186	47139.23	3691.453
20	50323.06	1221509	8791.764	**75**	4924.348	42117.01	3492.370
21	48617.79	1172866	8740.361	**76**	4565.938	37452.82	3292.542
22	46967.86	1125872	8688.211	**77**	4219.068	33135.39	3092.465
23	45372.48	1080474	8636.362	**78**	3883.663	29153.39	2892.448
24	43830.34	1036619	8585.306	**79**	3559.197	25495.81	2692.340
25	42340.13	994254.1	8535.488	**80**	3245.116	22152.17	2491.942
26	40899.69	953330.3	8486.456	**81**	2941.443	19112.24	2291.627
27	39508.19	913798.8	8439.036	**82**	2648.882	16365.44	2092.456
28	38162.42	875613.0	8391.579	**83**	2368.701	13900.20	1896.094
29	36860.92	838728.8	8344.141	**84**	2102.817	11703.39	1704.902
30	35601.55	803103.6	8296.024	**85**	1852.556	9760.272	1520.707
31	34382.66	768696.8	8246.965	**86**	1617.778	8055.563	1343.888
32	33203.03	735469.3	8197.076	**87**	1398.290	6574.127	1174.770
33	32061.82	703382.7	8146.804	**88**	1195.127	5300.407	1014.913
34	30957.19	672400.4	8095.574	**89**	1009.170	4217.908	865.7608
35	29888.67	642486.4	8044.136	**90**	840.9574	3309.436	728.4366
36	28854.26	613606.3	7991.642	**91**	690.2071	2557.680	603.2460
37	27852.94	585727.1	7938.217	**92**	556.7673	1945.541	490.6190
38	26884.03	558816.6	7884.266	**93**	441.0853	1455.768	391.5892
39	25946.01	532843.6	7829.328	**94**	343.1556	1070.899	306.7450
40	25038.25	507778.0	7773.793	**95**	262.2085	773.8592	235.8973
41	24159.84	483590.6	7717.761	**96**	196.5074	548.8123	177.8478
42	23309.43	460253.2	7660.824	**97**	144.2131	381.6828	131.2359
43	22485.74	437738.8	7602.620	**98**	103.6405	260.1270	94.79619
44	21687.57	416021.9	7542.826	**99**	72.99270	173.5144	67.09322
45	20912.91	395078.2	7480.255	**100**	50.28704	113.0746	46.44251
46	20161.03	374885.0	7414.934	**101**	33.84537	71.83514	31.40297
47	19430.16	355420.9	7345.846	**102**	22.19598	44.37092	20.68737
48	18719.93	336665.3	7273.309	**103**	14.15104	26.56234	13.24792
49	18029.38	318598.5	7197.030	**104**	8.773690	15.33263	8.252381
50	17358.17	301201.1	7117.335	**105**	5.228553	8.475759	4.940377
51	16705.25	284454.8	7033.792	**106**	3.033976	4.430458	2.883341
52	16069.12	268342.2	6945.488	**107**	1.676693	2.125004	1.604443
53	15449.12	252847.3	6852.308	**108**	.8918581	.8682954	.8623360
54	14844.45	237954.5	6754.000	**109**	.4443347	.2148620	.4370294

Table Z (3.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2521855	9213.219	55	12817.48	196421.0	5746.321
1	95621.62	2425782	8293.482	56	12276.45	184096.7	5648.971
2	92231.78	2333516	8225.191	57	11749.83	172296.9	5547.140
3	88983.65	2244511	8181.246	58	11236.49	161007.8	5440.209
4	85859.43	2158636	8148.549	59	10735.46	150217.1	5327.645
5	82850.76	2075772	8122.959	60	10246.34	139912.7	5209.480
6	79949.94	1995811	8100.728	61	9769.228	130083.0	5086.241
7	77153.02	1918649	8081.654	62	9304.532	120715.8	4958.763
8	74454.69	1844186	8064.010	63	8852.041	111799.2	4827.270
9	71852.92	1772325	8049.201	64	8411.131	103321.4	4691.560
10	69344.16	1702975	8037.050	65	7981.542	95271.21	4551.779
11	66923.68	1636046	8026.012	66	7563.417	87637.41	4408.471
12	64587.68	1571453	8015.357	67	7157.045	80408.58	4262.336
13	62330.06	1509117	8001.858	68	6761.749	73573.54	4113.101
14	60144.65	1448962	7982.003	69	6376.831	67121.73	3960.448
15	58027.61	1390921	7954.454	70	6001.416	61043.40	3803.853
16	55976.00	1334928	7918.613	71	5634.893	55329.52	3643.030
17	53989.23	1280917	7876.205	72	5277.115	49971.42	3478.143
18	52066.60	1228828	7828.808	73	4928.093	44960.50	3309.515
19	50208.82	1178594	7779.418	74	4588.780	40287.69	3138.423
20	48415.31	1130155	7729.737	75	4259.979	35943.04	2966.030
21	46684.39	1083446	7680.330	76	3942.298	31915.91	2793.326
22	45013.01	1038409	7630.301	77	3635.774	28195.37	2620.741
23	43400.08	994984.1	7580.657	78	3340.278	24770.52	2448.540
24	41844.05	953116.1	7531.867	79	3055.301	21630.76	2276.593
25	40343.33	912749.4	7484.352	80	2780.308	18766.04	2104.731
26	38895.59	873830.9	7437.676	81	2515.266	16166.56	1933.270
27	37499.75	836309.0	7392.622	82	2260.720	13822.27	1763.118
28	36152.46	800134.4	7347.621	83	2017.694	11722.34	1595.690
29	34852.10	765260.3	7302.724	84	1787.752	9854.676	1432.983
30	33596.37	731641.6	7257.273	85	1571.947	8205.888	1276.535
31	32383.49	699235.4	7211.021	86	1370.081	6762.186	1126.642
32	31212.09	668000.3	7164.078	87	1181.913	5509.994	983.5530
33	30081.12	637895.9	7116.865	88	1008.238	4435.453	848.5618
34	28988.66	608883.7	7068.845	89	849.7162	3523.994	722.8525
35	27934.06	580926.0	7020.723	90	706.7153	2760.541	607.3358
36	26915.23	553986.7	6971.709	91	578.9096	2130.008	502.2293
37	25931.05	528031.2	6921.922	92	466.0857	1617.569	407.8533
38	24980.67	503025.9	6871.741	93	368.5322	1208.358	325.0314
39	24062.52	478938.3	6820.741	94	286.1572	887.4159	254.2103
40	23175.83	455737.2	6769.287	95	218.2334	640.1924	195.1864
41	22319.59	433392.2	6717.471	96	163.2353	453.2498	146.9183
42	21492.38	411874.0	6664.921	97	119.5640	314.6862	108.2353
43	20692.88	391154.8	6611.305	98	85.76031	214.1014	78.05265
44	19919.82	371208.0	6556.331	99	60.28330	142.5697	55.15079
45	19171.22	352008.5	6498.914	100	41.45095	92.74993	38.11195
46	18446.27	333532.9	6439.091	101	27.84443	58.82243	25.72682
47	17743.25	315758.6	6375.939	102	18.22528	36.27136	16.91951
48	17061.68	298664.4	6309.762	103	11.59709	21.67683	10.81672
49	16400.58	282229.7	6240.306	104	7.176353	12.49160	6.726655
50	15759.53	266434.6	6167.880	105	4.268386	6.893920	4.020205
51	15137.46	251260.0	6092.103	106	2.472038	3.597869	2.342515
52	14532.92	236687.8	6012.162	107	1.363507	1.723047	1.301477
53	13945.21	222701.2	5927.970	108	.7238696	.7030486	.6985599
54	13373.54	209284.1	5839.316	109	.3599445	.1737184	.3536907

Table Z (3.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2413737	8277.994	**55**	11527.49	172602.3	4968.599
1	95437.38	2317849	7359.127	**56**	11019.64	161539.7	4881.130
2	91876.70	2225939	7291.032	**57**	10526.61	150968.3	4789.810
3	88470.28	2137447	7247.298	**58**	10047.32	140874.0	4694.102
4	85199.61	2052231	7214.820	**59**	9580.813	131243.9	4593.546
5	82055.65	1970163	7189.451	**60**	9126.680	122065.5	4488.190
6	79030.10	1891122	7167.454	**61**	8684.938	113326.8	4378.522
7	76118.42	1814995	7148.618	**62**	8255.882	105015.3	4265.300
8	73314.74	1741671	7131.227	**63**	7839.254	97118.87	4148.737
9	70616.47	1671048	7116.658	**64**	7434.437	89625.51	4028.668
10	68019.58	1603022	7104.728	**65**	7041.139	82523.81	3905.234
11	65518.84	1537498	7093.910	**66**	6659.423	75802.41	3778.931
12	63110.04	1474383	7083.489	**67**	6289.479	69449.86	3650.385
13	60786.73	1413590	7070.311	**68**	5930.651	63454.92	3519.364
14	58542.41	1355038	7050.967	**69**	5582.267	57807.02	3385.601
15	56372.95	1298652	7024.177	**70**	5243.507	52496.31	3248.647
16	54275.06	1244360	6989.391	**71**	4913.786	47513.64	3108.267
17	52247.80	1192092	6948.310	**72**	4592.926	42850.23	2964.617
18	50290.09	1141779	6902.485	**73**	4280.892	38497.39	2817.991
19	48402.26	1093354	6854.826	**74**	3978.460	34446.08	2669.509
20	46583.35	1046747	6806.978	**75**	3686.274	30686.53	2520.186
21	44831.38	1001892	6759.485	**76**	3404.803	27208.47	2370.882
22	43143.05	958725.4	6711.488	**77**	3134.020	24001.38	2221.968
23	41516.99	917185.1	6663.951	**78**	2873.757	21054.86	2073.672
24	39951.34	877210.9	6617.322	**79**	2623.516	18358.82	1925.881
25	38444.29	838744.4	6571.999	**80**	2382.786	15903.70	1778.446
26	36993.28	801729.3	6527.563	**81**	2151.486	13680.18	1631.639
27	35596.98	766111.3	6484.753	**82**	1930.029	11678.80	1486.234
28	34251.94	731838.4	6442.076	**83**	1719.233	9889.498	1343.432
29	32956.31	698861.3	6399.579	**84**	1520.369	8301.166	1204.925
30	31707.68	667132.5	6356.641	**85**	1334.265	6901.679	1072.001
31	30504.10	636607.0	6313.030	**86**	1160.681	5678.629	944.8927
32	29344.02	607241.3	6268.853	**87**	999.3426	4619.863	823.7878
33	28226.25	578993.3	6224.508	**88**	850.8529	3713.058	709.7567
34	27148.75	551822.5	6179.492	**89**	715.6945	2945.358	603.7709
35	26110.68	525689.7	6134.467	**90**	594.1015	2303.561	506.5662
36	25109.88	500557.4	6088.695	**91**	485.7237	1774.523	418.2918
37	24145.09	476389.5	6042.292	**92**	390.3074	1345.398	339.1823
38	23215.36	453151.3	5995.611	**93**	308.0200	1003.379	269.8916
39	22319.00	430809.0	5948.260	**94**	238.7100	735.6519	210.7552
40	21455.14	409330.5	5900.579	**95**	181.6977	529.8175	161.5646
41	20622.66	388684.3	5852.656	**96**	135.6453	374.4719	121.4153
42	19820.08	368840.4	5804.147	**97**	99.16390	259.5503	89.30099
43	19046.02	349770.2	5754.750	**98**	70.99074	176.2881	64.29179
44	18299.15	331446.2	5704.199	**99**	49.80521	117.1895	45.35201
45	17577.53	313842.8	5651.503	**100**	34.18020	76.10849	31.28808
46	16880.26	296935.7	5596.705	**101**	22.91611	48.18598	21.08505
47	16205.63	280701.7	5538.969	**102**	14.97060	29.66209	13.84344
48	15553.11	265119.0	5478.584	**103**	9.507718	17.69696	8.835234
49	14921.65	250166.3	5415.330	**104**	5.872102	10.18108	5.485221
50	14310.78	235823.2	5349.497	**105**	3.485908	5.609560	3.272745
51	13719.41	222070.1	5280.751	**106**	2.014976	2.922925	1.903905
52	13146.13	208888.4	5208.367	**107**	1.109263	1.397689	1.056151
53	12590.20	196260.9	5132.282	**108**	.5877596	.5694824	.5661193
54	12050.81	184170.8	5052.318	**109**	.2917006	.1405109	.2863612

Table Z (4.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2313423	7463.079	**55**	10369.44	151753.9	4299.285
1	95253.85	2217719	6545.079	**56**	9893.551	141821.8	4220.677
2	91523.67	2126162	6477.179	**57**	9432.725	132349.0	4138.766
3	87960.86	2038180	6433.654	**58**	8985.926	123321.0	4053.085
4	84546.12	1953618	6401.394	**59**	8552.227	114724.8	3963.236
5	81269.69	1872336	6376.243	**60**	8131.182	106547.5	3869.280
6	78122.59	1794203	6354.477	**61**	7722.744	98776.94	3771.666
7	75099.64	1719094	6335.875	**62**	7327.104	91400.53	3671.083
8	72194.38	1646891	6318.733	**63**	6943.967	84405.90	3567.731
9	69403.63	1577481	6304.400	**64**	6572.718	77781.09	3461.474
10	66722.77	1510752	6292.685	**65**	6213.036	71514.62	3352.451
11	64146.12	1446601	6282.084	**66**	5864.912	65595.12	3241.108
12	61668.97	1384927	6271.891	**67**	5528.453	60011.23	3128.004
13	59284.47	1325636	6259.027	**68**	5203.018	54751.81	3012.946
14	56985.82	1268641	6240.178	**69**	4887.960	49806.38	2895.704
15	54768.51	1213860	6214.125	**70**	4582.504	45165.14	2775.898
16	52628.93	1161214	6180.360	**71**	4286.089	40818.97	2653.330
17	50565.72	1110629	6140.564	**72**	3998.513	36759.10	2528.149
18	48577.45	1062030	6096.256	**73**	3719.695	32976.89	2400.619
19	46664.00	1015343	6050.263	**74**	3450.261	29463.44	2271.724
20	44824.04	970496.7	6004.177	**75**	3190.720	26209.30	2142.348
21	43055.28	927419.0	5958.521	**76**	2941.421	23204.59	2013.237
22	41354.16	886042.3	5912.468	**77**	2702.284	20439.31	1884.711
23	39718.99	846301.0	5866.946	**78**	2473.108	17903.58	1756.965
24	38147.64	808131.5	5822.378	**79**	2253.413	15587.88	1629.898
25	36638.03	771472.3	5779.142	**80**	2042.708	13483.15	1503.382
26	35187.40	736264.1	5736.834	**81**	1840.872	11580.64	1377.646
27	33794.15	702450.0	5696.152	**82**	1648.211	9871.503	1253.351
28	32454.69	669975.5	5655.675	**83**	1465.372	8346.408	1131.516
29	31167.00	638788.8	5615.446	**84**	1293.380	6995.212	1013.572
30	29928.49	608840.4	5574.877	**85**	1132.879	5806.956	900.6004
31	28737.08	580083.2	5533.752	**86**	983.5987	4770.503	792.7786
32	27591.04	552471.7	5492.174	**87**	845.2470	3874.996	690.2471
33	26489.01	525962.3	5450.517	**88**	718.2700	3109.492	593.8903
34	25428.82	500512.8	5408.311	**89**	603.0106	2462.665	504.5040
35	24409.48	476082.7	5366.179	**90**	499.5994	1922.956	422.6812
36	23428.75	452633.0	5323.429	**91**	407.6755	1478.926	348.5184
37	22485.23	430126.5	5280.173	**92**	326.9611	1119.448	282.1832
38	21577.84	408527.4	5236.743	**93**	257.5326	833.4887	224.1930
39	20704.81	387801.0	5192.773	**94**	199.1993	610.0753	174.7963
40	19865.15	367914.2	5148.583	**95**	151.3320	438.6404	133.7864
41	19057.65	348834.8	5104.253	**96**	112.7587	309.5053	100.3785
42	18280.75	330532.1	5059.468	**97**	82.27407	214.1574	73.70777
43	17533.02	312976.8	5013.950	**98**	58.78616	145.2095	52.97778
44	16813.09	296140.9	4967.458	**99**	41.16349	96.36514	37.30889
45	16119.02	279998.2	4919.088	**100**	28.19526	62.47737	25.69616
46	15449.83	264523.7	4868.884	**101**	18.86715	39.48839	17.28762
47	14803.85	249694.0	4816.091	**102**	12.30180	24.26674	11.33113
48	14180.44	235486.5	4760.981	**103**	7.797758	14.45353	7.219617
49	13578.55	221879.8	4703.363	**104**	4.806745	8.301238	4.474695
50	12997.62	208852.8	4643.513	**105**	2.847983	4.566311	2.665331
51	12436.56	196385.7	4581.134	**106**	1.643067	2.375555	1.548045
52	11893.96	184459.6	4515.581	**107**	.9027842	1.134227	.8574151
53	11369.08	173056.8	4446.807	**108**	.4774339	.4614788	.4589748
54	10861.08	162160.3	4374.667	**109**	.2364912	.1136977	.2319433

Table Z (4.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2220192	6751.941	55	9329.632	133495.0	3722.842
1	95071.02	2124672	5834.805	56	8884.376	124576.0	3652.183
2	91172.67	2033466	5767.100	57	8454.298	116085.7	3578.697
3	87455.33	1945989	5723.782	58	8038.385	108009.8	3501.974
4	83898.88	1862075	5691.737	59	7635.734	100334.7	3421.676
5	80492.74	1781570	5666.802	60	7245.876	93047.81	3337.868
6	77227.21	1704332	5645.265	61	6868.698	86136.55	3250.963
7	74096.41	1630227	5626.893	62	6504.304	79588.48	3161.588
8	71093.25	1559125	5609.996	63	6152.360	73391.23	3069.928
9	68213.88	1490904	5595.895	64	5812.256	67532.92	2975.873
10	65453.11	1425446	5584.393	65	5483.643	62002.10	2879.555
11	62804.71	1362636	5574.003	66	5166.453	56787.57	2781.375
12	60263.47	1302367	5564.032	67	4860.716	51878.11	2681.835
13	57822.12	1244539	5551.473	68	4565.807	47262.81	2580.769
14	55473.49	1189057	5533.106	69	4281.100	42931.37	2477.983
15	53212.70	1135832	5507.768	70	4005.865	38874.17	2373.149
16	51035.75	1084780	5474.994	71	3739.558	35082.19	2266.106
17	48940.88	1035820	5436.438	72	3481.955	31546.80	2156.989
18	46926.25	988872.8	5393.595	73	3232.940	28259.53	2046.040
19	44991.32	943859.8	5349.207	74	2993.008	25211.71	1934.116
20	43134.37	900703.7	5304.815	75	2762.550	22394.25	1821.992
21	41352.76	859329.4	5260.921	76	2541.817	19797.74	1710.312
22	39642.67	819665.1	5216.731	77	2330.686	17412.72	1599.352
23	38002.08	781641.7	5173.134	78	2128.931	15229.88	1489.276
24	36428.61	745192.2	5130.533	79	1936.087	13240.28	1379.995
25	34919.87	710252.1	5089.284	80	1751.684	11435.41	1271.397
26	33472.90	676759.5	5048.997	81	1575.574	9807.083	1163.677
27	32085.83	644654.7	5010.334	82	1407.971	8347.063	1057.394
28	30754.94	613881.0	4971.939	83	1249.379	7046.764	953.4153
29	29478.00	584384.3	4933.853	84	1100.622	5896.942	852.9506
30	28252.28	556113.3	4895.519	85	962.1906	4887.717	756.9065
31	27075.52	529018.8	4856.734	86	833.7989	4009.114	665.4161
32	25945.85	503053.8	4817.596	87	715.1425	3251.448	578.5817
33	24861.72	478172.9	4778.460	88	606.5440	2605.017	497.1333
34	23820.86	454332.6	4738.885	89	508.2357	2059.851	421.7219
35	22822.09	431491.2	4699.453	90	420.2694	1605.841	352.8241
36	21863.08	409608.6	4659.522	91	342.2836	1233.035	290.4961
37	20942.35	388646.5	4619.195	92	273.9890	931.7968	234.8536
38	20058.64	368568.1	4578.782	93	215.3946	692.6268	186.3043
39	19210.14	349337.9	4537.947	94	166.2862	506.1273	145.0288
40	18395.72	330922.2	4496.985	95	126.0854	363.2928	110.8271
41	17614.07	313288.0	4455.973	96	93.76690	255.9078	83.01877
42	16863.59	296404.2	4414.619	97	68.28545	176.7713	60.86105
43	16142.78	280240.8	4372.669	98	48.69741	119.6561	43.67186
44	15450.23	264769.7	4329.905	99	34.03366	79.27200	30.70423
45	14783.98	249963.9	4285.497	100	23.26688	51.30763	21.11196
46	14143.03	235798.4	4239.494	101	15.53939	32.37341	14.17971
47	13525.67	222249.1	4191.212	102	10.11258	19.86060	9.278434
48	12931.22	209293.2	4140.908	103	6.397771	11.80922	5.901783
49	12358.59	196908.9	4088.415	104	3.936186	6.771184	3.651796
50	11807.15	185075.1	4033.993	105	2.327703	3.718568	2.171523
51	11275.79	173771.6	3977.381	106	1.340328	1.931464	1.259206
52	10763.14	162979.4	3918.002	107	.7350304	.9207974	.6963569
53	10268.41	152680.5	3855.826	108	.3879719	.3741097	.3722593
54	9790.762	142857.9	3790.731	109	.1918084	.09203857	.1879428

Table Z (4.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2133399	6130.424	**55**	8395.791	117494.8	3226.018
1	94888.89	2038062	5214.148	**56**	7979.786	109484.0	3162.492
2	90823.68	1947206	5146.636	**57**	7578.951	101872.8	3096.550
3	86953.68	1860231	5103.525	**58**	7192.297	94646.84	3027.836
4	83257.82	1776957	5071.694	**59**	6818.939	87792.78	2956.057
5	79724.68	1697221	5046.973	**60**	6458.387	81297.81	2881.284
6	76343.78	1620866	5025.661	**61**	6110.474	75149.48	2803.897
7	73108.48	1547749	5007.516	**62**	5775.219	69335.40	2724.462
8	70010.98	1477730	4990.860	**63**	5452.260	63843.36	2643.153
9	67046.75	1410676	4976.987	**64**	5140.991	58661.63	2559.879
10	64209.97	1346461	4965.691	**65**	4841.038	53778.95	2474.764
11	61493.84	1284962	4955.509	**66**	4552.281	49184.30	2388.171
12	58892.60	1226065	4945.755	**67**	4274.684	44866.75	2300.547
13	56398.54	1169660	4933.493	**68**	4007.638	40815.67	2211.749
14	54004.08	1115647	4915.595	**69**	3750.538	37021.03	2121.613
15	51703.93	1063931	4890.952	**70**	3502.690	33473.45	2029.858
16	49493.71	1014422	4859.137	**71**	3263.570	30164.13	1936.348
17	47371.22	967032.6	4821.781	**72**	3032.934	27084.65	1841.210
18	45334.19	921678.1	4780.350	**73**	2810.636	24226.78	1744.658
19	43381.63	878275.5	4737.509	**74**	2597.061	21582.16	1647.446
20	41511.44	836743.2	4694.745	**75**	2392.499	19142.11	1550.246
21	39720.63	797001.9	4652.542	**76**	2197.116	16897.72	1453.617
22	38005.08	758976.1	4610.137	**77**	2010.757	14840.08	1357.794
23	36362.48	722593.2	4568.379	**78**	1833.178	12960.48	1262.917
24	34790.11	687783.1	4527.655	**79**	1663.931	11250.56	1168.906
25	33285.35	654478.5	4488.298	**80**	1502.566	9702.375	1075.661
26	31844.98	622614.8	4449.933	**81**	1348.912	8308.300	983.3471
27	30466.90	592129.9	4413.185	**82**	1203.111	7060.713	892.4400
28	29147.21	562964.9	4376.761	**83**	1065.549	5951.736	803.6731
29	27883.50	535063.7	4340.700	**84**	936.8818	4972.974	718.0709
30	26672.89	508373.1	4304.474	**85**	817.4757	4115.538	636.3920
31	25512.95	482842.2	4267.891	**86**	707.0372	3370.508	558.7348
32	24401.64	458422.6	4231.047	**87**	605.2583	2729.260	485.1709
33	23337.24	435067.4	4194.274	**88**	512.3629	2183.204	416.3020
34	22317.36	412731.8	4157.161	**89**	428.4970	1723.571	352.6599
35	21340.67	391373.1	4120.253	**90**	353.6532	1341.525	294.6261
36	20404.75	370950.1	4082.948	**91**	287.4770	1028.412	242.2268
37	19507.99	351423.7	4045.346	**92**	229.6770	775.8934	195.5377
38	18649.01	332756.3	4007.737	**93**	180.2131	575.7883	154.8784
39	17825.93	314911.8	3969.807	**94**	138.8593	420.0497	120.3771
40	17037.49	297855.8	3931.832	**95**	105.0874	301.0025	91.84327
41	16282.30	281554.9	3893.884	**96**	78.00145	211.6726	68.68786
42	15558.70	265977.5	3855.693	**97**	56.69549	145.9678	50.27291
43	14865.14	251093.4	3817.025	**98**	40.35464	98.63750	36.01459
44	14200.14	236874.1	3777.682	**99**	28.14903	65.23605	25.27864
45	13561.77	223292.3	3736.906	**100**	19.20703	42.15121	17.35237
46	12948.95	210322.8	3694.746	**101**	12.80334	26.55077	11.63511
47	12359.99	197941.2	3650.581	**102**	8.316075	16.26086	7.600597
48	11794.14	186124.6	3604.655	**103**	5.251125	9.652506	4.826415
49	11250.26	174850.9	3556.824	**104**	3.224530	5.525334	2.981416
50	10727.68	164099.0	3507.329	**105**	1.903206	3.029416	1.769911
51	10225.28	153848.6	3455.941	**106**	1.093796	1.571021	1.024671
52	9741.690	144080.6	3402.144	**107**	.5986843	.7478296	.5657798
53	9276.108	134777.0	3345.922	**108**	.3153988	.3034040	.3020491
54	8827.676	125920.5	3287.172	**109**	.1556304	.07453566	.1523509

Table Z (4.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	2052470	5586.391	**55**	7556.947	103466.1	2797.505
1	94707.46	1957315	4670.972	**56**	7168.773	96269.44	2740.379
2	90476.70	1866805	4603.652	**57**	6795.658	89444.85	2681.195
3	86455.85	1780328	4560.745	**58**	6436.634	82978.13	2619.640
4	82622.87	1697690	4529.126	**59**	6090.835	76855.93	2555.462
5	78965.40	1618713	4504.617	**60**	5757.752	71065.56	2488.736
6	75472.12	1543230	4483.528	**61**	5437.166	65594.71	2419.809
7	72135.56	1471086	4465.607	**62**	5129.026	60431.17	2349.193
8	68947.20	1402131	4449.188	**63**	4832.945	55562.96	2277.049
9	65901.77	1336222	4435.538	**64**	4548.319	50978.60	2203.303
10	62992.76	1273224	4424.446	**65**	4274.757	46667.07	2128.071
11	60212.77	1213007	4414.466	**66**	4012.091	42617.65	2051.679
12	57555.46	1155446	4404.924	**67**	3760.231	38819.70	1974.525
13	55012.64	1100428	4392.952	**68**	3518.583	35262.98	1896.486
14	52576.29	1047843	4375.510	**69**	3286.562	31937.77	1817.424
15	50240.71	997590.7	4351.541	**70**	3063.506	28835.01	1737.095
16	48001.08	949574.5	4320.655	**71**	2848.910	25946.16	1655.386
17	45854.75	903702.0	4284.460	**72**	2642.516	23263.09	1572.414
18	43799.03	859883.4	4244.393	**73**	2444.151	20777.86	1488.370
19	41832.46	818030.8	4203.041	**74**	2254.107	18482.48	1403.913
20	39952.52	778058.1	4161.843	**75**	2072.587	16368.70	1319.627
21	38155.85	739882.4	4121.263	**76**	1899.691	14428.13	1235.997
22	36438.09	703424.4	4080.566	**77**	1735.235	12652.44	1153.223
23	34796.55	668608.3	4040.568	**78**	1578.964	11033.49	1071.423
24	33228.24	635361.1	4001.633	**79**	1430.446	9563.509	990.5249
25	31730.25	603612.5	3964.079	**80**	1289.254	8235.112	910.4392
26	30299.13	573295.5	3927.540	**81**	1155.201	7041.233	831.3045
27	28932.52	544345.9	3892.609	**82**	1028.368	5974.849	753.5250
28	27626.37	516702.6	3858.052	**83**	909.0446	5028.755	677.7219
29	26378.07	490307.9	3823.904	**84**	797.7470	4195.348	604.7610
30	25184.57	465106.6	3789.666	**85**	694.7428	3466.644	535.2771
31	24043.29	441046.4	3755.157	**86**	599.7362	2834.681	469.3409
32	22952.03	418077.4	3720.467	**87**	512.4218	2291.790	406.9995
33	21908.89	396151.6	3685.912	**88**	432.9456	1830.373	348.7484
34	20911.37	375223.3	3651.102	**89**	361.3868	1442.727	295.0213
35	19957.98	355248.4	3616.552	**90**	297.6945	1121.133	246.1224
36	19046.21	336185.1	3581.697	**91**	241.5267	858.0680	202.0556
37	18174.34	317993.7	3546.631	**92**	192.5965	646.3172	162.8659
38	17340.87	300635.7	3511.626	**93**	150.8294	478.8392	128.8028
39	16543.82	284074.6	3476.389	**94**	115.9961	348.7429	99.95393
40	15781.86	268275.6	3441.179	**95**	87.61690	249.4870	76.14050
41	15053.49	253204.9	3406.060	**96**	64.90959	175.1503	56.85267
42	14357.00	238830.7	3370.784	**97**	47.08944	120.5781	41.54285
43	13690.77	225122.5	3335.137	**98**	33.45317	81.34219	29.71143
44	13053.30	212051.5	3298.936	**99**	23.29035	53.70601	20.81987
45	12442.65	199590.5	3261.488	**100**	15.86140	34.64226	14.26786
46	11857.69	187714.0	3222.843	**101**	10.55294	21.78386	9.550884
47	11296.72	176397.5	3182.438	**102**	6.841281	13.31879	6.228617
48	10758.93	165618.1	3140.502	**103**	4.311617	7.892768	3.948550
49	10243.17	155353.6	3096.910	**104**	2.642550	4.510491	2.435067
50	9748.700	145582.9	3051.888	**105**	1.556722	2.468960	1.443150
51	9274.375	136285.7	3005.233	**106**	.8929574	1.278351	.8341533
52	8818.864	127443.0	2956.485	**107**	.4878216	.6075959	.4598722
53	8381.330	119036.8	2905.636	**108**	.2565027	.2461603	.2451794
54	7960.903	111050.0	2852.603	**109**	.1263267	.06038563	.1235490

Table Z (4.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1976887	5109.427	**55**	6803.282	91159.19	2427.642
1	94526.72	1881914	4194.862	**56**	6441.505	84692.59	2376.261
2	90131.69	1791749	4127.733	**57**	6094.589	78572.06	2323.130
3	85961.82	1705767	4085.030	**58**	5761.587	72783.54	2267.977
4	81993.97	1623757	4053.621	**59**	5441.649	67313.87	2210.584
5	78214.79	1545531	4029.320	**60**	5134.251	62150.54	2151.025
6	74612.05	1470908	4008.452	**61**	4839.128	57281.43	2089.619
7	71177.42	1399722	3990.751	**62**	4556.169	52694.60	2026.829
8	67901.58	1331813	3974.565	**63**	4284.964	48378.37	1962.802
9	64778.47	1267028	3961.135	**64**	4024.914	44321.56	1897.479
10	61800.88	1205222	3950.243	**65**	3775.614	40513.47	1830.967
11	58960.75	1146256	3940.460	**66**	3536.855	36943.70	1763.558
12	56251.14	1090000	3931.126	**67**	3308.502	33602.02	1695.605
13	53663.34	1036331	3919.436	**68**	3089.977	30478.55	1627.006
14	51188.87	985134.1	3902.438	**69**	2880.710	27563.97	1557.639
15	48821.58	936301.1	3879.123	**70**	2680.074	24849.54	1487.296
16	46556.19	889730.3	3849.137	**71**	2487.581	22327.09	1415.881
17	44389.60	845323.6	3814.064	**72**	2302.961	19988.79	1343.499
18	42318.64	802986.0	3775.314	**73**	2126.021	17827.04	1270.323
19	40341.40	762625.1	3735.396	**74**	1956.970	15834.23	1196.927
20	38454.94	724150.8	3695.704	**75**	1795.945	14002.59	1123.820
21	36655.54	687476.2	3656.682	**76**	1642.984	12324.25	1051.420
22	34938.52	652518.6	3617.621	**77**	1497.888	10791.44	979.8986
23	33300.86	619199.1	3579.305	**78**	1360.390	9396.606	909.3532
24	31739.28	587441.6	3542.079	**79**	1230.080	8132.525	839.7186
25	30250.57	557173.5	3506.241	**80**	1106.549	6992.381	770.9150
26	28831.06	528325.5	3471.439	**81**	989.6012	5969.646	703.0581
27	27478.13	500831.1	3438.231	**82**	879.2685	5057.874	636.4906
28	26187.56	474627.6	3405.441	**83**	775.7621	4250.495	571.7384
29	24956.55	449655.2	3373.102	**84**	679.4835	3540.637	509.5329
30	23781.90	425857.5	3340.739	**85**	590.6201	2921.146	450.4050
31	22660.86	403180.8	3308.183	**86**	508.8793	2384.922	394.4031
32	21591.06	381573.8	3275.518	**87**	433.9629	1925.155	341.5554
33	20570.44	360987.5	3243.042	**88**	365.9559	1535.134	292.2694
34	19596.40	341375.1	3210.390	**89**	304.8864	1208.093	246.8979
35	18667.26	322692.1	3178.042	**90**	250.6727	937.2957	205.6825
36	17780.46	304895.7	3145.472	**91**	202.9886	716.2057	168.6108
37	16934.15	287945.6	3112.767	**92**	161.5568	538.5815	135.7049
38	16126.72	271802.9	3080.181	**93**	126.2797	398.3631	107.1582
39	15356.12	256430.8	3047.442	**94**	96.93066	289.6498	83.02747
40	14620.90	241794.0	3014.790	**95**	73.07622	206.8661	63.14665
41	13919.50	227858.6	2982.285	**96**	54.03404	144.9845	47.07478
42	13250.14	214592.6	2949.697	**97**	39.12483	99.64249	34.34199
43	12611.16	201965.4	2916.828	**98**	27.74193	67.10510	24.52088
44	12001.02	189948.1	2883.513	**99**	19.27728	44.23080	17.15420
45	11417.76	178513.5	2849.116	**100**	13.10333	28.48196	11.73620
46	10860.21	167636.0	2813.687	**101**	8.701299	17.87972	7.843073
47	10326.70	157291.2	2776.716	**102**	5.630130	10.91327	5.106293
48	9816.316	147456.2	2738.417	**103**	3.541536	6.456372	3.231630
49	9327.909	138108.9	2698.681	**104**	2.166431	3.683493	1.989624
50	8860.675	129228.2	2657.720	**105**	1.273806	2.012987	1.177183
51	8413.470	120794.1	2615.354	**106**	.7292784	1.040616	.6793288
52	7984.974	112787.5	2571.173	**107**	.3976436	.4938557	.3739385
53	7574.330	105190.7	2525.174	**108**	.2086870	.1997967	.1990968
54	7180.655	97986.71	2477.293	**109**	.1025815	.04894156	.1002323

Table Z (5.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1906188	4690.587	**55**	6126.009	80356.79	2108.169
1	94346.67	1811396	3776.873	**56**	5789.198	74545.04	2061.946
2	89788.66	1721575	3709.934	**57**	5466.980	69054.79	2014.240
3	85471.55	1636082	3667.433	**58**	5158.426	63872.25	1964.813
4	81371.03	1554696	3636.232	**59**	4862.701	58984.51	1913.476
5	77472.72	1477212	3612.139	**60**	4579.268	54379.30	1860.303
6	73763.39	1403438	3591.488	**61**	4307.825	50044.79	1805.586
7	70233.79	1333196	3574.005	**62**	4048.208	45969.34	1749.741
8	66873.76	1266314	3558.048	**63**	3799.987	42141.63	1692.906
9	63676.40	1202631	3544.834	**64**	3562.571	38550.82	1635.030
10	60633.76	1141992	3534.136	**65**	3335.542	35186.59	1576.213
11	57737.08	1084251	3524.548	**66**	3118.661	32038.90	1516.716
12	54978.79	1029267	3515.416	**67**	2911.752	29097.95	1456.854
13	52349.61	976912.2	3504.000	**68**	2714.251	26354.28	1396.537
14	49840.61	927063.5	3487.434	**69**	2525.611	23798.97	1335.662
15	47445.12	879607.3	3464.754	**70**	2345.231	21423.68	1274.047
16	45157.43	834435.7	3435.641	**71**	2172.641	19220.59	1211.612
17	42973.91	791445.2	3401.654	**72**	2007.564	17182.21	1148.453
18	40890.97	750536.0	3364.174	**73**	1849.789	15301.34	1084.722
19	38906.19	711611.0	3325.639	**74**	1699.460	13570.75	1020.922
20	37016.20	674576.1	3287.394	**75**	1556.653	11983.16	957.4945
21	35216.91	639340.9	3249.867	**76**	1421.360	10531.22	894.7994
22	33503.34	605819.3	3212.374	**77**	1293.368	9207.696	832.9829
23	31872.13	573929.2	3175.666	**78**	1172.407	8005.603	772.1264
24	30319.68	543592.2	3140.070	**79**	1058.084	6918.273	712.1700
25	28842.52	514733.0	3105.867	**80**	950.0127	5939.417	653.0419
26	27436.72	487280.1	3072.716	**81**	847.9903	5063.035	594.8385
27	26099.41	461165.3	3041.143	**82**	752.0110	4283.225	537.8498
28	24826.22	436323.9	3010.028	**83**	662.2214	3594.013	482.5207
29	23614.14	412694.8	2979.399	**84**	578.9293	2989.205	429.4691
30	22459.81	390220.1	2948.805	**85**	502.2579	2462.396	379.1381
31	21360.33	368844.8	2918.087	**86**	431.9221	2007.264	331.5589
32	20313.16	348516.6	2887.326	**87**	367.6335	1617.770	286.7450
33	19316.08	329185.6	2856.800	**88**	309.4306	1287.991	245.0310
34	18366.38	310804.3	2826.167	**89**	257.3028	1011.992	206.7032
35	17462.24	293327.3	2795.878	**90**	211.1473	783.8932	171.9527
36	16601.01	276711.4	2765.439	**91**	170.6563	598.0187	140.7553
37	15780.72	260915.8	2734.932	**92**	135.5651	448.9713	113.1165
38	14999.66	245901.4	2704.593	**93**	105.7616	331.5357	89.18479
39	14255.71	231630.8	2674.171	**94**	81.02660	240.6598	68.99362
40	13547.32	218068.7	2643.887	**95**	60.96976	171.5908	52.39023
41	12872.86	205181.2	2613.797	**96**	44.99641	120.0593	38.99344
42	12230.49	192936.0	2583.687	**97**	32.51883	82.37307	28.40017
43	11618.51	181302.7	2553.376	**98**	23.01394	55.38095	20.24490
44	11035.33	170252.4	2522.711	**99**	15.96144	36.44120	14.13938
45	10479.01	159758.0	2491.112	**100**	10.82879	23.42612	9.657488
46	9948.318	149793.8	2458.626	**101**	7.177190	14.68095	6.443142
47	9441.578	140335.8	2424.791	**102**	4.635118	8.945686	4.187833
48	8957.849	131360.8	2389.807	**103**	2.910087	5.283444	2.645914
49	8495.941	122847.2	2353.580	**104**	1.776770	3.009303	1.626305
50	8055.008	114774.0	2316.307	**105**	1.042705	1.641869	.9606120
51	7633.897	107121.4	2277.829	**106**	.5958317	.8474271	.5534603
52	7231.305	99870.53	2237.778	**107**	.3242621	.4015666	.3041838
53	6846.354	93003.87	2196.161	**108**	.1698516	.1622303	.1617401
54	6478.153	86504.63	2152.921	**109**	.08333267	.03968223	.08134856

Table Z (5.2)

Unitrust Commutation Factors - Based on Life Table 90CM
Adjusted Payout Rate of 5.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1839958	4322.181	**55**	5517.259	70869.89	1832.025
1	94167.30	1745346	3409.315	**56**	5204.006	65645.62	1790.434
2	89447.58	1655866	3342.565	**57**	4905.015	60719.72	1747.590
3	84984.99	1570860	3300.265	**58**	4619.379	56078.75	1703.284
4	80754.00	1490091	3269.270	**59**	4346.279	51710.09	1657.354
5	76739.08	1413340	3245.382	**60**	4085.165	47601.78	1609.872
6	72925.97	1340404	3224.945	**61**	3835.705	43742.31	1561.105
7	69304.44	1271092	3207.676	**62**	3597.688	40120.42	1511.427
8	65863.41	1205220	3191.946	**63**	3370.671	36725.15	1460.963
9	62595.13	1142619	3178.943	**64**	3154.070	33546.09	1409.674
10	59490.84	1083123	3168.437	**65**	2947.459	30573.27	1357.649
11	56541.06	1026577	3159.038	**66**	2750.573	27797.10	1305.123
12	53737.55	972835.5	3150.103	**67**	2563.202	25208.20	1252.376
13	51070.46	921759.6	3138.956	**68**	2384.801	22797.54	1199.328
14	48530.32	873221.4	3122.809	**69**	2214.838	20556.67	1145.891
15	46109.98	827100.7	3100.746	**70**	2052.744	18477.61	1091.908
16	43803.23	783283.7	3072.479	**71**	1898.064	16552.94	1037.311
17	41605.95	741661.7	3039.541	**72**	1750.514	14775.56	982.1849
18	39514.05	702130.0	3003.288	**73**	1609.875	13138.63	926.6658
19	37524.62	664587.2	2966.085	**74**	1476.231	11635.37	871.1919
20	35633.87	628935.4	2929.233	**75**	1349.611	10258.93	816.1466
21	33837.32	595080.5	2893.140	**76**	1229.970	9002.497	761.8406
22	32129.68	562933.3	2857.150	**77**	1117.085	7859.368	708.3975
23	30507.24	532408.9	2821.980	**78**	1010.685	6823.092	655.8844
24	28966.10	503426.2	2787.940	**79**	910.3978	5887.529	604.2463
25	27502.50	475907.8	2755.293	**80**	815.8572	5046.902	553.4183
26	26112.28	449780.1	2723.712	**81**	726.8573	4295.708	503.4805
27	24792.30	424973.2	2693.691	**82**	643.3629	3628.562	454.6777
28	23538.04	401420.7	2664.162	**83**	565.4688	3040.047	407.3863
29	22346.29	379060.3	2635.149	**84**	493.4061	2524.585	362.1277
30	21213.52	357832.7	2606.224	**85**	427.2473	2076.453	319.2718
31	20136.70	337681.9	2577.237	**86**	366.7174	1690.030	278.8358
32	19113.11	318554.7	2548.265	**87**	311.5407	1359.964	240.8226
33	18140.38	300400.3	2519.570	**88**	261.7197	1081.034	205.5060
34	17215.70	283170.6	2490.828	**89**	217.2157	848.0343	173.1180
35	16337.09	266819.7	2462.463	**90**	177.9123	655.8387	143.8087
36	15501.82	251304.0	2434.011	**91**	143.5212	499.5191	117.5462
37	14707.83	236582.3	2405.551	**92**	113.7929	374.4091	94.32365
38	13953.29	222615.2	2377.301	**93**	88.60718	276.0214	74.25407
39	13236.03	209365.4	2349.027	**94**	67.75513	200.0302	57.35357
40	12554.40	196797.3	2320.935	**95**	50.88651	142.3839	43.48255
41	11906.68	184877.1	2293.077	**96**	37.48345	99.45656	32.31171
42	11291.02	173572.5	2265.253	**97**	27.03772	68.12237	23.49536
43	10705.66	162853.2	2237.296	**98**	19.09853	45.72248	16.72096
44	10148.97	152690.5	2209.067	**99**	13.22070	30.03488	11.65889
45	9619.012	143057.3	2180.032	**100**	8.952328	19.27511	7.950023
46	9114.511	133928.3	2150.240	**101**	5.922212	12.05910	5.295139
47	8633.798	125279.4	2119.269	**102**	3.817366	7.335676	3.435911
48	8175.881	117087.9	2087.308	**103**	2.392118	4.325280	2.167203
49	7739.553	109332.3	2054.274	**104**	1.457744	2.459470	1.329852
50	7323.926	101991.8	2020.351	**105**	.8538574	1.339697	.7841932
51	6927.840	95046.96	1985.398	**106**	.4869909	.6903753	.4510914
52	6550.007	88479.25	1949.086	**107**	.2645252	.3266531	.2475393
53	6189.535	82271.36	1911.424	**108**	.1382974	.1317795	.1314449
54	5845.523	76406.81	1872.369	**109**	.06772255	.03218752	.06604880

Table Z (5.4)

Unitrust Commutation Factors - Based on Life Table 90CM
Adjusted Payout Rate of 5.4 Percent

Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$
0	100000.0	1777822	3997.590	**55**	4969.989	62533.85	1593.161
1	93988.61	1683390	3085.567	**56**	4678.913	57836.72	1555.730
2	89108.45	1594249	3019.006	**57**	4401.723	53416.26	1517.245
3	84502.13	1509726	2976.905	**58**	4137.529	49259.39	1477.522
4	80142.81	1429568	2946.115	**59**	3885.529	45353.85	1436.421
5	76013.76	1353543	2922.429	**60**	3645.166	41688.04	1394.012
6	72099.63	1281434	2902.204	**61**	3416.080	38250.79	1350.537
7	68389.11	1213036	2885.147	**62**	3198.022	35031.25	1306.335
8	64870.20	1148159	2869.639	**63**	2990.539	32018.89	1261.519
9	61534.22	1086618	2856.844	**64**	2793.056	29203.70	1216.056
10	58371.57	1028242	2846.525	**65**	2605.141	26576.15	1170.029
11	55372.02	972865.0	2837.311	**66**	2426.507	24127.06	1123.646
12	52526.61	920334.1	2828.570	**67**	2256.922	21847.51	1077.156
13	49824.90	870503.9	2817.684	**68**	2095.853	19728.93	1030.491
14	47256.87	823239.4	2801.946	**69**	1942.790	17763.30	983.5717
15	44814.84	778414.1	2780.481	**70**	1797.189	15943.08	936.2630
16	42492.10	735908.7	2753.033	**71**	1658.612	14261.22	888.5068
17	40284.00	695609.1	2721.111	**72**	1526.775	12711.01	840.3800
18	38185.97	657406.1	2686.042	**73**	1401.446	11286.01	792.0017
19	36194.60	621194.0	2650.123	**74**	1282.667	9979.856	743.7547
20	34305.65	586871.0	2614.610	**75**	1170.424	8786.168	695.9712
21	32514.25	554339.9	2579.895	**76**	1064.644	7698.616	648.9189
22	30814.79	523508.3	2545.344	**77**	965.0971	6711.018	602.7021
23	29203.23	494288.6	2511.644	**78**	871.5171	5817.433	557.3757
24	27675.35	466597.4	2479.089	**79**	783.5494	5012.226	512.8892
25	26227.11	440355.2	2447.926	**80**	700.8490	4290.098	469.1837
26	24854.10	415486.4	2417.837	**81**	623.2103	3646.022	426.3251
27	23552.95	391919.6	2389.289	**82**	550.5752	3075.094	384.5201
28	22318.96	369587.0	2361.262	**83**	482.9969	2572.412	344.0866
29	21148.72	348424.9	2333.777	**84**	420.6446	2132.964	305.4646
30	20038.57	328373.0	2306.428	**85**	363.5510	1751.642	268.9623
31	18985.29	309374.4	2279.072	**86**	311.4531	1423.453	234.5866
32	17986.03	291375.1	2251.782	**87**	264.0894	1143.660	202.3318
33	17038.28	274323.6	2224.803	**88**	221.4358	907.6623	172.4220
34	16139.09	258171.4	2197.833	**89**	183.4331	710.9003	145.0445
35	15286.36	242872.1	2171.266	**90**	149.9573	548.9040	120.3164
36	14477.29	228381.9	2144.669	**91**	120.7405	417.3966	98.20106
37	13709.71	214659.2	2118.114	**92**	95.54921	312.3447	78.68260
38	12981.70	201664.7	2091.806	**93**	74.26017	229.8877	61.84623
39	12291.01	189360.9	2065.525	**94**	56.67667	166.3215	47.69531
40	11635.93	177712.3	2039.463	**95**	42.48542	118.1924	36.10303
41	11014.66	166685.1	2013.666	**96**	31.23575	82.42013	26.78506
42	10425.30	156247.3	1987.950	**97**	22.48835	56.35823	19.44501
43	9866.068	146368.6	1962.161	**98**	15.85486	37.76270	13.81568
44	9335.288	137020.7	1936.170	**99**	10.95449	24.76417	9.617229
45	8831.028	128176.7	1909.488	**100**	7.403702	15.86569	6.546954
46	8351.977	119811.4	1882.162	**101**	4.888459	9.909271	4.353358
47	7896.469	111901.1	1853.808	**102**	3.145046	6.017745	2.820087
48	7463.469	104423.4	1824.604	**103**	1.967074	3.542251	1.775793
49	7051.755	97357.02	1794.476	**104**	1.196451	2.010878	1.087863
50	6660.401	90681.58	1763.596	**105**	.6994778	1.093563	.6404253
51	6288.244	84377.88	1731.839	**106**	.3981847	.5626502	.3678016
52	5934.012	78427.83	1698.910	**107**	.2158768	.2658196	.2015225
53	5596.801	72814.44	1664.821	**108**	.1126492	.1070867	.1068665
54	5275.703	67521.55	1629.539	**109**	.05505824	.02611871	.05364783

Table Z (5.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1719444	3711.110	**55**	4477.891	55205.22	1386.399
1	93810.61	1625191	2799.928	**56**	4207.652	50981.18	1352.705
2	88771.24	1536387	2733.554	**57**	3950.883	47013.48	1318.128
3	84022.91	1452344	2691.651	**58**	3706.716	43289.44	1282.507
4	79537.39	1372792	2661.064	**59**	3474.362	39797.18	1245.720
5	75296.66	1297484	2637.579	**60**	3253.261	36525.50	1207.833
6	71284.18	1226190	2617.563	**61**	3043.030	33463.61	1169.068
7	67487.57	1158694	2600.714	**62**	2843.390	30601.09	1129.729
8	63893.81	1094793	2585.424	**63**	2653.879	27927.85	1089.920
9	60493.25	1034293	2572.834	**64**	2473.933	25434.31	1049.612
10	57275.42	977012.9	2562.699	**65**	2303.118	23111.38	1008.881
11	54229.30	922779.2	2553.667	**66**	2141.131	20950.32	967.9135
12	51345.18	871429.8	2545.113	**67**	1987.718	18942.67	926.9290
13	48611.99	822812.7	2534.482	**68**	1842.366	17080.33	885.8677
14	46019.16	776786.1	2519.141	**69**	1704.581	15355.71	844.6614
15	43558.44	733217.5	2498.258	**70**	1573.846	13761.69	803.1916
16	41222.59	691981.9	2471.604	**71**	1449.740	12291.63	761.4088
17	39006.45	652960.4	2440.664	**72**	1331.977	10939.21	719.3815
18	36904.92	616039.0	2406.739	**73**	1220.324	9698.377	677.2146
19	34914.11	581108.0	2372.057	**74**	1114.780	8563.182	635.2417
20	33029.31	548062.1	2337.831	**75**	1015.302	7527.700	593.7508
21	31245.27	516800.5	2304.439	**76**	921.7924	6586.074	552.9723
22	29556.05	487228.4	2271.267	**77**	834.0198	5732.609	512.9937
23	27957.27	459255.4	2238.973	**78**	751.7232	4961.852	473.8595
24	26444.40	432795.8	2207.836	**79**	674.5670	4268.639	435.5232
25	25013.11	407768.3	2178.087	**80**	602.2265	3648.128	397.9314
26	23658.77	384095.5	2149.417	**81**	534.4988	3095.734	361.1377
27	22377.73	361704.6	2122.267	**82**	471.3087	2607.002	325.3165
28	21165.15	340526.5	2095.663	**83**	412.6766	2177.506	290.7362
29	20017.42	320496.4	2069.623	**84**	358.7216	1802.750	257.7676
30	18930.74	301553.1	2043.761	**85**	309.4455	1478.178	226.6676
31	17901.72	283638.8	2017.941	**86**	264.5990	1199.360	197.4348
32	16927.37	266699.0	1992.232	**87**	223.9357	962.1088	170.0576
33	16005.03	250681.6	1966.865	**88**	187.4117	762.3728	144.7189
34	15131.66	235537.6	1941.554	**89**	154.9542	596.1591	121.5693
35	14305.02	221220.5	1916.668	**90**	126.4357	459.5727	100.6997
36	13522.23	207686.2	1891.801	**91**	101.6089	348.9029	82.07038
37	12781.03	194893.1	1867.021	**92**	80.25699	260.6641	65.65980
38	12079.42	182801.8	1842.518	**93**	62.25702	191.5351	51.53106
39	11415.07	171374.8	1818.086	**94**	47.42567	138.3445	39.67837
40	10786.21	160576.8	1793.904	**95**	35.48344	98.14746	29.98718
41	10190.97	150374.2	1770.013	**96**	26.03841	68.32739	22.21207
42	9627.417	140735.3	1746.242	**97**	18.71099	46.64310	16.09898
43	9093.726	131630.0	1722.448	**98**	13.16674	31.20036	11.41952
44	8588.201	123030.1	1698.514	**99**	9.079980	20.42611	7.936118
45	8108.910	114909.3	1673.990	**100**	6.125170	13.06430	5.393570
46	7654.506	107242.6	1648.921	**101**	4.036620	8.145810	3.580455
47	7223.331	100006.6	1622.959	**102**	2.592087	4.938487	2.315532
48	6814.312	93179.33	1596.269	**103**	1.618155	2.902096	1.455638
49	6426.213	86739.75	1568.787	**104**	.9823604	1.644744	.8902548
50	6058.080	80668.00	1540.672	**105**	.5732270	.8929973	.5232192
51	5708.746	74945.22	1511.814	**106**	.3256972	.4587344	.3000080
52	5376.956	69553.73	1481.947	**107**	.1762431	.2164002	.1641246
53	5061.795	64476.93	1451.087	**108**	.09179326	.08705514	.08691817
54	4762.355	59699.07	1419.207	**109**	.04477977	.02120254	.04359243

Table Z (5.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1664520	3457.822	**55**	4035.314	48758.90	1207.298
1	93633.27	1570445	2547.478	**56**	3784.616	44959.54	1176.962
2	88435.93	1481977	2481.291	**57**	3546.945	41397.50	1145.890
3	83547.31	1398409	2439.585	**58**	3321.451	38060.52	1113.940
4	78937.68	1319457	2409.199	**59**	3107.362	34937.16	1081.007
5	74587.65	1244858	2385.912	**60**	2904.116	32016.59	1047.154
6	70479.48	1174369	2366.103	**61**	2711.313	29288.48	1012.581
7	66599.59	1107761	2349.460	**62**	2528.646	26742.82	977.5622
8	62933.92	1044820	2334.385	**63**	2355.651	24369.98	942.1920
9	59471.82	985341.7	2321.995	**64**	2191.775	22160.84	906.4466
10	56201.87	929135.0	2312.041	**65**	2036.585	20106.73	870.3943
11	53112.26	876018.5	2303.185	**66**	1889.765	18199.38	834.2011
12	50192.49	825821.9	2294.816	**67**	1751.046	16430.78	798.0614
13	47430.82	778386.1	2284.433	**68**	1619.933	14793.28	761.9224
14	44816.11	733562.7	2269.479	**69**	1495.950	13279.74	725.7244
15	42339.53	691213.3	2249.160	**70**	1378.605	11883.47	689.3637
16	39993.30	651207.4	2223.276	**71**	1267.494	10598.21	652.7978
17	37771.71	613421.1	2193.286	**72**	1162.334	9418.038	616.0875
18	35669.15	577736.0	2160.465	**73**	1062.888	8337.287	579.3250
19	33681.21	544038.5	2126.975	**74**	969.1248	7350.415	542.8007
20	31802.73	512219.8	2093.989	**75**	880.9759	6451.928	506.7641
21	30028.08	482176.1	2061.866	**76**	798.3258	5636.425	471.4132
22	28350.97	453809.6	2030.015	**77**	720.9442	4898.672	436.8212
23	26766.69	427027.9	1999.067	**78**	648.5769	4233.673	403.0239
24	25270.38	401743.0	1969.283	**79**	580.9074	3636.708	369.9783
25	23857.45	377871.8	1940.881	**80**	517.6306	3103.362	337.6356
26	22523.02	355335.5	1913.561	**81**	458.5482	2629.461	306.0395
27	21263.20	334059.8	1887.738	**82**	403.5729	2210.970	275.3366
28	20073.00	313974.5	1862.482	**83**	352.6993	1843.895	245.7534
29	18948.61	295013.9	1837.808	**84**	306.0065	1524.210	217.6023
30	17886.07	277115.9	1813.350	**85**	263.4726	1247.858	191.0968
31	16881.87	260222.2	1788.977	**86**	224.8629	1010.912	166.2299
32	15932.86	244277.6	1764.755	**87**	189.9464	809.6714	142.9855
33	15036.23	229229.8	1740.900	**88**	158.6656	640.5718	121.5124
34	14188.85	215029.4	1717.143	**89**	130.9386	500.1188	101.9317
35	13388.35	201629.7	1693.829	**90**	106.6381	384.9195	84.31277
36	12631.80	188986.6	1670.577	**91**	85.53674	291.7550	68.61495
37	11916.84	177058.5	1647.450	**92**	67.43446	217.6140	54.81285
38	11241.38	165806.1	1624.625	**93**	52.21144	159.6394	42.95235
39	10603.04	155192.0	1601.909	**94**	39.69803	115.1158	33.02131
40	9999.971	145181.1	1579.467	**95**	29.64555	81.53218	24.91668
41	9430.263	135740.1	1557.338	**96**	21.71333	56.66533	18.42674
42	8891.935	126837.5	1535.362	**97**	15.57353	38.61706	13.33374
43	8383.139	118443.7	1513.406	**98**	10.93823	25.78806	9.442519
44	7902.149	110530.8	1491.363	**99**	7.528903	16.85431	6.551353
45	7447.041	103072.8	1468.818	**100**	5.069244	10.76161	4.445071
46	7016.438	96045.19	1445.817	**101**	3.334427	6.698719	2.945901
47	6608.688	89424.95	1422.041	**102**	2.137131	4.054338	1.901980
48	6222.688	83190.40	1397.645	**103**	1.331619	2.378542	1.193663
49	5857.191	77321.03	1372.572	**104**	.8068799	1.345792	.7288239
50	5511.218	71797.37	1346.970	**105**	.4699406	.7294989	.4276296
51	5183.600	66601.03	1320.741	**106**	.2665069	.3741563	.2448059
52	4873.102	61714.76	1293.646	**107**	.1439411	.1762373	.1337193
53	4578.802	57122.38	1265.703	**108**	.07482760	.07079845	.07072129
54	4299.790	52808.59	1236.892	**109**	.03643436	.01721851	.03543569

Table Z (6.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1612775	3233.482	55	3637.194	43085.75	1052.049
1	93456.60	1518877	2323.973	56	3404.793	39667.70	1024.731
2	88102.53	1430743	2257.971	57	3184.954	36469.19	996.8029
3	83075.29	1347647	2216.460	58	2976.846	33478.43	968.1401
4	78343.61	1269289	2186.273	59	2779.714	30684.40	938.6505
5	73886.65	1195391	2163.183	60	2592.998	28076.71	908.3946
6	69685.35	1125696	2143.578	61	2416.282	25645.46	877.5538
7	65724.93	1059963	2127.138	62	2249.240	23381.09	846.3745
8	61990.22	997965.8	2112.274	63	2091.407	21274.42	814.9414
9	58469.51	939490.4	2100.081	64	1942.242	19316.79	783.2348
10	55150.42	884335.2	2090.304	65	1801.315	17499.98	751.3163
11	52020.27	832310.8	2081.622	66	1668.303	15816.15	719.3336
12	49067.77	783239.0	2073.432	67	1542.924	14257.75	687.4584
13	46280.51	736953.6	2063.291	68	1424.700	12817.61	655.6440
14	43646.70	693299.8	2048.713	69	1313.177	11488.99	623.8377
15	41156.94	652133.3	2028.943	70	1207.886	10265.62	591.9487
16	38802.90	613318.2	2003.805	71	1108.439	9141.648	559.9403
17	36578.28	576725.8	1974.734	72	1014.557	8111.520	527.8661
18	34476.98	542233.4	1942.979	73	926.0041	7169.953	495.8069
19	32494.06	509723.6	1910.638	74	842.7234	6311.797	464.0156
20	30623.90	479084.3	1878.844	75	764.6263	5531.973	432.7079
21	28860.47	450208.8	1847.940	76	691.5843	4825.508	402.0538
22	27197.16	422996.8	1817.356	77	623.3708	4187.604	372.1145
23	25628.90	397353.5	1787.694	78	559.7397	3613.691	342.9182
24	24150.55	373189.1	1759.203	79	500.3931	3099.466	314.4251
25	22757.21	350418.8	1732.084	80	445.0452	2640.909	286.5906
26	21443.79	328962.3	1706.048	81	393.5039	2234.231	259.4500
27	20206.14	308744.3	1681.485	82	345.6732	1875.779	233.1265
28	19039.12	289693.5	1657.506	83	301.5284	1561.961	207.8107
29	17938.73	271743.4	1634.125	84	261.1163	1289.173	183.7659
30	16900.87	254831.3	1610.991	85	224.3978	1053.806	161.1695
31	15921.88	238898.3	1587.982	86	191.1528	852.3813	140.0099
32	14998.48	223888.7	1565.158	87	161.1662	681.6318	120.2683
33	14127.73	209750.1	1542.723	88	134.3710	538.4245	102.0655
34	13306.39	196432.9	1520.422	89	110.6803	419.7019	85.49814
35	12531.99	183890.3	1498.578	90	89.96936	322.5095	70.61878
36	11801.53	172078.2	1476.833	91	72.03022	244.0561	57.38685
37	11112.56	160955.2	1455.246	92	56.67920	181.7399	45.77480
38	10462.90	150481.9	1433.981	93	43.80133	133.1038	35.81510
39	9850.150	140621.5	1412.857	94	33.24072	95.82244	27.49137
40	9272.372	131339.1	1392.028	95	24.77654	67.75458	20.71127
41	8727.617	122601.5	1371.528	96	18.11288	47.01109	15.29221
42	8213.873	114377.7	1351.208	97	12.96666	31.98396	11.04762
43	7729.264	106638.6	1330.945	98	9.090077	21.32257	7.810723
44	7272.044	99356.75	1310.639	99	6.244996	13.91230	5.410257
45	6840.295	92506.39	1289.912	100	4.196850	8.868123	3.664763
46	6432.616	86063.53	1268.804	101	2.755378	5.510788	2.424731
47	6047.362	80005.59	1247.027	102	1.762670	3.329746	1.562885
48	5683.404	74311.36	1224.722	103	1.096225	1.950185	.9792136
49	5339.489	68960.77	1201.843	104	.6629921	1.101602	.5968960
50	5014.616	63934.83	1178.526	105	.3854093	.5961655	.3496394
51	4707.620	59215.64	1154.682	106	.2181562	.3052905	.1998388
52	4417.283	54786.42	1130.098	107	.1176044	.1435844	.1089894
53	4142.680	50631.46	1104.792	108	.06102116	.05760005	.05756516
54	3882.904	46735.91	1078.749	109	.02965580	.01398858	.02881648

Table Z (6.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1563961	3034.419	**55**	3278.994	38090.53	917.3813
1	93280.60	1470240	2125.741	**56**	3063.700	35014.90	892.7765
2	87771.00	1382437	2059.923	**57**	2860.488	32142.23	867.6691
3	82606.82	1299810	2018.606	**58**	2668.545	29461.21	841.9499
4	77755.11	1222040	1988.617	**59**	2487.137	26961.27	815.5386
5	73193.53	1148836	1965.722	**60**	2315.704	24632.45	788.4920
6	68901.64	1079925	1946.318	**61**	2153.822	22465.28	760.9745
7	64863.38	1015053	1930.078	**62**	2001.149	20450.67	733.2073
8	61062.42	953983.8	1915.423	**63**	1857.220	18579.90	705.2669
9	57485.93	896492.0	1903.423	**64**	1721.510	16844.74	677.1364
10	54120.56	842366.8	1893.819	**65**	1593.593	15237.44	648.8712
11	50952.73	791410.0	1885.307	**66**	1473.139	13750.59	620.6025
12	47970.31	743435.8	1877.293	**67**	1359.862	12377.09	592.4819
13	45160.18	698270.8	1867.388	**68**	1253.301	11110.21	564.4677
14	42509.92	655754.0	1853.175	**69**	1153.019	9943.633	536.5135
15	40009.52	615735.1	1833.938	**70**	1058.572	8871.494	508.5394
16	37650.06	578073.2	1809.523	**71**	969.5888	7888.314	480.5134
17	35424.70	542634.9	1781.342	**72**	885.7960	6988.924	452.4827
18	33326.79	509293.2	1750.616	**73**	806.9588	6168.403	424.5178
19	31350.87	477927.2	1719.383	**74**	733.0015	5421.978	396.8389
20	29490.86	448421.4	1688.735	**75**	663.8200	4744.964	369.6323
21	27740.34	420666.7	1659.001	**76**	599.2770	4132.792	343.0439
22	26092.36	394560.1	1629.631	**77**	539.1508	3581.071	317.1244
23	24541.50	370004.8	1601.201	**78**	483.2048	3085.631	291.8957
24	23082.32	346909.3	1573.943	**79**	431.1593	2642.554	267.3210
25	21709.64	325187.0	1548.048	**80**	382.7472	2248.186	243.3596
26	20418.16	304756.9	1523.232	**81**	337.7833	1899.094	220.0395
27	19203.47	285542.1	1499.866	**82**	296.1668	1591.979	197.4641
28	18060.28	267470.7	1477.098	**83**	257.8577	1323.611	175.7938
29	16984.42	250475.6	1454.939	**84**	222.8780	1090.771	155.2503
30	15971.64	234493.3	1433.056	**85**	191.1760	890.2494	135.9805
31	15018.14	219464.6	1411.332	**86**	162.5462	718.9688	117.9701
32	14120.51	205333.7	1389.823	**87**	136.7890	574.0460	101.1982
33	13275.68	192047.8	1368.721	**88**	113.8319	452.7284	85.76277
34	12480.33	179557.3	1347.783	**89**	93.58584	352.3423	71.74062
35	11731.87	167815.5	1327.315	**90**	75.93045	270.3159	59.17086
36	11027.24	156778.4	1306.977	**91**	60.67607	204.2291	48.01387
37	10363.92	146404.7	1286.824	**92**	47.65492	151.8347	38.24117
38	9739.647	136655.4	1267.009	**93**	36.75807	111.0193	29.87487
39	9151.987	127493.9	1247.364	**94**	27.84307	79.79170	22.89599
40	8598.937	118885.6	1228.029	**95**	20.71423	56.32580	17.22203
41	8078.505	110797.9	1209.036	**96**	15.11461	39.01603	12.69562
42	7588.652	103200.1	1190.244	**97**	10.79988	26.49998	9.156877
43	7127.482	96063.57	1171.541	**98**	7.556831	17.63688	6.463344
44	6693.232	89361.27	1152.833	**99**	5.181860	11.48812	4.469596
45	6283.991	83068.04	1133.772	**100**	3.475828	7.310536	3.022575
46	5898.338	77160.30	1114.399	**101**	2.277705	4.535230	1.996521
47	5534.640	71615.99	1094.449	**102**	1.454349	2.735690	1.284736
48	5191.744	66414.35	1074.054	**103**	.9027729	1.599582	.8035988
49	4868.395	61535.83	1053.174	**104**	.5449650	.9020648	.4890370
50	4563.574	56961.96	1031.933	**105**	.3162014	.4873892	.2859833
51	4276.123	52675.32	1010.253	**106**	.1786449	.2491961	.1631947
52	4004.842	48659.66	987.9429	**107**	.09612314	.1170267	.08886748
53	3748.805	44899.74	965.0211	**108**	.04978129	.04688039	.04687470
54	3507.110	41381.21	941.4754	**109**	.02414775	.01136900	.02344287

Table Z (6.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1517852	2857.457	55	2956.647	33690.01	800.4864
1	93105.26	1424307	1949.608	56	2757.325	30921.95	778.3207
2	87441.35	1336834	1883.974	57	2569.595	28341.42	755.7447
3	82141.87	1254672	1842.850	58	2392.666	25937.57	732.6619
4	77172.14	1177486	1813.057	59	2225.821	23700.28	709.0027
5	72508.20	1104966	1790.353	60	2068.504	21620.06	684.8199
6	68128.20	1036829	1771.149	61	1920.286	19687.88	660.2623
7	64014.72	972806.4	1755.106	62	1780.814	17895.08	635.5284
8	60150.20	912649.2	1740.655	63	1649.626	16233.42	610.6870
9	56520.70	856122.8	1728.846	64	1526.211	14695.11	585.7236
10	53111.82	803006.4	1719.411	65	1410.149	13272.83	560.6879
11	49909.04	753093.3	1711.066	66	1301.111	11959.61	535.6961
12	46899.39	706190.1	1703.223	67	1198.804	10748.79	510.8820
13	44069.00	662116.4	1693.548	68	1102.787	9634.046	486.2082
14	41404.81	620704.9	1679.691	69	1012.641	8609.498	461.6335
15	38896.15	581799.7	1660.971	70	927.9458	7669.660	437.0876
16	36533.55	545254.6	1637.257	71	848.3454	6809.423	412.5424
17	34309.57	510931.8	1609.937	72	773.5737	6023.977	388.0392
18	32217.03	478700.4	1580.205	73	703.3998	5308.756	363.6394
19	30249.93	448435.8	1550.040	74	637.7326	4659.345	339.5346
20	28401.76	420019.8	1520.495	75	576.4571	4071.430	315.8856
21	26665.66	393340.3	1491.886	76	519.4302	3540.823	292.8175
22	25034.38	368292.2	1463.679	77	466.4367	3063.512	270.3719
23	23502.15	344776.9	1436.426	78	417.2502	2635.696	248.5657
24	22063.21	322701.0	1410.347	79	371.6088	2253.816	227.3646
25	20712.14	301976.9	1385.617	80	329.2631	1914.556	206.7316
26	19443.38	282522.1	1361.964	81	290.0362	1614.809	186.6884
27	18252.31	264259.0	1339.733	82	253.8243	1351.601	167.3218
28	17133.47	247115.0	1318.113	83	220.5768	1122.035	148.7666
29	16082.54	231022.3	1297.110	84	190.2961	923.2321	131.2093
30	15095.11	215917.2	1276.408	85	162.9217	752.3464	114.7715
31	14167.25	201740.0	1255.895	86	138.2627	606.6541	99.43687
32	13295.45	188434.7	1235.623	87	116.1348	483.6136	85.18357
33	12476.48	175948.6	1215.772	88	96.46246	380.8077	72.09076
34	11706.97	164232.1	1196.113	89	79.15662	295.8993	60.21907
35	10984.20	153238.6	1176.930	90	64.10265	226.6503	49.59703
36	10305.06	142924.3	1157.906	91	51.12818	170.9628	40.18656
37	9666.978	133248.3	1139.090	92	40.08054	126.8962	31.95918
38	9067.613	124171.7	1120.625	93	30.85754	92.63254	24.92906
39	8504.486	115658.4	1102.352	94	23.32968	66.46698	19.07579
40	7975.544	107674.1	1084.401	95	17.32380	46.84188	14.32592
41	7478.757	100186.8	1066.800	96	12.61695	32.39253	10.54383
42	7012.065	93166.34	1049.420	97	8.998269	21.96437	7.592549
43	6573.556	86584.42	1032.153	98	6.284385	14.59367	5.350390
44	6161.450	80414.62	1014.915	99	4.301220	9.489874	3.693868
45	5773.850	74632.27	997.3847	100	2.879700	6.028774	2.493858
46	5409.318	69214.34	979.6005	101	1.883516	3.733774	1.644554
47	5066.233	64139.25	961.3207	102	1.200392	2.248467	1.056490
48	4743.424	59386.79	942.6693	103	.7437313	1.312507	.6597308
49	4439.636	54937.92	923.6092	104	.4481145	.7389519	.4008216
50	4153.838	50774.71	904.2568	105	.2595178	.3986129	.2340066
51	3884.879	46880.27	884.5419	106	.1463446	.2034868	.1333215
52	3631.580	43238.88	864.2911	107	.07859539	.09541810	.07248863
53	3393.016	39835.81	843.5246	108	.04062731	.03817052	.03818440
54	3168.294	36657.20	822.2330	109	.01967032	.009243572	.01907873

Table Z (6.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.6 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_{x}$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_{x}$	${}^{U}\bar{M}_x$
0	100000.0	1474245	2699.848	**55**	2666.507	29811.49	698.9490
1	92930.58	1380875	1792.824	**56**	2482.080	27319.74	678.9766
2	87113.55	1293730	1727.372	**57**	2308.750	25001.17	658.6727
3	81680.40	1212030	1686.440	**58**	2145.748	22845.39	637.9520
4	76594.61	1135421	1656.841	**59**	1992.375	20842.75	616.7536
5	71830.56	1063579	1634.328	**60**	1848.084	18984.20	595.1269
6	67364.87	996205.2	1615.320	**61**	1712.442	17261.15	573.2060
7	63178.71	933018.8	1599.471	**62**	1585.085	15665.40	551.1693
8	59253.29	873758.6	1585.223	**63**	1465.562	14189.14	529.0783
9	55573.45	818179.6	1573.600	**64**	1353.373	12825.04	506.9205
10	52123.72	766051.4	1564.332	**65**	1248.109	11566.20	484.7401
11	48888.63	717158.8	1556.149	**66**	1149.440	10406.06	462.6402
12	45854.32	671300.7	1548.473	**67**	1057.072	9338.388	440.7386
13	43006.16	628290.0	1539.022	**68**	970.5826	8357.285	419.0018
14	40330.41	587953.0	1525.512	**69**	889.5716	7457.254	397.3928
15	37815.77	550128.5	1507.294	**70**	813.6399	6633.186	375.8496
16	35452.16	514665.1	1484.260	**71**	742.4492	5880.329	354.3475
17	33231.54	481420.8	1457.773	**72**	675.7408	5194.218	332.9224
18	31146.20	450260.7	1429.002	**73**	613.2890	4570.622	311.6279
19	29189.62	421056.9	1399.865	**74**	554.9910	4005.468	290.6302
20	27354.81	393688.3	1371.382	**75**	500.7244	3494.791	270.0682
21	25634.52	368040.5	1343.852	**76**	450.3429	3034.758	250.0489
22	24021.17	344006.2	1316.761	**77**	403.6392	2621.708	230.6064
23	22508.64	321484.9	1290.635	**78**	360.3974	2252.185	211.7531
24	21090.89	300381.9	1265.681	**79**	320.3727	1922.957	193.4575
25	19762.21	280608.3	1242.062	**80**	283.3329	1631.022	175.6854
26	18516.83	262080.6	1219.514	**81**	249.1096	1373.572	158.4539
27	17349.91	244720.4	1198.362	**82**	217.5985	1147.929	141.8352
28	16255.84	228454.6	1177.829	**83**	188.7413	951.4955	125.9426
29	15230.10	213214.9	1157.921	**84**	162.5255	781.7050	110.9330
30	14268.19	198937.2	1138.333	**85**	138.8848	636.0311	96.90678
31	13366.04	185561.8	1118.962	**86**	117.6428	512.0667	83.84645
32	12520.00	173032.6	1099.854	**87**	98.62961	407.5723	71.72984
33	11726.76	161296.8	1081.177	**88**	81.76879	320.4264	60.62065
34	10982.84	150305.0	1062.716	**89**	66.97318	248.5867	50.56646
35	10285.45	140010.8	1044.737	**90**	54.13449	190.1061	41.58749
36	9631.411	130370.8	1026.939	**91**	43.09658	143.1664	33.64760
37	9018.086	121344.2	1009.369	**92**	33.72100	106.0918	26.71895
38	8443.083	112892.8	992.1588	**93**	25.91270	77.31880	20.80966
39	7903.885	104980.7	975.1598	**94**	19.55440	55.38743	15.89883
40	7398.391	97574.22	958.4921	**95**	14.49317	38.96898	11.92122
41	6924.538	90641.79	942.1798	**96**	10.53559	26.90327	8.759976
42	6480.250	84153.75	926.1018	**97**	7.499772	18.21173	6.297797
43	6063.600	78082.44	910.1593	**98**	5.228009	12.08001	4.430728
44	5672.801	72401.95	894.2729	**99**	3.571491	7.842105	3.053912
45	5305.967	67088.17	878.1477	**100**	2.386654	4.973594	2.058397
46	4961.649	62118.62	861.8194	**101**	1.558102	3.075099	1.355146
47	4638.238	57472.28	845.0677	**102**	.9911386	1.848713	.8691236
48	4334.552	53129.47	828.0076	**103**	.6129311	1.077360	.5418253
49	4049.339	49071.71	810.6062	**104**	.3686116	.6055633	.3286445
50	3781.558	45281.61	792.9711	**105**	.2130745	.3261313	.1915499
51	3530.068	41742.86	775.0394	**106**	.1199294	.1662255	.1089585
52	3293.712	38440.25	756.6549	**107**	.06428806	.07782937	.05915133
53	3071.570	35359.58	737.8376	**108**	.03316926	.03109087	.03111727
54	2862.756	32487.50	718.5806	**109**	.01602927	.007518417	.01553305

Table Z (6.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1432953	2559.206	55	2405.305	26391.37	610.6915
1	92756.55	1339758	1653.003	56	2234.750	24147.92	592.6919
2	86787.58	1252939	1587.734	57	2074.799	22064.29	574.4278
3	81222.38	1171697	1546.991	58	1924.704	20130.59	555.8236
4	76022.48	1095660	1517.585	59	1783.784	18337.62	536.8262
5	71160.50	1024489	1495.261	60	1651.501	16676.76	517.4812
6	66611.49	957868.3	1476.448	61	1527.421	15139.88	497.9098
7	62355.17	895505.6	1460.790	62	1411.178	13719.20	478.2719
8	58371.40	837127.4	1446.740	63	1302.324	12407.38	458.6224
9	54643.81	782478.0	1435.300	64	1200.379	11197.49	438.9504
10	51155.81	731317.8	1426.196	65	1104.942	10083.04	419.2953
11	47890.94	683423.0	1418.172	66	1015.685	9057.901	399.7482
12	44834.43	638584.9	1410.660	67	932.3167	8116.235	380.4127
13	41970.88	596609.6	1401.427	68	854.4314	7252.541	361.2586
14	39285.84	557317.4	1388.255	69	781.6486	6461.702	342.2529
15	36767.34	520541.5	1370.525	70	713.5902	5738.967	323.3405
16	34404.71	486125.9	1348.149	71	649.9342	5079.922	304.4995
17	32189.31	453924.2	1322.468	72	590.4304	4480.430	285.7611
18	30112.88	423797.9	1294.624	73	534.8594	3936.582	267.1718
19	28168.36	395615.9	1266.480	74	483.1104	3444.624	248.8760
20	26348.31	369254.3	1239.018	75	435.0560	3000.921	230.9934
21	24645.08	344596.4	1212.525	76	390.5492	2601.969	213.6153
22	23050.75	321533.1	1186.504	77	349.3909	2244.432	196.7695
23	21558.88	299962.1	1161.456	78	311.3765	1925.171	180.4649
24	20163.12	279787.4	1137.576	79	276.2776	1641.257	164.6721
25	18857.51	260919.0	1115.017	80	243.8783	1389.974	149.3600
26	17636.05	243272.5	1093.521	81	214.0191	1168.789	134.5415
27	16493.69	226769.1	1073.393	82	186.5967	975.2947	120.2767
28	15424.67	211335.0	1053.891	83	161.5478	807.1628	106.6607
29	14424.32	196901.6	1035.017	84	138.8486	662.1076	93.82527
30	13488.00	183404.6	1016.483	85	118.4297	537.8887	81.85330
31	12611.52	170784.2	998.1875	86	100.1284	432.3798	70.72660
32	11791.12	158984.4	980.1749	87	83.78864	343.6089	60.42324
33	11023.37	147952.5	962.6015	88	69.33481	269.7146	50.99422
34	10304.74	137639.4	945.2636	89	56.68272	208.9131	42.47662
35	9632.337	127998.9	928.4092	90	45.73090	159.5108	34.88416
36	9002.937	118987.9	911.7565	91	36.33829	119.9321	28.18291
37	8413.847	110566.2	895.3482	92	28.37972	88.72992	22.34608
38	7862.619	102695.8	879.3056	93	21.76738	64.55984	17.37731
39	7346.707	95341.43	863.4897	94	16.39547	46.17138	13.25582
40	6863.969	88469.98	848.0110	95	12.12911	32.43104	9.923799
41	6412.315	82050.35	832.8908	96	8.800560	22.35234	7.280601
42	5989.654	76053.50	818.0156	97	6.252956	15.10575	5.225765
43	5594.052	70452.33	803.2933	98	4.350704	10.00298	3.670502
44	5223.715	65221.54	788.6505	99	2.966599	6.482835	2.525766
45	4876.771	60337.59	773.8153	100	1.978722	4.104617	1.699608
46	4551.765	55778.58	758.8214	101	1.289369	2.533565	1.117086
47	4247.103	51524.05	743.4675	102	.8186561	1.520600	.7152553
48	3961.594	47554.91	727.8601	103	.5053179	.8846751	.4451600
49	3693.990	43853.23	711.9704	104	.3033249	.4964406	.2695669
50	3443.248	40402.21	695.8975	105	.1750074	.2669308	.1568561
51	3208.239	37186.09	679.5848	106	.09831879	.1358391	.08908173
52	2987.824	34190.19	662.8915	107	.05260502	.06350718	.04828653
53	2781.095	31400.85	645.8373	108	.02709060	.02533406	.02536789
54	2587.174	28805.25	628.4172	109	.01306720	.006117601	.01265120

Table Z (7.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1393808	2433.461	**55**	2170.108	23374.03	533.9252
1	92583.18	1300787	1528.078	**56**	2012.462	21353.73	517.7003
2	86463.45	1214292	1462.989	**57**	1864.929	19480.87	501.2678
3	80767.78	1133505	1422.435	**58**	1726.782	17746.01	484.5606
4	75455.68	1058035	1393.220	**59**	1597.362	16140.43	467.5322
5	70497.93	987526.5	1371.082	**60**	1476.139	14655.93	450.2245
6	65867.93	921649.5	1352.461	**61**	1362.683	13284.80	432.7471
7	61543.87	860098.2	1336.992	**62**	1256.623	12019.72	415.2431
8	57504.25	802587.3	1323.137	**63**	1157.524	10853.75	397.7615
9	53731.41	748850.4	1311.878	**64**	1064.920	9780.392	380.2925
10	50207.63	698638.5	1302.933	**65**	978.4201	8793.555	362.8712
11	46915.41	651719.3	1295.066	**66**	897.7028	7887.498	345.5780
12	43839.08	607876.6	1287.713	**67**	822.4780	7056.772	328.5039
13	40962.39	566909.9	1278.694	**68**	752.3597	6296.257	311.6217
14	38270.19	528633.5	1265.849	**69**	686.9852	5601.194	294.9016
15	35749.86	492875.3	1248.593	**70**	625.9968	4967.175	278.2946
16	33390.09	459474.7	1226.857	**71**	569.0889	4390.108	261.7813
17	31181.63	428281.0	1201.955	**72**	516.0205	3866.169	245.3886
18	29115.67	399152.4	1175.008	**73**	466.5791	3391.748	229.1568
19	27184.64	371954.6	1147.820	**74**	420.6487	2963.396	213.2110
20	25380.62	346561.2	1121.341	**75**	378.0992	2577.782	197.6545
21	23695.57	322853.3	1095.844	**76**	338.7847	2231.707	182.5652
22	22121.24	300720.0	1070.848	**77**	302.5152	1922.139	167.9654
23	20650.86	280057.5	1046.832	**78**	269.0970	1646.229	153.8610
24	19277.79	260768.7	1023.978	**79**	238.3176	1401.323	140.2250
25	17995.80	242762.5	1002.429	**80**	209.9767	1184.972	127.0287
26	16798.70	225953.9	981.9339	**81**	183.9239	994.8898	114.2816
27	15681.22	210263.4	962.7792	**82**	160.0578	828.9151	102.0338
28	14637.44	195617.0	944.2549	**83**	138.3125	684.9655	90.36493
29	13662.57	181945.8	926.3605	**84**	118.6559	561.0055	79.38551
30	12751.81	169185.5	908.8211	**85**	101.0174	455.0502	69.16387
31	11900.88	157276.3	891.5395	**86**	85.24723	365.2222	59.68167
32	11105.91	146162.2	874.5573	**87**	71.20254	289.7857	50.91754
33	10363.38	135790.8	858.0201	**88**	58.80972	227.1087	42.91212
34	9669.663	126113.3	841.7349	**89**	47.98836	175.6333	35.69403
35	9021.802	117083.8	825.9335	**90**	38.64404	133.8868	29.27196
36	8416.534	108659.8	810.3505	**91**	30.64959	100.5041	23.61431
37	7851.112	100801.3	795.0248	**92**	23.89218	74.23574	18.69568
38	7323.038	93470.99	780.0687	**93**	18.29117	53.92558	14.51638
39	6829.741	86634.14	765.3515	**94**	13.75139	38.50261	11.05621
40	6369.045	80258.15	750.9750	**95**	10.15404	26.99971	8.264065
41	5938.835	74312.54	736.9577	**96**	7.353734	18.57796	6.053277
42	5537.015	68768.88	723.1933	**97**	5.215194	12.53404	4.337811
43	5161.642	63600.66	709.5959	**98**	3.621864	8.286101	3.041837
44	4810.923	58783.22	696.0971	**99**	2.465011	5.361136	2.089731
45	4483.000	54293.63	682.4466	**100**	1.641089	3.388717	1.403879
46	4176.415	50110.56	668.6758	**101**	1.067363	2.088172	.9211909
47	3889.592	46214.17	654.6008	**102**	.6764317	1.251188	.5888485
48	3621.335	42585.93	640.3201	**103**	.4167491	.7267240	.3658784
49	3370.405	39208.52	625.8083	**104**	.2496925	.4071352	.2211930
50	3135.755	36065.68	611.1566	**105**	.1437942	.2185593	.1284951
51	2916.271	33142.24	596.3141	**106**	.08063227	.1110496	.07285879
52	2710.839	30424.08	581.1537	**107**	.04306129	.05184037	.03943246
53	2518.558	27898.05	565.6945	**108**	.02213431	.02065112	.02068873
54	2338.564	25551.87	549.9331	**109**	.01065656	.004979702	.01030798

Table Z (7.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1356655	2320.815	**55**	1958.285	20710.77	467.1093
1	92410.45	1263808	1416.247	**56**	1812.639	18891.07	452.4813
2	86141.12	1177636	1351.339	**57**	1676.620	17207.32	437.6937
3	80316.56	1097300	1310.973	**58**	1549.526	15650.55	422.6870
4	74894.15	1022392	1281.947	**59**	1430.718	14212.46	407.4203
5	69842.75	952538.3	1259.993	**60**	1319.675	12885.31	391.9323
6	65134.03	887395.4	1241.562	**61**	1215.972	11661.81	376.3215
7	60744.61	826643.4	1226.279	**62**	1119.239	10535.04	360.7161
8	56651.56	769985.3	1212.617	**63**	1029.050	9498.477	345.1597
9	52835.90	717144.0	1201.534	**64**	944.9579	8546.031	329.6437
10	49278.74	667861.0	1192.747	**65**	866.5824	7671.994	314.1988
11	45961.53	621895.8	1185.032	**66**	793.6081	6871.001	298.8960
12	42867.61	579024.7	1177.835	**67**	725.7495	6137.973	283.8155
13	39979.94	539040.5	1169.023	**68**	662.6390	5468.151	268.9321
14	37282.63	501751.8	1156.498	**69**	603.9317	4857.118	254.2192
15	34762.36	466981.4	1139.703	**70**	549.2899	4300.789	239.6331
16	32407.19	434564.0	1118.586	**71**	498.4235	3795.378	225.1563
17	30207.28	404345.0	1094.439	**72**	451.1016	3337.354	210.8121
18	28153.26	376179.2	1068.357	**73**	407.1194	2923.392	196.6351
19	26237.02	349929.5	1042.092	**74**	366.3574	2550.326	182.7339
20	24450.18	325467.0	1016.559	**75**	328.6853	2215.108	169.1975
21	22784.32	302670.8	992.0190	**76**	293.9593	1914.823	156.0920
22	21230.85	281428.4	968.0053	**77**	261.9990	1646.716	143.4354
23	19782.67	261634.6	944.9765	**78**	232.6218	1408.204	131.2311
24	18432.87	243191.2	923.1037	**79**	205.6301	1196.890	119.4540
25	17174.97	226006.3	902.5179	**80**	180.8383	1010.561	108.0779
26	16002.56	209994.3	882.9748	**81**	158.1053	847.1625	97.10961
27	14910.17	195075.3	864.7443	**82**	137.3328	704.7530	86.59060
28	13891.75	181175.1	847.1468	**83**	118.4535	581.4718	76.58752
29	12942.35	168224.5	830.1793	**84**	101.4296	475.5081	67.19301
30	12057.06	156159.5	813.5794	**85**	86.19071	385.1042	58.46321
31	11231.50	144920.1	797.2541	**86**	72.59949	308.6036	50.38004
32	10461.69	134450.7	781.2415	**87**	60.52542	244.4791	42.92292
33	9744.016	124699.1	765.6776	**88**	49.89769	191.3002	36.12408
34	9074.801	115617.0	750.3795	**89**	40.64024	147.7069	30.00535
35	8450.998	107158.8	735.5636	**90**	32.66569	112.4187	24.57154
36	7869.317	99282.46	720.9796	**91**	25.85967	84.25298	19.79346
37	7326.962	91948.59	706.6633	**92**	20.12070	62.13122	15.64725
38	6821.392	85120.46	692.7183	**93**	15.37509	45.05902	12.13084
39	6350.018	78763.84	679.0215	**94**	11.53751	32.11905	9.224934
40	5910.633	72846.76	665.6669	**95**	8.503414	22.48604	6.884419
41	5501.106	67339.38	652.6702	**96**	6.146830	15.44648	5.034683
42	5119.333	62213.90	639.9319	**97**	4.351137	10.40392	3.602054
43	4763.373	57444.46	627.3715	**98**	3.016153	6.866400	2.521772
44	4431.431	53007.03	614.9255	**99**	2.048939	4.435142	1.729609
45	4121.672	48879.29	602.3631	**100**	1.361543	2.798709	1.160036
46	3832.633	45040.55	589.7137	**101**	.8838943	1.721713	.7599309
47	3562.761	41471.56	576.8088	**102**	.5591150	1.029892	.4849628
48	3310.857	38154.40	563.7400	**103**	.3438277	.5971967	.3008295
49	3075.691	35072.31	550.4843	**104**	.2056178	.3340204	.1815683
50	2856.220	32209.64	537.1258	**105**	.1181913	.1790209	.1053018
51	2651.347	29551.78	523.6186	**106**	.06615186	.09081846	.05961293
52	2459.979	27085.15	509.8479	**107**	.03526218	.04233296	.03221421
53	2281.227	24797.16	495.8318	**108**	.01809161	.01684024	.01687911
54	2114.243	22676.03	481.5686	**109**	.008693954	.004055016	.008401992

Table Z (7.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.4 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	1321355	2219.702	**55**	1767.476	18358.93	408.9153
1	92238.36	1228681	1315.948	**56**	1632.975	16719.60	395.7244
2	85820.60	1142829	1251.218	**57**	1507.626	15205.55	382.4145
3	79868.70	1062941	1211.038	**58**	1390.747	13808.31	368.9326
4	74337.83	988589.6	1182.200	**59**	1281.721	12519.98	355.2426
5	69194.87	919384.3	1160.429	**60**	1180.041	11333.26	341.3799
6	64409.66	854965.8	1142.185	**61**	1085.286	10241.25	327.4335
7	59957.19	795001.4	1127.086	**62**	997.0890	9237.450	313.5177
8	55813.07	739181.8	1113.613	**63**	915.0362	8315.738	299.6716
9	51956.95	687219.6	1102.704	**64**	838.6963	7470.395	285.8871
10	48368.73	638846.7	1094.071	**65**	767.7019	6696.090	272.1913
11	45028.76	593814.3	1086.505	**66**	701.7450	5987.814	258.6468
12	41919.43	551891.5	1079.461	**67**	640.5463	5340.844	245.3239
13	39022.82	512864.5	1070.852	**68**	583.7559	4750.760	232.1996
14	36322.32	476536.3	1058.637	**69**	531.0466	4213.469	219.2498
15	33803.90	442724.5	1042.289	**70**	482.0997	3725.191	206.4356
16	31454.98	411259.6	1021.773	**71**	436.6408	3282.430	193.7410
17	29265.11	381983.2	998.3563	**72**	394.4488	2881.927	181.1862
18	27224.36	354746.7	973.1108	**73**	355.3273	2520.628	168.8008
19	25324.10	329410.3	947.7349	**74**	319.1555	2195.628	156.6790
20	23555.49	305843.0	923.1127	**75**	285.8038	1904.144	144.8972
21	21909.71	283921.9	899.4922	**76**	255.1323	1643.522	133.5117
22	20377.86	263532.9	876.4211	**77**	226.9700	1411.260	122.5367
23	18952.50	244569.7	854.3373	**78**	201.1452	1205.022	111.9736
24	17626.46	226933.2	833.4013	**79**	177.4747	1022.641	101.7992
25	16393.01	210530.7	813.7337	**80**	155.7869	862.1248	91.98963
26	15245.54	195276.2	795.0972	**81**	135.9494	721.6236	82.54925
27	14178.36	181089.5	777.7447	**82**	117.8679	599.3985	73.51244
28	13185.33	167896.1	761.0259	**83**	101.4751	493.7876	64.93486
29	12261.33	155627.0	744.9358	**84**	86.72954	403.1811	56.89414
30	11401.36	144218.0	729.2235	**85**	73.56196	326.0233	49.43624
31	10600.92	133609.7	713.7999	**86**	61.84676	260.8532	42.54362
32	9855.938	123746.5	698.6999	**87**	51.46496	206.3280	36.19669
33	9162.724	114576.7	684.0503	**88**	42.34916	161.1939	30.42081
34	8517.541	106052.2	669.6778	**89**	34.42795	124.2643	25.23239
35	7917.273	98128.23	655.7842	**90**	27.62086	94.42596	20.63334
36	7358.599	90763.05	642.1335	**91**	21.82523	70.65448	16.59680
37	6838.684	83917.92	628.7584	**92**	16.94999	52.01876	13.10060
38	6354.950	77556.70	615.7543	**93**	12.92810	37.66365	10.14099
39	5904.792	71645.76	603.0057	**94**	9.683209	26.80338	7.699759
40	5485.980	66153.80	590.5986	**95**	7.123463	18.73364	5.737174
41	5096.366	61051.62	578.5464	**96**	5.139721	12.84745	4.189010
42	4733.850	56312.09	566.7559	**97**	3.631463	8.638930	2.992182
43	4396.492	51910.00	555.1518	**98**	2.512597	5.692006	2.091388
44	4082.500	47821.96	543.6747	**99**	1.703684	3.670427	1.432072
45	3790.060	44026.33	532.1119	**100**	1.130009	2.312273	.9589006
46	3517.714	40503.01	520.4906	**101**	.7322194	1.420089	.6271328
47	3263.927	37233.38	508.6568	**102**	.4623092	.8480499	.3995536
48	3027.503	34200.11	496.6948	**103**	.2837676	.4909383	.2474381
49	2807.226	31387.04	484.5845	**104**	.1693843	.2741384	.1490980
50	2602.057	28779.11	472.4030	**105**	.09718260	.1466903	.08632751
51	2410.917	26362.27	460.1089	**106**	.05429195	.07430107	.04879367
52	2232.737	24123.50	447.5981	**107**	.02888638	.03458230	.02632729
53	2066.642	22050.73	434.8883	**108**	.01479284	.01373784	.01377624
54	1911.799	20132.71	421.9783	**109**	.007095488	.003303300	.006851044

Table Z (7.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1287779	2128.759	**55**	1595.564	16281.14	358.1972
1	92066.91	1195278	1225.815	**56**	1471.404	14804.00	346.3000
2	85501.86	1109745	1161.264	**57**	1355.932	13442.30	334.3178
3	79424.16	1030301	1121.269	**58**	1248.489	12187.97	322.2032
4	73786.68	956500.8	1092.617	**59**	1148.477	11033.58	309.9246
5	68554.18	887936.2	1071.027	**60**	1055.402	9972.202	297.5142
6	63694.66	824232.8	1052.968	**61**	968.8505	8997.349	285.0520
7	59181.41	765044.2	1038.050	**62**	888.4614	8102.909	272.6403
8	54988.51	710049.3	1024.763	**63**	813.8323	7283.139	260.3137
9	51094.22	658949.9	1014.025	**64**	744.5491	6532.689	248.0648
10	47477.16	611468.7	1005.543	**65**	680.2574	5846.580	235.9173
11	44116.61	567348.5	998.1231	**66**	620.6575	5220.147	223.9263
12	40993.92	526351.3	991.2275	**67**	565.4773	4648.999	212.1534
13	38090.34	488256.9	982.8163	**68**	514.3846	4129.038	200.5777
14	35388.47	452862.7	970.9046	**69**	467.0693	3656.477	189.1770
15	32873.58	419981.4	954.9909	**70**	423.2311	3227.822	177.9166
16	30532.45	389439.4	935.0570	**71**	382.6106	2839.848	166.7822
17	28354.00	361074.4	912.3477	**72**	344.9970	2489.556	155.7908
18	26327.76	334734.9	887.9101	**73**	310.2025	2174.141	144.9678
19	24444.56	310278.5	863.3919	**74**	278.1064	1890.941	134.3949
20	22695.12	287572.0	839.6461	**75**	248.5815	1637.419	124.1377
21	21070.21	266490.8	816.9088	**76**	221.4921	1411.161	114.2439
22	19560.62	246919.5	794.7416	**77**	196.6768	1209.899	104.7245
23	18158.61	228750.7	773.5624	**78**	173.9748	1031.519	95.57941
24	16856.73	211884.3	753.5214	**79**	153.2164	874.0672	86.78727
25	15648.00	196227.2	734.7295	**80**	134.2430	735.7485	78.32612
26	14525.63	181693.1	716.9559	**81**	116.9311	614.9023	70.19854
27	13483.74	168201.4	700.4377	**82**	101.1907	509.9710	62.43287
28	12516.05	155677.7	684.5522	**83**	86.95539	419.4716	55.07555
29	11617.32	144053.0	669.2925	**84**	74.18155	341.9740	48.19152
30	10782.44	133263.4	654.4188	**85**	62.80210	276.1020	41.81835
31	10006.81	123249.6	639.8455	**86**	52.70233	220.5677	35.93918
32	9286.291	113956.4	625.6045	**87**	43.77403	174.1908	30.53553
33	8617.096	105332.7	611.8141	**88**	35.95354	135.8729	25.62720
34	7995.444	97330.71	598.3095	**89**	29.17427	104.5787	21.22629
35	7418.157	89906.28	585.2792	**90**	23.36243	79.34069	17.33254
36	6881.887	83018.24	572.5006	**91**	18.42603	59.27153	13.92139
37	6383.766	76628.45	560.0031	**92**	14.28349	43.56750	10.97236
38	5921.184	70701.43	547.8750	**93**	10.87405	31.49317	8.480574
39	5491.525	65204.19	536.0072	**94**	8.129583	22.37538	6.429054
40	5092.542	60106.09	524.4787	**95**	5.969420	15.61298	4.782834
41	4722.077	55378.63	513.3010	**96**	4.299050	10.68956	3.486644
42	4378.032	50995.34	502.3862	**97**	3.031842	7.175938	2.486471
43	4058.473	46931.70	491.6639	**98**	2.093822	4.720179	1.735088
44	3761.618	43164.99	481.0787	**99**	1.417092	3.038667	1.186153
45	3485.672	39674.19	470.4343	**100**	.9381728	1.911081	.7929307
46	3229.185	36439.86	459.7559	**101**	.6067842	1.171735	.5177323
47	2990.645	33443.98	448.9024	**102**	.3823997	.6985723	.3293083
48	2768.860	30669.85	437.9519	**103**	.2342825	.4037360	.2035985
49	2562.630	28101.89	426.8861	**104**	.1395861	.2250756	.1224803
50	2370.923	25725.61	415.7759	**105**	.07993732	.1202436	.07079881
51	2192.677	23527.55	404.5839	**106**	.04457471	.06081061	.03995311
52	2026.852	21495.22	393.2158	**107**	.02367218	.02826136	.02152431
53	1872.586	19617.08	381.6883	**108**	.01210009	.01121123	.01124804
54	1729.062	17882.39	370.0010	**109**	.005793104	.002691963	.005588515

Table Z (7.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.8 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	1255810	2046.798	**55**	1440.646	14444.61	313.9658
1	91896.10	1163480	1144.661	**56**	1326.076	13113.37	303.2334
2	85184.89	1078264	1080.287	**57**	1219.742	11888.44	292.4443
3	78982.92	999262.1	1040.476	**58**	1121.007	10762.19	281.5562
4	73240.62	926007.8	1012.009	**59**	1029.294	9727.597	270.5412
5	67920.59	858076.9	990.5981	**60**	944.1225	8778.127	259.4286
6	62988.91	795079.4	972.7222	**61**	865.0892	7907.678	248.2904
7	58417.09	736655.2	957.9823	**62**	791.8378	7110.511	237.2179
8	54177.64	682471.2	944.8786	**63**	723.9792	6381.250	226.2417
9	50247.37	632218.8	934.3086	**64**	661.1166	5714.894	215.3548
10	46603.64	585611.1	925.9741	**65**	602.9086	5106.800	204.5782
11	43224.58	542383.0	918.6975	**66**	549.0649	4552.625	193.9602
12	40090.51	502289.3	911.9474	**67**	499.3217	4048.296	183.5546
13	37181.80	465103.5	903.7290	**68**	453.3636	3590.018	173.3422
14	34480.29	430617.7	892.1117	**69**	410.8975	3174.289	163.3030
15	31970.52	398639.7	876.6203	**70**	371.6407	2797.886	153.4057
16	29638.61	368991.8	857.2513	**71**	335.3484	2457.836	143.6372
17	27472.87	341508.3	835.2266	**72**	301.8201	2151.384	134.0121
18	25462.27	316034.6	811.5695	**73**	270.8766	1875.955	124.5521
19	23597.12	292426.1	787.8786	**74**	242.3990	1629.117	115.3278
20	21867.67	270547.4	764.9764	**75**	216.2629	1408.556	106.3956
21	20264.35	250272.5	743.0877	**76**	192.3380	1212.079	97.79581
22	18777.59	231484.7	721.7873	**77**	170.4722	1037.633	89.53682
23	17399.37	214075.5	701.4742	**78**	150.5152	883.3063	81.61726
24	16121.95	197944.4	682.2882	**79**	132.3100	747.3391	74.01750
25	14938.14	182997.6	664.3316	**80**	115.7104	628.1156	66.71740
26	13840.96	169148.5	647.3794	**81**	100.6015	524.1459	59.71812
27	12824.34	156316.6	631.6538	**82**	86.89771	434.0358	53.04291
28	11881.90	144427.4	616.5587	**83**	74.53459	356.4635	46.73044
29	11008.24	133412.2	602.0851	**84**	63.46741	290.1590	40.83501
30	10198.17	123207.2	588.0038	**85**	53.63182	233.9055	35.38719
31	9447.014	113753.6	574.2326	**86**	44.92331	186.5682	30.37098
32	8750.535	104996.6	560.8002	**87**	37.24363	147.1100	25.76904
33	8104.884	96885.47	547.8170	**88**	30.53308	114.5691	21.59669
34	7506.231	89373.14	535.1266	**89**	24.72990	88.04221	17.86261
35	6951.345	82415.91	522.9044	**90**	19.76669	66.68859	14.56498
36	6436.858	75973.29	510.9406	**91**	15.56113	49.73980	11.68143
37	5959.870	70007.80	499.2618	**92**	12.04030	36.50206	9.193140
38	5517.749	64484.61	487.9492	**93**	9.149302	26.34285	7.094560
39	5107.871	59371.42	476.8998	**94**	6.827445	18.68548	5.369978
40	4727.973	54638.29	466.1864	**95**	5.003981	13.01677	3.988673
41	4375.896	50257.41	455.8181	**96**	3.597075	8.897277	2.903088
42	4049.546	46203.00	445.7125	**97**	2.532078	5.962836	2.066977
43	3747.000	42451.23	435.8036	**98**	1.745435	3.915685	1.440012
44	3466.483	38980.05	426.0395	**99**	1.179113	2.516557	.9828217
45	3206.229	35769.10	416.2390	**100**	.7791730	1.580072	.6559274
46	2964.793	32799.59	406.4255	**101**	.5030125	.9671683	.4275734
47	2740.690	30054.11	396.4696	**102**	.3164140	.5756531	.2715130
48	2532.734	27516.55	386.4432	**103**	.1934957	.3321455	.1675884
49	2339.741	25171.94	376.3301	**104**	.1150714	.1848623	.1006521
50	2160.692	23006.37	366.1953	**105**	.06577611	.09860163	.05808518
51	1994.545	21006.92	356.0048	**106**	.03661008	.04978819	.03272660
52	1840.283	19161.67	345.6732	**107**	.01940635	.02310446	.01760420
53	1697.063	17459.57	335.2162	**108**	.009901199	.009152770	.009187282
54	1564.085	15890.39	324.6339	**109**	.004731556	.002194599	.004560377

Table Z (8.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.0 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	1225340	1972.781	**55**	1301.016	12820.61	275.3665
1	91725.93	1133181	1071.448	**56**	1195.333	11620.62	265.6829
2	84869.68	1048280	1007.250	**57**	1097.447	10518.51	255.9662
3	78544.94	969716.4	967.6224	**58**	1006.743	9507.058	246.1786
4	72699.60	897003.2	939.3384	**59**	922.6663	8579.640	236.2951
5	67294.02	829699.0	918.1042	**60**	844.7509	7730.104	226.3426
6	62292.27	767398.2	900.4090	**61**	772.6027	6952.714	216.3856
7	57664.02	709727.2	885.8451	**62**	705.8730	6242.091	206.5056
8	53380.19	656340.8	872.9219	**63**	644.1862	5593.205	196.7298
9	49416.09	606919.7	862.5167	**64**	587.1626	5001.390	187.0514
10	45747.77	561168.0	854.3275	**65**	534.4743	4462.318	177.4888
11	42352.18	518812.4	847.1908	**66**	485.8409	3971.956	168.0844
12	39208.63	479600.6	840.5829	**67**	441.0073	3526.526	158.8852
13	36296.57	443300.2	832.5523	**68**	399.6750	3122.518	149.8736
14	33597.04	409697.7	821.2218	**69**	361.5671	2756.700	141.0311
15	31093.87	378596.6	806.1406	**70**	326.4177	2426.099	132.3298
16	28772.52	349815.0	787.3195	**71**	293.9962	2127.982	123.7576
17	26620.68	323184.0	765.9575	**72**	264.1122	1859.816	115.3269
18	24626.76	298546.3	743.0547	**73**	236.5957	1619.244	107.0562
19	22780.54	275754.7	720.1615	**74**	211.3300	1404.044	99.00650
20	21071.85	254672.3	698.0717	**75**	188.1947	1212.109	91.22604
21	19490.71	235171.4	676.9983	**76**	167.0650	1041.449	83.74909
22	18027.27	217134.3	656.5294	**77**	147.7981	890.2050	76.58171
23	16673.19	200451.7	637.0453	**78**	130.2539	756.6530	69.72164
24	15420.47	185022.4	618.6765	**79**	114.2873	639.2066	63.15076
25	14261.71	170752.5	601.5164	**80**	99.76378	536.4139	56.85067
26	13189.74	157555.0	585.3463	**81**	86.57647	446.9388	50.82137
27	12198.33	145349.4	570.3740	**82**	74.64466	369.5347	45.08188
28	11280.96	134061.6	556.0285	**83**	63.90625	303.0239	39.66434
29	10432.13	123622.9	542.2992	**84**	54.31643	246.2795	34.61407
30	9646.558	113969.9	528.9667	**85**	45.81398	198.2260	29.95590
31	8919.484	105044.1	515.9519	**86**	38.30383	157.8639	25.67472
32	8246.598	96791.46	503.2810	**87**	31.69695	124.2822	21.75437
33	7623.984	89161.60	491.0564	**88**	25.93768	96.63881	18.20657
34	7047.776	82108.09	479.1295	**89**	20.96901	74.14612	15.03732
35	6514.694	75587.88	467.6641	**90**	16.72956	56.07347	12.24368
36	6021.353	69561.14	456.4618	**91**	13.14579	41.75541	9.805358
37	5564.831	63991.06	445.5466	**92**	10.15261	30.59309	7.705166
38	5142.474	58843.51	434.9932	**93**	7.700581	22.04251	5.937180
39	4751.657	54086.91	424.7045	**94**	5.735731	15.60956	4.486966
40	4390.108	49692.01	414.7471	**95**	4.196055	10.85610	3.327567
41	4055.666	45631.72	405.1283	**96**	3.010718	7.408127	2.418068
42	3746.249	41880.98	395.7706	**97**	2.115401	4.956576	1.718874
43	3459.942	38416.63	386.6120	**98**	1.455507	3.249470	1.195549
44	3194.989	35217.31	377.6040	**99**	.9814338	2.084908	.8146412
45	2949.645	32263.33	368.5791	**100**	.6473430	1.306869	.5427935
46	2722.480	29536.51	359.5590	**101**	.4171328	.7986064	.3532443
47	2512.032	27020.09	350.4249	**102**	.2619065	.4745362	.2239436
48	2317.127	24698.55	341.2432	**103**	.1598663	.2733500	.1379983
49	2136.599	22557.50	331.9993	**104**	.09489597	.1518899	.08274478
50	1969.442	20583.61	322.7527	**105**	.05414318	.08088495	.04767238
51	1814.634	18764.52	313.4725	**106**	.03007954	.04077889	.02681723
52	1671.187	17088.82	304.0812	**107**	.01591510	.01889563	.01440345
53	1538.272	15545.98	294.5934	**108**	.008104913	.007475070	.007506907
54	1415.111	14126.27	285.0098	**109**	.003865980	.001789805	.003722795

Table Z (8.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.2 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	1196271	1905.801	**55**	1175.140	11383.90	241.6605
1	91556.38	1104282	1005.268	**56**	1077.687	10302.02	232.9216
2	84556.22	1019695	941.2463	**57**	987.6058	9310.206	224.1690
3	78110.19	941565.7	901.7997	**58**	904.3060	8401.673	215.3688
4	72163.57	869388.6	873.6973	**59**	827.2520	7570.161	206.4989
5	66674.38	802704.2	852.6384	**60**	755.9940	6809.885	197.5835
6	61604.60	741091.1	835.1217	**61**	690.1483	6115.460	188.6805
7	56922.03	684162.2	820.7314	**62**	629.3746	5481.850	179.8629
8	52595.92	631560.2	807.9858	**63**	573.3114	4904.356	171.1542
9	48600.07	582955.2	797.7426	**64**	521.5957	4378.627	162.5483
10	44909.15	538042.2	789.6957	**65**	473.9134	3900.637	154.0611
11	41498.96	496539.8	782.6961	**66**	429.9943	3466.641	145.7297
12	38347.72	458189.0	776.2270	**67**	389.5928	3073.141	137.5952
13	35433.98	422751.2	768.3798	**68**	352.4266	2716.894	129.6413
14	32737.98	390008.0	757.3284	**69**	318.2343	2394.918	121.8510
15	30242.81	359758.1	742.6459	**70**	286.7664	2104.477	114.1994
16	27933.27	331816.0	724.3562	**71**	257.8059	1843.057	106.6752
17	25796.43	306009.7	703.6357	**72**	231.1725	1608.337	99.28887
18	23820.13	282178.9	681.4617	**73**	206.7050	1398.158	92.05610
19	21993.66	260174.6	659.3381	**74**	184.2900	1210.493	85.02960
20	20306.38	239858.0	638.0302	**75**	163.8116	1043.425	78.25069
21	18747.96	221100.3	617.7404	**76**	145.1507	895.1514	71.74827
22	17308.24	203782.6	598.0690	**77**	128.1737	763.9894	65.52659
23	15978.57	187795.0	579.3787	**78**	112.7502	648.3843	59.58267
24	14750.73	173035.9	561.7908	**79**	98.74634	546.9085	53.89985
25	13617.08	159410.9	545.3906	**80**	86.03843	458.2578	48.46129
26	12570.29	146833.2	529.9651	**81**	74.52740	381.2352	43.26612
27	11603.95	135222.4	515.7086	**82**	64.13740	314.7268	38.32980
28	10711.44	124504.4	502.0743	**83**	54.80906	257.6839	33.67898
29	9887.153	114611.0	489.0496	**84**	46.49827	209.1071	29.35148
30	9125.721	105479.2	476.4249	**85**	39.14714	168.0464	25.36734
31	8422.307	97051.01	464.1238	**86**	32.66937	133.6215	21.71240
32	7772.534	89272.74	452.1698	**87**	26.98438	105.0326	18.37171
33	7172.430	82094.78	440.6581	**88**	22.04056	81.54263	15.35406
34	6618.094	75471.30	429.4476	**89**	17.78549	62.46478	12.66338
35	6106.205	69359.93	418.6908	**90**	14.16345	47.16425	10.29598
36	5633.365	63721.52	408.2003	**91**	11.10881	35.06481	8.233500
37	5196.636	58519.99	397.9974	**92**	8.563579	25.64956	6.460316
38	4793.348	53721.91	388.1511	**93**	6.483320	18.45061	4.970371
39	4420.877	49296.43	378.5694	**94**	4.820135	13.04455	3.750482
40	4076.947	45215.04	369.3134	**95**	3.519720	9.057271	2.777024
41	3759.400	41451.35	360.3887	**96**	2.520772	6.170397	2.014799
42	3466.166	37981.02	351.7223	**97**	1.767879	4.121591	1.429909
43	3195.348	34781.61	343.2559	**98**	1.214146	2.697568	.9929451
44	2945.202	31832.41	334.9442	**99**	.8171729	1.727916	.6754838
45	2714.014	29114.41	326.6323	**100**	.5380020	1.081294	.4493360
46	2500.365	26610.06	318.3401	**101**	.3460352	.6596613	.2919430
47	2302.822	24303.21	309.9587	**102**	.2168646	.3913237	.1847761
48	2120.223	22178.95	301.5492	**103**	.1321283	.2250448	.1136746
49	1951.423	20223.47	293.0983	**104**	.07828584	.1248444	.06804860
50	1795.428	18423.99	284.6606	**105**	.04458365	.06637616	.03914081
51	1651.240	16768.69	276.2078	**106**	.02472291	.03341228	.02198311
52	1517.898	15246.69	267.6697	**107**	.01305673	.01545928	.01178907
53	1394.593	13847.96	259.0599	**108**	.006636969	.006107183	.006136180
54	1280.564	12563.23	250.3792	**109**	.003159930	.001460227	.003040192

Table Z (8.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1168511	1845.062	55	1061.643	10112.31	212.2087
1	91387.45	1076692	945.3279	56	971.8056	9136.723	204.3208
2	84244.50	992416.8	881.4807	57	888.9318	8244.008	196.4351
3	77678.64	914719.4	842.2143	58	812.4528	7427.757	188.5212
4	71632.47	843073.5	814.2919	59	741.8542	6682.083	180.5593
5	66061.57	777001.9	793.4065	60	676.7014	6001.548	172.5714
6	60925.76	716067.8	776.0663	61	616.6221	5381.106	164.6092
7	56190.93	659870.1	761.8471	62	561.2856	4816.043	156.7380
8	51824.59	608039.4	749.2764	63	510.3442	4301.975	148.9783
9	47798.98	560235.6	739.1923	64	463.4519	3834.851	141.3244
10	44087.42	516144.4	731.2851	65	420.3079	3410.927	133.7900
11	40664.46	475476.7	724.4197	66	380.6530	3026.732	126.4076
12	37507.26	437966.4	718.0863	67	344.2512	2679.028	119.2128
13	34593.43	403369.2	710.4179	68	310.8359	2364.823	112.1908
14	31902.42	371461.7	699.6382	69	280.1609	2081.368	105.3260
15	29416.56	342038.2	685.3431	70	251.9920	1826.146	98.59574
16	27119.99	314909.7	667.5689	71	226.1254	1596.851	91.98985
17	24999.15	289900.9	647.4694	72	202.3907	1391.355	85.51693
18	23041.34	266849.3	625.9999	73	180.6357	1207.683	79.19028
19	21235.33	245603.7	604.6185	74	160.7505	1043.989	73.05540
20	19570.06	226023.8	584.0635	75	142.6241	898.5299	67.14760
21	18034.81	207979.6	564.5268	76	126.1437	769.6720	61.49122
22	16619.14	191351.4	545.6204	77	111.1843	655.8955	56.08904
23	15314.10	176028.7	527.6902	78	97.62467	555.7989	50.93756
24	14111.24	161909.4	510.8486	79	85.34171	468.0983	46.02145
25	13002.70	148899.1	495.1733	80	74.22168	391.6232	41.32533
26	11980.99	136911.1	480.4568	81	64.17298	325.3016	36.84765
27	11039.54	125865.0	466.8808	82	55.12462	268.1392	32.60092
28	10171.64	115687.2	453.9211	83	47.02021	219.2026	28.60719
29	9371.576	106309.7	441.5638	84	39.81686	177.6059	24.89796
30	8633.891	97670.04	429.6079	85	33.46018	142.5101	21.48933
31	7953.685	89710.77	417.9801	86	27.87192	113.1405	18.36812
32	7326.523	82378.84	406.7012	87	22.97929	88.79477	15.52053
33	6748.381	75625.25	395.8598	88	18.73461	68.82816	12.95305
34	6215.330	69404.87	385.3214	89	15.08989	52.64179	10.66798
35	5724.013	63676.01	375.2282	90	11.99464	39.68419	8.661164
36	5271.026	58400.27	365.4030	91	9.390393	29.45641	6.916055
37	4853.416	53542.28	355.8649	92	7.225524	21.51229	5.418492
38	4468.504	49069.36	346.6769	93	5.460212	15.44938	4.162464
39	4113.671	44951.41	337.7525	94	4.051998	10.90483	3.135992
40	3786.641	41160.64	329.1474	95	2.953358	7.559146	2.318390
41	3485.263	37671.40	320.8655	96	2.111249	5.141272	1.679382
42	3207.484	34460.07	312.8382	97	1.477939	3.428479	1.189947
43	2951.421	31504.89	305.0106	98	1.013148	2.240199	.8249708
44	2715.352	28785.86	297.3402	99	.6806343	1.432563	.5602991
45	2497.590	26284.59	289.6837	100	.4472824	.8949759	.3721044
46	2296.733	23984.20	282.0595	101	.2871548	.5450874	.2413675
47	2111.375	21869.14	274.3676	102	.1796315	.3228201	.1525146
48	1940.370	19925.07	266.6640	103	.1092415	.1853435	.09367264
49	1782.593	18138.77	258.9368	104	.06460602	.1026524	.05598322
50	1637.068	16498.01	251.2360	105	.03672514	.05448999	.03214798
51	1502.821	14991.49	243.5356	106	.02032757	.02738657	.01802709
52	1378.915	13608.85	235.7718	107	.01071564	.01265256	.009652823
53	1264.562	12340.54	227.9573	108	.005436901	.004991476	.005017618
54	1159.023	11177.74	220.0929	109	.002583790	.001191785	.002483680

Table Z (8.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.6 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	1141978	1789.870	**55**	959.2872	8986.387	186.4580
1	91219.15	1050328	890.9311	**56**	876.4940	8106.479	179.3369
2	83934.49	966363.1	827.2579	**57**	800.2717	7302.801	172.2309
3	77250.27	889094.1	788.1705	**58**	730.0736	6569.315	165.1126
4	71106.24	817974.6	760.4267	**59**	665.4057	5900.482	157.9643
5	65455.50	752509.2	739.7130	**60**	605.8491	5291.201	150.8058
6	60255.64	692245.3	722.5470	**61**	551.0436	4736.743	143.6837
7	55470.55	636768.0	708.4967	**62**	500.6684	4232.706	136.6557
8	51065.96	585696.1	696.0981	**63**	454.3903	3775.000	129.7402
9	47012.55	538678.8	686.1704	**64**	411.8792	3359.857	122.9315
10	43282.19	495392.9	678.4002	**65**	372.8484	2983.802	116.2414
11	39848.23	455541.4	671.6661	**66**	337.0493	2643.616	109.6984
12	36686.72	418851.7	665.4654	**67**	304.2560	2336.308	103.3334
13	33774.32	385073.8	657.9713	**68**	274.2169	2059.119	97.13271
14	31089.66	353979.1	647.4561	**69**	246.7005	1809.518	91.08199
15	28614.34	325358.1	633.5376	**70**	221.4873	1585.192	85.16078
16	26331.81	299018.0	616.2633	**71**	198.3859	1384.025	79.35969
17	24227.91	274780.8	596.7653	**72**	177.2358	1204.069	73.68585
18	22289.38	252481.4	575.9765	**73**	157.8934	1043.522	68.15042
19	20504.48	231967.0	555.3112	**74**	140.2530	900.7010	62.79267
20	18861.72	213095.8	535.4812	**75**	124.2088	774.0235	57.64274
21	17350.03	195736.8	516.6682	**76**	109.6539	662.0101	52.72105
22	15958.66	179769.4	498.4958	**77**	96.47205	563.2889	48.02921
23	14678.41	165082.7	481.2933	**78**	84.55070	476.5973	43.56333
24	13500.57	151574.4	465.1651	**79**	73.77657	400.7814	39.30936
25	12417.09	139150.2	450.1815	**80**	64.04531	334.7917	35.25323
26	11420.33	127723.1	436.1402	**81**	55.27239	277.6687	31.39288
27	10503.56	117213.3	423.2108	**82**	47.39156	228.5252	27.73839
28	9659.973	107547.5	410.8912	**83**	40.34963	186.5311	24.30795
29	8883.761	98658.08	399.1659	**84**	34.10526	150.9013	21.12775
30	8169.402	90483.25	387.8425	**85**	28.60764	120.8952	18.21065
31	7511.930	82966.05	376.8499	**86**	23.78593	95.83115	15.54445
32	6906.859	76054.09	366.2069	**87**	19.57444	75.09277	13.11646
33	6350.116	69699.08	355.9954	**88**	15.92931	58.11594	10.93134
34	5837.753	63856.58	346.0878	**89**	12.80671	44.37864	8.990150
35	5366.382	58485.65	336.6161	**90**	10.16104	33.40185	7.288482
36	4932.596	53548.65	327.4129	**91**	7.940253	24.75352	5.811450
37	4533.435	49010.93	318.4951	**92**	6.098449	18.04857	4.546272
38	4166.213	44840.61	309.9205	**93**	4.600012	12.94080	3.487103
39	3828.321	41008.30	301.6072	**94**	3.407361	9.119252	2.623106
40	3517.486	37486.98	293.6060	**95**	2.478932	6.311020	1.936184
41	3231.568	34251.73	285.9196	**96**	1.768835	4.285290	1.400300
42	2968.532	31279.63	278.4831	**97**	1.235958	2.852930	.9906064
43	2726.515	28549.65	271.2451	**98**	.8457061	1.861035	.6856571
44	2503.815	26042.44	264.1655	**99**	.5671006	1.188117	.4649225
45	2298.776	23740.28	257.1117	**100**	.3719867	.7410277	.3082584
46	2110.015	21626.91	250.1006	**101**	.2383753	.4505755	.1996258
47	1936.154	19687.37	243.0402	**102**	.1488425	.2664050	.1259317
48	1776.063	17907.92	235.9822	**103**	.09035074	.1527017	.07721840
49	1628.642	16275.89	228.9156	**104**	.05333552	.08443600	.04607402
50	1492.931	14779.59	221.8861	**105**	.03026261	.04474875	.02641422
51	1367.979	13408.25	214.8699	**106**	.01671967	.02245585	.01478847
52	1252.880	12151.98	207.8090	**107**	.008797514	.01035927	.007906617
53	1146.863	11001.72	200.7150	**108**	.004455463	.004081114	.004104487
54	1049.211	9949.092	193.5889	**109**	.002113479	.0009730567	.002029796

Table Z (8.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1116595	1739.615	**55**	866.9615	7989.004	163.9291
1	91051.47	1025114	841.4676	**56**	790.6805	7195.244	157.4991
2	83626.19	941457.1	777.9673	**57**	720.5937	6471.583	151.0944
3	76825.04	864613.4	739.0579	**58**	656.1764	5812.339	144.6905
4	70584.84	794015.4	711.4911	**59**	596.9547	5212.310	138.2714
5	64856.10	729149.4	690.9474	**60**	542.5257	4666.712	131.8550
6	59594.10	669547.2	673.9536	**61**	492.5413	4171.119	125.4829
7	54760.69	614779.8	660.0698	**62**	446.6917	3721.421	119.2066
8	50319.81	564454.2	647.8406	**63**	404.6575	3313.811	113.0421
9	46240.46	518209.0	638.0667	**64**	366.1250	2944.785	106.9840
10	42493.11	475712.3	630.4308	**65**	330.8207	2611.118	101.0423
11	39049.84	436659.3	623.8253	**66**	298.5072	2309.833	95.24189
12	35885.58	400770.8	617.7541	**67**	268.9685	2038.167	89.60975
13	32976.06	367791.2	610.4302	**68**	241.9678	1793.577	84.13302
14	30299.05	337487.2	600.1726	**69**	217.2872	1573.735	78.79859
15	27835.41	309645.3	586.6199	**70**	194.7215	1376.518	73.58795
16	25567.93	284069.4	569.8307	**71**	174.0912	1199.986	68.49239
17	23481.82	260578.5	550.9150	**72**	155.2453	1042.358	63.51776
18	21563.27	239005.6	530.7841	**73**	138.0485	901.9897	58.67342
19	19800.05	219195.9	510.8096	**74**	122.3998	777.3484	53.99318
20	18180.25	201006.5	491.6778	**75**	108.1987	666.9991	49.50276
21	16692.44	184305.4	473.5604	**76**	95.34433	569.6033	45.21924
22	15325.58	168971.5	456.0922	**77**	83.72846	483.9227	41.14326
23	14070.20	154893.4	439.5867	**78**	73.24698	408.8211	37.27073
24	12917.38	141968.6	424.1404	**79**	63.79577	343.2619	33.58873
25	11858.87	130102.9	409.8167	**80**	55.27920	286.3044	30.08441
26	10886.86	119209.6	396.4184	**81**	47.61936	237.0907	26.75538
27	9994.511	109209.2	384.1039	**82**	40.75466	194.8294	23.60967
28	9174.913	100028.7	372.3917	**83**	34.63512	158.7827	20.66224
29	8422.167	91601.16	361.2650	**84**	29.22129	128.2552	17.93484
30	7730.688	83865.33	350.5393	**85**	24.46590	102.5933	15.43768
31	7095.457	76764.90	340.1463	**86**	20.30487	81.19737	13.15950
32	6511.939	70248.15	330.1021	**87**	16.67901	63.52659	11.08867
33	5976.024	64267.52	320.4831	**88**	13.54811	49.08755	9.228408
34	5483.746	58779.31	311.1673	**89**	10.87228	37.42525	7.578854
35	5031.693	53743.36	302.2778	**90**	8.610372	28.12362	6.135493
36	4616.460	49122.77	293.6562	**91**	6.716128	20.80858	4.884973
37	4235.082	44883.69	285.3173	**92**	5.148787	15.14773	3.815787
38	3884.873	40994.99	277.3141	**93**	3.876551	10.84329	2.922342
39	3563.237	37428.04	269.5690	**94**	2.866194	7.628686	2.194870
40	3267.907	34156.57	262.1284	**95**	2.081387	5.270807	1.617556
41	2996.757	31156.40	254.9937	**96**	1.482438	3.573068	1.168008
42	2747.772	28405.32	248.1037	**97**	1.033937	2.374832	.8249517
43	2519.114	25883.00	241.4098	**98**	.7061722	1.546591	.5700721
44	2309.102	23570.77	234.8745	**99**	.4726636	.9857320	.3859192
45	2116.111	21451.55	228.3750	**100**	.3094714	.6137796	.2554587
46	1938.779	19509.68	221.9267	**101**	.1979499	.3725844	.1651624
47	1775.757	17730.82	215.4450	**102**	.1233735	.2199280	.1040199
48	1625.935	16101.79	208.9774	**103**	.07475281	.1258542	.06367764
49	1488.234	14610.46	202.5138	**104**	.04404668	.06947755	.03793266
50	1361.715	13245.67	196.0960	**105**	.02494618	.03676241	.02171109
51	1245.452	11997.16	189.7021	**106**	.01375708	.01841964	.01213616
52	1138.565	10855.51	183.2793	**107**	.007225359	.008484766	.006478700
53	1040.305	9812.125	176.8382	**108**	.003652525	.003338026	.003358779
54	949.9767	8859.055	170.3799	**109**	.001729415	.0007947681	.001659476

Table Z (9.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1092292	1693.759	**55**	783.6672	7105.115	144.2069
1	90884.40	1000978	796.4008	**56**	713.4036	6388.932	138.3997
2	83319.59	917627.9	733.0728	**57**	648.9738	5737.196	132.6261
3	76402.92	841206.5	694.3401	**58**	589.8745	5144.564	126.8637
4	70068.21	771125.1	666.9489	**59**	535.6521	4606.154	121.0983
5	64263.27	706852.1	646.5735	**60**	485.9193	4117.482	115.3459
6	58941.03	647903.1	629.7498	**61**	440.3408	3674.413	109.6436
7	54061.21	593835.3	616.0302	**62**	398.6176	3273.113	104.0375
8	49585.89	544243.6	603.9679	**63**	360.4447	2910.038	98.54123
9	45482.44	498756.6	594.3449	**64**	325.5239	2581.935	93.14974
10	41719.83	457033.2	586.8408	**65**	293.5949	2285.815	87.87161
11	38268.87	418761.2	580.3612	**66**	264.4314	2018.922	82.72842
12	35103.37	383655.0	574.4167	**67**	237.8275	1778.710	77.74360
13	32198.07	351453.5	567.2587	**68**	213.5603	1562.834	72.90521
14	29529.94	321918.8	557.2519	**69**	191.4254	1369.158	68.20120
15	27079.06	294833.4	544.0549	**70**	171.2307	1195.733	63.61476
16	24827.56	269998.0	527.7362	**71**	152.8083	1040.783	59.13786
17	22760.01	247229.2	509.3844	**72**	136.0163	902.6790	54.77522
18	20862.09	226357.8	489.8894	**73**	120.7276	779.9224	50.53463
19	19121.06	207227.5	470.5815	**74**	106.8460	671.1197	46.44522
20	17524.59	189694.1	452.1219	**75**	94.27614	574.9697	42.52886
21	16060.91	173624.8	434.6733	**76**	82.92339	490.2621	38.79981
22	14718.71	158898.1	417.8808	**77**	72.68716	415.8802	35.25794
23	13488.25	145402.3	402.0428	**78**	63.47120	350.8019	31.89903
24	12360.38	133034.8	387.2484	**79**	55.17995	294.0967	28.71125
25	11326.69	121701.6	373.5543	**80**	47.72583	244.9219	25.68286
26	10379.23	111316.2	360.7686	**81**	41.03720	202.5107	22.81124
27	9511.002	101799.6	349.0386	**82**	35.05693	166.1578	20.10273
28	8715.034	93079.24	337.9028	**83**	29.73827	135.2075	17.56959
29	7985.339	85088.84	327.3430	**84**	25.04384	109.0442	15.22986
30	7316.276	77767.71	317.1826	**85**	20.92979	87.09131	13.09157
31	6702.776	71060.23	307.3553	**86**	17.33829	68.82134	11.14437
32	6140.264	64915.43	297.8754	**87**	14.21605	53.75997	9.377649
33	5624.598	59286.49	288.8133	**88**	11.52630	41.47570	7.793482
34	5151.799	54130.50	280.0531	**89**	9.232809	31.57201	6.391328
35	4718.436	49408.08	271.7091	**90**	7.298568	23.68749	5.166694
36	4321.110	45083.10	263.6313	**91**	5.682470	17.49829	4.107624
37	3956.859	41122.51	255.8328	**92**	4.348360	12.71747	3.203788
38	3622.996	37495.94	248.3619	**93**	3.267898	9.088860	2.449900
39	3316.944	34175.54	241.1452	**94**	2.411743	6.383953	1.837187
40	3036.446	31135.79	234.2250	**95**	1.748158	4.403570	1.351836
41	2779.392	28353.23	227.6015	**96**	1.242816	2.980255	.9745928
42	2543.791	25806.38	221.2168	**97**	.8652201	1.977546	.6872409
43	2327.828	23475.59	215.0253	**98**	.5898554	1.285728	.4741398
44	2129.848	21342.85	208.9916	**99**	.3940846	.8181102	.3204547
45	1948.258	19391.73	203.0019	**100**	.2575492	.5085629	.2117785
46	1781.716	17607.18	197.0703	**101**	.1644362	.3082030	.1366979
47	1628.907	15975.42	191.1189	**102**	.1022978	.1816246	.08595163
48	1488.738	14483.85	185.1914	**103**	.06186919	.1037644	.05253040
49	1360.156	13120.86	179.2784	**104**	.03638837	.05718984	.03124128
50	1242.242	11875.82	173.4180	**105**	.02057102	.03021242	.01785190
51	1134.094	10738.93	167.5903	**106**	.01132350	.01511443	.009963197
52	1034.862	9701.276	161.7469	**107**	.005936302	.006952014	.005310621
53	943.8171	8754.661	155.8976	**108**	.002995382	.002731249	.002749569
54	860.2852	7891.574	150.0435	**109**	.001415665	.0006493878	.001357221

Table Z (9.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1069002	1651.831	**55**	708.5067	6321.475	126.9310
1	90717.95	977855.3	755.2593	**56**	643.8007	5675.167	121.6854
2	83014.67	894810.5	692.1027	**57**	584.5843	5088.094	116.4796
3	75983.89	818808.1	653.5455	**58**	530.3756	4555.239	111.2935
4	69556.30	749238.8	626.3283	**59**	480.7403	4072.023	106.1142
5	63676.93	685552.2	606.1196	**60**	435.3071	3634.250	100.9560
6	58296.28	627248.0	589.4640	**61**	393.7534	3238.057	95.85217
7	53371.91	573869.6	575.9064	**62**	355.7917	2879.871	90.84352
8	48864.00	524999.9	564.0082	**63**	321.1307	2556.398	85.94207
9	44738.20	480257.2	554.5337	**64**	289.4875	2264.616	81.14285
10	40961.99	439291.7	547.1588	**65**	260.6150	2001.759	76.45314
11	37504.91	401783.7	540.8026	**66**	234.2976	1765.281	71.89168
12	34339.59	367441.4	534.9818	**67**	210.3394	1552.833	67.47879
13	31439.82	335998.2	527.9857	**68**	188.5311	1362.258	63.20338
14	28781.71	307211.8	518.2231	**69**	168.6809	1191.594	59.05431
15	26344.59	280861.1	505.3717	**70**	150.6093	1039.054	55.01636
16	24109.92	256743.6	489.5096	**71**	134.1594	903.0141	51.08206
17	22061.66	234673.4	471.7038	**72**	119.1980	781.9868	47.25521
18	20184.93	214479.5	452.8236	**73**	105.6060	674.6060	43.54222
19	18466.53	196004.0	434.1588	**74**	93.29188	579.6057	39.96816
20	16893.71	179101.8	416.3467	**75**	82.16583	495.8067	36.55161
21	15454.36	163639.4	399.5410	**76**	72.13905	422.1155	33.30442
22	14136.91	149494.8	383.3968	**77**	63.11824	357.5256	30.22588
23	12931.36	136556.1	368.1982	**78**	55.01458	301.1181	27.31172
24	11828.36	124721.0	354.0270	**79**	47.74042	252.0580	24.55108
25	10819.31	113895.4	340.9338	**80**	41.21566	209.5910	21.93329
26	9896.130	103993.5	328.7315	**81**	35.37451	173.0321	19.45555
27	9051.707	94936.41	317.5573	**82**	30.16410	141.7530	17.12283
28	8278.986	86652.36	306.9685	**83**	25.54089	115.1711	14.94515
29	7571.907	79075.67	296.9459	**84**	21.46965	92.74174	12.93741
30	6924.778	72146.29	287.3200	**85**	17.90989	73.95637	11.10591
31	6332.488	65809.36	278.0268	**86**	14.80943	58.35116	9.441120
32	5790.426	60014.65	269.0784	**87**	12.12033	45.51012	7.933404
33	5294.426	54716.15	260.5401	**88**	9.809105	35.05596	6.583957
34	4840.499	49871.71	252.3013	**89**	7.842912	26.64316	5.391742
35	4425.202	45442.76	244.4684	**90**	6.188495	19.95783	4.352374
36	4045.147	41394.00	236.8993	**91**	4.809372	14.71959	3.455170
37	3697.374	37693.14	229.6051	**92**	3.673505	10.68074	2.690877
38	3379.205	34310.60	222.6303	**93**	2.755671	7.620897	2.054548
39	3088.081	31219.30	215.9052	**94**	2.029989	5.344148	1.538328
40	2821.759	28394.47	209.4681	**95**	1.468748	3.680292	1.130161
41	2578.149	25813.38	203.3182	**96**	1.042263	2.486657	.8134905
42	2355.285	23455.26	197.4011	**97**	.7242708	1.647295	.5727196
43	2151.379	21301.15	191.6734	**98**	.4928602	1.069239	.3944902
44	1964.801	19333.68	186.1019	**99**	.3286787	.6792312	.2661895
45	1793.990	17537.05	180.5812	**100**	.2144106	.4215320	.1756296
46	1637.631	15896.81	175.1241	**101**	.1366429	.2550372	.1131795
47	1494.437	14399.76	169.6588	**102**	.08485162	.1500459	.07104740
48	1363.338	13033.83	164.2254	**103**	.05122382	.08558254	.04335023
49	1243.305	11787.94	158.8152	**104**	.03007211	.04709235	.02573962
50	1133.441	10651.94	153.4630	**105**	.01696919	.02483847	.01468405
51	1032.871	9616.528	148.1503	**106**	.009323729	.01240683	.008182300
52	940.7691	8673.217	142.8331	**107**	.004878979	.005698239	.004354741
53	856.4310	7814.247	137.5203	**108**	.002457361	.002235593	.002251687
54	779.2034	7032.506	132.2129	**109**	.001159261	.0005307973	.001110428

Table Z (9.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1046666	1613.415	**55**	640.6729	5626.426	111.7888
1	90552.10	955685.9	717.6274	**56**	581.0977	5043.065	107.0496
2	82711.42	872944.4	654.6414	**57**	526.6840	4514.139	102.3550
3	75567.93	797358.2	616.2586	**58**	476.9709	4034.939	97.68661
4	69049.06	728296.2	589.2141	**59**	431.5432	3601.173	93.03287
5	63096.99	665189.6	569.1703	**60**	390.0450	3208.919	88.40660
6	57659.75	607522.0	552.6808	**61**	352.1670	2854.570	83.83743
7	52692.64	554823.0	539.2829	**62**	317.6329	2534.800	79.36169
8	48153.91	506663.4	527.5465	**63**	286.1651	2246.547	74.98974
9	44007.46	462651.5	518.2178	**64**	257.4958	1987.010	70.71681
10	40219.28	422428.8	510.9697	**65**	231.3902	1753.630	66.54901
11	36757.55	385668.3	504.7341	**66**	207.6437	1544.054	62.50261
12	33593.78	352071.8	499.0344	**67**	186.0702	1356.118	58.59515
13	30700.76	321367.7	492.1962	**68**	166.4733	1187.840	54.81634
14	28053.76	293309.4	482.6714	**69**	148.6732	1037.418	51.15591
15	25631.33	267672.1	470.1560	**70**	132.5025	903.2178	47.60002
16	23414.28	244250.5	454.7368	**71**	117.8144	783.7518	44.14175
17	21385.95	222856.3	437.4599	**72**	104.4845	677.6639	40.78406
18	19530.93	203316.6	419.1740	**73**	92.40098	583.7100	37.53224
19	17835.54	185472.4	401.1296	**74**	81.47742	500.7405	34.40782
20	16286.64	169177.6	383.9412	**75**	71.62918	427.6876	31.42655
21	14871.77	154298.1	367.7536	**76**	62.77322	363.5637	28.59824
22	13579.12	140711.6	352.2315	**77**	54.82318	307.4623	25.92173
23	12398.43	128306.2	337.6454	**78**	47.69715	258.5574	23.39276
24	11320.15	116979.5	324.0701	**79**	41.31485	216.1006	21.00140
25	10335.53	106638.0	311.5505	**80**	35.60308	179.4166	18.73793
26	9436.341	97196.14	299.9040	**81**	30.50149	147.8938	16.59947
27	8615.372	88575.68	289.2582	**82**	25.96129	120.9728	14.58984
28	7865.494	80705.38	279.1887	**83**	21.94205	98.13651	12.71722
29	7180.579	73520.25	269.6750	**84**	18.41076	78.90277	10.99390
30	6554.889	66961.01	260.5546	**85**	15.33009	62.82330	9.424705
31	5983.278	60973.53	251.7654	**86**	12.65306	49.49033	8.000965
32	5461.107	55508.39	243.3179	**87**	10.33659	38.53911	6.713910
33	4984.186	50520.36	235.2722	**88**	8.350207	29.63979	5.564067
34	4548.528	45968.14	227.5230	**89**	6.664238	22.49130	4.550056
35	4150.680	41813.94	220.1689	**90**	5.248842	16.82107	3.667662
36	3787.265	38023.29	213.0756	**91**	4.071666	12.38631	2.907353
37	3455.334	34564.70	206.2524	**92**	3.104343	8.973234	2.260859
38	3152.221	31409.37	199.7399	**93**	2.324458	6.392201	1.723592
39	2875.385	28530.99	193.4720	**94**	1.709202	4.475233	1.288530
40	2622.603	25905.53	187.4835	**95**	1.234390	3.076867	.9451644
41	2391.806	23510.99	181.7727	**96**	.8743547	2.075526	.6792553
42	2181.056	21327.32	176.2880	**97**	.6064802	1.372672	.4774491
43	1988.591	19336.20	170.9887	**98**	.4119503	.8895120	.3283361
44	1812.811	17520.93	165.8432	**99**	.2742192	.5641253	.2211915
45	1652.187	15866.31	160.7540	**100**	.1785574	.3495179	.1457027
46	1505.430	14358.48	155.7327	**101**	.1135858	.2111174	.09374078
47	1371.284	12984.80	150.7129	**102**	.07040483	.1240019	.05874864
48	1248.701	11733.72	145.7316	**103**	.04242478	.07061185	.03578726
49	1136.680	10594.68	140.7807	**104**	.02486090	.03879165	.02121449
50	1034.344	9557.999	135.8918	**105**	.01400294	.02042779	.01208273
51	940.8430	8614.842	131.0478	**106**	.007679858	.01018798	.006722187
52	855.3808	7757.151	126.2086	**107**	.004011417	.004672285	.003572222
53	777.2740	6977.572	121.3823	**108**	.002016709	.001830559	.001844636
54	705.8915	6269.382	116.5696	**109**	.0009496440	.0004340238	.0009088458

Table Z (9.6)

Unitrust Commutation Factors - Based on Life Table 90CM
Adjusted Payout Rate of 9.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1025228	1578.146	**55**	579.4401	5009.700	98.50889
1	90386.86	934413.8	683.1389	**56**	524.5998	4483.057	94.22633
2	82409.82	851974.0	620.3226	**57**	474.6090	4006.428	89.99186
3	75154.99	776800.8	582.1131	**58**	429.0268	3575.396	85.78874
4	68546.43	708241.5	555.2398	**59**	387.4570	3185.944	81.60643
5	62523.39	645708.6	535.3592	**60**	349.5592	2834.404	77.45640
6	57031.31	588669.5	519.0339	**61**	315.0370	2517.416	73.36507
7	52023.23	536640.0	505.7936	**62**	283.6253	2231.882	69.36470
8	47455.41	489179.1	494.2163	**63**	255.0604	1974.960	65.46425
9	43289.96	445884.7	485.0310	**64**	229.0885	1744.056	61.65908
10	39491.34	406390.0	477.9073	**65**	205.4873	1536.802	57.95431
11	36026.41	370360.6	471.7899	**66**	184.0625	1351.026	54.36401
12	32865.49	337492.5	466.2084	**67**	164.6381	1184.737	50.90332
13	29980.38	307508.9	459.5243	**68**	147.0296	1036.114	47.56268
14	27345.49	280159.0	450.2311	**69**	131.0689	903.5035	44.33260
15	24938.64	255214.5	438.0423	**70**	116.5998	785.4094	41.20049
16	22739.93	232467.5	423.0529	**71**	103.4854	680.4734	38.15993
17	20732.11	211727.3	406.2882	**72**	91.60918	587.4583	35.21318
18	18899.26	192819.6	388.5768	**73**	80.86687	505.2324	32.36456
19	17227.21	175584.1	371.1312	**74**	71.17674	432.7522	29.63253
20	15702.43	159873.8	354.5436	**75**	62.45936	369.0514	27.03043
21	14312.15	145554.2	338.9502	**76**	54.63725	313.2385	24.56635
22	13044.29	132502.8	324.0253	**77**	47.63053	264.4975	22.23877
23	11888.37	120607.7	310.0258	**78**	41.36379	222.0863	20.04350
24	10834.64	109766.9	297.0203	**79**	35.76357	185.3342	17.97149
25	9874.197	99886.97	285.0481	**80**	30.76302	153.6372	16.01385
26	8998.696	90882.97	273.9312	**81**	26.30687	126.4495	14.16772
27	8200.810	82677.32	263.7880	**82**	22.35019	103.2731	12.43597
28	7473.353	75199.39	254.2113	**83**	18.85554	83.64910	10.82523
29	6810.135	68384.95	245.1798	**84**	15.79211	67.15106	9.345606
30	6205.380	62175.45	236.5374	**85**	13.12563	53.38382	8.000782
31	5653.911	56517.57	228.2241	**86**	10.81378	41.98896	6.782838
32	5151.068	51362.70	220.2486	**87**	8.817915	32.64671	5.683831
33	4692.644	46666.44	212.6663	**88**	7.110380	25.06875	4.703780
34	4274.654	42388.30	205.3768	**89**	5.664386	18.99277	3.841080
35	3893.643	38491.37	198.4715	**90**	4.453204	14.18205	3.091727
36	3546.250	34941.94	191.8232	**91**	3.448165	10.42640	2.447231
37	3229.538	31709.36	185.4399	**92**	2.624172	7.541243	1.900213
38	2940.856	28765.60	179.3582	**93**	1.961332	5.363418	1.446444
39	2677.688	26085.13	173.5157	**94**	1.439560	3.748870	1.079668
40	2437.829	23644.64	167.9438	**95**	1.037756	2.573259	.7907233
41	2219.236	21422.87	162.6400	**96**	.7337318	1.732964	.5673673
42	2019.999	19400.45	157.5554	**97**	.5080110	1.144227	.3981653
43	1838.385	17559.72	152.6517	**98**	.3444356	.7402520	.2733714
44	1672.824	15884.63	147.8990	**99**	.2288590	.4686895	.1838648
45	1521.822	14360.57	143.2069	**100**	.1487492	.2899084	.1209180
46	1384.114	12974.25	138.5858	**101**	.09445124	.1748228	.07766826
47	1258.478	11713.58	133.9746	**102**	.05843765	.1025149	.04859622
48	1143.888	10567.51	129.4071	**103**	.03514930	.05828074	.02955435
49	1039.370	9525.977	124.8757	**104**	.02055989	.03196554	.01749119
50	944.0679	8579.779	120.4092	**105**	.01155926	.01680640	.009945841
51	857.1608	7720.510	115.9918	**106**	.006328060	.008368985	.005524637
52	777.8778	6940.531	111.5869	**107**	.003299301	.003832446	.002931386
53	705.5582	6232.880	107.2017	**108**	.001655671	.001499455	.001511723
54	639.5926	5591.205	102.8368	**109**	.0007782131	.0003550242	.0007441307

Table Z (9.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	1004636	1545.700	**55**	524.1557	4462.250	86.85523
1	90222.22	913987.3	651.4702	**56**	473.6834	3986.722	82.98463
2	82109.88	831847.5	588.8227	**57**	427.7639	3557.137	79.16447
3	74745.05	757084.3	550.7854	**58**	385.9764	3169.357	75.37951
4	68048.36	689023.3	524.0820	**59**	347.9430	2819.622	71.62013
5	61956.03	627057.8	504.3630	**60**	313.3384	2504.508	67.89657
6	56410.85	570639.3	488.1998	**61**	281.8789	2220.883	64.23237
7	51363.53	519269.5	475.1149	**62**	253.3111	1965.867	60.65616
8	46768.28	472495.8	463.6945	**63**	227.3844	1736.824	57.17561
9	42585.44	429906.0	454.6500	**64**	203.8586	1531.350	53.78628
10	38777.88	391124.8	447.6483	**65**	182.5235	1347.256	50.49239
11	35311.11	355810.8	441.6467	**66**	163.1952	1182.542	47.30609
12	32154.27	323654.0	436.1807	**67**	145.7071	1035.374	44.24041
13	29278.17	294372.7	429.6469	**68**	129.8863	904.0798	41.28646
14	26656.36	267712.0	420.5793	**69**	115.5757	787.1452	38.43548
15	24265.87	243440.5	408.7080	**70**	102.6296	683.2002	35.67601
16	22086.18	221347.4	394.1356	**71**	90.92057	591.0051	33.00207
17	20099.41	201240.2	377.8671	**72**	80.33974	509.4325	30.41536
18	18289.12	182942.9	360.7111	**73**	70.78973	437.4530	27.91933
19	16640.67	166294.2	343.8434	**74**	62.19363	374.1204	25.52983
20	15140.18	151146.4	327.8344	**75**	54.47705	318.5606	23.25812
21	13774.55	137364.7	312.8125	**76**	47.56780	269.9693	21.11081
22	12531.45	124826.4	298.4606	**77**	41.39214	227.6121	19.08615
23	11400.16	113419.8	285.0233	**78**	35.88071	190.8229	17.18007
24	10370.79	103043.1	272.5627	**79**	30.96633	159.0006	15.38427
25	9434.245	93603.38	261.1130	**80**	26.58803	131.6053	13.69071
26	8582.092	85016.23	250.5006	**81**	22.69523	108.1502	12.09650
27	7806.899	77204.73	240.8354	**82**	19.24664	88.19211	10.60381
28	7101.425	70098.96	231.7267	**83**	16.20768	71.32387	9.217939
29	6459.426	63635.45	223.1521	**84**	13.54971	57.16846	7.947204
30	5875.094	57756.45	214.9619	**85**	11.24135	45.37761	6.794340
31	5343.227	52409.48	207.0980	**86**	9.244510	35.63635	5.752148
32	4859.148	47546.74	199.5672	**87**	7.524550	27.66437	4.813442
33	4418.641	43124.69	192.4209	**88**	6.056415	21.20968	3.977867
34	4017.725	39103.70	185.5629	**89**	4.815971	16.04376	3.243682
35	3652.949	35447.66	179.0783	**90**	3.779304	11.96105	2.607122
36	3320.971	32123.72	172.8464	**91**	2.921027	8.779538	2.060632
37	3018.870	29102.00	166.8738	**92**	2.218953	6.339904	1.597642
38	2744.011	26355.28	161.1938	**93**	1.655446	4.501729	1.214277
39	2493.907	23858.78	155.7470	**94**	1.212835	3.141465	.9049716
40	2266.375	21589.93	150.5621	**95**	.8727214	2.152812	.6617459
41	2059.398	19528.19	145.6356	**96**	.6159223	1.447436	.4740735
42	1871.096	17654.84	140.9213	**97**	.4256669	.9541283	.3321623
43	1699.768	15952.91	136.3830	**98**	.2880799	.6162509	.2276874
44	1543.873	14406.95	131.9926	**99**	.1910650	.3895345	.1528906
45	1401.953	13002.93	127.6659	**100**	.1239584	.2405494	.1003846
46	1272.770	11728.13	123.4125	**101**	.07856648	.1448187	.06437424
47	1155.132	10570.98	119.1759	**102**	.04852109	.08478112	.04021254
48	1048.040	9520.945	114.9871	**103**	.02913149	.04812016	.02441571
49	950.5445	8568.423	110.8390	**104**	.01700885	.02635002	.01442655
50	861.8148	7704.663	106.7578	**105**	.009545361	.01383197	.008189828
51	781.0543	6921.689	102.7288	**106**	.005216044	.006877241	.004542074
52	707.5197	6212.257	98.71846	**107**	.002714569	.003144708	.002406387
53	640.5723	5569.786	94.73335	**108**	.001359757	.001228688	.001239345
54	579.6248	4988.274	90.77398	**109**	.0006379606	.0002905103	.0006094906

Table Z (10.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 10.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	984842.1	1515.790	55	474.2326	3976.099	76.62266
1	90058.18	894358.5	622.3352	56	427.7882	3546.645	73.12375
2	81811.57	812517.1	559.8558	57	385.6155	3159.388	69.67671
3	74338.09	738161.0	521.9896	58	347.3128	2810.452	66.26765
4	67554.81	670593.6	495.4545	59	312.5200	2496.322	62.88779
5	61394.84	609189.4	475.8955	60	280.9266	2213.804	59.54621
6	55798.25	553383.6	459.8926	61	252.2618	1959.979	56.26388
7	50713.36	502664.0	446.9610	62	226.2835	1732.173	53.06619
8	46092.33	456566.3	435.6949	63	202.7537	1527.940	49.95971
9	41893.64	414668.5	426.7888	64	181.4458	1345.056	46.94013
10	38078.57	376586.6	419.9069	65	162.1610	1181.501	44.01092
11	34611.27	341972.5	414.0186	66	144.7254	1035.428	41.18254
12	31459.70	310510.3	408.6656	67	128.9815	905.1534	38.46618
13	28593.64	281913.6	402.2785	68	114.7677	789.1415	35.85358
14	25985.79	255923.6	393.4306	69	101.9372	686.0058	33.33663
15	23612.43	232305.7	381.8679	70	90.35426	594.4936	30.90490
16	21452.36	210846.6	367.7003	71	79.90016	513.4734	28.55282
17	19487.11	191351.9	351.9123	72	70.47346	441.9184	26.28162
18	17699.72	173644.3	335.2933	73	61.98335	378.8933	24.09402
19	16075.12	157561.4	318.9834	74	54.35762	323.5403	22.00359
20	14599.03	142955.0	303.5319	75	47.52671	275.0689	20.01982
21	13258.07	129690.1	289.0594	76	41.42350	232.7541	18.14809
22	12039.64	117643.8	275.2577	77	35.98001	195.9352	16.38649
23	10932.84	106704.9	262.3588	78	31.13251	164.0144	14.73107
24	9927.579	96771.60	250.4194	79	26.81961	136.4535	13.17427
25	9014.642	87751.74	239.4685	80	22.98574	112.7699	11.70876
26	8185.480	79561.43	229.3369	81	19.58468	92.52946	10.33174
27	7432.574	72124.47	220.1264	82	16.57855	75.33806	9.044744
28	6748.633	65371.72	211.4619	83	13.93549	60.83461	7.852026
29	6127.367	59240.47	203.3204	84	11.62897	48.68581	6.760385
30	5562.941	53673.83	195.5580	85	9.630281	38.58478	5.771803
31	5050.134	48620.16	188.1183	86	7.905225	30.25477	4.879748
32	4584.258	44032.51	181.0068	87	6.422743	23.45011	4.077732
33	4161.092	39868.21	174.2706	88	5.160185	17.95059	3.365126
34	3776.665	36088.47	167.8179	89	4.095842	13.55713	2.740129
35	3427.532	32658.04	161.7277	90	3.208343	10.09121	2.199222
36	3110.374	29544.89	155.8854	91	2.475222	7.395263	1.735695
37	2822.290	26719.93	150.2964	92	1.876879	5.331723	1.343707
38	2560.665	24156.74	144.9908	93	1.397697	3.779748	1.019722
39	2323.041	21831.28	139.9124	94	1.022138	2.633362	.7588013
40	2107.260	19721.73	135.0869	95	.7341636	1.801672	.5539963
41	1911.332	17808.22	130.5102	96	.5171932	1.209365	.3962567
42	1733.411	16072.72	126.1387	97	.3567849	.7958849	.2771964
43	1571.828	14498.90	121.9380	98	.2410234	.5131983	.1897036
44	1425.071	13071.89	117.8815	99	.1595648	.3238598	.1271788
45	1291.719	11778.27	113.8913	100	.1033336	.1996636	.08336722
46	1170.561	10605.85	109.9757	101	.06537511	.1200062	.05337449
47	1060.438	9543.556	106.0828	102	.04030096	.07013976	.03328698
48	960.3758	8581.351	102.2407	103	.02415223	.03974503	.02017772
49	869.4519	7710.091	98.44283	104	.01407599	.02172875	.01190312
50	786.8586	6921.456	94.71298	105	.007885080	.01138803	.006746277
51	711.8256	6207.880	91.03761	106	.004300953	.005653428	.003735610
52	643.6364	5562.505	87.38590	107	.002234261	.002581319	.001976129
53	581.6743	4979.106	83.76376	108	.001117131	.001007180	.001016413
54	525.3737	4452.021	80.17155	109	.0005231741	.0002378064	.0004993935

Table Z (10.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 10.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	965802.3	1488.163	55	429.1423	3544.212	67.63265
1	89894.74	875482.9	595.4806	56	386.4114	3156.296	64.46916
2	81514.88	793938.4	533.1685	57	347.6855	2807.131	61.35822
3	73934.08	719986.4	495.4722	58	312.5821	2493.087	58.28713
4	67065.73	652908.1	469.1041	59	280.7580	2210.884	55.24788
5	60839.73	592059.1	449.7035	60	251.9175	1957.539	52.24851
6	55193.39	536858.2	433.8590	61	225.8021	1730.338	49.30766
7	50072.59	486779.5	421.0787	62	202.1811	1526.796	46.44786
8	45427.35	441346.9	409.9645	63	180.8288	1344.648	43.67465
9	41214.29	400128.4	401.1945	64	161.5313	1181.837	40.98393
10	37393.10	362732.1	394.4300	65	144.1011	1036.496	38.37847
11	33926.54	328802.8	388.6527	66	128.3739	906.9277	35.86726
12	30781.35	298019.0	383.4102	67	114.2012	791.5813	33.45988
13	27926.31	270089.7	377.1662	68	101.4318	689.0500	31.14867
14	25333.27	244752.3	368.5322	69	89.92863	598.0640	28.92611
15	22977.73	221769.2	357.2697	70	79.56553	517.4788	26.78270
16	20837.83	200924.8	343.4948	71	70.23201	446.2622	24.71326
17	18894.52	182023.0	328.1723	72	61.83354	383.4798	22.71860
18	17130.35	164885.0	312.0726	73	54.28561	328.2818	20.80086
19	15529.77	149347.8	296.3010	74	47.52051	279.8911	18.97162
20	14078.16	135262.5	281.3866	75	41.47339	237.5933	17.23887
21	12761.83	122494.0	267.4425	76	36.08193	200.7351	15.60695
22	11567.98	110919.7	254.1689	77	31.28350	168.7222	14.07383
23	10485.48	100428.4	241.7861	78	27.01962	141.0184	12.63574
24	9504.068	90918.85	230.3451	79	23.23425	117.1419	11.28577
25	8614.415	82299.45	219.8704	80	19.87677	96.66171	10.01727
26	7807.869	74486.98	210.1970	81	16.90499	79.19071	8.827538
27	7076.829	67405.98	201.4190	82	14.28420	64.37847	7.717597
28	6413.962	60988.09	193.1763	83	11.98513	51.90487	6.690831
29	5812.936	55171.48	185.4452	84	9.983268	41.47534	5.752783
30	5267.896	49900.08	178.0875	85	8.252427	32.81952	4.904836
31	4773.607	45123.13	171.0485	86	6.761888	25.69428	4.141072
32	4325.377	40794.56	164.3322	87	5.483848	19.88434	3.455645
33	3918.982	36872.55	157.9819	88	4.397859	15.19728	2.847736
34	3550.468	33319.20	151.9099	89	3.484418	11.45967	2.315531
35	3216.397	30100.08	146.1894	90	2.724451	8.516496	1.855768
36	2913.479	27183.99	140.7118	91	2.098086	6.231313	1.462492
37	2638.833	24542.67	135.4811	92	1.588022	4.485357	1.130516
38	2389.870	22150.44	130.5247	93	1.180441	3.174618	.8566304
39	2164.160	19984.03	125.7891	94	.8616916	2.208182	.6364571
40	1959.574	18022.32	121.2975	95	.6177979	1.508316	.4639497
41	1774.152	16246.14	117.0453	96	.4344277	1.010794	.3313267
42	1606.081	14638.13	112.9910	97	.2991453	.6641130	.2314058
43	1453.723	13182.56	109.1022	98	.2017187	.4275253	.1581111
44	1315.602	11865.18	105.3538	99	.1333015	.2693507	.1058277
45	1190.329	10673.10	101.6733	100	.08616890	.1657846	.06925887
46	1076.723	9594.657	98.06813	101	.05441675	.09947964	.04426983
47	973.6586	8619.297	94.49033	102	.03348472	.05804729	.02756389
48	880.1841	7737.436	90.96569	103	.02003086	.03283916	.01668126
49	795.4063	6940.375	87.48799	104	.01165286	.01792432	.009824579
50	718.5404	6220.213	84.07874	105	.006515843	.009379255	.005559159
51	648.8424	5569.775	80.72538	106	.003547646	.004649060	.003073442
52	585.6219	4982.571	77.39966	107	.001839588	.002119626	.001623386
53	528.2843	4452.720	74.10684	108	.0009181248	.0008259046	.0008338826
54	476.2853	3974.884	70.84717	109	.0004291955	.0001947348	.0004093325

Table Z (10.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 10.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	947475.0	1462.595	55	388.4096	3160.383	59.72977
1	89731.88	857319.3	570.6818	56	349.1010	2809.923	56.86901
2	81219.81	776069.9	508.5362	57	313.5453	2495.043	54.06088
3	73532.99	702519.1	471.0087	58	281.3781	2212.350	51.29373
4	66581.06	635925.6	444.8063	59	252.2731	1958.777	48.56024
5	60290.64	575625.8	425.5625	60	225.9486	1731.549	45.86749
6	54596.18	521022.1	409.8746	61	202.1584	1528.138	43.23208
7	49441.05	471575.1	397.2434	62	180.6828	1346.239	40.67393
8	44773.14	426796.7	386.2789	63	161.3082	1183.754	38.19774
9	40547.17	386245.5	377.6426	64	143.8328	1038.781	35.79956
10	36721.19	349521.1	370.9934	65	128.0799	909.5998	33.48156
11	33256.56	316261.9	365.3248	66	113.8946	794.6453	31.25147
12	30118.81	286140.6	360.1902	67	101.1369	692.4942	29.11746
13	27275.73	258862.0	354.0858	68	89.66551	601.8567	27.07241
14	24698.27	234159.7	345.6603	69	79.35274	521.5710	25.10936
15	22361.19	211793.3	334.6895	70	70.08119	450.5916	23.21966
16	20241.97	191545.0	321.2958	71	61.74817	387.9779	21.39847
17	18320.98	173216.9	306.4242	72	54.26573	332.8793	19.64627
18	16580.27	156629.2	290.8267	73	47.55528	284.5248	17.96469
19	15003.86	141618.1	275.5747	74	41.55351	242.2104	16.36363
20	13576.77	128034.5	261.1778	75	36.20000	205.2908	14.84976
21	12285.02	115743.1	247.7420	76	31.43702	173.1774	13.42657
22	11115.60	104621.4	234.9752	77	27.20692	145.3362	12.09196
23	10057.18	94558.60	223.0869	78	23.45610	121.2861	10.84234
24	9099.343	85454.04	212.1228	79	20.13343	100.5962	9.671429
25	8232.634	77216.64	202.1028	80	17.19283	82.88137	8.573172
26	7448.316	69763.94	192.8660	81	14.59584	67.79684	7.544970
27	6738.710	63021.25	184.4994	82	12.31070	55.03105	6.587469
28	6096.449	56921.08	176.6574	83	10.31055	44.30028	5.703323
29	5515.167	51402.42	169.3154	84	8.572836	35.34423	4.897036
30	4988.992	46410.11	162.3405	85	7.073689	27.92476	4.169514
31	4512.683	41894.26	155.6799	86	5.785552	21.82832	3.515407
32	4081.545	37809.70	149.3363	87	4.683546	16.86628	2.929453
33	3691.361	34115.50	143.3491	88	3.749239	12.87049	2.410708
34	3338.192	30774.59	137.6347	89	2.965136	9.689895	1.957387
35	3018.616	27753.42	132.2609	90	2.314227	7.189875	1.566480
36	2729.371	25021.61	127.1245	91	1.778946	5.252293	1.232708
37	2467.603	22551.68	122.2285	92	1.344029	3.774596	.9514708
38	2230.746	20318.73	117.5977	93	.9972612	2.667257	.7198665
39	2016.405	18300.23	113.1813	94	.7266560	1.852271	.5340198
40	1822.479	16475.76	108.9999	95	.5200391	1.263150	.3886715
41	1647.040	14826.84	105.0486	96	.3650224	.8451136	.2771306
42	1488.309	13336.74	101.2881	97	.2508978	.5543466	.1932457
43	1344.684	11990.35	97.68757	98	.1688780	.3562763	.1318253
44	1214.718	10773.98	94.22326	99	.1113973	.2240931	.08809159
45	1097.060	9675.311	90.82789	100	.07187910	.1377019	.05755811
46	990.5583	8683.175	87.50811	101	.04531033	.08249275	.03673109
47	894.1187	7787.493	84.21947	102	.02783068	.04805643	.02283281
48	806.8161	6979.140	80.98555	103	.01661840	.02714275	.01379555
49	727.7841	6249.842	77.80048	104	.009650164	.01479122	.008111877
50	656.2620	5592.099	74.68376	105	.005386236	.007727559	.004582569
51	591.5314	4999.113	71.62369	106	.002927302	.003824490	.002529555
52	532.9278	4464.745	68.59433	107	.001515167	.001741136	.001334089
53	479.8785	3983.444	65.60039	108	.0007548384	.0006774997	.0006843785
54	431.8604	3550.177	62.64195	109	.0003522248	.0001595221	.0003356345

Table Z (10.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 10.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	929821.8	1438.886	55	351.6066	2819.133	52.77858
1	89569.62	839829.1	547.7395	56	315.4511	2502.453	50.19112
2	80926.33	758873.3	485.7596	57	282.8103	2218.439	47.65584
3	73134.80	685720.8	448.3999	58	253.3373	1963.917	45.16209
4	66100.77	619607.6	422.3617	59	226.7220	1736.028	42.70311
5	59747.49	559851.1	403.2731	60	202.6966	1532.183	40.28518
6	54006.48	505837.2	387.7399	61	181.0267	1350.035	37.92300
7	48818.60	457012.7	375.2559	62	161.5033	1187.444	35.63423
8	44129.51	412878.0	364.4387	63	143.9246	1042.470	33.42279
9	39892.02	372982.0	355.9340	64	128.1004	913.3542	31.28489
10	36062.53	336916.3	349.3977	65	113.8643	798.5105	29.22221
11	32600.98	304312.7	343.8356	66	101.0703	696.4996	27.24134
12	29471.70	274838.6	338.8065	67	89.58677	606.0144	25.34924
13	26641.44	248194.4	332.8385	68	79.28185	525.8731	23.53930
14	24080.29	224110.2	324.6160	69	70.03647	455.0132	21.80507
15	21762.27	202342.8	313.9289	70	61.74157	392.4803	20.13866
16	19664.18	182672.4	300.9051	71	54.30181	337.4173	18.53557
17	17765.84	164899.8	286.4705	72	47.63539	289.0509	16.99600
18	16048.80	148843.8	271.3586	73	41.66936	246.6812	15.52115
19	14496.66	134340.1	256.6082	74	36.34458	209.6711	14.11945
20	13094.09	121239.4	242.7099	75	31.60491	177.4380	12.79649
21	11826.84	109406.4	229.7628	76	27.39689	149.4516	11.55502
22	10681.69	98718.91	217.4828	77	23.66755	125.2322	10.39293
23	9647.105	89066.39	206.0684	78	20.36778	104.3487	9.306813
24	8712.539	80348.86	195.5603	79	17.45097	86.41539	8.290939
25	7868.419	72475.89	185.9745	80	14.87521	71.08856	7.339826
26	7105.926	65365.77	177.1540	81	12.60546	58.06105	6.450992
27	6417.314	58944.67	169.1789	82	10.61271	47.05602	5.624772
28	5795.187	53145.94	161.7173	83	8.872367	37.82205	4.863230
29	5233.149	47909.48	154.7440	84	7.363699	30.12918	4.170005
30	4725.320	43181.02	148.1316	85	6.065009	23.76770	3.545632
31	4266.455	38911.57	141.8284	86	4.951585	18.55004	2.985280
32	3851.864	35056.87	135.8360	87	4.001180	14.31094	2.484220
33	3477.336	31576.85	130.1906	88	3.197204	10.90349	2.041435
34	3138.958	28435.34	124.8122	89	2.523980	8.196107	1.655192
35	2833.323	25599.62	119.7634	90	1.966351	6.071892	1.322731
36	2557.200	23040.13	114.9465	91	1.508801	4.428545	1.039375
37	2307.763	20730.19	110.3633	92	1.137867	3.177513	.8010510
38	2082.476	18645.66	106.0362	93	.8427639	2.241724	.6051411
39	1878.978	16764.72	101.9168	94	.6129708	1.554243	.4482211
40	1695.198	15067.68	98.02380	95	.4378858	1.058188	.3257179
41	1529.241	13536.69	94.35159	96	.3068021	.7068277	.2318784
42	1379.364	12155.67	90.86301	97	.2104988	.4628794	.1614336
43	1243.999	10910.09	87.52894	98	.1414295	.2970024	.1099472
44	1121.732	9786.839	84.32678	99	.09312263	.1865037	.07335323
45	1011.249	8774.103	81.19402	100	.05997873	.1144155	.04785069
46	911.4263	7861.224	78.13654	101	.03774034	.06843020	.03048674
47	821.2033	7038.586	75.11321	102	.02313909	.03979902	.01892040
48	739.6802	6297.496	72.14558	103	.01379195	.02244233	.01141306
49	666.0179	5630.093	69.22805	104	.007994386	.01221008	.006700118
50	599.4799	5029.260	66.37829	105	.004453995	.006368984	.003778883
51	539.3729	4488.561	63.58539	106	.002416272	.003147287	.002082660
52	485.0579	4002.193	60.82552	107	.001248397	.001430742	.001096738
53	435.9839	3564.916	58.10285	108	.0006208122	.0005559610	.0005618803
54	391.6485	3171.992	55.41733	109	.0002891612	.0001307239	.0002753045

Table Z (10.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 10.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	912806.9	1416.859	55	318.3481	2515.621	46.66103
1	89407.94	822976.5	526.4764	56	285.0970	2229.413	44.32033
2	80634.44	742312.8	464.6614	57	255.1357	1973.192	42.03097
3	72739.48	669555.6	427.4683	58	228.1342	1743.991	39.78317
4	65624.80	603918.6	401.5931	59	203.7982	1539.143	37.57073
5	59210.19	544699.4	382.6582	60	181.8731	1356.240	35.39913
6	53424.21	491267.9	367.2779	61	162.1362	1193.099	33.28144
7	48205.09	443056.9	354.9391	62	144.3890	1047.739	31.23326
8	43496.27	399555.6	344.2670	63	128.4408	918.3608	29.25786
9	39248.62	360303.0	335.8914	64	114.1127	803.3438	27.35160
10	35416.84	324883.1	329.4661	65	101.2480	701.2248	25.51572
11	31959.48	292921.1	324.0083	66	89.70936	610.6806	23.75585
12	28839.62	264079.1	319.0824	67	79.37312	530.5115	22.07788
13	26023.01	238053.3	313.2474	68	70.11625	459.6352	20.47565
14	23478.85	214570.7	305.2226	69	61.82791	397.0803	18.94323
15	21180.42	193385.3	294.8113	70	54.40682	341.9762	17.47339
16	19103.89	174275.4	282.1466	71	47.76451	293.5422	16.06195
17	17228.48	157040.3	268.1353	72	41.82502	251.0753	14.70889
18	15535.28	141498.0	253.4931	73	36.52066	213.9408	13.41505
19	14007.48	127483.8	239.2268	74	31.79632	181.5622	12.18760
20	12629.40	114848.0	225.8091	75	27.59987	153.4138	11.03119
21	11386.54	103455.6	213.3322	76	23.88191	129.0180	9.947969
22	10265.45	93184.53	201.5195	77	20.59380	107.9441	8.935841
23	9254.447	83924.88	190.5593	78	17.69059	89.80555	7.991589
24	8342.833	75577.27	180.4875	79	15.12981	74.25752	7.110000
25	7520.931	68051.99	171.3164	80	12.87338	60.99330	6.286101
26	6779.852	61268.14	162.8926	81	10.88939	49.73932	5.517542
27	6111.787	55152.75	155.2900	82	9.151375	40.24965	4.804413
28	5509.317	49640.06	148.1897	83	7.636861	32.30154	4.148295
29	4966.023	44670.90	141.5661	84	6.326839	25.69188	3.552116
30	4476.022	40191.90	135.2966	85	5.201608	20.23600	3.016119
31	4034.071	36155.00	129.3311	86	4.239023	15.76920	2.535949
32	3635.487	32516.83	123.6699	87	3.419204	12.14668	2.107363
33	3276.075	29238.23	118.3462	88	2.727236	9.240099	1.729305
34	2951.943	26283.88	113.2834	89	2.149084	6.934855	1.400120
35	2659.707	23621.93	108.5395	90	1.671260	5.129421	1.117283
36	2396.172	21223.61	104.0216	91	1.280060	3.735213	.8766569
37	2158.539	19063.04	99.73072	92	.9636190	2.675759	.6746371
38	1944.303	17116.82	95.68690	93	.7124182	1.884703	.5088702
39	1751.140	15363.85	91.84414	94	.5172307	1.304600	.3763339
40	1577.012	13785.12	88.21910	95	.3688253	.8867798	.2730531
41	1420.058	12363.44	84.80583	96	.2579488	.5913679	.1940811
42	1278.570	11083.34	81.56911	97	.1766608	.3866346	.1349042
43	1151.014	9930.860	78.48132	98	.1184802	.2476740	.09173142
44	1036.013	8893.442	75.52105	99	.07787114	.1552726	.06110170
45	932.2868	7959.784	72.63016	100	.05006497	.09509972	.03979420
46	838.7421	7119.706	69.81384	101	.03144545	.05678449	.02531273
47	754.3500	6364.037	67.03400	102	.01924481	.03297190	.01568385
48	678.2372	5684.508	64.31029	103	.01145008	.01856238	.009445340
49	609.5915	5073.649	61.63741	104	.006624960	.01008290	.005536007
50	547.7002	4524.712	59.03132	105	.003684370	.005251110	.003117250
51	491.8954	4031.607	56.48184	106	.001995146	.002590916	.001715327
52	441.5630	3588.851	53.96706	107	.001028956	.001176101	.0009019373
53	396.1730	3191.503	51.49066	108	.0005107635	.0004563887	.0004614735
54	355.2436	2835.103	49.05245	109	.0002374734	.0001071631	.0002258998

Table Z (11.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 11.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	896396.8	1396.356	55	288.2871	2245.572	41.27414
1	89246.85	806728.3	506.7346	56	257.7107	1986.858	39.15627
2	80344.13	726354.9	445.0838	57	230.2119	1755.666	37.08860
3	72347.00	653990.4	408.0562	58	205.4773	1549.229	35.06212
4	65153.10	588825.1	382.3427	59	183.2274	1365.057	33.07110
5	58678.69	530137.5	363.5599	60	163.2207	1200.912	31.12037
6	52849.25	477281.1	348.3307	61	145.2458	1054.766	29.22149
7	47600.37	429674.9	336.1351	62	129.1144	924.7833	27.38825
8	42873.24	386796.7	325.6059	63	114.6464	809.3004	25.62333
9	38616.72	348176.0	317.3574	64	101.6736	706.8211	23.92325
10	34783.85	313389.2	311.0409	65	90.04867	615.9979	22.28890
11	31331.73	282054.9	305.6852	66	79.64258	535.6141	20.72503
12	28222.21	253830.4	300.8602	67	70.33926	464.5695	19.23662
13	25420.00	228407.7	295.1550	68	62.02401	401.8731	17.81797
14	22893.48	205510.5	287.3228	69	54.59369	346.6375	16.46357
15	20615.14	184890.6	277.1798	70	47.95436	298.0686	15.16681
16	18560.53	166324.2	264.8637	71	42.02394	255.4555	13.92383
17	16708.30	149609.5	251.2625	72	36.73199	218.1598	12.73440
18	15039.08	134563.7	237.0745	73	32.01575	185.6060	11.59908
19	13535.64	121021.5	223.2758	74	27.82394	157.2726	10.52396
20	12181.99	108833.4	210.3210	75	24.10825	132.6851	9.512888
21	10963.37	97864.29	198.2965	76	20.82306	111.4140	8.567516
22	9866.137	87992.77	186.9325	77	17.92374	93.07239	7.685779
23	8878.435	79109.34	176.4076	78	15.36920	77.31404	6.864655
24	7989.439	71115.33	166.7533	79	13.12077	63.83059	6.099405
25	7189.375	63921.79	157.9781	80	11.14384	52.34841	5.385520
26	6469.289	57448.69	149.9327	81	9.409419	42.62395	4.720784
27	5821.318	51623.94	142.6845	82	7.893370	34.43879	4.105103
28	5238.026	46382.71	135.9274	83	6.575182	27.59563	3.539663
29	4712.978	41666.75	129.6354	84	5.437465	21.91510	3.026804
30	4240.291	37423.64	123.6904	85	4.462354	17.23461	2.566546
31	3814.730	33606.24	118.0439	86	3.630019	13.40953	2.154971
32	3431.624	30172.08	112.6951	87	2.922705	10.31304	1.788271
33	3086.794	27082.90	107.6742	88	2.327016	7.832996	1.465387
34	2776.378	24304.27	102.9080	89	1.830404	5.869589	1.184750
35	2497.015	21805.14	98.45009	90	1.420870	4.334647	.9440590
36	2245.546	19557.58	94.21216	91	1.086319	3.151456	.7396589
37	2019.207	17536.47	90.19443	92	.8162990	2.253974	.5683619
38	1815.523	15719.16	86.41487	93	.6024149	1.585064	.4280579
39	1632.208	14085.25	82.82971	94	.4365779	1.095417	.3160820
40	1467.257	12616.40	79.45375	95	.3107527	.7433838	.2289805
41	1318.846	11296.05	76.28075	96	.2169425	.4949338	.1624998
42	1185.303	10109.32	73.27729	97	.1483092	.3230574	.1127728
43	1065.129	9042.836	70.41719	98	.09928655	.2066082	.07655965
44	956.9815	8084.557	67.68015	99	.06513852	.1293153	.05091384
45	859.6165	7223.676	65.01207	100	.04180345	.07907186	.03310554
46	771.9699	6450.477	62.41749	101	.02620914	.04713691	.02102408
47	693.0453	5756.220	59.86114	102	.01601126	.02732536	.01300547
48	621.9953	5133.040	57.36093	103	.009509045	.01535856	.007819604
49	558.0347	4573.844	54.91179	104	.005491975	.008329216	.004575761
50	500.4746	4072.240	52.52815	105	.003048774	.004330967	.002572368
51	448.6717	3622.465	50.20049	106	.001647986	.002133652	.001413284
52	402.0364	3219.343	47.90865	107	.0008483841	.0009671236	.0007420005
53	360.0596	2858.215	45.65585	108	.0004203705	.0003747834	.0003791443
54	322.2793	2534.887	43.44179	109	.0001950941	.00008788025	.0001854273

Table Z (11.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 11.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	880560.4	1377.237	55	261.1113	2005.208	36.52801
1	89086.33	791053.2	488.3735	56	232.9974	1771.303	34.61142
2	80055.38	710968.7	426.8860	57	207.7613	1562.658	32.74362
3	71957.34	638993.9	390.0230	58	185.1053	1376.687	30.91633
4	64685.64	574296.2	364.4697	59	164.7646	1211.074	29.12424
5	58152.90	516134.4	345.8376	60	146.5098	1063.735	27.37157
6	52281.49	463845.8	330.7577	61	130.1407	932.7874	25.66855
7	47004.31	416835.8	318.7034	62	115.4789	816.5315	24.02736
8	42260.23	374570.7	308.3149	63	102.3544	713.4303	22.45018
9	37996.11	336570.7	300.1913	64	90.60921	622.1031	20.93367
10	34163.28	302404.5	293.9817	65	80.10502	541.3090	19.47841
11	30717.40	271684.6	288.7259	66	70.72061	469.9302	18.08842
12	27619.08	244063.3	283.9996	67	62.34716	406.9578	16.76788
13	24832.02	219228.6	278.4210	68	54.87782	351.4851	15.51149
14	22323.72	196901.3	270.7766	69	48.21672	302.7015	14.31416
15	20065.93	176830.7	260.8945	70	42.27674	259.8829	13.16985
16	18033.56	158791.4	248.9166	71	36.98183	222.3827	12.07497
17	16204.72	142580.5	235.7129	72	32.26668	189.6208	11.02914
18	14559.57	128014.4	221.9642	73	28.07318	161.0759	10.03269
19	13080.50	114927.5	208.6168	74	24.35369	136.2762	9.090763
20	11751.20	103170.4	196.1084	75	21.06348	114.7940	8.206546
21	10556.65	92608.29	184.5189	76	18.16047	96.24281	7.381275
22	9483.035	83120.08	173.5859	77	15.60377	80.27524	6.612939
23	8518.337	74596.96	163.4783	78	13.35581	66.58126	5.898707
24	7651.611	66940.96	154.2235	79	11.38142	54.88524	5.234273
25	6872.994	60063.99	145.8265	80	9.649179	44.94311	4.615551
26	6173.472	53886.88	138.1416	81	8.132729	36.53808	4.040464
27	5545.140	48338.47	131.2308	82	6.810110	29.47622	3.508774
28	4980.546	43354.88	124.7998	83	5.662623	23.58281	3.021349
29	4473.248	38878.80	118.8221	84	4.674386	18.69947	2.580044
30	4017.366	34858.77	113.1843	85	3.829220	14.68307	2.184716
31	3607.678	31248.56	107.8393	86	3.109377	11.40661	1.831837
32	3239.528	28006.64	102.7851	87	2.499008	8.759007	1.517999
33	2908.760	25095.63	98.04933	88	1.986096	6.642304	1.242158
34	2611.542	22481.97	93.56187	89	1.559431	4.969560	1.002840
35	2344.542	20135.44	89.37216	90	1.208347	3.664204	.7979561
36	2104.636	18028.92	85.39640	91	.9221739	2.659795	.6242768
37	1889.095	16138.05	81.63400	92	.6917082	1.899295	.4789872
38	1695.481	14440.89	78.10100	93	.5095508	1.333499	.3601989
39	1521.545	12917.76	74.75574	94	.3686139	.9200778	.2655652
40	1365.318	11550.96	71.61135	95	.2619046	.6233818	.1920858
41	1225.011	10324.55	68.66131	96	.1825118	.4143631	.1361032
42	1098.989	9224.240	65.87392	97	.1245468	.2700250	.09430399
43	985.7902	8237.195	63.22436	98	.08322872	.1724094	.06391886
44	884.1052	7351.892	60.69335	99	.05450532	.1077338	.04243914
45	792.7265	6557.999	58.23055	100	.03491655	.06576769	.02755056
46	710.6196	5846.248	55.83991	101	.02185195	.03914184	.01746806
47	636.8199	5208.314	53.48873	102	.01332542	.02265361	.01078822
48	570.5061	4636.721	51.19330	103	.007899701	.01271211	.006475944
49	510.9196	4124.739	48.94882	104	.004554288	.006882944	.003783398
50	457.3952	3666.311	46.76830	105	.002523686	.003573309	.002123476
51	409.3138	3255.991	44.64281	106	.001361701	.001757708	.001164838
52	366.1097	2888.892	42.55379	107	.0006997437	.0007955601	.0006106410
53	327.2943	2560.628	40.50405	108	.0003460963	.0003078790	.0003116138
54	292.4252	2267.250	38.49319	109	.0001603345	.00007209287	.0001522601

Table Z (11.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 11.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	865268.6	1359.375	55	236.5394	1791.187	32.34415
1	88926.39	775922.1	471.2674	56	210.6922	1579.674	30.60940
2	79768.19	696124.9	409.9425	57	187.5347	1391.341	28.92184
3	71570.47	624537.1	373.2429	58	166.7844	1223.777	27.27384
4	64222.36	560302.7	347.8487	59	148.1904	1074.823	25.66050
5	57632.75	502661.2	329.3657	60	131.5354	942.5430	24.08548
6	51720.84	450933.3	314.4334	61	116.6296	825.1907	22.55782
7	46416.77	404510.9	302.5185	62	103.3041	721.1915	21.08827
8	41657.06	362849.0	292.2686	63	91.39890	629.1258	19.67857
9	37386.56	325458.7	284.2677	64	80.76562	547.7201	18.32553
10	33554.87	291900.9	278.1629	65	71.27439	475.8326	17.02947
11	30116.19	261782.3	273.0052	66	62.81152	412.4366	15.79376
12	27029.90	234750.2	268.3753	67	55.27511	356.6071	14.62190
13	24258.66	210489.0	262.9204	68	48.56567	307.5150	13.50897
14	21769.12	188716.3	255.4588	69	42.59414	264.4200	12.45025
15	19532.29	169179.5	245.8303	70	37.27977	226.6625	11.44024
16	17522.45	151651.5	234.1809	71	32.55216	193.6540	10.47560
17	15717.18	135928.3	221.3623	72	28.35079	164.8682	9.555821
18	14096.18	121825.8	208.0387	73	24.62193	139.8324	8.681038
19	12641.45	109178.2	195.1271	74	21.32136	118.1206	7.855616
20	11336.37	97836.15	183.0487	75	18.40771	99.34701	7.082153
21	10165.71	87665.16	171.8779	76	15.84223	83.16390	6.361548
22	9115.457	78544.73	161.3587	77	13.58746	69.25965	5.691862
23	8173.453	70366.68	151.6511	78	11.60910	57.35660	5.070451
24	7328.637	63033.85	142.7786	79	9.875169	47.20847	4.493404
25	6571.067	56458.98	134.7429	80	8.357148	38.59759	3.957022
26	5891.678	50563.83	127.4018	81	7.031106	31.33107	3.459363
27	5282.525	45278.19	120.8120	82	5.877073	25.23674	3.000084
28	4736.153	40539.14	114.6908	83	4.878027	20.15991	2.579797
29	4246.110	36290.34	109.0113	84	4.019487	15.96074	2.199962
30	3806.530	32481.28	103.6644	85	3.286821	12.51326	1.860309
31	3412.206	29066.68	98.60409	86	2.664150	9.705946	1.557672
32	3058.503	26005.92	93.82787	87	2.137335	7.441520	1.289001
33	2741.288	23262.52	89.36052	88	1.695605	5.634411	1.053282
34	2456.763	20803.76	85.13502	89	1.328955	4.208890	.8491412
35	2201.627	18600.27	81.19697	90	1.027911	3.098456	.6746865
36	1972.797	16625.70	77.46673	91	.7830619	2.245565	.5270675
37	1767.579	14856.46	73.94301	92	.5863079	1.600947	.4038000
38	1583.571	13271.33	70.64008	93	.4311317	1.122227	.3031979
39	1418.565	11851.28	67.51828	94	.3113249	.7730582	.2231962
40	1270.626	10579.27	64.58920	95	.2208029	.5229239	.1611896
41	1138.003	9439.972	61.84610	96	.1535933	.3470236	.1140326
42	1019.099	8419.649	59.25889	97	.1046245	.2257736	.07888631
43	912.4880	7506.000	56.80402	98	.06979007	.1439196	.05338324
44	816.8949	6687.997	54.46320	99	.04562248	.08978428	.03538707
45	731.1478	5955.774	52.18957	100	.02917366	.05472058	.02293551
46	654.2423	5300.490	49.98650	101	.01822508	.03251394	.01451849
47	585.2450	4714.222	47.82369	102	.01109379	.01878703	.008952066
48	523.3605	4189.864	45.71596	103	.006564914	.01052531	.005365029
49	467.8566	3721.034	43.65871	104	.003777970	.005689775	.003129336
50	418.0916	3301.999	41.66367	105	.002089744	.002949225	.001753532
51	373.4701	2927.611	39.72248	106	.001125535	.001448512	.0009604048
52	333.4497	2593.260	37.81802	107	.0005773456	.0006546617	.0005027141
53	297.5617	2294.816	35.95272	108	.0002850449	.0002530075	.0002562021
54	265.3829	2028.569	34.12608	109	.0001318145	.00005916269	.0001250699

Table Z (11.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 11.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	850494.3	1342.659	55	214.3178	1600.551	28.65395
1	88767.03	761307.9	455.3040	56	190.5567	1409.252	27.08350
2	79482.53	681796.5	394.1409	57	169.3084	1239.223	25.55851
3	71186.38	610592.9	357.6038	58	150.3049	1088.215	24.07194
4	63763.22	546817.7	332.3672	59	133.3088	954.2201	22.61924
5	57118.17	489690.9	314.0320	60	118.1143	835.4368	21.20359
6	51167.18	438516.7	299.2455	61	104.5417	730.2474	19.83297
7	45837.60	392673.5	287.4682	62	92.43135	637.1941	18.51684
8	41063.56	351605.2	277.3547	63	81.63262	554.9659	17.25658
9	36787.85	314813.6	269.4745	64	72.00626	482.3890	16.04914
10	32958.35	281852.4	263.4725	65	63.43052	418.4129	14.89463
11	29527.79	252322.2	258.4108	66	55.79883	362.0948	13.79584
12	26454.31	225865.8	253.8752	67	49.01583	312.5874	12.75569
13	23699.53	202163.7	248.5410	68	42.98898	269.1324	11.76963
14	21229.26	180931.0	241.2575	69	37.63558	231.0543	10.83328
15	19013.77	161912.8	231.8759	70	32.88084	197.7521	9.941606
16	17026.71	144880.8	220.5453	71	28.65962	168.6907	9.091505
17	15245.15	129629.7	208.0999	72	24.91592	143.3924	8.282401
18	13648.32	115975.3	195.1874	73	21.60006	121.4293	7.514256
19	12217.87	103751.5	182.6966	74	18.67105	102.4163	6.790752
20	10936.89	92809.13	171.0329	75	16.09068	86.00584	6.114008
21	9789.905	83014.14	160.2648	76	13.82331	71.88509	5.484642
22	8762.749	74246.61	150.1430	77	11.83464	59.77453	4.900795
23	7843.113	66399.09	140.8190	78	10.09337	49.42559	4.360007
24	7019.839	59375.23	132.3123	79	8.570443	40.61824	3.858726
25	6282.909	53088.68	124.6217	80	7.239987	33.15845	3.393607
26	5623.218	47462.15	117.6085	81	6.080290	26.87458	2.962839
27	5032.786	42426.40	111.3243	82	5.073209	21.61383	2.566005
28	4504.158	37919.48	105.4975	83	4.203266	17.23925	2.203512
29	4030.883	33886.05	100.1008	84	3.457278	13.62743	1.876496
30	3607.108	30276.55	95.02911	85	2.822024	10.66746	1.584599
31	3227.648	27046.63	90.23801	86	2.283307	8.261458	1.324978
32	2887.891	24156.61	85.72395	87	1.828518	6.324212	1.094909
33	2583.732	21570.89	81.50938	88	1.448013	4.780977	.8934196
34	2311.411	19257.59	77.53012	89	1.132867	3.565792	.7192348
35	2067.658	17188.19	73.82820	90	.8746715	2.620900	.5706471
36	1849.432	15337.10	70.32792	91	.6651303	1.896457	.4451413
37	1654.077	13681.46	67.02735	92	.4971156	1.349902	.3405270
38	1479.229	12200.78	63.93913	93	.3648906	.9447342	.2553014
39	1322.720	10876.68	61.02549	94	.2630192	.6497432	.1876490
40	1182.654	9692.735	58.29663	95	.1862085	.4387988	.1353078
41	1057.315	8634.215	55.74562	96	.1292968	.2907237	.09557289
42	945.1444	7687.935	53.34389	97	.08791642	.1888368	.06601136
43	844.7535	6842.107	51.06909	98	.05853981	.1201778	.04459918
44	754.9010	6086.182	48.90387	99	.03819949	.07485052	.02951683
45	674.4504	5410.740	46.80456	100	.02438319	.04554446	.01910003
46	602.4270	4807.353	44.77406	101	.01520513	.02701753	.01207109
47	537.9284	4268.485	42.78423	102	.009238925	.01558573	.007430980
48	480.1852	3787.385	40.84855	103	.005457474	.008717692	.004446222
49	428.4909	3358.002	38.96261	104	.003135033	.004705071	.002589245
50	382.2269	2974.913	37.13699	105	.001731002	.002434985	.001448544
51	340.8212	2633.254	35.36382	106	.0009306463	.001194123	.0007921280
52	303.7541	2328.679	33.62732	107	.0004765214	.0005389065	.0004140083
53	270.5764	2057.300	31.92958	108	.0002348448	.0002079888	.0002107181
54	240.8834	1815.632	30.27000	109	.0001084056	.00004856882	.0001027716

Table Z (11.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 11.8 Percent

Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$
0	100000.0	836212.0	1326.987	55	194.2182	1430.684	25.39742
1	88608.23	747185.1	440.3828	56	172.3765	1257.636	23.97546
2	79198.42	667957.9	379.3807	57	152.8814	1104.104	22.59713
3	70805.02	597135.7	343.0050	58	135.4790	967.9920	21.25593
4	63308.18	533815.7	317.9248	59	119.9444	847.4299	19.94763
5	56609.10	477198.0	299.7358	60	106.0830	740.7460	18.67497
6	50620.43	426570.7	285.0935	61	93.72497	646.4403	17.44501
7	45266.67	381298.5	273.4519	62	82.71944	563.1643	16.26605
8	40479.55	340814.2	263.4728	63	72.92465	489.7076	15.13916
9	36199.78	304610.8	255.7112	64	64.21009	424.9886	14.06144
10	32373.48	272234.5	249.8102	65	56.46166	368.0413	13.03279
11	28951.91	243280.3	244.8425	66	49.57959	318.0003	12.05555
12	25891.97	217386.2	240.3991	67	43.47470	274.0896	11.13212
13	23154.26	194229.5	235.1827	68	38.06096	235.6161	10.25827
14	20703.72	173522.4	228.0729	69	33.26163	201.9634	9.429956
15	18509.90	155008.2	218.9312	70	29.00750	172.5841	8.642578
16	16545.85	138457.1	207.9102	71	25.23831	146.9920	7.893252
17	14788.10	123663.3	195.8266	72	21.90227	124.7536	7.181339
18	13215.46	110442.0	183.3117	73	18.95350	105.4816	6.506674
19	11809.22	98627.03	171.2273	74	16.35406	88.82803	5.872355
20	10552.17	88069.54	159.9632	75	14.06870	74.47970	5.280092
21	9428.632	78636.01	149.5827	76	12.06463	62.15548	4.730279
22	8424.284	70207.13	139.8427	77	10.31049	51.60461	4.221143
23	7526.680	62676.22	130.8864	78	8.777744	42.60461	3.750400
24	6724.570	55947.80	122.7298	79	7.439986	34.95897	3.314828
25	6007.870	49936.45	115.3689	80	6.273777	28.49471	2.911401
26	5367.439	44565.85	108.6684	81	5.259422	23.05920	2.538436
27	4795.270	39767.75	102.6751	82	4.380451	18.51682	2.195466
28	4283.912	35481.22	97.12796	83	3.622808	14.74636	1.882738
29	3826.921	31651.88	91.99948	84	2.974508	11.63889	1.601120
30	3418.463	28231.14	87.18852	85	2.423617	9.096796	1.350195
31	3053.376	25175.62	82.65184	86	1.957447	7.034165	1.127416
32	2727.076	22446.53	78.38511	87	1.564758	5.376362	.9303474
33	2435.490	20009.17	74.40860	88	1.236924	4.058098	.7580680
34	2174.896	17832.50	70.66082	89	.9659878	3.021919	.6094014
35	1942.059	15888.80	67.18049	90	.7444922	2.217656	.4828088
36	1733.981	14153.27	63.89561	91	.5651248	1.602137	.3760726
37	1548.047	12603.76	60.80369	92	.4216163	1.138590	.2872627
38	1381.931	11220.47	57.91588	93	.3089193	.7955717	.2150418
39	1233.506	9985.676	55.19619	94	.2222758	.5462767	.1578152
40	1100.914	8883.561	52.65354	95	.1570821	.3683278	.1136194
41	982.4766	7899.964	50.28084	96	.1088773	.2436378	.08012806
42	876.6749	7022.237	48.05100	97	.07389958	.1579951	.05525615
43	782.1550	6239.086	45.94278	98	.04911856	.1003859	.03727302
44	697.7105	5540.430	43.93971	99	.03199442	.06242158	.02462867
45	622.2396	4917.275	42.00108	100	.02038589	.03791986	.01591134
46	554.7974	4361.594	40.12934	101	.01268970	.02245788	.01003967
47	494.5121	3866.218	38.29838	102	.007696713	.01293434	.006170461
48	440.6396	3424.739	36.52044	103	.004538350	.007222990	.003686037
49	392.4992	3031.423	34.79128	104	.002602380	.003892126	.002143109
50	349.4948	2681.139	33.12041	105	.001434329	.002011107	.001197018
51	311.0775	2369.297	31.50046	106	.0007697649	.0009847536	.0006535640
52	276.7492	2091.800	29.91685	107	.0003934398	.0004437739	.0003410745
53	246.0802	1844.990	28.37135	108	.0001935527	.0001710406	.0001733699
54	218.6835	1625.595	26.86330	109	.00008918511	.00003988600	.00008447856

Table Z (12.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 12.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	822397.7	1312.271	55	176.0345	1279.270	22.52208
1	88450.00	733529.9	426.4135	56	155.9588	1122.704	21.23434
2	78915.82	654585.4	365.5717	57	138.0735	984.0428	19.98833
3	70426.38	584141.9	329.3563	58	122.1381	861.3338	18.77806
4	62857.19	521273.0	304.4313	59	107.9401	752.8378	17.59959
5	56105.47	465159.0	286.3871	60	95.29556	657.0024	16.45527
6	50080.49	415071.7	271.8873	61	84.04385	572.4378	15.35131
7	44703.86	370362.4	260.3796	62	74.04265	497.8969	14.29502
8	39904.87	330452.8	250.5329	63	65.15872	432.2628	13.28719
9	35622.14	294827.1	242.8880	64	57.26975	374.5392	12.32504
10	31800.01	263024.4	237.0860	65	50.26891	323.8379	11.40836
11	28388.27	234633.8	232.2104	66	44.06283	279.3650	10.53903
12	25342.56	209289.2	227.8572	67	38.56824	240.4100	9.719045
13	22622.47	186664.3	222.7558	68	33.70520	206.3394	8.944464
14	20192.09	166468.9	215.8151	69	29.40251	176.5912	8.211567
15	18020.25	148444.5	206.9068	70	25.59617	150.6670	7.516130
16	16079.39	132360.0	196.1865	71	22.23047	128.1249	6.855483
17	14345.53	118009.0	184.4533	72	19.25756	108.5718	6.228943
18	12797.07	105206.2	172.3233	73	16.63510	91.65713	5.636244
19	11414.92	93785.75	160.6313	74	14.32800	77.06675	5.079985
20	10181.63	83598.99	149.7525	75	12.30375	64.51845	4.561533
21	9081.301	74512.97	139.7450	76	10.53225	53.75958	4.081101
22	8099.462	66409.09	130.3717	77	8.984839	44.56527	3.637007
23	7223.546	59181.48	121.7680	78	7.635506	36.73642	3.227135
24	6442.216	52735.58	113.9465	79	6.460272	30.09758	2.848563
25	5745.331	46986.92	106.9006	80	5.437904	24.49458	2.498555
26	5123.720	41860.18	100.4983	81	4.550554	19.79167	2.175554
27	4569.357	37288.13	94.78199	82	3.783283	15.86853	1.879060
28	4074.801	33210.84	89.50060	83	3.123339	12.61789	1.609192
29	3633.617	29574.92	84.62656	84	2.559840	9.943623	1.366605
30	3239.995	26332.77	80.06247	85	2.082022	7.759827	1.150843
31	2888.800	23441.95	75.76625	86	1.678553	5.991076	.9596244
32	2575.480	20864.56	71.73291	87	1.339418	4.572013	.7907766
33	2295.996	18566.80	67.98061	88	1.056904	3.445606	.6434313
34	2046.666	16518.46	64.45046	89	.8239259	2.561811	.5165085
35	1824.293	14692.63	61.17809	90	.6338704	1.877052	.4086241
36	1625.925	13065.25	58.09501	91	.4802954	1.353926	.3178242
37	1448.986	11614.90	55.19821	92	.3576887	.9606644	.2424090
38	1291.189	10322.43	52.49747	93	.2616114	.6701763	.1811902
39	1150.452	9170.783	49.95851	94	.1879004	.4594353	.1327681
40	1024.954	8144.711	47.58906	95	.1325518	.3092753	.09543881
41	913.0556	7230.614	45.38193	96	.09171078	.2042450	.06720139
42	813.2749	6416.363	43.31139	97	.06213677	.1322343	.04626866
43	724.2948	5691.146	41.35729	98	.04122647	.08388140	.03116070
44	644.9434	5045.329	39.50396	99	.02680579	.05207383	.02055693
45	574.1532	4470.331	37.71346	100	.01704935	.03158229	.01325947
46	511.0088	3958.508	35.98782	101	.01059384	.01867405	.008352953
47	454.6682	3503.045	34.30280	102	.006414030	.01073765	.005125512
48	404.4129	3097.862	32.66949	103	.003775265	.005986608	.003056872
49	359.5870	2737.527	31.08383	104	.002160946	.003220749	.001774457
50	319.6170	2417.188	29.55436	105	.001188901	.001661590	.0009895101
51	283.9759	2132.514	28.07414	106	.0006369112	.0008123750	.0005394262
52	252.1872	1879.646	26.62971	107	.0003249547	.0003655623	.0002810872
53	223.8396	1655.142	25.22257	108	.0001595760	.0001407053	.0001426913
54	198.5638	1455.932	23.85197	109	.00007339804	.00003276698	.00006946600

Table Z (12.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 12.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	809029.3	1298.428	55	159.5813	1144.256	19.98199
1	88292.34	720319.8	413.3153	56	141.1300	1002.577	18.81558
2	78634.73	641656.5	352.6329	57	124.7225	877.3234	17.68900
3	70050.44	571589.1	316.5769	58	110.1313	766.6774	16.59668
4	62410.20	509167.2	291.8058	59	97.15556	669.0215	15.53495
5	55607.20	453551.6	273.9050	60	85.62145	582.9150	14.50582
6	49547.25	403997.6	259.5460	61	75.37738	507.0706	13.51477
7	44149.04	359843.2	248.1704	62	66.28912	440.3354	12.56820
8	39339.36	320499.2	238.4541	63	58.23151	381.6791	11.66666
9	35054.72	285440.9	230.9238	64	51.09000	330.1842	10.80753
10	31237.69	254200.6	225.2191	65	44.76465	285.0345	9.990445
11	27836.57	226361.8	220.4337	66	39.16818	245.5018	9.216959
12	24805.75	201554.0	216.1687	67	34.22283	210.9358	8.488672
13	22103.81	179447.8	211.1796	68	29.85439	180.7577	7.801940
14	19693.98	159750.6	204.4037	69	25.99686	154.4552	7.153322
15	17544.39	142202.2	195.7225	70	22.59106	131.5746	6.538954
16	15626.88	126570.4	185.2940	71	19.58554	111.7146	5.956360
17	13916.96	112648.0	173.9007	72	16.93609	94.51855	5.404829
18	12392.63	100249.9	162.1429	73	14.60369	79.66943	4.884017
19	11034.46	89210.08	150.8299	74	12.55590	66.88360	4.396096
20	9824.731	79380.40	140.3226	75	10.76279	55.90689	3.942150
21	8747.351	70628.50	130.6740	76	9.196737	46.51226	3.522241
22	7787.711	62836.54	121.6529	77	7.831556	38.49812	3.134786
23	6933.128	55899.52	113.3874	78	6.643558	31.68634	2.777824
24	6172.189	49723.79	105.8866	79	5.610983	25.92026	2.448711
25	5494.703	44225.91	99.14175	80	4.714599	21.06252	2.144971
26	4891.474	39331.55	93.02390	81	3.938245	16.99242	1.865169
27	4354.463	34974.52	87.57127	82	3.268379	13.60322	1.608786
28	3876.243	31095.91	82.54249	83	2.693444	10.80000	1.375843
29	3450.396	27643.33	77.90986	84	2.203569	8.497932	1.166821
30	3071.138	24570.15	73.57955	85	1.789058	6.621420	.9812446
31	2733.365	21834.87	69.51066	86	1.439791	5.104262	.8170710
32	2432.560	19400.51	65.69755	87	1.146847	3.889220	.6723624
33	2164.720	17234.12	62.15645	88	.9033378	2.926478	.5463074
34	1926.206	15306.35	58.83094	89	.7029556	2.172444	.4379174
35	1713.861	13591.04	55.75376	90	.5398404	1.589263	.3459502
36	1524.777	12064.90	52.85975	91	.4083180	1.144534	.2686848
37	1356.423	10707.20	50.14544	92	.3035432	.8108025	.2046253
38	1206.553	9499.453	47.61936	93	.2216139	.5647267	.1527173
39	1073.125	8425.211	45.24882	94	.1588888	.3865239	.1117329
40	954.3577	7469.813	43.04048	95	.1118862	.2597747	.08019368
41	848.6508	6620.194	40.98711	96	.07727452	.1712773	.05637869
42	754.5610	5864.727	39.06424	97	.05226245	.1107100	.03875583
43	670.8069	5193.067	37.25273	98	.03461325	.07011354	.02605940
44	596.2507	4596.008	35.53771	99	.02246570	.04345589	.01716408
45	529.8589	4065.370	33.88378	100	.01426344	.02631272	.01105329
46	470.7453	3593.874	32.29262	101	.008846981	.01553297	.006951959
47	418.0973	3175.046	30.74167	102	.005346848	.008917039	.004258970
48	371.2214	2803.118	29.24099	103	.003141517	.004963550	.002535964
49	329.4861	2472.946	27.78670	104	.001794987	.002666093	.001469723
50	292.3399	2179.946	26.38644	105	.0009857983	.001373289	.0008182570
51	259.2775	1920.031	25.03368	106	.0005271649	.0006704026	.0004453758
52	229.8432	1689.567	23.71599	107	.0002684822	.0003012395	.0002317310
53	203.6436	1485.320	22.43460	108	.0001316089	.0001157906	.0001174825
54	180.3263	1304.406	21.18871	109	.00006042651	.00002692804	.00005714129

Table Z (12.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 12.4 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	796085.6	1285.385	55	144.6911	1023.825	17.73689
1	88135.23	707534.0	401.0152	56	127.7338	895.5933	16.68021
2	78355.14	629150.4	340.4916	57	112.6828	782.4308	15.66141
3	69677.17	559456.3	304.5939	58	99.32315	682.6434	14.67536
4	61967.19	497477.5	279.9754	59	87.46491	594.7281	13.71863
5	55114.23	442354.9	262.2166	60	76.94410	517.3482	12.79293
6	49020.62	393327.6	247.9969	61	67.61769	449.3115	11.90306
7	43602.06	349720.3	236.7516	62	59.35921	389.5529	11.05465
8	38782.84	310932.9	227.1637	63	52.05116	337.1219	10.24804
9	34497.32	276432.1	219.7462	64	45.58635	291.1743	9.480731
10	30686.29	245743.2	214.1369	65	39.87133	250.9600	8.752280
11	27296.55	218444.4	209.4400	66	34.82454	215.8114	8.063923
12	24281.25	194161.2	205.2612	67	30.37348	185.1333	7.416945
13	21597.94	172560.9	200.3816	68	26.44924	158.3974	6.807967
14	19209.02	153348.8	193.7664	69	22.99072	135.1363	6.233811
15	17081.91	136262.9	185.3060	70	19.94320	114.9376	5.690940
16	15187.87	121070.3	175.1610	71	17.25918	97.43644	5.177063
17	13501.93	107563.1	164.0970	72	14.89788	82.30993	4.691450
18	12001.66	95556.11	152.6994	73	12.82332	69.27110	4.233700
19	10667.32	84883.63	141.7526	74	11.00556	58.06400	3.805622
20	9480.944	75397.91	131.6033	75	9.417070	48.45975	3.408060
21	8426.244	66967.29	122.3001	76	8.032510	40.25441	3.040963
22	7488.482	59474.72	113.6175	77	6.827978	33.26724	2.702840
23	6654.873	52816.11	105.6762	78	5.781910	27.33893	2.391882
24	5913.932	46898.79	98.48254	79	4.874567	22.32962	2.105694
25	5255.425	41640.32	92.02533	80	4.088542	18.11695	1.842040
26	4670.140	36967.43	86.17880	81	3.409203	14.59360	1.599597
27	4150.031	32814.95	80.97726	82	2.824289	11.66491	1.377841
28	3687.689	29125.00	76.18859	83	2.323332	9.246885	1.176718
29	3276.716	25846.22	71.78500	84	1.897390	7.264680	.9965693
30	2911.359	22932.92	67.67611	85	1.537732	5.651779	.8369118
31	2586.548	20344.56	63.82215	86	1.235328	4.350071	.6959195
32	2297.804	18045.06	60.21687	87	.9822342	3.309430	.5718649
33	2041.163	16002.32	56.87474	88	.7723003	2.486343	.4639937
34	1813.031	14187.82	53.74168	89	.5999160	1.842835	.3714044
35	1610.292	12576.16	50.84773	90	.4598905	1.346023	.2929836
36	1430.086	11144.80	48.13088	91	.3472275	.9678319	.2272164
37	1269.923	9873.677	45.58727	92	.2576693	.6845366	.1727868
38	1127.600	8744.964	43.22426	93	.1877871	.4760215	.1287604
39	1001.118	7742.804	41.01070	94	.1343967	.3252880	.09406096
40	888.7365	6853.098	38.95227	95	.09447097	.2182675	.06740580
41	788.8918	6063.307	37.04169	96	.06513054	.1436778	.04731450
42	700.1793	5362.287	35.25572	97	.04397083	.09271970	.03247359
43	621.3538	4740.142	33.57618	98	.02906992	.05862476	.02180045
44	551.3113	4188.084	31.98892	99	.01883423	.03627618	.01433599
45	489.0517	3698.313	30.46093	100	.01193655	.02192969	.009217270
46	433.7177	3263.904	28.99354	101	.007390541	.01292456	.005787895
47	384.5254	2878.706	27.56578	102	.004458672	.007407619	.003540127
48	340.8059	2537.251	26.18677	103	.002615012	.004116719	.002104539
49	301.9520	2234.671	24.85274	104	.001491496	.002207709	.001217740
50	267.4332	1966.634	23.57058	105	.0008176649	.001135400	.0006768753
51	236.7656	1729.287	22.33411	106	.0004364759	.0005534321	.0003678504
52	209.5135	1519.207	21.13184	107	.0002218993	.0002483206	.0001911076
53	185.3010	1333.357	19.96476	108	.0001085806	.00009532062	.00009676087
54	163.7919	1169.031	18.83205	109	.00004976465	.00002213730	.00004701963

Table Z (12.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 12.6 Percent

Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}N^{o}_x$	$^{u}\bar{M}_x$
0	100000.0	783547.0	1273.078	55	131.2132	916.3627	15.75151
1	87978.69	695152.7	389.4477	56	115.6297	800.2827	14.79406
2	78077.04	617047.3	329.0822	57	101.8238	698.0254	13.87258
3	69306.55	547723.9	293.3418	58	89.59213	608.0145	12.98230
4	61528.09	486184.3	268.8747	59	78.75555	528.8534	12.12002
5	54626.49	431549.5	251.2565	60	69.15930	459.3024	11.28720
6	48500.51	383042.4	237.1744	61	60.66853	398.2579	10.48803
7	43062.82	339974.3	226.0577	62	53.16419	344.7360	9.727450
8	38235.17	301734.7	216.5963	63	46.53604	297.8604	9.005622
9	33949.76	267781.5	209.2897	64	40.68382	256.8542	8.320190
10	30145.57	237633.3	203.7740	65	35.52021	221.0285	7.670623
11	26767.93	210863.2	199.1637	66	30.96907	189.7712	7.057899
12	23768.73	187092.6	195.0693	67	26.96281	162.5380	6.483029
13	21104.51	165985.8	190.2967	68	23.43753	138.8464	5.942886
14	18736.83	147246.0	183.8380	69	20.33663	118.2706	5.434533
15	16632.41	130609.7	175.5925	70	17.60959	100.4354	4.954734
16	14761.95	115843.1	165.7227	71	15.21257	85.00955	4.501367
17	13099.97	102738.0	154.9780	72	13.10795	71.70043	4.073696
18	11623.68	91109.17	143.9289	73	11.26260	60.24855	3.671280
19	10313.02	80791.16	133.3357	74	9.648909	50.42295	3.295618
20	9149.766	71636.78	123.5318	75	8.241568	42.01757	2.947354
21	8117.464	63515.10	114.5611	76	7.017352	34.84922	2.626349
22	7201.253	56309.92	106.2036	77	5.954455	28.75594	2.331206
23	6388.251	49918.08	98.57332	78	5.033257	23.59524	2.060257
24	5666.911	44247.92	91.67362	79	4.235862	19.24229	1.811333
25	5026.965	39218.05	85.49130	80	3.546518	15.58810	1.582417
26	4459.189	34756.23	79.90360	81	2.951987	12.53728	1.372290
27	3955.535	30798.36	74.94116	82	2.441174	10.00586	1.180435
28	3508.618	27287.60	70.38074	83	2.004604	7.919558	1.006740
29	3112.064	24173.56	66.19449	84	1.634187	6.212320	.8514351
30	2760.154	21411.58	62.29533	85	1.322069	4.825625	.7140399
31	2447.857	18962.00	58.64458	86	1.060190	3.708466	.5929229
32	2170.733	16789.67	55.23547	87	.8414807	2.816949	.4865452
33	1924.859	14863.32	52.08081	88	.6604550	2.113062	.3942091
34	1706.690	13155.24	49.12873	89	.5121243	1.563725	.3150950
35	1513.149	11640.81	46.40680	90	.3918928	1.140370	.2482062
36	1341.428	10298.19	43.85598	91	.2953622	.8186690	.1922099
37	1189.078	9107.987	41.47206	92	.2187920	.5781175	.1459492
38	1053.940	8053.007	39.26133	93	.1591704	.4013777	.1085968
39	934.0591	7117.976	37.19410	94	.1137138	.2738412	.07920977
40	827.7321	6289.341	35.27516	95	.07979044	.1834515	.05667555
41	733.4359	5555.069	33.49721	96	.05491172	.1205647	.03972057
42	649.8033	4904.485	31.83818	97	.03700607	.07767810	.02721863
43	575.6249	4328.128	30.28078	98	.02442194	.04903460	.01824358
44	509.8300	3817.607	28.81157	99	.01579473	.03029268	.01197785
45	451.4516	3365.491	27.39973	100	.009992426	.01828282	.007688790
46	399.6607	2965.194	26.04629	101	.006175843	.01075777	.004820364
47	353.7018	2610.874	24.73174	102	.003719233	.006155772	.002943606
48	312.9301	2297.347	23.46433	103	.002177457	.003415519	.001747101
49	276.7617	2020.010	22.24045	104	.001239726	.001828757	.001009303
50	244.6873	1774.770	21.06623	105	.0006784331	.0009390401	.0005601141
51	216.2433	1557.995	19.93587	106	.0003615097	.0004570273	.0003039242
52	191.0134	1366.466	18.83873	107	.0001834609	.0002047685	.0001576600
53	168.6388	1197.327	17.77560	108	.00008961233	.00007849663	.00007972175
54	148.7991	1048.043	16.74560	109	.00004099816	.00001820522	.00003870430

Table Z (12.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 12.8 Percent

Age x	${}^{U}D_x$	${}^{U}N_x^{o}$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N_x^{o}$	${}^{U}\bar{M}_x$
0	100000.0	771394.9	1261.447	55	119.0114	820.4412	13.99493
1	87822.70	683157.4	378.5537	56	104.6911	715.3424	13.12724
2	77800.41	605328.6	318.3455	57	92.02776	622.9229	12.29363
3	68938.55	536373.4	282.7614	58	80.82929	541.7158	11.48967
4	61092.88	475269.1	258.4446	59	70.92663	470.4239	10.71238
5	54143.93	421116.9	240.9655	60	62.17389	407.8978	9.962969
6	47986.83	373123.5	227.0195	61	54.44403	353.1165	9.245120
7	42531.19	330587.2	216.0297	62	47.62502	305.1710	8.563142
8	37696.18	292886.6	206.6929	63	41.61355	263.2538	7.917060
9	33411.83	259471.4	199.4953	64	36.31586	226.6501	7.304643
10	29615.32	229853.5	194.0716	65	31.65042	194.7275	6.725299
11	26250.47	203600.9	189.5461	66	27.54618	166.9249	6.179785
12	23267.92	180331.1	185.5342	67	23.94020	142.7447	5.668879
13	20623.20	159705.7	180.8661	68	20.77321	121.7463	5.189688
14	18277.05	141425.7	174.5599	69	17.99286	103.5419	4.739499
15	16195.51	125226.4	166.5235	70	15.55248	87.79006	4.315350
16	14348.69	110873.2	156.9209	71	13.41165	74.19041	3.915278
17	12710.67	98157.66	146.4857	72	11.53569	62.47768	3.538551
18	11258.25	86894.37	135.7740	73	9.894112	52.41729	3.184699
19	9971.086	76918.47	125.5223	74	8.461468	43.80086	2.854958
20	8830.714	68083.30	116.0514	75	7.214507	36.44296	2.549808
21	7820.517	60258.72	107.4007	76	6.131960	30.17906	2.269041
22	6925.521	53329.42	99.35569	77	5.193945	24.86402	2.011351
23	6132.756	47193.22	92.02365	78	4.382620	20.37043	1.775205
24	5430.620	41759.49	85.40543	79	3.681762	16.58690	1.558640
25	4808.816	36947.89	79.48582	80	3.077127	13.41635	1.359834
26	4258.115	32687.27	74.14507	81	2.556743	10.77400	1.177671
27	3770.475	28914.57	69.41035	82	2.110574	8.585406	1.011642
28	3338.537	25573.99	65.06691	83	1.730054	6.784840	.8615948
29	2955.956	22616.16	61.08691	84	1.407869	5.314038	.7276723
30	2617.050	19997.37	57.38643	85	1.136956	4.121504	.6094037
31	2316.829	17678.92	53.92785	86	.9101282	3.162470	.5053320
32	2050.897	15626.51	50.70391	87	.7210950	2.398497	.4140874
33	1815.372	13809.73	47.72589	88	.5649640	1.796381	.3350273
34	1606.758	12201.67	44.94405	89	.4373028	1.327302	.2674082
35	1422.024	10778.44	42.38364	90	.3340439	.9664400	.2103396
36	1258.409	9518.908	39.98843	91	.2513161	.6927129	.1626489
37	1113.510	8404.348	37.75392	92	.1858344	.4883967	.1233196
38	985.2105	7418.165	35.68541	93	.1349542	.3385461	.09162032
39	871.5989	6545.659	33.75459	94	.09624239	.2306048	.06672497
40	771.0126	5773.805	31.96547	95	.06741142	.1542385	.04766890
41	681.9666	5091.061	30.31073	96	.04631024	.1012024	.03335633
42	603.1317	4487.205	28.76941	97	.03115403	.06509779	.02282151
43	533.3338	3953.193	27.32507	98	.02052346	.04102665	.01527205
44	471.5353	3481.018	25.96494	99	.01324988	.02530443	.01001091
45	416.8015	3063.604	24.66024	100	.008367583	.01524747	.006415907
46	368.3315	2694.686	23.41172	101	.005162435	.008957217	.004015911
47	325.3973	2368.719	22.20123	102	.003103424	.005117191	.002448423
48	287.3779	2080.794	21.03621	103	.001813704	.002834708	.001450862
49	253.7121	1826.554	19.91320	104	.001030794	.001515364	.0008368276
50	223.9113	1602.138	18.83767	105	.0005630962	.0007769037	.0004636525
51	197.5316	1404.120	17.80416	106	.0002995192	.0003775447	.0002511935
52	174.1755	1229.474	16.80279	107	.0001517321	.0001689130	.0001301113
53	153.5005	1075.519	15.83418	108	.00007398287	.00006466438	.00006570583
54	135.2016	939.8767	14.89742	109	.00003378758	.00001497676	.00003187055

Table Z (13.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 13.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	759612.0	1250.439	55	107.9629	734.7917	12.44000
1	87667.26	671530.6	368.2798	56	94.80393	639.6186	11.65352
2	77525.26	593977.1	308.2281	57	83.18906	556.0754	10.89926
3	68573.16	525387.4	272.7994	58	72.93682	482.7977	10.17312
4	60661.52	464714.5	248.6315	59	63.88782	418.5808	9.472311
5	53666.47	411039.9	231.2904	60	55.90458	362.3596	8.797835
6	47479.49	363553.9	217.4788	61	48.86752	313.1893	8.152907
7	42007.04	321541.8	206.6142	62	42.67130	270.2309	7.541291
8	37165.72	284371.7	197.4002	63	37.21912	232.7402	6.962892
9	32883.36	251485.0	190.3098	64	32.42338	200.0599	6.415603
10	29095.31	222387.2	184.9762	65	28.20799	171.6092	5.898786
11	25743.89	196641.2	180.5340	66	24.50669	146.8745	5.413008
12	22778.52	173860.9	176.6027	67	21.26090	125.4004	4.958854
13	20153.69	153705.0	172.0366	68	18.41570	106.7850	4.533646
14	17829.34	135872.8	165.8791	69	15.92265	90.67517	4.134881
15	15770.82	120098.3	158.0461	70	13.73870	76.76040	3.759845
16	13947.71	106146.2	148.7031	71	11.82657	64.76804	3.406725
17	12333.59	93807.85	138.5679	72	10.15432	54.45788	3.074798
18	10904.93	82898.05	128.1826	73	8.693901	45.61787	2.763578
19	9641.063	73252.33	118.2610	74	7.421886	38.06007	2.474077
20	8523.323	64724.71	109.1111	75	6.316927	31.61758	2.206641
21	7534.930	57185.86	100.7685	76	5.359561	26.14270	1.961009
22	6660.808	50521.42	93.02373	77	4.531666	21.50538	1.735966
23	5887.904	44630.20	85.97780	78	3.817025	17.59171	1.530103
24	5204.574	39422.65	79.62910	79	3.200940	14.30229	1.341643
25	4600.495	34819.49	73.96062	80	2.670533	11.55068	1.168944
26	4066.441	30750.66	68.85547	81	2.214982	9.261536	1.010982
27	3594.378	27154.16	64.33765	82	1.825216	7.368848	.8672661
28	3176.981	23975.23	60.20051	83	1.493497	5.814481	.7376139
29	2807.934	21165.52	56.41626	84	1.213214	4.547035	.6220994
30	2481.600	18682.27	52.90400	85	.9780240	3.521203	.5202676
31	2193.029	16487.71	49.62715	86	.7815180	2.697690	.4308183
32	1937.871	14548.40	46.57803	87	.6181012	2.042835	.3525326
33	1712.290	12834.80	43.76647	88	.4834132	1.527632	.2848211
34	1512.839	11320.73	41.14477	89	.3735173	1.126974	.2270107
35	1336.534	9983.060	38.73602	90	.2848148	.8192934	.1783067
36	1180.661	8801.343	36.48669	91	.2138997	.5863193	.1376782
37	1042.866	7757.494	34.39197	92	.1578871	.4127299	.1042322
38	921.0728	6835.512	32.45630	93	.1144557	.2856405	.07732245
39	813.4152	6021.250	30.65269	94	.08147945	.1942567	.05622608
40	718.2700	5302.197	28.98438	95	.05696995	.1297188	.04010650
41	634.1909	4667.283	27.44413	96	.03906789	.08497695	.02802089
42	559.8861	4106.724	26.01197	97	.02623541	.05457257	.01914098
43	494.2166	3611.879	24.67232	98	.01725261	.03433767	.01278872
44	436.1773	3175.110	23.41299	99	.01111852	.02114451	.008369731
45	384.8654	2789.679	22.20712	100	.007009155	.01272024	.005355523
46	339.5072	2449.631	21.05523	101	.004316690	.007460499	.003346825
47	299.4021	2149.705	19.94039	102	.002590407	.004255255	.002037224
48	263.9519	1885.250	18.86934	103	.001511207	.002353454	.001205258
49	232.6180	1652.149	17.83873	104	.0008573541	.001256101	.0006940610
50	204.9315	1446.754	16.85344	105	.0004675214	.0006429799	.0003839340
51	180.4679	1265.843	15.90832	106	.0002482414	.0003119913	.0002076826
52	158.8478	1106.566	14.99421	107	.0001255330	.0001393835	.0001074131
53	139.7445	966.4071	14.11158	108	.00006110012	.00005328789	.00005417269
54	122.8676	843.1394	13.25948	109	.00002785471	.00001232509	.00002625244

Table Z (13.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 13.2 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	748181.8	1240.005	55	97.95702	658.2888	11.06289
1	87512.37	660256.0	358.5776	56	85.86561	572.0888	10.34989
2	77251.56	582976.3	298.6818	57	75.21270	496.5559	9.667316
3	68210.34	514749.5	263.4074	58	65.82696	430.4213	9.011343
4	60233.95	454504.2	239.3874	59	57.55818	372.5667	8.379374
5	53194.06	401302.1	222.1827	60	50.27689	322.0050	7.772225
6	46978.39	354317.3	208.5041	61	43.87057	277.8626	7.192700
7	41490.27	312822.0	197.7631	62	38.24027	239.3651	6.644080
8	36643.65	276174.1	188.6700	63	33.29531	205.8268	6.126173
9	32364.16	243806.6	181.6850	64	28.95392	176.6434	5.636988
10	28585.33	215218.9	176.4400	65	25.14509	151.2821	5.175855
11	25247.97	189968.8	172.0792	66	21.80709	129.2720	4.743183
12	22300.24	167666.8	168.2269	67	18.88543	110.1972	4.339394
13	19695.67	147969.0	163.7603	68	16.32922	93.69099	3.962008
14	17393.36	130572.8	157.7478	69	14.09368	79.43159	3.608715
15	15358.00	115211.3	150.1126	70	12.13911	67.13691	3.277034
16	13558.61	101648.4	141.0218	71	10.43115	56.55954	2.965286
17	11968.34	89675.44	131.1775	72	8.940384	47.48196	2.672766
18	10563.29	79107.43	121.1081	73	7.641030	39.71251	2.398979
19	9322.519	69780.40	111.5053	74	6.511537	33.08173	2.144749
20	8227.148	61549.11	102.6651	75	5.532318	27.43945	1.910311
21	7260.250	54285.09	94.61902	76	4.685570	22.65306	1.695367
22	6406.654	47874.93	87.16278	77	3.954788	18.60607	1.498787
23	5653.236	42218.52	80.39132	78	3.325235	15.19663	1.319279
24	4988.311	37227.35	74.30071	79	2.783600	12.33609	1.155237
25	4401.543	32823.26	68.87227	80	2.318244	9.947463	1.005179
26	3883.711	28937.26	63.99196	81	1.919391	7.963808	.8681686
27	3426.796	25508.45	59.68072	82	1.578846	6.326597	.7437349
28	3023.508	22483.09	55.73974	83	1.289619	4.984417	.6316764
29	2667.568	19813.83	52.14129	84	1.045747	3.891924	.5320135
30	2353.381	17458.89	48.80738	85	.8415326	3.009255	.4443109
31	2076.046	15381.39	45.70241	86	.6712626	2.301922	.3674089
32	1831.257	13548.78	42.81833	87	.5299623	1.740447	.3002234
33	1615.228	11932.31	40.16365	88	.4137481	1.299490	.2422154
34	1424.562	10506.58	37.69262	89	.3191245	.9571771	.1927771
35	1256.321	9249.201	35.42631	90	.2429093	.6947664	.1512001
36	1107.842	8140.368	33.31372	91	.1821057	.4964215	.1165781
37	976.8169	7162.630	31.34983	92	.1341813	.3488954	.08812712
38	861.2131	6300.567	29.53826	93	.09709906	.2410786	.06527669
39	759.2083	5540.568	27.85326	94	.06900136	.1636896	.04739433
40	669.2192	4870.619	26.29743	95	.04816010	.1091319	.03375469
41	589.8379	4280.109	24.86355	96	.03296808	.07137575	.02354648
42	519.8097	3759.675	23.53266	97	.02210006	.04576384	.01605923
43	458.0301	3301.062	22.28992	98	.01450750	.02874858	.01071268
44	403.5263	2896.989	21.12377	99	.009332898	.01767423	.006999900
45	355.4263	2541.039	20.00910	100	.005873099	.01061538	.004471869
46	312.9837	2227.557	18.94620	101	.003610643	.006215929	.002790140
47	275.5241	1951.551	17.91931	102	.002162887	.003539679	.001695649
48	242.4720	1708.617	16.93449	103	.001259568	.001954556	.001001567
49	213.3105	1494.863	15.98854	104	.0007133291	.001041545	.0005758452
50	187.5900	1306.850	15.08578	105	.0003882963	.0005323220	.0003180298
51	164.9046	1141.540	14.22135	106	.0002058107	.0002579076	.0001717669
52	144.8925	996.2558	13.38677	107	.0001038924	.0001150557	.00008870501
53	127.2423	868.6362	12.58234	108	.00005047773	.00004392794	.00004467924
54	111.6777	756.5949	11.80712	109	.00002297145	.00001014640	.00002163212

Table Z (13.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 13.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	737088.8	1230.102	55	88.89371	589.9331	9.842679
1	87358.02	649318.1	349.4035	56	77.78362	511.8465	9.196182
2	76979.31	572310.8	289.6627	57	68.01323	443.5438	8.578364
3	67850.07	504444.2	254.5418	58	59.42092	383.8451	7.985672
4	59810.14	444622.9	230.6684	59	51.86519	331.7128	7.415676
5	52726.63	391888.3	213.5989	60	45.22418	286.2325	6.869031
6	46483.45	345398.5	200.0517	61	39.39209	246.5963	6.348179
7	40980.74	304412.8	189.4327	62	34.27599	212.0897	5.855972
8	36129.81	268278.8	180.4587	63	29.79103	182.0813	5.392139
9	31854.05	236421.5	173.5772	64	25.86088	156.0155	4.954802
10	28085.16	208333.9	168.4192	65	22.41932	133.4033	4.543271
11	24762.44	183569.4	164.1383	66	19.40887	113.8138	4.157821
12	21832.83	161734.8	160.3632	67	16.77887	96.86669	3.798735
13	19248.84	142484.0	155.9939	68	14.48221	82.22749	3.463721
14	16968.79	125512.4	150.1226	69	12.47749	69.60329	3.150649
15	14956.68	110552.2	142.6800	70	10.72810	58.73771	2.857246
16	13181.02	97367.08	133.8340	71	9.202407	49.40630	2.581963
17	11614.51	85748.08	124.2718	72	7.873340	41.41213	2.324114
18	10232.93	75510.58	114.5082	73	6.717197	34.58204	2.083203
19	9015.033	66491.19	105.2134	74	5.714169	28.76323	1.859896
20	7941.759	58545.43	96.67177	75	4.846297	23.82061	1.654335
21	6996.042	51545.75	88.91125	76	4.097309	19.63514	1.466201
22	6162.621	45379.77	81.73230	77	3.452175	16.10248	1.294443
23	5428.311	39948.41	75.22416	78	2.897513	13.13160	1.137878
24	4781.394	35164.27	69.38071	79	2.421271	10.64340	.9950550
25	4211.524	30950.31	64.18175	80	2.012931	8.569354	.8646380
26	3709.493	27238.64	59.51599	81	1.663668	6.849984	.7457701
27	3267.302	23969.41	55.40156	82	1.366080	5.433404	.6380041
28	2877.700	21089.95	51.64711	83	1.113862	4.274145	.5411268
29	2534.447	18553.90	48.22503	84	.9016336	3.332207	.4551178
30	2231.996	16320.42	45.06011	85	.7242818	2.572521	.3795640
31	1965.493	14353.54	42.11773	86	.5767166	1.964814	.3134315
32	1730.682	12621.58	39.38949	87	.4545152	1.483272	.2557567
33	1523.825	11096.58	36.88269	88	.3542197	1.105759	.2060480
34	1341.578	9753.915	34.55341	89	.2727284	.8132134	.1637578
35	1181.051	8571.865	32.42088	90	.2072276	.5893490	.1282548
36	1039.631	7531.304	30.43651	91	.1550817	.4204379	.09874299
37	915.0566	6615.384	28.59506	92	.1140676	.2950260	.07453412
38	805.3391	5809.251	26.89944	93	.08239838	.2035324	.05512503
39	708.7000	5099.813	25.32506	94	.05845136	.1379759	.03996259
40	623.5959	4475.537	23.87393	95	.04072469	.09184136	.02841794
41	548.6570	3926.255	22.53891	96	.02782898	.05997065	.01979292
42	482.6653	3443.010	21.30196	97	.01862218	.03838929	.01347802
43	424.5502	3017.919	20.14899	98	.01220290	.02407700	.008976581
44	373.3707	2644.042	19.06897	99	.007836469	.01477830	.005856177
45	328.2852	2315.274	18.03845	100	.004922713	.008861708	.003735244
46	288.5738	2026.241	17.05753	101	.003021031	.005180684	.002326819
47	253.5876	1772.210	16.11151	102	.001806499	.002945410	.001411814
48	222.7735	1549.012	15.20585	103	.001050169	.001623810	.0008325783
49	195.6354	1352.970	14.33747	104	.0005936913	.0008639265	.0004779251
50	171.7427	1180.839	13.51019	105	.0003226022	.0004408568	.0002635274
51	150.7075	1029.761	12.71945	106	.0001706890	.0002132715	.0001421106
52	132.1848	897.2195	11.95735	107	.00008601108	.00009500625	.00007328025
53	115.8778	780.9981	11.22408	108	.00004171613	.00003622442	.00003686206
54	101.5239	679.1436	10.51868	109	.00001895073	.000008355702	.00001783107

Table Z (13.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 13.6 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000.0	726318.5	1220.690	55	80.68277	528.8369	8.760961
1	87204.23	638702.3	340.7177	56	70.47460	458.0878	8.174664
2	76708.49	561965.9	281.1313	57	61.51381	396.3121	7.615362
3	67492.34	494457.2	246.1628	58	53.64797	342.4134	7.079750
4	59390.05	435056.0	222.4349	59	46.74387	295.4288	6.565556
5	52264.12	382784.0	205.4993	60	40.68686	254.5115	6.073295
6	45994.58	336783.1	192.0820	61	35.37750	218.9148	5.605086
7	40478.36	296299.8	181.5833	62	30.72860	187.9794	5.163406
8	35624.07	260671.6	172.7266	63	26.66080	161.1241	4.747921
9	31352.86	229315.6	165.9471	64	23.10285	137.8382	4.356859
10	27594.60	201718.6	160.8745	65	19.99306	117.6731	3.989521
11	24287.09	177429.5	156.6717	66	17.27794	100.2344	3.646068
12	21376.02	156051.8	152.9722	67	14.91040	85.17445	3.326671
13	18812.91	137236.9	148.6978	68	12.84683	72.18836	3.029209
14	16555.29	120678.9	142.9642	69	11.04900	61.00945	2.751719
15	14566.53	106109.0	135.7090	70	9.483167	51.40475	2.492121
16	12814.59	93290.35	127.1008	71	8.120201	43.17072	2.248983
17	11271.75	82014.25	117.8121	72	6.935201	36.12909	2.021645
18	9913.451	72096.37	108.3445	73	5.906401	30.12342	1.809615
19	8718.205	63373.95	99.34728	74	5.015596	25.01597	1.613424
20	7666.748	55703.34	91.09374	75	4.246335	20.68524	1.433143
21	6741.889	48957.95	83.60815	76	3.583750	17.02438	1.268435
22	5928.289	43026.42	76.69570	77	3.014162	13.93994	1.118330
23	5212.707	37810.79	70.44020	78	2.525421	11.35058	.9817424
24	4583.401	33224.76	64.83347	79	2.106621	9.185724	.8573627
25	4030.021	29192.41	59.85391	80	1.748263	7.384383	.7439873
26	3543.377	25646.94	55.39290	81	1.442379	5.893711	.6408338
27	3115.493	22529.61	51.46596	82	1.182289	4.667717	.5474792
28	2739.162	19788.77	47.88891	83	.9623067	3.666190	.4637048
29	2408.187	17379.06	44.63426	84	.7775831	2.853848	.3894598
30	2117.069	15260.59	41.62949	85	.6235324	2.199836	.3243548
31	1861.006	13398.28	38.84092	86	.4956198	1.677584	.2674684
32	1635.793	11761.27	36.25984	87	.3899144	1.264484	.2179446
33	1437.742	10322.42	33.89244	88	.3033391	.9411973	.1753363
34	1263.562	9057.834	31.69656	89	.2331421	.6911144	.1391505
35	1110.411	7946.483	29.68970	90	.1768368	.5000806	.1088258
36	975.7293	6969.881	27.82556	91	.1321053	.3561948	.08366282
37	857.2998	6111.772	26.09872	92	.09699667	.2495516	.06305766
38	753.1791	5357.850	24.51143	93	.06994359	.1718876	.04656688
39	661.6322	4695.529	23.04024	94	.04952889	.1163381	.03370691
40	581.1553	4113.740	21.68660	95	.03444740	.07731470	.02393260
41	510.4164	3602.742	20.44347	96	.02349799	.05040400	.01664305
42	448.2336	3153.970	19.29368	97	.01569635	.03221340	.01131533
43	393.5701	2759.899	18.22384	98	.01026753	.02017103	.007524268
44	345.5159	2413.915	17.22346	99	.006582002	.01236087	.004900924
45	303.2591	2110.210	16.27061	100	.004127403	.007400158	.003120981
46	266.1057	1843.680	15.36521	101	.002528496	.004319272	.001941075
47	233.4318	1609.840	14.49357	102	.001509314	.002451721	.001175880
48	204.7058	1404.744	13.66058	103	.0008758618	.001349479	.0006923327
49	179.4522	1224.919	12.86328	104	.0004942787	.0007168373	.0003967888
50	157.2586	1067.305	12.10507	105	.0002681101	.0003652300	.0002184389
51	137.7545	929.2121	11.38161	106	.0001416075	.0001764200	.0001176144
52	120.6110	808.2753	10.68558	107	.00007123112	.00007847719	.00006055822
53	105.5457	702.4166	10.01707	108	.00003448690	.00002988202	.00003042295
54	92.30887	609.8071	9.375096	109	.00001563907	.000006883392	.00001470292

Table Z (13.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 13.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	715857.0	1211.732	55	73.24275	474.2115	7.801565
1	87050.97	628394.8	332.4842	56	63.86347	410.0993	7.269770
2	76439.10	551927.9	273.0515	57	55.64531	354.2171	6.763352
3	67137.12	484774.5	238.2345	58	48.44459	305.5461	6.279237
4	58973.65	425789.8	214.6508	59	42.13595	263.1931	5.815297
5	51806.47	373975.5	197.8478	60	36.61156	226.3742	5.371928
6	45511.70	328457.6	184.5589	61	31.77806	194.3992	4.950962
7	39983.00	288469.7	174.1790	62	27.55365	166.6602	4.554547
8	35126.27	253339.4	165.4379	63	23.86412	142.6219	4.182297
9	30860.42	222475.8	158.7587	64	20.64305	121.8153	3.832545
10	27113.45	195360.0	153.7698	65	17.83298	103.8289	3.504588
11	23821.67	171536.4	149.6437	66	15.38412	88.30163	3.198494
12	20929.54	150605.2	146.0181	67	13.25274	74.91598	2.914340
13	18387.60	132215.6	141.8364	68	11.39852	63.39389	2.650166
14	16152.58	116060.4	136.2371	69	9.786151	53.49268	2.404162
15	14187.21	101869.9	129.1641	70	8.384521	45.00070	2.174424
16	12458.96	89407.05	120.7870	71	7.166840	37.73340	1.959631
17	10939.68	78463.15	111.7636	72	6.110209	31.52942	1.759149
18	9604.485	68854.37	102.5824	73	5.194646	26.24747	1.572495
19	8431.646	60418.65	93.87276	74	4.403436	21.76339	1.400088
20	7401.719	53013.20	85.89708	75	3.721512	17.96791	1.241940
21	6497.392	46512.43	78.67620	76	3.135299	14.76515	1.097708
22	5703.256	40806.06	72.01992	77	2.632351	12.07143	.9664943
23	5006.024	35797.23	66.00682	78	2.201644	9.814037	.8473071
24	4393.934	31400.78	60.62683	79	1.833310	7.930052	.7389629
25	3856.640	27541.90	55.85703	80	1.518771	6.365170	.6403779
26	3384.973	24154.94	51.59147	81	1.250837	5.072452	.5508390
27	2970.986	21182.20	47.84316	82	1.023484	4.011133	.4699480
28	2607.520	18573.08	44.43484	83	.8315862	3.145654	.3974859
29	2288.422	16283.21	41.33915	84	.6707747	2.444895	.3333791
30	2008.247	14273.63	38.48616	85	.5369390	1.881709	.2772631
31	1762.244	12510.15	35.84311	86	.4260402	1.432776	.2283172
32	1546.260	10962.75	33.40102	87	.3345857	1.078295	.1857810
33	1356.661	9605.041	31.16503	88	.2598379	.8013698	.1492489
34	1190.208	8413.865	29.09470	89	.1993567	.5875272	.1182779
35	1044.110	7368.871	27.20590	90	.1509451	.4244639	.09236904
36	915.8574	6452.195	25.45450	91	.1125648	.3018611	.07090797
37	803.2806	5648.157	23.83496	92	.08250404	.2111518	.05336509
38	704.4803	4942.981	22.34891	93	.05938850	.1452080	.03934980
39	617.7651	4324.573	20.97397	94	.04198065	.09812431	.02843949
40	541.6702	3782.312	19.71112	95	.02914627	.06510625	.02016161
41	474.9014	3306.869	18.55340	96	.01984693	.04237686	.01399893
42	416.3124	2890.057	17.48450	97	.01323419	.02703967	.009502719
43	364.8993	2524.693	16.49166	98	.008641729	.01690413	.006308959
44	319.7828	2204.477	15.56492	99	.005530047	.01034222	.004102822
45	280.1799	1923.885	14.68376	100	.003461655	.006181666	.002608585
46	245.4219	1678.072	13.84796	101	.002116924	.003602266	.001619811
47	214.9094	1462.787	13.04473	102	.001261417	.002041451	.0009796964
48	188.1315	1274.297	12.27846	103	.0007307196	.001121866	.0005759021
49	164.6328	1109.322	11.54632	104	.0004116452	.0005949887	.0003295368
50	144.0184	964.9787	10.85130	105	.0002228951	.0003026777	.0001811256
51	125.9346	838.7344	10.18929	106	.0001175194	.0001459851	.00009737344
52	110.0684	728.3686	9.553514	107	.00005901049	.00006484572	.00005006178
53	96.15067	631.9328	8.943940	108	.00002852001	.00002465844	.00002511714
54	83.94429	547.7152	8.359590	109	.00001291048	.000005672442	.00001212768

Table Z (14.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 14.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	705691.5	1203.197	55	66.50009	425.3559	6.950257
1	86898.25	618382.7	324.6703	56	57.88253	367.2480	6.467814
2	76171.13	542183.9	265.3905	57	50.34554	316.6881	6.009200
3	66784.38	475383.3	230.7239	58	43.75374	272.7299	5.571553
4	58560.88	416811.4	207.2835	59	37.98919	234.5451	5.152880
5	51353.62	365450.0	190.6117	60	32.95057	201.4078	4.753472
6	45034.73	320409.1	177.4499	61	28.55021	172.6807	4.374912
7	39494.56	280909.8	167.1872	62	24.71147	147.8030	4.019055
8	34636.29	246269.5	158.5599	63	21.36497	126.2821	3.685477
9	30376.56	215889.8	151.9792	64	18.44881	107.6871	3.372609
10	26641.52	189246.0	147.0726	65	15.90946	91.64080	3.079752
11	23365.97	165878.2	143.0217	66	13.70067	77.81263	2.806899
12	20493.14	145383.4	139.4683	67	11.78182	65.91266	2.554047
13	17972.62	127408.8	135.3772	68	10.11562	55.68738	2.319386
14	15760.34	111645.9	129.9087	69	8.669484	46.91597	2.101249
15	13818.42	97824.31	123.0132	70	7.414758	39.40618	1.897893
16	12113.80	85706.70	114.8605	71	6.326796	32.99070	1.708099
17	10617.95	75084.66	106.0943	72	5.384552	27.52351	1.531261
18	9305.667	65774.83	97.19040	73	4.569692	22.87702	1.366909
19	8154.985	57615.91	88.75870	74	3.866875	18.93933	1.215368
20	7146.293	50466.01	81.05105	75	3.262310	15.61218	1.076605
21	6262.167	44200.59	74.08507	76	2.743609	12.80954	.9502740
22	5487.139	38710.45	67.67503	77	2.299453	10.45647	.8355468
23	4807.877	33899.88	61.89454	78	1.919841	8.488019	.7315179
24	4212.611	29684.85	56.73174	79	1.595847	6.848060	.6371190
25	3691.003	25991.71	52.16253	80	1.319730	5.488262	.5513738
26	3233.909	22755.90	48.08351	81	1.085003	4.366931	.4736331
27	2833.419	19920.81	44.50543	82	.8862350	3.447935	.4035241
28	2482.420	17436.87	41.25759	83	.7188071	2.699832	.3408306
29	2174.809	15260.69	38.31284	84	.5787875	2.095172	.2854635
30	1905.195	13354.23	35.60372	85	.4624927	1.610071	.2370827
31	1668.882	11684.17	33.09835	86	.3663261	1.224061	.1949577
32	1461.772	10221.32	30.78754	87	.2871852	.9197986	.1584134
33	1280.283	8940.050	28.67546	88	.2226356	.6825224	.1270825
34	1121.230	7817.908	26.72328	89	.1705141	.4996181	.1005676
35	981.8739	6835.203	24.94541	90	.1288801	.3603912	.07842534
36	859.7549	5974.679	23.29976	91	.09594161	.2558940	.06011645
37	752.7512	5221.218	21.78067	92	.07019675	.1787160	.04517651
38	659.0077	4561.560	20.38924	93	.05044075	.1227076	.03326169
39	576.8759	3984.084	19.10411	94	.03559309	.08278787	.02400279
40	504.9303	3478.603	17.92581	95	.02466818	.05484278	.01699019
41	441.9135	3036.186	16.84750	96	.01676814	.03563934	.01177863
42	386.7146	2649.007	15.85367	97	.01116160	.02270409	.007983024
43	338.3621	2310.214	14.93217	98	.007275568	.01417087	.005291646
44	296.0064	2013.806	14.07353	99	.004647640	.008656011	.003435799
45	258.8931	1754.532	13.25856	100	.002904189	.005165478	.002181022
46	226.3780	1527.794	12.48689	101	.001772898	.003005262	.001352161
47	197.8853	1329.563	11.74659	102	.001054568	.001700392	.0008165128
48	172.9248	1156.308	11.04161	103	.0006098233	.0009329503	.0004792103
49	151.0600	1004.934	10.36920	104	.0003429366	.0004940156	.0002737744
50	131.9132	872.7231	9.732000	105	.0001853654	.0002509221	.0001502363
51	115.1471	757.2929	9.126136	106	.00009756073	.0001208412	.00008064297
52	100.4634	656.5580	8.545294	107	.00004890262	.00005360006	.00004139861
53	87.60625	568.6920	7.989370	108	.00002359337	.00002035486	.00002074369
54	76.35041	492.0930	7.457385	109	.00001066154	.000004676116	.00001000689

Table Z (14.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 14.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000.0	695809.5	1195.053	55	60.38837	381.6469	6.194508
1	86746.06	608653.6	317.2459	56	52.47076	328.9718	5.756763
2	75904.56	532721.4	258.1184	57	45.55852	283.2194	5.341368
3	66434.11	466271.2	223.6014	58	39.52415	243.5105	4.945658
4	58151.73	408108.6	200.3030	59	34.25675	209.0773	4.567766
5	50905.51	357195.4	183.7613	60	29.66114	179.2482	4.207895
6	44563.58	312625.7	170.7249	61	25.65506	153.4342	3.867406
7	39012.92	273608.1	160.5779	62	22.16669	131.1183	3.547896
8	34153.98	239450.1	152.0628	63	19.13125	111.8475	3.248915
9	29901.11	209546.0	145.5791	64	16.49104	95.22574	2.968986
10	26178.60	183365.1	140.7532	65	14.19627	80.90736	2.707422
11	22919.75	160443.5	136.7760	66	12.20391	68.58988	2.464150
12	20066.59	140375.3	133.2933	67	10.47631	58.00850	2.239105
13	17567.70	122805.7	129.2906	68	8.978987	48.93218	2.030617
14	15378.29	107424.9	123.9497	69	7.681868	41.15999	1.837149
15	13459.83	93961.98	117.2268	70	6.558572	34.51736	1.657106
16	11778.78	82179.49	109.2922	71	5.586437	28.85262	1.489366
17	10306.22	71869.30	100.7754	72	4.746128	24.03365	1.333349
18	9016.645	62848.62	92.13999	73	4.020828	19.94525	1.188603
19	7887.864	54956.95	83.97685	74	3.396467	16.48658	1.055372
20	6900.106	48053.37	76.52777	75	2.860430	13.56930	.9335896
21	6035.849	42014.38	69.80728	76	2.401414	11.11621	.8229114
22	5279.568	36731.93	63.63395	77	2.009130	9.060242	.7225757
23	4617.900	32111.43	58.07668	78	1.674509	7.343333	.6317556
24	4039.069	28070.05	53.12194	79	1.389480	5.915446	.5494871
25	3532.751	24535.26	48.74455	80	1.147057	4.733563	.4748911
26	3089.835	21443.60	44.84361	81	.9413902	3.760654	.4073773
27	2702.445	18739.56	41.42774	82	.7675845	2.964694	.3465979
28	2363.525	16374.59	38.33256	83	.6214818	2.317883	.2923423
29	2067.020	14306.26	35.53114	84	.4995442	1.796009	.2445110
30	1807.598	12497.46	32.95840	85	.3984725	1.378058	.2027883
31	1580.618	10915.74	30.58332	86	.3150650	1.046063	.1665241
32	1382.037	9532.679	28.39651	87	.2465660	.7848354	.1351193
33	1208.327	8323.421	26.40127	88	.1908114	.5814761	.1082418
34	1056.361	7266.200	24.56033	89	.1458844	.4249912	.08553566
35	923.4467	6341.972	22.88668	90	.1100711	.3060834	.06660722
36	807.1784	5534.072	21.34022	91	.08179618	.2169931	.05098316
37	705.4807	4827.926	19.91520	92	.05974228	.1513092	.03825636
38	616.5423	4210.775	18.61221	93	.04285338	.1037257	.02812433
39	538.7577	3671.457	17.41088	94	.03018617	.06987017	.02026460
40	470.7402	3200.203	16.31134	95	.02088421	.04621171	.01432215
41	411.2689	2788.465	15.30687	96	.01417113	.02998244	.009913627
42	359.2675	2428.766	14.38271	97	.009416398	.01906972	.006708498
43	313.7964	2114.571	13.52732	98	.006127230	.01188334	.004439796
44	274.0350	1840.164	12.73167	99	.003907226	.007247048	.002878145
45	239.2567	1600.556	11.97780	100	.002437247	.004317730	.001824130
46	208.8414	1391.381	11.26525	101	.001485242	.002508013	.001129104
47	182.2362	1208.827	10.58286	102	.0008819149	.001416774	.0006807329
48	158.9707	1049.553	9.934158	103	.0005090905	.0007761018	.0003988841
49	138.6271	910.6377	9.316515	104	.0002857877	.0004103137	.0002275232
50	120.8442	789.5208	8.732236	105	.0001542045	.0002080855	.0001246564
51	105.3002	683.9616	8.177666	106	.00008101814	.0001000613	.00006680944
52	91.71129	592.0026	7.646929	107	.00004053948	.00004431949	.00003424611
53	79.83415	511.9317	7.139851	108	.00001952427	.00001680803	.00001713753
54	69.45503	442.2505	6.655459	109	.000008807316	.000003856093	.000008259751

Table Z (14.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 14.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6861995	11872.75	55	548.4761	3425.300	55.23284
1	865944.1	5991960	3101.839	56	475.7314	2947.716	51.26028
2	756394.0	5235291	2512.079	57	412.3387	2533.622	47.49713
3	660862.9	4574268	2168.396	58	357.0977	2174.855	43.91858
4	577461.4	3996698	1936.821	59	308.9661	1864.298	40.50715
5	504620.8	3492001	1772.692	60	267.0500	1595.735	37.26407
6	440981.7	3050959	1643.569	61	230.5780	1363.729	34.20102
7	385379.9	2665532	1543.241	62	198.8776	1163.513	31.33173
8	336792.1	2328701	1459.195	63	171.3438	990.9190	28.65149
9	294339.1	2034332	1395.311	64	147.4393	842.3113	26.14643
10	257245.2	1777065	1347.845	65	126.7008	714.5207	23.80981
11	224828.2	1552218	1308.795	66	108.7287	604.7801	21.64039
12	196496.3	1355706	1274.659	67	93.17379	510.6719	19.63703
13	171726.0	1183962	1235.496	68	79.71733	430.0905	17.78430
14	150061.5	1033876	1183.331	69	68.08200	361.2080	16.06806
15	131111.5	902733.9	1117.783	70	58.02496	302.4394	14.47369
16	114535.9	788162.0	1040.556	71	49.33789	252.4099	12.99087
17	100041.6	688081.8	957.8060	72	41.84322	209.9245	11.61410
18	87370.81	600672.0	874.0514	73	35.38680	173.9430	10.33901
19	76299.36	524335.7	795.0155	74	29.83962	143.5569	9.167428
20	66628.09	457674.1	723.0194	75	25.08634	117.9719	8.098381
21	58180.85	399463.0	658.1785	76	21.02389	96.49567	7.128512
22	50801.92	348633.3	598.7211	77	17.55877	78.52753	6.250810
23	44357.43	304251.0	545.2907	78	14.60877	63.54885	5.457736
24	38729.62	265499.2	497.7365	79	12.10093	51.11343	4.740594
25	33815.44	231664.2	455.7971	80	9.972210	40.83846	4.091471
26	29524.15	202122.6	418.4879	81	8.169888	32.39504	3.505003
27	25777.40	176330.0	385.8750	82	6.649863	25.49935	2.977957
28	22505.17	153811.1	356.3756	83	5.374709	19.90558	2.508305
29	19647.49	134151.2	329.7226	84	4.312614	15.40019	2.094987
30	17151.59	116988.2	305.2881	85	3.434038	11.79829	1.735085
31	14971.64	102006.0	282.7703	86	2.710485	8.942155	1.422815
32	13067.79	88928.60	262.0737	87	2.117483	6.698761	1.152862
33	11405.31	77514.49	243.2232	88	1.635805	4.955385	.9222292
34	9953.480	67552.91	225.8608	89	1.248464	3.616203	.7277306
35	8685.896	58859.67	210.1039	90	.9403300	2.600381	.5658751
36	7579.009	51273.88	195.5699	91	.6975579	1.840619	.4325087
37	6612.536	44655.11	182.2005	92	.5085915	1.281446	.3240632
38	5768.806	38880.61	169.9975	93	.3641770	.8770714	.2378787
39	5032.185	33843.19	158.7661	94	.2560799	.5898632	.1711396
40	4389.191	29449.21	148.5045	95	.1768584	.3895110	.1207688
41	3827.976	25616.87	139.1464	96	.1197987	.2523134	.08346560
42	3338.115	22274.75	130.5515	97	.07946438	.1602217	.05639246
43	2910.525	19360.52	122.6102	98	.05161690	.09968227	.03726266
44	2537.287	16819.79	115.2364	99	.03285764	.06069362	.02411776
45	2211.402	14605.14	108.2621	100	.02046009	.03610271	.01526130
46	1926.905	12675.16	101.6815	101	.01244644	.02093715	.009431492
47	1678.489	10993.74	95.39046	102	.007377594	.01180847	.005677175
48	1461.642	9529.314	89.42046	103	.004251314	.006458340	.003321313
49	1272.366	8254.301	83.74623	104	.002382384	.003409056	.001891480
50	1107.209	7144.593	78.38790	105	.001283233	.001726188	.001034662
51	963.1043	6179.121	73.31091	106	.0006730242	.0008288224	.0005536738
52	837.3499	5339.509	68.46062	107	.0003361759	.0003665805	.0002833884
53	727.6339	4609.717	63.83463	108	.0001616231	.0001388389	.0001416302
54	631.9286	3975.731	59.42333	109	.00007278003	.00003180946	.00006819947

Table Z (14.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 14.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6768504	11798.36	55	498.2360	3075.119	49.26861
1	864432.8	5899988	3034.594	56	431.4005	2642.038	45.66287
2	753756.1	5145958	2446.343	57	373.2625	2267.187	42.25317
3	657408.9	4488389	2104.137	58	322.6924	1942.986	39.01639
4	573440.8	3914841	1873.959	59	278.7108	1662.840	35.93614
5	500232.8	3414532	1711.106	60	240.4789	1420.999	33.01302
6	436384.1	2978089	1583.210	61	207.2734	1212.441	30.25699
7	380696.5	2597346	1484.008	62	178.4650	1032.775	27.67980
8	332118.6	2265189	1401.052	63	153.4889	878.1666	25.27661
9	289748.1	1975411	1338.106	64	131.8449	745.2770	23.03442
10	252790.8	1722599	1291.418	65	113.1021	631.2020	20.94664
11	220549.6	1502031	1253.075	66	96.88960	533.4107	19.01164
12	192420.5	1309595	1219.617	67	82.88349	449.6960	17.22787
13	167870.5	1141707	1181.297	68	70.78943	378.1392	15.58110
14	146436.3	995246.6	1130.345	69	60.35168	317.0779	14.05831
15	127720.8	867496.0	1066.432	70	51.34680	265.0731	12.64613
16	111379.2	756081.8	991.2630	71	43.58333	220.8788	11.33503
17	97114.59	658929.7	910.8595	72	36.89831	183.4142	10.11983
18	84666.52	574225.3	829.6215	73	31.15043	151.7403	8.996347
19	73808.71	500380.9	753.0944	74	26.22149	125.0386	7.965858
20	64340.65	436007.9	683.5051	75	22.00609	102.5951	7.027200
21	56085.37	379893.3	620.9413	76	18.41026	83.78872	6.177109
22	48886.74	330979.9	563.6720	77	15.34909	68.08177	5.409146
23	42610.71	288345.3	512.2976	78	12.74804	55.01094	4.716442
24	37139.58	251184.4	466.6533	79	10.54119	44.17838	4.091152
25	32370.56	218795.1	426.4684	80	8.671694	35.24340	3.526157
26	28213.30	190565.2	390.7824	81	7.092022	27.91393	3.016588
27	24589.92	165960.8	359.6429	82	5.762462	21.93845	2.559448
28	21430.97	144516.7	331.5253	83	4.649345	17.09961	2.152801
29	18677.03	125827.9	306.1652	84	3.724078	13.20907	1.795555
30	16275.96	109541.1	282.9565	85	2.960225	10.10414	1.485021
31	14182.51	95348.64	261.6056	86	2.332427	7.646377	1.216056
32	12357.40	82982.10	242.0159	87	1.818957	5.719260	.9839449
33	10766.47	72207.33	224.2047	88	1.402734	4.224282	.7859885
34	9379.567	62820.13	207.8282	89	1.068713	3.077912	.6193380
35	8170.787	54642.43	192.9919	90	.8035389	2.209863	.4808988
36	7117.100	47518.96	179.3309	91	.5950429	1.561758	.3670263
37	6198.693	41314.43	166.7866	92	.4330903	1.085595	.2745934
38	5398.329	35910.77	155.3566	93	.3095732	.7418512	.2012629
39	4700.797	31205.08	144.8550	94	.2173040	.4981324	.1445767
40	4092.991	27107.63	135.2769	95	.1498164	.3284144	.1018679
41	3563.419	23540.15	126.5575	96	.1013042	.2123975	.07029413
42	3101.990	20434.43	118.5632	97	.06707937	.1346587	.04741919
43	2699.926	17731.07	111.1896	98	.04349605	.08364398	.03128403
44	2349.586	15378.30	104.3549	99	.02763985	.05084672	.02021623
45	2044.236	13331.05	97.90180	100	.01718099	.03019696	.01277224
46	1778.136	11550.09	91.82355	101	.01043343	.01748417	.007880745
47	1546.196	10001.19	86.02298	102	.006173597	.009845261	.004736189
48	1344.090	8654.536	80.52800	103	.003551306	.005376067	.002766400
49	1167.995	7484.112	75.31436	104	.001986635	.002833314	.001572971
50	1014.612	6467.210	70.39957	105	.001068202	.001432444	.0008590647
51	881.0186	5584.025	65.75096	106	.0005592678	.0006867533	.0004590018
52	764.6454	4817.313	61.31767	107	.0002788670	.0003033112	.0002345836
53	663.2962	4152.050	57.09678	108	.0001338367	.0001147231	.0001170871
54	575.0478	3575.130	53.07880	109	.00006016246	.00002624889	.00005633012

Table Z (14.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 14.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6677519	11727.15	55	452.6736	2761.534	43.96665
1	862926.8	5810516	2970.496	56	391.2672	2368.743	40.69331
2	751132.1	5059111	2383.746	57	337.9480	2029.356	37.60332
3	653979.0	4404973	2043.009	58	291.6534	1736.339	34.67515
4	569455.1	3835411	1814.218	59	251.4634	1483.581	31.89345
5	495890.6	3339445	1652.627	60	216.5912	1265.763	29.25824
6	431842.5	2907544	1525.945	61	186.3589	1078.249	26.77799
7	376078.1	2531420	1427.855	62	160.1778	916.9937	24.46273
8	327517.9	2203864	1345.972	63	137.5210	778.4694	22.30754
9	285236.6	1918599	1283.948	64	117.9228	659.6121	20.30025
10	248421.2	1670156	1238.025	65	100.9830	557.7604	18.43443
11	216359.7	1453779	1200.375	66	86.35695	470.5998	16.70818
12	188436.1	1265328	1167.579	67	73.74471	396.1156	15.11961
13	164108.0	1101202	1130.083	68	62.87442	332.5596	13.65561
14	142904.9	958274.2	1080.313	69	53.51034	278.4201	12.30417
15	124423.6	833821.6	1017.992	70	45.44692	232.3907	11.05309
16	108314.8	725472.8	944.8235	71	38.50829	193.3426	9.893584
17	94278.12	631158.3	866.6957	72	32.54490	160.2983	8.820759
18	82050.42	549071.2	787.8945	73	27.42731	132.4100	7.830633
19	71403.50	477633.2	713.7921	74	23.04726	108.9407	6.924045
20	62135.54	415466.3	646.5252	75	19.30845	89.24844	6.099686
21	54068.82	361369.4	586.1547	76	16.12529	72.77619	5.354409
22	47046.91	314296.8	530.9893	77	13.42062	59.04267	4.682307
23	40935.63	273338.1	481.5886	78	11.12695	47.63398	4.077126
24	35617.42	237700.3	437.7741	79	9.184710	38.19539	3.531793
25	30989.78	206692.6	399.2675	80	7.542621	30.42377	3.039904
26	26962.79	179713.9	365.1315	81	6.157879	24.05971	2.597042
27	23459.07	156241.0	335.3963	82	4.994729	18.88034	2.200437
28	20409.77	135818.8	308.5936	83	4.022891	14.69349	1.848254
29	17756.08	118051.5	284.4615	84	3.216682	11.33302	1.539394
30	15446.44	102594.8	262.4151	85	2.552447	8.655806	1.271388
31	13436.24	89149.10	242.1689	86	2.007626	6.540301	1.039661
32	11686.77	77453.69	223.6250	87	1.562931	4.884434	.8400351
33	10164.44	67281.41	206.7941	88	1.203193	3.602118	.6700799
34	8839.661	58434.56	191.3458	89	.9150906	2.620533	.5272517
35	7687.045	50741.01	177.3749	90	.6868352	1.878557	.4088088
36	6684.075	44050.96	164.5331	91	.5077345	1.325546	.3115537
37	5811.405	38234.07	152.7616	92	.3689008	.9199565	.2327473
38	5052.230	33176.86	142.0544	93	.2632311	.6276699	.1703359
39	4391.753	28780.53	132.2341	94	.1844524	.4207960	.1221746
40	3817.244	24959.13	123.2930	95	.1269459	.2769867	.08595183
41	3317.560	21637.79	115.1676	96	.08568984	.1788518	.05921977
42	2882.936	18751.39	107.7309	97	.05664137	.1132097	.03988633
43	2504.893	16243.31	100.8836	98	.03666379	.07020825	.02627297
44	2176.063	14064.29	94.54777	99	.02325765	.04261088	.01695124
45	1889.965	12171.55	88.57606	100	.01443182	.02526533	.01069255
46	1641.083	10527.85	82.96107	101	.008748689	.01460534	.006587098
47	1424.534	9100.827	77.61194	102	.005167693	.008211094	.003952451
48	1236.174	7862.298	72.55344	103	.002967490	.004476611	.002304951
49	1072.345	6787.722	67.76230	104	.001657151	.002355575	.001308525
50	929.9006	5855.723	63.25365	105	.0008894874	.001189076	.0007135041
51	806.0543	5047.687	58.99663	106	.0004648889	.0005692243	.0003806437
52	698.3643	4347.436	54.94385	107	.0002314031	.0002510450	.0001942485
53	604.7448	3740.898	51.09196	108	.0001108639	.00009482771	.00009682937
54	523.3731	3215.820	47.43164	109	.00004974886	.00002166762	.00004654205

Table Z (15.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 15.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6588941	11658.90	55	411.3465	2480.635	39.25134
1	861426.1	5723445	2909.336	56	354.9279	2124.324	36.27924
2	748521.7	4974651	2324.081	57	306.0276	1816.994	33.47851
3	650572.9	4323920	1984.803	58	263.6464	1552.115	30.82906
4	565504.0	3758311	1757.388	59	226.9205	1324.026	28.31652
5	491593.4	3266643	1597.049	60	195.1118	1127.809	25.94043
6	427355.8	2839228	1471.565	61	167.5857	959.1852	23.70796
7	371523.5	2467660	1374.574	62	143.7915	814.4261	21.62761
8	322988.8	2144633	1293.747	63	123.2378	690.2891	19.69447
9	280802.9	1863802	1232.631	64	105.4914	583.9617	17.89711
10	244134.4	1619647	1187.458	65	90.18022	493.0058	16.22935
11	212256.4	1407373	1150.488	66	76.98471	415.3047	14.68901
12	184540.9	1222817	1118.340	67	65.62693	349.0196	13.27399
13	160436.2	1062364	1081.649	68	55.85593	292.5582	11.97220
14	139464.5	922876.7	1033.032	69	47.45446	244.5458	10.77259
15	121217.0	801631.4	972.2605	70	40.23349	203.7966	9.663998
16	105339.8	696258.5	901.0351	71	34.03154	169.2880	8.638335
17	91529.21	604694.0	825.1147	72	28.71140	140.1360	7.690998
18	79519.51	525138.9	748.6730	73	24.15454	115.5755	6.818207
19	69080.65	456024.9	676.9146	74	20.26184	94.94264	6.020445
20	60009.64	395985.0	611.8886	75	16.94537	77.66046	5.296302
21	52128.10	343829.8	553.6308	76	14.12717	63.22933	4.642767
22	45279.35	298525.7	500.4886	77	11.73720	51.21848	4.054423
23	39329.16	259174.5	452.9823	78	9.714312	41.25820	3.525582
24	34160.14	224994.8	410.9215	79	8.004703	33.03223	3.049868
25	29670.14	195307.5	374.0202	80	6.562150	26.27085	2.621522
26	25769.75	169522.5	341.3643	81	5.348094	20.74370	2.236539
27	22382.06	147127.3	312.9678	82	4.330358	16.25326	1.892369
28	19438.89	127676.5	287.4163	83	3.481723	12.62963	1.587278
29	16882.02	110783.8	264.4508	84	2.779125	9.726279	1.320183
30	14660.53	96113.52	243.5066	85	2.201409	7.417259	1.088820
31	12730.43	83374.16	224.3061	86	1.728506	5.595871	.8891252
32	11053.61	72312.39	206.7505	87	1.343297	4.172699	.7173922
33	9597.037	62707.95	190.8444	88	1.032314	3.072500	.5714386
34	8331.692	54369.48	176.2703	89	.7837623	2.231786	.4489943
35	7232.710	47130.65	163.1128	90	.5872417	1.597399	.3476317
36	6278.083	40846.95	151.0398	91	.4333562	1.125399	.2645463
37	5448.926	35392.89	139.9923	92	.3143128	.7798268	.1973387
38	4728.865	30659.36	129.9611	93	.2238894	.5312243	.1442058
39	4103.513	26551.57	120.7768	94	.1566119	.3555752	.1032756
40	3560.507	22987.18	112.4292	95	.1075977	.2336842	.07254510
41	3089.048	19894.61	104.8564	96	.07250332	.1506509	.04990569
42	2679.693	17211.70	97.93759	97	.04784168	.09520687	.03356064
43	2324.252	14884.49	91.57815	98	.03091391	.05894919	.02207154
44	2015.624	12866.14	85.70402	99	.01957612	.03572030	.01421807
45	1747.576	11115.99	80.17708	100	.01212623	.02114582	.008954361
46	1514.805	9598.772	74.98933	101	.007338238	.01220443	.005507574
47	1312.632	8283.845	70.05580	102	.004327027	.006850376	.003299470
48	1137.087	7144.591	65.39843	103	.002480425	.003728848	.001921098
49	984.6751	6157.868	60.99489	104	.001382748	.001959028	.001088893
50	852.3911	5303.553	56.85821	105	.0007409089	.0009873789	.0005928021
51	737.5827	4564.157	52.95917	106	.0003865612	.0004719640	.0003157666
52	637.9293	3924.504	49.25367	107	.0001920801	.0002078539	.0001609020
53	551.4507	3371.418	45.73797	108	.00009186439	.00007840863	.00008010309
54	476.4200	2893.447	42.40292	109	.00004115137	.00001789190	.00003846759

Table Z (15.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 15.2 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	1000000	6502675	11593.42	55	373.8546	2228.939	35.05592
1	859930.6	5638682	2850.924	56	322.0182	1905.666	32.35689
2	745925.0	4892486	2267.157	57	277.1700	1627.316	29.81790
3	647190.3	4245138	1929.328	58	238.3706	1387.832	27.42023
4	561587.1	3683446	1703.279	59	204.8094	1181.967	25.15040
5	487340.9	3196031	1544.178	60	175.7945	1005.177	23.00757
6	422923.5	2773050	1419.881	61	150.7315	853.5117	20.99774
7	367031.9	2405973	1323.973	62	129.1058	723.5371	19.12813
8	318530.0	2087406	1244.188	63	110.4592	612.2721	17.39383
9	276445.7	1810933	1183.964	64	94.38871	517.1353	15.78414
10	239929.0	1570983	1139.528	65	80.54893	435.8936	14.29311
11	208237.9	1362728	1103.224	66	68.64332	366.6114	12.91839
12	180732.8	1181981	1071.710	67	58.41458	307.6110	11.65771
13	156852.7	1025111	1035.805	68	49.63109	257.4419	10.49992
14	136112.8	888976.6	988.3126	69	42.09272	214.8543	9.434864
15	118098.4	770850.7	929.0497	70	35.62567	178.7720	8.452319
16	102451.5	668367.0	859.7128	71	30.08169	148.2687	7.544856
17	88865.02	579467.7	785.9336	72	25.33497	122.5449	6.708147
18	77070.86	502362.4	711.7769	73	21.27699	100.9103	5.938617
19	66837.20	435492.9	642.2843	74	17.81704	82.76700	5.236461
20	57959.98	377503.7	579.4209	75	14.87487	67.59647	4.600207
21	50260.23	327217.3	523.1984	76	12.37948	54.95062	4.026989
22	43581.09	283612.4	472.0017	77	10.26732	44.44392	3.511846
23	37788.35	245802.9	426.3142	78	8.483014	35.74611	3.049606
24	32764.86	213019.2	385.9338	79	6.977965	28.57526	2.634525
25	28408.85	184594.0	350.5683	80	5.710512	22.69138	2.261422
26	24631.42	159948.0	319.3259	81	4.645937	17.88989	1.926674
27	21356.24	138579.2	292.2056	82	3.755290	13.99578	1.627931
28	18515.76	120052.1	267.8449	83	3.014111	10.85882	1.363570
29	16052.40	103989.5	245.9877	84	2.401698	8.349765	1.132534
30	13915.88	90064.41	226.0888	85	1.899138	6.357792	.9327534
31	12062.83	77993.12	207.8782	86	1.488579	4.789224	.7606171
32	10455.76	67529.63	191.2568	87	1.154831	3.565724	.6128410
33	9062.210	58460.44	176.2231	88	.8859382	2.621526	.4874662
34	7853.722	50600.33	162.4723	89	.6714621	1.901273	.3824686
35	6805.950	43788.62	150.0797	90	.5022262	1.358727	.2956997
36	5897.393	37885.95	138.7282	91	.3699754	.9557593	.2247000
37	5109.628	32771.50	128.3589	92	.2678769	.6612412	.1673682
38	4426.705	28340.43	118.9599	93	.1904812	.4497346	.1221216
39	3834.643	24501.80	110.3694	94	.1330114	.3005548	.08732703
40	3321.439	21176.74	102.5752	95	.09122469	.1972118	.06124850
41	2876.634	18296.82	95.51652	96	.06136385	.1269358	.04206960
42	2491.095	15802.74	89.07864	97	.04042094	.08009173	.02824700
43	2156.919	13643.07	83.17156	98	.02607350	.04951117	.01854781
44	1867.263	11773.28	77.72474	99	.01648228	.02995340	.01192937
45	1616.133	10154.77	72.60874	100	.01019206	.01770360	.007501115
46	1398.439	8754.102	67.81506	101	.006157058	.01020144	.004606440
47	1209.693	7542.294	63.26420	102	.003624235	.005716984	.002755254
48	1046.095	6494.206	58.97554	103	.002073950	.003106990	.001601688
49	904.3065	5588.019	54.92765	104	.001154145	.001629765	.0009064210
50	781.4604	4804.794	51.13167	105	.0006173447	.0008201620	.0004926801
51	675.0316	4128.103	47.55998	106	.0003215337	.0003914503	.0002620333
52	582.8158	3543.713	44.17145	107	.0001594909	.0001721503	.0001333241
53	502.9338	3039.288	40.96209	108	.00007614584	.00006485391	.00006628805
54	433.7500	2604.125	37.92291	109	.00003405091	.00001477904	.00003180449

Table Z (15.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 15.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6418633	11530.54	55	339.8361	2003.342	31.32145
1	858440.2	5556137	2795.083	56	292.2092	1709.995	28.87000
2	743341.7	4812525	2212.797	57	251.0767	1457.849	26.56790
3	643831.2	4168538	1876.410	58	215.5558	1241.286	24.39769
4	557704.0	3610729	1651.714	59	184.8858	1055.448	22.34676
5	483132.5	3127524	1493.841	60	158.4183	896.1325	20.41394
6	418544.7	2708922	1370.717	61	135.5973	759.6951	18.60424
7	362602.3	2346275	1275.878	62	115.9416	642.9733	16.92370
8	314140.3	2032099	1197.119	63	99.02436	543.2264	15.36749
9	272163.5	1759908	1137.773	64	84.47087	458.0862	13.92560
10	235803.0	1524084	1094.060	65	71.96036	385.5068	12.59231
11	204302.3	1319765	1058.409	66	61.21792	323.7192	11.36516
12	177009.7	1142741	1027.516	67	52.00537	271.1923	10.24176
13	153355.3	989369.7	992.3795	68	44.10902	226.6051	9.211829
14	132847.1	856501.0	945.9831	69	37.34455	188.8215	8.266037
15	115065.2	741409.0	888.1886	70	31.55222	156.8649	7.395028
16	99647.18	641730.5	820.6869	71	26.59597	129.8961	6.591971
17	86282.80	555414.4	748.9850	72	22.36046	107.1925	5.852812
18	74701.66	480679.4	677.0412	73	18.74636	88.13108	5.174178
19	64670.32	415977.8	609.7390	74	15.67073	72.17337	4.556032
20	55983.71	359965.9	548.9626	75	13.06031	58.85347	3.996875
21	48462.36	311478.3	494.7009	76	10.85049	47.76951	3.493987
22	41949.31	269506.1	445.3754	77	8.983608	38.57646	3.042834
23	36310.43	233175.3	401.4339	78	7.409527	30.97931	2.638713
24	31428.84	201728.4	362.6640	79	6.084372	24.72676	2.276450
25	27203.23	174509.5	328.7680	80	4.970598	19.60525	1.951389
26	23545.23	150950.4	298.8755	81	4.036952	15.43314	1.660249
27	20379.10	130559.2	272.9721	82	3.257395	12.05533	1.400874
28	17637.96	112910.5	249.7447	83	2.609954	9.339001	1.171748
29	15264.88	97635.96	228.9404	84	2.076054	7.170145	.9718521
30	13210.24	84416.94	210.0331	85	1.638791	5.451246	.7992987
31	11431.31	72977.61	192.7598	86	1.282288	4.100054	.6508797
32	9891.203	63079.10	177.0212	87	.9930675	3.047936	.5236854
33	8558.038	54514.46	162.8107	88	.7605196	2.237404	.4159593
34	7403.930	47104.51	149.8353	89	.5754070	1.620186	.3258983
35	6405.045	40694.05	138.1619	90	.4296350	1.156059	.2516019
36	5540.388	35148.70	127.4877	91	.3159511	.8119332	.1909134
37	4791.992	30352.19	117.7540	92	.2283647	.5608569	.1419927
38	4144.328	26203.78	108.9464	93	.1621035	.3808603	.1034511
39	3583.810	22616.23	100.9103	94	.1129993	.2541252	.07386401
40	3098.797	19514.06	93.63175	95	.07736528	.1664827	.05172694
41	2679.156	16831.85	87.05157	96	.05195088	.1069868	.03547492
42	2316.063	14513.00	81.06047	97	.03416122	.06739714	.02378207
43	2001.892	12508.56	75.57287	98	.02199749	.04159717	.01559152
44	1730.051	10776.17	70.52160	99	.01388154	.02512542	.01001223
45	1494.780	9279.188	65.78536	100	.008568980	.01482640	.006285714
46	1291.190	7985.941	61.35520	101	.005167577	.008529882	.003853975
47	1114.984	6869.008	57.15673	102	.003036524	.004772635	.002301539
48	962.5233	5904.651	53.20702	103	.001734624	.002589671	.001335815
49	830.6202	5072.303	49.48552	104	.0009636387	.001356282	.0007547713
50	716.5401	4354.146	46.00165	105	.0005145506	.0006814853	.0004096019
51	617.8803	3734.746	42.72932	106	.0002675307	.0003247778	.0002175149
52	532.5473	3200.760	39.63018	107	.0001324737	.0001426264	.0001105092
53	458.7587	2740.641	36.69999	108	.00006313738	.00005366012	.00005487373
54	394.9659	2344.389	33.92999	109	.00002818485	.00001221181	.00002630423

Table Z (15.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 15.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6336730	11470.09	55	308.9642	1801.079	27.99588
1	856955.0	5475727	2741.652	56	265.2042	1534.842	25.76891
2	740771.8	4734686	2160.840	57	227.4788	1306.395	23.68124
3	640495.3	4094035	1825.885	58	194.9585	1110.525	21.71659
4	553854.5	3540077	1602.533	59	166.9299	942.7355	19.86312
5	478967.6	3061037	1445.876	60	142.7855	799.1413	18.11942
6	414218.7	2646761	1323.911	61	122.0049	676.3804	16.48961
7	358233.7	2288484	1230.127	62	104.1391	571.5405	14.97874
8	309818.6	1978629	1152.380	63	88.79008	482.1027	13.58207
9	267954.9	1710647	1093.898	64	75.60967	405.8938	12.29024
10	231755.0	1478873	1050.896	65	64.30011	341.0406	11.09777
11	200447.6	1278409	1015.885	66	54.60657	285.9259	10.00213
12	173369.5	1105025	985.5985	67	46.30869	239.1528	9.000862
13	149941.7	955067.4	951.2122	68	39.20935	199.5184	8.084489
14	129665.3	825381.0	905.8849	69	33.13885	165.9899	7.244432
15	112115.0	713240.0	849.5200	70	27.95041	137.6813	6.472135
16	96924.29	616285.2	783.8019	71	23.51917	113.8324	5.761322
17	83779.90	532473.0	714.1153	72	19.73944	93.79002	5.108199
18	72409.21	460031.4	644.3145	73	16.52035	76.99202	4.509593
19	62577.26	397423.9	579.1301	74	13.78604	62.95352	3.965285
20	54078.06	343318.6	520.3680	75	11.46969	51.25586	3.473772
21	46731.75	296562.5	467.9954	76	9.512519	41.53867	3.032487
22	40381.30	256159.2	420.4695	77	7.862213	33.49315	2.637282
23	34892.71	221246.9	378.2045	78	6.473401	26.85584	2.283891
24	30149.48	191080.1	340.9783	79	5.306470	21.40269	1.967651
25	26050.72	165014.3	308.4881	80	4.327595	16.94370	1.684377
26	22508.69	142492.4	279.8851	81	3.508646	13.31758	1.431103
27	19448.24	123032.7	255.1419	82	2.826209	10.38690	1.205853
28	16803.19	106219.2	232.9933	83	2.260553	8.034214	1.007216
29	14517.26	91692.75	213.1896	84	1.795017	6.158957	.8342199
30	12541.52	79142.90	195.2227	85	1.414495	4.675318	.6851451
31	10833.86	68301.44	178.8370	86	1.104871	3.511077	.5571425
32	9358.027	58936.50	163.9329	87	.8541863	2.606099	.4476348
33	8082.717	50847.55	150.4992	88	.6530286	1.910127	.3550488
34	6980.611	43861.26	138.2544	89	.4932248	1.381063	.2777790
35	6028.389	37827.77	127.2572	90	.3676355	.9839123	.2141452
36	5205.558	32617.56	117.2188	91	.2698892	.6899558	.1622561
37	4494.601	28118.72	108.0806	92	.1947344	.4758545	.1205010
38	3880.406	24234.48	99.82630	93	.1379921	.3226308	.08766167
39	3349.778	20881.22	92.30806	94	.09602523	.2149331	.06249567
40	2891.426	17986.64	85.51025	95	.06563019	.1405846	.04369900
41	2495.543	15488.25	79.37535	96	.04399451	.09020055	.02992322
42	2153.601	13332.06	73.79933	97	.02887932	.05673213	.02002911
43	1858.247	11471.45	68.70075	98	.01856413	.03495900	.01311053
44	1603.134	9866.144	64.01571	99	.01169465	.02108221	.008405825
45	1382.726	8481.384	59.63044	100	.007206536	.01242070	.005268907
46	1192.332	7287.153	55.53567	101	.004338428	.007134476	.003225450
47	1027.835	6257.521	51.66177	102	.002544897	.003985545	.001923152
48	885.7559	5370.078	48.02370	103	.001451265	.002159178	.001114434
49	763.0505	4605.440	44.60176	104	.0008048290	.001129054	.0006286966
50	657.1118	3946.845	41.40387	105	.0004290081	.0005664401	.0003406434
51	565.6542	3379.800	38.40535	106	.0002226686	.0002695487	.0001806189
52	486.6905	2891.795	35.57045	107	.0001100685	.0001182046	.00009162858
53	418.5304	2472.024	32.89472	108	.00005236823	.00004441297	.00004543980
54	359.7082	2111.144	30.36965	109	.00002333700	.00001009386	.00002176236

Table Z (15.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 15.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6256887	11411.93	55	280.9430	1619.683	25.03317
1	855475.0	5397370	2690.481	56	240.7353	1378.010	23.00980
2	738215.2	4658886	2111.137	57	206.1340	1170.998	21.11626
3	637182.4	4021549	1777.605	58	176.3600	993.8140	19.33738
4	550038.1	3471408	1555.587	59	150.7444	842.2933	17.66207
5	474845.7	2996491	1400.134	60	128.7183	712.8458	16.08870
6	409944.7	2586490	1279.315	61	109.7952	602.3704	14.62063
7	353925.0	2232522	1186.574	62	93.55537	508.1855	13.26206
8	305563.6	1926923	1109.823	63	79.62854	427.9760	12.00834
9	263818.5	1663078	1052.190	64	67.69100	359.7486	10.85073
10	227783.3	1435275	1009.886	65	57.46647	301.7878	9.784007
11	196672.2	1238587	975.5024	66	48.71885	252.6155	8.805594
12	169810.3	1068763	945.8105	67	41.24430	210.9576	7.912995
13	146609.8	922137.1	912.1571	68	34.86104	175.7187	7.097492
14	126565.0	795551.6	867.8726	69	29.41287	145.9600	6.351195
15	109245.3	686280.9	812.8994	70	24.76495	120.8776	5.666281
16	94280.31	591970.9	748.9147	71	20.80274	99.78328	5.036983
17	81353.73	510585.8	681.1834	72	17.42941	82.08640	4.459757
18	70190.89	440363.5	613.4582	73	14.56184	67.27982	3.931628
19	60555.38	379778.9	550.3214	74	12.13070	54.92698	3.452233
20	52240.42	327512.1	493.5035	75	10.07505	44.65168	3.020084
21	45065.77	282422.9	442.9511	76	8.341428	36.13077	2.632766
22	38874.46	243527.2	397.1562	77	6.882385	29.08792	2.286493
23	33532.67	209975.7	356.5009	78	5.656867	23.28782	1.977391
24	28924.27	181034.9	320.7543	79	4.629120	18.53075	1.701262
25	24948.91	156071.5	289.6095	80	3.768674	14.64765	1.454345
26	21519.46	134539.4	262.2381	81	3.050217	11.49531	1.233958
27	18561.40	115967.1	238.6014	82	2.452702	8.951939	1.038296
28	16009.26	99948.00	217.4797	83	1.958414	6.913707	.8660487
29	13807.45	86131.81	198.6268	84	1.552414	5.291898	.7162946
30	11907.71	74216.19	181.5520	85	1.221208	4.010994	.5874710
31	10268.59	63940.40	166.0069	86	.9522457	3.007579	.4770482
32	8854.440	55079.42	151.8918	87	.7349190	2.228960	.3827433
33	7634.550	47438.98	139.1911	88	.5608779	1.631198	.3031486
34	6582.165	40851.46	127.6345	89	.4228929	1.177577	.2368357
35	5674.478	35172.18	117.2734	90	.3146677	.8376467	.1823195
36	4891.490	30276.32	107.8318	91	.2306054	.5864771	.1379421
37	4216.133	26056.21	99.25192	92	.1661024	.4038553	.1022932
38	3633.704	22418.92	91.51518	93	.1174997	.2733859	.07430471
39	3131.394	19284.26	84.48056	94	.08162387	.1818401	.05289313
40	2698.255	16583.07	78.13102	95	.05569097	.1187512	.03692829
41	2324.798	14255.62	72.41057	96	.03726738	.07607129	.02524812
42	2002.787	12250.42	67.22021	97	.02442118	.04776943	.01687361
43	1725.132	10523.10	62.48248	98	.01567125	.02938925	.01102774
44	1485.723	9035.360	58.13653	99	.009855199	.01769514	.007059367
45	1279.245	7754.234	54.07569	100	.006062532	.01040861	.004417972
46	1101.194	6651.286	50.29040	101	.003643419	.005969225	.002700282
47	947.6312	5701.998	46.71548	102	.002133518	.003329314	.001607486
48	815.2283	4885.217	43.36398	103	.001214569	.001800822	.0009300389
49	701.0802	4182.678	40.21703	104	.0006724007	.0009401963	.0005238497
50	602.7025	3578.616	37.28121	105	.0003577992	.0004709683	.0002833862
51	517.9216	3059.421	34.53317	106	.0001853882	.0002237841	.0001500303
52	444.8516	2613.367	31.93957	107	.00009148195	.00009799637	.00007599852
53	381.8902	2230.344	29.49582	108	.00004344997	.00003677141	.00003764009
54	327.6507	1901.627	27.19365	109	.00001932929	.000008345981	.00001801063

Table Z (16.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 16.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6179026	11355.92	55	255.5051	1456.953	22.39263
1	854000.0	5320991	2641.435	56	218.5606	1237.541	20.55394
2	735671.8	4585052	2063.551	57	186.8238	1049.922	18.83619
3	633892.3	3951006	1731.434	58	159.5634	889.6132	17.22524
4	546254.6	3404649	1510.739	59	136.1523	752.7598	15.71070
5	470766.3	2933811	1356.478	60	116.0579	636.0445	14.29077
6	405722.2	2528034	1236.793	61	98.82526	536.6069	12.96816
7	349675.6	2178316	1145.080	62	84.06284	451.9784	11.74630
8	301374.3	1876906	1069.312	63	71.42573	380.0315	10.62068
9	259752.8	1617127	1012.514	64	60.61323	318.9380	9.583152
10	223886.3	1393221	970.8951	65	51.36906	267.1271	8.628730
11	192974.2	1200232	937.1271	66	43.47450	223.2480	7.754829
12	166330.1	1033888	908.0167	67	36.74110	186.1384	6.958950
13	143357.5	890515.3	875.0793	68	31.00125	154.8011	6.233067
14	123544.0	766951.2	831.8118	69	26.11120	128.3829	5.569930
15	106453.8	660472.6	778.1937	70	21.94711	106.1545	4.962386
16	91712.84	568730.9	715.8937	71	18.40395	87.49259	4.405136
17	79001.84	489698.6	650.0595	72	15.39301	71.86335	3.894879
18	68044.18	421624.0	584.3448	73	12.83831	58.80927	3.428827
19	58602.15	362993.5	523.1879	74	10.67648	47.93728	3.006511
20	50468.23	312499.9	468.2466	75	8.851970	38.90936	2.626472
21	43461.91	269015.4	419.4481	76	7.316169	31.43578	2.286445
22	37426.30	231568.6	375.3183	77	6.026052	25.26923	1.982976
23	32227.84	199322.7	336.2088	78	4.944478	20.19955	1.712549
24	27750.84	171556.0	301.8807	79	4.039183	16.04872	1.471387
25	23895.49	147646.7	272.0232	80	3.282723	12.66633	1.256110
26	20575.30	127059.2	245.8285	81	2.652326	9.925203	1.064294
27	17716.42	109332.3	223.2468	82	2.129078	7.717420	.8942909
28	15254.13	94068.89	203.1028	83	1.697078	5.951175	.7448905
29	13133.49	80927.10	185.1535	84	1.342937	4.548207	.6152237
30	11306.95	69612.64	168.9252	85	1.054601	3.442055	.5038722
31	9733.711	59872.10	154.1761	86	.8209148	2.577028	.4085903
32	8378.752	51487.15	140.8069	87	.6324688	1.906951	.3273566
33	7211.943	44269.65	128.7982	88	.4818574	1.393406	.2589124
34	6207.092	38057.51	117.8901	89	.3626863	1.004366	.2019877
35	5341.901	32711.09	108.1271	90	.2694036	.7133339	.1552702
36	4596.864	28110.11	99.24603	91	.1970931	.4986651	.1173067
37	3955.354	24151.03	91.18934	92	.1417191	.3428517	.08686281
38	3403.073	20744.60	83.93694	93	.1000783	.2317267	.06300198
39	2927.588	17813.96	77.35407	94	.06940181	.1538887	.04477962
40	2518.291	15292.93	71.42253	95	.04727036	.1003389	.03121614
41	2166.001	13124.46	66.08788	96	.03157793	.06417478	.02130996
42	1862.768	11259.45	61.25592	97	.02065722	.04023499	.01421962
43	1601.758	9655.655	56.85293	98	.01323303	.02471450	.009278713
44	1377.092	8276.696	52.82101	99	.008307529	.01485684	.005930434
45	1183.666	7091.288	49.06009	100	.005101655	.008725183	.003705625
46	1017.161	6072.507	45.56042	101	.003060672	.004995858	.002261334
47	873.8083	5197.171	42.26094	102	.001789181	.002782013	.001344059
48	750.4238	4445.317	39.17300	103	.001016789	.001502419	.0007764019
49	644.2370	3799.740	36.27852	104	.0005619368	.0007831796	.0004366280
50	552.8808	3245.612	33.58289	105	.0002985033	.0003917138	.0002358291
51	474.2891	2770.156	31.06403	106	.0001543983	.0001858495	.0001246624
52	406.6725	2362.385	28.69082	107	.00007605826	.00008126936	.00006305517
53	348.5128	2012.839	26.45859	108	.00003606211	.00003045457	.00003118938
54	298.4983	1713.369	24.35932	109	.00001601504	.000006903036	.00001491056

Table Z (16.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 16.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6103075	11301.92	55	232.4085	1310.927	20.03826
1	852530.1	5246517	2594.384	56	198.4614	1111.693	18.36711
2	733141.6	4513109	2017.955	57	169.3512	941.6210	16.80857
3	630624.8	3882331	1687.244	58	144.3913	796.5548	15.34945
4	542503.5	3339726	1467.861	59	122.9942	672.9272	13.98001
5	466728.8	2872926	1314.782	60	104.6613	567.6730	12.69833
6	401550.3	2471321	1196.218	61	88.96752	478.1542	11.50654
7	345484.3	2125795	1105.521	62	75.54739	402.0985	10.40743
8	297249.5	1828511	1030.720	63	64.07992	337.5510	9.396650
9	255756.7	1572728	974.7446	64	54.28584	282.8350	8.466567
10	220062.6	1352647	933.7984	65	45.92748	236.5125	7.612458
11	189351.9	1163279	900.6336	66	38.80230	197.3491	6.831753
12	162927.1	1000339	872.0924	67	32.73609	164.2847	6.121973
13	140182.8	860141.6	839.8546	68	27.57438	136.4114	5.475732
14	120600.1	739521.9	797.5790	69	23.18490	112.9539	4.886367
15	103738.3	635759.4	745.2802	70	19.45394	93.25063	4.347341
16	89219.53	546511.8	684.6178	71	16.28520	76.73714	3.853788
17	76721.81	469760.4	620.6244	72	13.59746	62.93101	3.402634
18	65966.66	403764.2	556.8571	73	11.32123	51.41950	2.991273
19	56715.13	347021.7	497.6147	74	9.398653	41.84873	2.619158
20	48759.05	298238.1	444.4849	75	7.779103	33.91501	2.284871
21	41917.74	256298.5	397.3766	76	6.418376	27.35853	1.986294
22	36034.45	220244.4	354.8486	77	5.277475	21.95802	1.720276
23	30975.90	189251.1	317.2236	78	4.322804	17.52576	1.483632
24	26626.91	162609.0	284.2553	79	3.525255	13.90306	1.272959
25	22888.24	139707.5	255.6299	80	2.860112	10.95611	1.085223
26	19674.09	120021.8	230.5593	81	2.306894	8.571978	.9182340
27	16911.27	103100.5	208.9840	82	1.848605	6.655036	.7704896
28	14535.82	88555.84	189.7707	83	1.470979	5.124105	.6408737
29	12493.50	76054.44	172.6803	84	1.162015	3.910146	.5285718
30	10737.45	65309.85	157.2550	85	.9109538	2.954663	.4322984
31	9227.545	56075.83	143.2600	86	.7078775	2.208747	.3500605
32	7929.374	48140.60	130.5961	87	.5444412	1.631932	.2800682
33	6813.397	41321.95	119.2406	88	.4140781	1.190624	.2211970
34	5853.983	35463.21	108.9434	89	.3111335	.8568826	.1723185
35	5029.340	30429.61	99.74317	90	.2307124	.6076479	.1322734
36	4320.447	26105.30	91.38842	91	.1684965	.4241258	.09978808
37	3711.113	22390.69	83.82223	92	.1209482	.2911489	.07378211
38	3187.440	19200.10	77.02308	93	.08526344	.1964741	.05343463
39	2737.364	16459.89	70.86224	94	.05902632	.1302727	.03792214
40	2350.609	14106.72	65.32053	95	.04013431	.08480697	.02639558
41	2018.296	12086.12	60.34506	96	.02676469	.05415512	.01799156
42	1732.754	10351.28	55.84619	97	.01747843	.03389926	.01198675
43	1487.397	8861.994	51.75378	98	.01117743	.02078971	.007809494
44	1276.571	7583.693	48.01271	99	.007004967	.01247766	.004983587
45	1095.375	6486.706	44.52910	100	.004294347	.007316299	.003109107
46	939.6704	5545.539	41.29305	101	.002571904	.004182521	.001894335
47	805.8489	4738.281	38.24736	102	.001500874	.002325413	.001124157
48	690.8694	4046.096	35.40185	103	.0008514762	.001253860	.0006483509
49	592.0888	3452.775	32.73921	104	.0004697654	.0006525933	.0003640453
50	507.2529	2944.377	30.26375	105	.0002491120	.0003259007	.0001963161
51	434.3982	2508.911	27.95461	106	.0001286292	.0001543951	.0001036172
52	371.8275	2136.079	25.78273	107	.00006325510	.00006741929	.00005233317
53	318.1028	1817.033	23.74339	108	.00002994002	.00002523108	.00002585259
54	271.9834	1544.164	21.82882	109	.00001327336	.000005711430	.00001234811

Table Z (16.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 16.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	6028964	11249.83	55	211.4341	1179.853	17.93818
1	851065.3	5173879	2549.214	56	180.2405	998.9110	16.41906
2	730624.3	4442988	1974.233	57	153.5386	844.7188	15.00474
3	627379.8	3815457	1644.919	58	130.6844	713.4236	13.68290
4	538784.5	3276571	1426.838	59	111.1272	601.7241	12.44445
5	462732.9	2813768	1274.929	60	94.40070	506.7887	11.28735
6	397428.3	2416286	1157.474	61	80.10756	426.1848	10.21326
7	341350.4	2074894	1067.779	62	67.90701	357.8208	9.224394
8	293188.1	1781672	993.9323	63	57.50032	299.9010	8.316555
9	251828.8	1529817	938.7652	64	48.62818	250.8875	7.482635
10	216310.5	1313488	898.4799	65	41.07024	209.4639	6.718149
11	185803.7	1127669	865.9064	66	34.63899	174.5026	6.020565
12	159599.3	968057.1	837.9223	67	29.17344	145.0366	5.387446
13	137083.6	830958.9	806.3681	68	24.53125	120.2394	4.811992
14	117731.3	713208.6	765.0599	69	20.59076	99.40654	4.288087
15	101096.6	612088.5	714.0458	70	17.24757	81.93793	3.809751
16	86798.11	525263.0	654.9752	71	14.41341	67.32247	3.372523
17	74511.33	450723.0	592.7681	72	12.01391	55.12419	2.973541
18	63955.98	386738.4	530.8872	73	9.985585	44.97079	2.610376
19	54891.96	331819.9	473.4962	74	8.275582	36.54365	2.282423
20	47110.55	284685.6	422.1151	75	6.837787	29.56996	1.988314
21	40430.95	244233.6	376.6357	76	5.632023	23.81675	1.726075
22	34696.61	209518.1	335.6488	77	4.622943	19.08603	1.492835
23	29774.63	179726.7	299.4494	78	3.780168	15.21014	1.285705
24	25550.32	154161.8	267.7848	79	3.077437	12.04764	1.101624
25	21925.08	132224.0	240.3387	80	2.492499	9.479468	.9378659
26	18813.80	113399.1	216.3422	81	2.006932	7.405341	.7924562
27	16144.00	97245.60	195.7267	82	1.605470	5.740522	.6640249
28	13852.48	83384.64	177.3997	83	1.275316	4.413229	.5515460
29	11885.72	71491.41	161.1256	84	1.005718	3.362554	.4542594
30	10197.54	61287.09	146.4625	85	.7870710	2.537009	.3710015
31	8748.503	52532.45	133.1817	86	.6105607	1.893639	.3000038
32	7504.808	45022.09	121.1848	87	.4687862	1.396978	.2396819
33	6437.505	38579.63	110.4458	88	.3559257	1.017646	.1890316
34	5521.518	33053.62	100.7244	89	.2669789	.7312680	.1470509
35	4735.558	28314.05	92.05362	90	.1976306	.5177710	.1127162
36	4061.084	24249.34	84.19315	91	.1440878	.3608342	.08491100
37	3482.336	20763.72	77.08682	92	.1032498	.2473160	.06268996
38	2985.806	17774.96	70.71188	93	.07266170	.1666338	.04533376
39	2559.796	15212.50	64.94536	94	.05021594	.1103138	.03212448
40	2194.352	13015.76	59.76725	95	.03408512	.07170080	.02232619
41	1880.893	11132.72	55.12621	96	.02269157	.04571364	.01519453
42	1612.015	9518.770	50.93695	97	.01479305	.02856988	.01010759
43	1381.377	8135.635	47.13273	98	.009443876	.01749354	.006574936
44	1183.541	6950.490	43.66108	99	.005908371	.01048270	.004189207
45	1013.806	5935.193	40.43390	100	.003615863	.006136812	.002609426
46	868.2011	5065.609	37.44121	101	.002161835	.003502689	.001587395
47	743.2785	4321.031	34.62941	102	.001259405	.001944363	.0009405291
48	636.1317	3683.688	32.00693	103	.0007132582	.001046752	.0005415908
49	544.2408	3138.315	29.55720	104	.0003928334	.0005439534	.0003036250
50	465.4595	2671.804	27.28359	105	.0002079578	.0002712317	.0001634758
51	397.9226	2272.904	25.16639	106	.0001071947	.0001283054	.00008615264
52	340.0206	1931.964	23.17846	107	.00005262382	.00005594762	.00004344841
53	290.3917	1640.711	21.31506	108	.00002486521	.00002091029	.00002143592
54	247.8634	1392.041	19.56866	109	.00001100460	.000004727060	.00001022936

Table Z (16.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 16.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000	5956629	11199.54	55	192.3839	1062.167	16.06418
1	849605.5	5103010	2505.815	56	163.7195	897.8100	14.68302
2	728120.1	4374625	1932.274	57	139.2259	757.9914	13.39936
3	624157.0	3750317	1604.350	58	118.2989	639.1396	12.20170
4	535097.4	3215119	1387.561	59	100.4227	538.1998	11.08151
5	458777.9	2756272	1236.812	60	85.16105	452.5564	10.03669
6	393355.6	2362863	1120.452	61	72.14292	379.9664	9.068495
7	337272.8	2025549	1031.747	62	61.05050	318.5051	8.178656
8	289189.0	1736326	958.8402	63	51.60590	266.5227	7.363128
9	247967.8	1488333	904.4686	64	43.56839	222.6090	6.615287
10	212628.7	1275686	864.8325	65	36.73374	185.5593	5.930889
11	182327.9	1093344	832.8388	66	30.92841	154.3431	5.307456
12	156345.0	936985.8	805.3999	67	26.00366	128.0787	4.742605
13	134058.1	802913.4	774.5136	68	21.82835	106.0137	4.230083
14	114935.4	687959.4	734.1491	69	18.29060	87.50802	3.764272
15	98526.44	589410.0	684.3860	70	15.29460	72.01741	3.339708
16	84446.41	504937.0	626.8627	71	12.75943	59.07912	2.952295
17	72368.18	432540.9	566.3890	72	10.61704	48.29915	2.599377
18	62009.88	370503.3	506.3357	73	8.809412	39.34168	2.278692
19	53130.38	317347.2	450.7350	74	7.288302	31.91991	1.989597
20	45520.48	271803.8	401.0423	75	6.011707	25.78871	1.730781
21	38999.32	232784.2	357.1328	76	4.943119	20.73924	1.500406
22	33410.62	199355.4	317.6285	77	4.050510	16.59429	1.295858
23	28621.89	170717.4	282.7984	78	3.306410	13.20416	1.114519
24	24518.99	146184.4	252.3839	79	2.687133	10.44275	.9536363
25	21003.99	125168.2	226.0665	80	2.172648	8.204140	.8107605
26	17992.51	107165.1	203.0963	81	1.746391	6.399277	.6841111
27	15412.78	91743.25	183.3964	82	1.394651	4.953070	.5724414
28	13202.36	78532.82	165.9133	83	1.105950	3.802046	.4748099
29	11308.47	67217.19	150.4154	84	.8706597	2.892467	.3905102
30	9685.644	57525.11	136.4754	85	.6802060	2.179011	.3184902
31	8295.089	49224.21	123.8713	86	.5267564	1.623949	.2571808
32	7103.647	42115.31	112.5052	87	.4037479	1.196193	.2051798
33	6082.943	36027.68	102.3483	88	.3060195	.8700497	.1615913
34	5208.457	30814.98	93.16964	89	.2291507	.6242482	.1255255
35	4459.398	26351.81	84.99691	90	.1693374	.4413159	.09607898
36	3817.697	22530.70	77.60071	91	.1232481	.3070771	.07227333
37	3268.019	19259.60	70.92556	92	.08816510	.2101438	.05328123
38	2797.241	16459.60	64.94771	93	.06193948	.1413674	.03847249
39	2394.022	14063.09	59.54964	94	.04273247	.09344048	.02722135
40	2048.724	12012.13	54.71071	95	.02895580	.06063819	.01888987
41	1753.055	10257.07	50.38111	96	.01924375	.03859959	.01283622
42	1499.876	8755.397	46.47968	97	.01252384	.02408563	.008525625
43	1283.077	7470.687	42.94290	98	.007981498	.01472445	.005537239
44	1097.434	6371.765	39.72085	99	.004984898	.008809407	.003522537
45	938.4346	5431.950	36.73083	100	.003045474	.005149063	.002190730
46	802.2765	4628.396	33.96283	101	.001817691	.002934268	.001330602
47	685.6615	3941.536	31.36659	102	.001057103	.001626261	.0007871432
48	585.8139	3354.606	28.94932	103	.0005976584	.0008741291	.0004525530
49	500.3319	2853.233	26.69515	104	.0003286012	.0004535427	.0002533131
50	427.1726	2425.096	24.60663	105	.0001736562	.0002258050	.0001361725
51	364.5646	2059.635	22.66512	106	.00008935996	.0001066584	.00007165466
52	310.9822	1747.813	20.84529	107	.00004379317	.00004644283	.00003608366
53	265.1362	1481.891	19.14237	108	.00002065715	.00001733502	.00001777954
54	225.9184	1255.237	17.54912	109	.000009126556	.000003913618	.000008476896

Table Z (16.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 16.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	58860063	111509.4	55	1750.785	9564.715	143.9125
1	8481507	50338488	24640.86	56	1487.373	8071.548	131.3532
2	7256286	43079563	18919.80	57	1262.686	6803.487	119.7005
3	6209562	36868495	15654.36	58	1071.055	5727.426	108.8471
4	5314417	31553084	13499.30	59	907.6502	4815.102	98.71313
5	4548635	27003759	12003.28	60	768.3931	4042.356	89.27725
6	3893316	23109911	10850.53	61	649.8182	3388.512	80.54829
7	3332509	19776998	9973.247	62	548.9631	2835.854	72.53952
8	2852511	16924155	9253.443	63	463.2430	2369.232	65.21212
9	2441724	14482183	8717.556	64	390.4243	1975.713	58.50440
10	2090158	12391846	8327.569	65	328.6141	1644.273	52.37623
11	1789229	10602472	8013.317	66	276.2068	1365.496	46.80351
12	1531626	9070722	7744.266	67	231.8286	1131.342	41.76308
13	1311044	7759538	7441.928	68	194.2715	934.9646	37.19744
14	1122106	6637251	7047.490	69	162.5069	770.5470	33.05502
15	960259.0	5676768	6562.040	70	135.6556	633.1529	29.28587
16	821622.8	4854887	6001.850	71	112.9761	518.5931	25.85242
17	702901.8	4151714	5413.935	72	93.84567	423.3073	22.73005
18	601261.8	3550183	4831.106	73	77.73446	344.2664	19.89770
19	514282.0	3035652	4292.416	74	64.20203	278.8886	17.34874
20	439866.6	2595564	3811.790	75	52.86593	224.9719	15.07065
21	376207.0	2219162	3387.825	76	43.39452	180.6437	13.04638
22	321743.8	1897242	3007.048	77	35.49761	144.3185	11.25211
23	275156.4	1621931	2671.900	78	28.92690	114.6591	9.664163
24	235309.6	1386487	2379.741	79	23.46875	90.54166	8.257755
25	201230.9	1185140	2127.372	80	18.94288	71.02367	7.010900
26	172083.8	1012954	1907.478	81	15.20036	55.31438	5.907542
27	147158.4	865709.3	1719.213	82	12.11807	42.74834	4.936353
28	125837.9	739794.5	1552.420	83	9.593102	32.76426	4.088707
29	107601.8	632124.6	1404.818	84	7.539245	24.88800	3.358061
30	92002.52	540061.0	1272.282	85	5.879976	18.72059	2.734916
31	78658.93	461346.9	1152.652	86	4.545699	13.93063	2.205353
32	67245.62	394051.6	1044.958	87	3.478218	10.24559	1.756959
33	57484.68	336522.6	948.8846	88	2.631791	7.440732	1.381748
34	49136.38	287346.2	862.2139	89	1.967339	5.330440	1.071825
35	41997.75	245312.9	785.1737	90	1.451332	3.762591	.8192162
36	35892.77	209388.1	715.5727	91	1.054508	2.614048	.6153477
37	30672.26	178686.9	652.8648	92	.7530465	1.786109	.4529802
38	26208.78	152452.2	596.8035	93	.5281391	1.199673	.3265940
39	22392.40	130036.5	546.2662	94	.3637429	.7917150	.2307348
40	19129.86	110885.8	501.0412	95	.2460525	.5129769	.1598724
41	16341.04	94526.14	460.6458	96	.1632442	.3260241	.1084721
42	13957.09	80552.29	424.3075	97	.1060574	.2031134	.07193438
43	11919.23	68617.89	391.4220	98	.06747513	.1239746	.04664741
44	10177.23	58426.87	361.5142	99	.04206989	.07405472	.02962870
45	8687.821	49726.27	333.8077	100	.02565817	.04321626	.01839784
46	7414.582	42299.88	308.2024	101	.01528785	.02458853	.01115698
47	6325.983	35962.83	284.2272	102	.008875632	.01360625	.006589782
48	5395.524	30557.03	261.9428	103	.005009460	.007302024	.003782720
49	4600.318	25947.14	241.1976	104	.002749557	.003782785	.002114049
50	3920.927	22017.37	222.0099	105	.001450573	.001880462	.001134655
51	3340.532	18668.62	204.2032	106	.0007451573	.0008869191	.0005961549
52	2844.673	15816.26	187.5412	107	.0003645584	.0003856513	.0002997689
53	2421.149	13387.93	171.9762	108	.0001716670	.0001437569	.0001475159
54	2059.491	11321.74	157.4386	109	.00007571450	.00003241203	.00007026928

Table Z (17.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 17.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	58170357	111039.3	55	1593.554	8615.184	128.9722
1	8467009	49663348	24239.35	56	1351.484	7258.436	117.5499
2	7231500	42429219	18532.57	57	1145.364	6108.197	106.9701
3	6177772	36249948	15280.85	58	969.8767	5133.787	97.13294
4	5278173	30970788	13138.51	59	820.5034	4309.058	87.96352
5	4509890	26460214	11653.87	60	693.4295	3611.701	79.44034
6	3853554	22606133	10511.84	61	585.4203	3022.653	71.56918
7	3292837	19312897	9644.199	62	493.7146	2525.616	64.35978
8	2813735	16498834	8933.525	63	415.9094	2106.673	57.77502
9	2404415	14094175	8405.338	64	349.9319	1753.968	51.75743
10	2054702	12039297	8021.613	65	294.0288	1457.410	46.26917
11	1755871	10283283	7712.936	66	246.7147	1208.399	41.28689
12	1500501	8782660	7449.109	67	206.7210	999.6048	36.78820
13	1282207	7500317	7153.149	68	172.9354	824.7948	32.72024
14	1095548	6404591	6767.690	69	144.4121	678.6848	29.03568
15	935929.5	5468443	6294.103	70	120.3445	556.7980	25.68885
16	799436.9	4668755	5748.537	71	100.0535	455.3420	22.64533
17	682752.6	3985739	5176.948	72	82.96919	371.0995	19.88228
18	583027.9	3402451	4611.273	73	68.60775	301.3387	17.38017
19	497833.4	2904377	4089.332	74	56.56728	243.7355	15.13225
20	425070.1	2479092	3624.444	75	46.49963	196.3116	13.12665
21	362930.5	2115973	3215.064	76	38.10355	157.3882	11.34755
22	309858.7	1805945	2848.015	77	31.11621	125.5465	9.773299
23	264539.3	1541257	2525.501	78	25.31316	99.59243	8.382447
24	225843.3	1315285	2244.837	79	20.50178	78.52395	7.152707
25	192805.4	1122368	2002.811	80	16.51979	61.50261	6.064341
26	164596.9	957674.0	1792.291	81	13.23333	47.82621	5.102879
27	140515.3	817075.8	1612.358	82	10.53188	36.90500	4.258034
28	119951.8	697050.7	1453.221	83	8.323165	28.24261	3.521921
29	102393.4	594592.5	1312.634	84	6.530017	21.42069	2.888499
30	87399.55	507134.9	1186.613	85	5.084157	16.08801	2.349196
31	74595.81	432486.8	1073.057	86	3.923747	11.95342	1.891666
32	63663.04	368776.7	971.0062	87	2.997189	8.778009	1.504928
33	54329.10	314405.7	880.1232	88	2.263944	6.365186	1.181863
34	46359.69	268008.3	798.2748	89	1.689470	4.552954	.9154677
35	39556.73	228418.1	725.6455	90	1.244214	3.208851	.6987088
36	33748.79	194639.1	660.1416	91	.9024747	2.225899	.5240719
37	28790.82	165821.2	601.2258	92	.6433748	1.518539	.3852232
38	24559.08	141237.9	548.6448	93	.4504510	1.018367	.2773287
39	20947.05	120269.0	501.3260	94	.3097068	.6710127	.1956347
40	17864.50	102385.0	459.0534	95	.2091419	.4340884	.1353469
41	15234.07	87133.57	421.3597	96	.1385185	.2754522	.09169164
42	12989.37	74128.60	387.5097	97	.08983970	.1713364	.06071251
43	11073.84	63040.66	356.9285	98	.05705949	.1044137	.03930917
44	9439.232	53588.64	329.1638	99	.03551505	.06227174	.02492886
45	8044.054	45532.75	303.4868	100	.02162339	.03628267	.01545534
46	6853.427	38668.41	279.7975	101	.01286180	.02061101	.009357925
47	5837.221	32820.98	257.6542	102	.007454377	.01138732	.005518532
48	4970.141	27841.37	237.1078	103	.004200103	.006101640	.003162824
49	4230.385	23602.19	218.0132	104	.002301382	.003156033	.001764856
50	3599.464	19994.60	200.3824	105	.001212056	.001566509	.0009457492
51	3061.411	16925.66	184.0485	106	.0006215670	.0007377526	.0004961491
52	2602.528	14316.10	168.7907	107	.0003035736	.0003203389	.0002491160
53	2211.269	12098.28	154.5619	108	.0001427056	.0001192538	.0001224324
54	1877.746	10214.42	141.2950	109	.00006283332	.00002685185	.00005826850

Table Z (17.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 17.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	57496602	110584.5	55	1450.676	7761.927	115.6246
1	8452560	49004110	23852.74	56	1228.211	6528.932	105.2345
2	7206840	41794650	18160.19	57	1039.115	5485.394	95.62735
3	6146199	35646960	14922.10	58	878.4055	4602.883	86.70970
4	5242236	30403743	12792.39	59	741.8518	3857.210	78.41160
5	4471541	25931524	11319.01	60	625.8890	3227.776	70.71149
6	3814266	22116736	10187.58	61	527.4982	2697.010	63.61258
7	3253703	18862638	9329.464	62	444.1068	2249.914	57.12159
8	2775551	16086764	8627.788	63	373.4810	1873.708	51.20312
9	2367738	13718786	8107.179	64	313.6979	1557.525	45.80365
10	2019907	11698705	7729.605	65	263.1335	1292.128	40.88755
11	1723191	9975375	7426.393	66	220.4142	1069.662	36.43229
12	1470061	8505194	7167.680	67	184.3688	883.4445	32.41634
13	1254052	7251009	6877.952	68	153.9731	727.8023	28.79109
14	1069663	6181173	6501.254	69	128.3580	597.9352	25.51311
15	912256.3	5268704	6039.220	70	106.7834	489.7832	22.54069
16	777886.4	4490573	5507.872	71	88.62737	399.9135	19.84225
17	663213.9	3827103	4952.129	72	73.36871	325.4188	17.39667
18	565376.6	3261474	4403.074	73	60.56552	263.8354	15.18582
19	481937.5	2779303	3897.332	74	49.85123	213.0713	13.20297
20	410795.4	2368301	3447.643	75	40.90894	171.3492	11.43688
21	350144.0	2017975	3052.322	76	33.46512	137.1640	9.872908
22	298431.9	1719380	2698.482	77	27.28173	109.2462	8.491379
23	254348.9	1464888	2388.107	78	22.15592	86.52932	7.272881
24	216773.0	1247991	2118.466	79	17.91403	68.12012	6.197370
25	184746.1	1063138	1886.343	80	14.41001	53.27260	5.247126
26	157447.6	905597.9	1684.781	81	11.52358	41.36320	4.409113
27	134182.6	771336.1	1512.799	82	9.155510	31.86924	3.674002
28	114350.5	656915.7	1360.953	83	7.223094	24.35176	3.034592
29	97445.34	559408.7	1227.036	84	5.657275	18.44159	2.485321
30	83034.14	476319.4	1107.199	85	4.397139	13.82951	2.018463
31	70748.98	405520.8	999.4009	86	3.387744	10.25973	1.623071
32	60276.97	345199.3	902.6884	87	2.583342	7.522772	1.289425
33	51351.69	293808.0	816.7070	88	1.948013	5.446657	1.011188
34	43744.25	250028.2	739.4050	89	1.451225	3.889981	.7821481
35	37261.39	212735.3	670.9270	90	1.066934	2.737391	.5961024
36	31736.23	180970.7	609.2726	91	.7725664	1.895931	.4464661
37	27027.72	153917.5	553.9137	92	.5498232	1.291427	.3276978
38	23015.77	130879.0	504.5915	93	.3842951	.8647130	.2355645
39	19597.23	111261.3	460.2811	94	.2637705	.5688793	.1659233
40	16684.80	94558.34	420.7637	95	.1778176	.3674404	.1146179
41	14203.79	80338.36	385.5868	96	.1175709	.2327942	.07753030
42	12090.23	68233.61	354.0509	97	.07612347	.1445742	.05125670
43	10289.71	57930.81	325.6089	98	.04826545	.08796562	.03313537
44	8755.877	49163.06	299.8306	99	.02999019	.05237946	.02098092
45	7448.970	41703.14	276.0311	100	.01822841	.03047080	.01298743
46	6335.593	35357.45	254.1116	101	.01082393	.01728221	.007851387
47	5386.962	29961.07	233.6576	102	.006262574	.009533207	.004622863
48	4578.938	25373.41	214.7109	103	.003522571	.005100175	.002645341
49	3890.757	21474.56	197.1331	104	.001926845	.002633949	.001473805
50	3304.839	18162.26	180.9305	105	.001013069	.001305382	.0007885428
51	2806.030	15349.33	165.9454	106	.0005186358	.0006138680	.0004130505
52	2381.356	12961.54	151.9714	107	.0002528697	.0002661721	.0002070881
53	2019.895	10935.66	138.9620	108	.0001186675	.00009895882	.0001016466
54	1712.310	9217.772	126.8528	109	.00005216020	.00002225265	.00004833275

Table Z (17.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 17.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	56838253	110143.9	55	1320.820	6994.972	103.6951
1	8438160	48360229	23480.23	56	1116.364	5874.260	94.24254
2	7182306	41175311	17801.84	57	942.8791	4927.368	85.51709
3	6114841	35058987	14577.31	58	795.6955	4127.953	77.43168
4	5206605	29851408	12460.12	59	670.8548	3453.643	69.92082
5	4433583	25417153	10997.91	60	565.0257	2885.417	62.96309
6	3775445	21641193	9876.963	61	475.3915	2407.080	56.55952
7	3215100	18425702	9028.243	62	399.5557	2004.836	50.71431
8	2737949	15687434	8335.436	63	335.4424	1666.946	45.39373
9	2331682	13355516	7822.283	64	281.2681	1383.449	40.54800
10	1985759	11369587	7450.750	65	235.5291	1145.894	36.14357
11	1691173	9678276	7152.898	66	196.9552	947.1058	32.15883
12	1440289	8237871	6899.191	67	164.4655	780.9909	28.57312
13	1226561	7011180	6615.554	68	137.1172	642.3874	25.34176
14	1044432	5966578	6247.402	69	114.1115	526.9342	22.42492
15	889220.8	5077150	5796.621	70	94.76976	430.9499	19.78448
16	756952.1	4319960	5279.096	71	78.52237	351.3268	17.39151
17	644266.2	3675445	4738.733	72	64.89271	285.4382	15.22647
18	548288.4	3126912	4205.783	73	53.47737	231.0621	13.27256
19	466575.1	2660111	3715.711	74	43.94201	186.3154	11.52314
20	397023.2	2262888	3280.698	75	35.99829	149.6016	9.967617
21	337828.7	1924884	2898.930	76	29.39785	119.5712	8.592465
22	287444.9	1637282	2557.803	77	23.92515	95.08822	7.379796
23	244567.5	1392577	2259.089	78	19.39689	75.20019	6.312053
24	208081.5	1184376	2000.022	79	15.65651	59.11091	5.371212
25	177036.7	1007237	1777.380	80	12.57261	46.15658	4.541369
26	150620.3	856528.2	1584.380	81	10.03710	35.78343	3.810784
27	128145.4	728307.1	1419.985	82	7.960911	27.52823	3.171000
28	109019.5	619221.0	1275.085	83	6.269934	21.00275	2.615455
29	92744.25	526418.0	1147.512	84	4.902375	15.88123	2.139040
30	78893.66	447471.9	1033.545	85	3.803899	11.89139	1.734797
31	67106.58	380318.3	931.2025	86	2.925693	8.808486	1.393017
32	57076.31	323199.8	839.5411	87	2.227203	6.448848	1.105103
33	48542.12	274620.3	758.1891	88	1.676598	4.661996	.8654111
34	41280.46	233306.2	685.1738	89	1.246900	3.324492	.6684381
35	35102.83	198173.7	620.6033	90	.9151531	2.335868	.5087121
36	29846.80	168300.2	562.5661	91	.6615332	1.615343	.3804635
37	25375.31	142901.0	510.5439	92	.4700006	1.098599	.2788443
38	21571.84	121307.8	464.2735	93	.3279440	.7344567	.2001486
39	18336.47	102952.3	422.7755	94	.2247091	.4824326	.1407658
40	15584.81	87350.47	385.8294	95	.1512268	.3111169	.09709245
41	13244.76	74090.61	352.9974	96	.09981901	.1968007	.06557569
42	11254.71	62822.38	323.6138	97	.06451957	.1220286	.04328660
43	9562.296	53247.92	297.1582	98	.04083841	.07413085	.02793964
44	8123.035	45113.87	273.2210	99	.02533210	.04407195	.01766358
45	6898.814	38204.91	251.1590	100	.01537094	.02559768	.01091694
46	5857.671	32337.91	230.8743	101	.009111626	.01449547	.006589413
47	4972.114	27357.10	211.9780	102	.005262879	.007983444	.003873760
48	4219.116	23129.95	194.5041	103	.002955220	.004264403	.002213213
49	3578.907	19543.60	178.3203	104	.001613750	.002198917	.001231138
50	3034.772	16501.98	163.4281	105	.0008470087	.001088125	.0006576749
51	2572.336	13923.32	149.6783	106	.0004328835	.0005109474	.0003439786
52	2179.311	11738.12	136.8782	107	.0002107002	.0002212347	.0001722053
53	1845.368	9887.278	124.9819	108	.00009870962	.00008214388	.00008441658
54	1561.695	8320.499	113.9277	109	.00004331381	.00001844711	.00004010401

Table Z (17.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 17.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	56194790	109717.0	55	1202.780	6305.405	93.02911
1	8423810	47731184	23121.08	56	1014.867	5286.585	84.42805
2	7157897	40570684	17456.78	57	855.6973	4427.246	76.50210
3	6083696	34485512	14245.72	58	720.8948	3702.981	69.17003
4	5171276	29313269	12140.96	59	606.7562	3093.100	62.37057
5	4396010	24916592	10689.81	60	510.1698	2580.041	56.08256
6	3737083	21178999	9579.232	61	428.5078	2148.878	50.30520
7	3177020	18001593	8739.793	62	359.5385	1786.920	45.04058
8	2700919	15300359	8055.727	63	301.3330	1483.389	40.25662
9	2296235	13003892	7549.911	64	252.2378	1229.152	35.90703
10	1952245	11051479	7184.312	65	210.8604	1016.478	31.96029
11	1659803	9391542	6891.716	66	176.0268	838.8129	28.39568
12	1411168	7980259	6642.910	67	146.7394	690.6019	25.19350
13	1199718	6780413	6365.225	68	122.1306	567.1474	22.31267
14	1019838	5760410	6005.412	69	101.4665	464.4878	19.71667
15	866804.6	4893404	5565.590	70	84.12480	379.2849	17.37066
16	736615.5	4156557	5061.505	71	69.58385	308.7256	15.24814
17	625890.8	3530424	4536.072	72	57.40791	250.4367	13.33105
18	531744.5	2998442	4018.727	73	47.22877	202.4142	11.60387
19	451727.2	2546497	3543.815	74	38.74158	162.9631	10.06006
20	383735.0	2162568	3122.974	75	31.68400	130.6494	8.689706
21	325966.4	1836432	2754.272	76	25.83060	104.2630	7.480309
22	276880.0	1559401	2425.382	77	20.98622	82.78749	6.415624
23	235177.9	1324091	2137.872	78	16.98527	65.37215	5.479774
24	199752.4	1124224	1888.945	79	13.68662	51.30721	4.656552
25	169661.2	954465.0	1675.383	80	10.97205	40.00204	3.931686
26	144099.9	810280.2	1490.568	81	8.744420	30.96485	3.294607
27	122389.5	687818.5	1333.413	82	6.923829	23.78507	2.737657
28	103945.6	583809.4	1195.129	83	5.443865	18.11933	2.254863
29	88277.39	495476.1	1073.589	84	4.249244	13.68014	1.841539
30	74966.18	420460.1	965.1962	85	3.291508	10.22773	1.491426
31	63657.44	356758.0	868.0242	86	2.527292	7.564637	1.195916
32	54050.62	302667.5	781.1421	87	1.920645	5.529786	.9474029
33	45890.66	256741.5	704.1629	88	1.443369	3.991501	.7408645
34	38959.27	217750.5	635.1898	89	1.071619	2.842014	.5714248
35	33072.67	184649.8	574.2978	90	.7851697	1.993809	.4342594
36	28072.80	156551.9	519.6599	91	.5666073	1.376674	.3243127
37	23826.49	132703.0	470.7680	92	.4018738	.9348328	.2373432
38	20220.72	112462.3	427.3558	93	.2799315	.6240023	.1701071
39	17158.76	95285.67	388.4874	94	.1914844	.4092416	.1194579
40	14559.03	80710.76	353.9413	95	.1286478	.2635042	.08227105
41	12351.96	68344.71	323.2942	96	.08477107	.1664215	.05548089
42	10478.20	57853.92	295.9128	97	.05469992	.1030294	.03656674
43	8887.416	48955.20	271.3017	98	.03456407	.06249063	.02356571
44	7536.894	41408.09	249.0713	99	.02140365	.03709320	.01487525
45	6390.124	35008.56	228.6173	100	.01296516	.02151043	.009179323
46	5416.523	29583.41	209.8430	101	.007672452	.01216180	.005531974
47	4589.840	24985.55	192.3835	102	.004424075	.006687671	.003247045
48	3888.111	21090.03	176.2657	103	.002479988	.003566693	.001852250
49	3292.520	17790.66	161.3632	104	.001351938	.001836307	.001028748
50	2787.179	14997.19	147.6734	105	.0007083849	.0009073106	.0005486982
51	2358.453	12632.94	135.0553	106	.0003614208	.0004254162	.0002865476
52	1994.709	10632.84	123.3286	107	.0001756175	.0001839421	.0001432437
53	1686.181	8941.661	112.4486	108	.00008213404	.00006820776	.00007012947
54	1424.551	7512.472	102.3558	109	.00003597915	.00001529726	.00003328683

Table Z (17.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 17.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	55565714	109302.9	55	1095.464	5685.251	83.48920
1	8409508	47116478	22774.58	56	922.7476	4758.910	75.66167
2	7133613	39980271	17124.30	57	776.7047	3978.899	68.46077
3	6052762	33926041	13926.64	58	653.2354	3322.610	61.81075
4	5136247	28788834	11834.22	59	548.8758	2770.908	55.65426
5	4358819	24429353	10394.02	60	460.7195	2307.579	49.97052
6	3699175	20729673	9293.697	61	386.3159	1918.869	44.75723
7	3139454	17589837	8463.421	62	323.5872	1593.104	40.01467
8	2664451	14925076	7787.971	63	270.7414	1320.388	35.71244
9	2261385	12663461	7289.373	64	226.2456	1092.349	31.80747
10	1919352	10743944	6929.604	65	188.8109	901.9140	28.27019
11	1629067	9114745	6642.163	66	157.3522	743.0975	25.08082
12	1382685	7731948	6398.154	67	130.9492	610.8350	22.22059
13	1173507	6558317	6126.286	68	108.8034	500.8522	19.65176
14	995862.7	5562293	5774.609	69	90.24081	409.5503	17.34085
15	844990.2	4717105	5345.462	70	74.69065	333.9025	15.25602
16	716858.3	4000022	4854.447	71	61.67550	271.3624	13.37300
17	608069.3	3391718	4343.505	72	50.79699	219.7858	11.67511
18	515726.7	2875761	3841.284	73	41.71910	177.3656	10.14802
19	437375.9	2438173	3381.037	74	34.16391	142.5760	8.785378
20	370913.0	2067073	2973.884	75	27.89281	114.1288	7.577884
21	314539.7	1752370	2617.780	76	22.70120	90.93917	6.514029
22	266720.4	1485504	2300.666	77	18.41241	72.09748	5.579061
23	226163.9	1259213	2023.921	78	14.87685	56.84394	4.758627
24	191770.1	1067333	1784.723	79	11.96731	44.54583	4.038156
25	162604.8	904634.5	1579.855	80	9.577455	34.67760	3.404843
26	137872.1	766681.2	1402.865	81	7.620010	26.80246	2.849173
27	116901.2	649711.0	1252.619	82	6.023278	20.55652	2.364218
28	99115.80	550534.6	1120.639	83	4.727765	15.63607	1.944546
29	84032.71	466448.7	1004.836	84	3.684022	11.78736	1.585872
30	71240.39	395161.0	901.7364	85	2.848837	8.799268	1.282567
31	60390.99	334727.6	809.4659	86	2.183686	6.498242	1.026999
32	51190.07	283499.8	727.1063	87	1.656700	4.743030	.8124406
33	43388.17	240078.2	654.2579	88	1.242899	3.418397	.6344248
34	36772.23	203276.0	589.0970	89	.9212156	2.430243	.4886324
35	31163.08	172086.6	531.6681	90	.6738238	1.702322	.3708104
36	26406.99	145656.0	480.2251	91	.4854305	1.173604	.2765290
37	22374.60	123260.3	434.2704	92	.3437135	.7957071	.2020776
38	18956.31	104285.2	393.5353	93	.2390126	.5303122	.1446170
39	16058.51	88210.02	357.1258	94	.1632166	.3472555	.1014052
40	13602.35	74592.84	324.8200	95	.1094701	.2232434	.06973273
41	11520.71	63059.00	296.2092	96	.07201164	.1407732	.04695400
42	9756.457	53290.82	270.6904	97	.04638779	.08701412	.03089928
43	8261.195	45019.12	247.7924	98	.02926199	.05269390	.01988248
44	6993.938	38015.70	227.1445	99	.01808960	.03122890	.01253086
45	5919.714	32087.27	208.1788	100	.01093908	.01808126	.007720619
46	5009.266	27070.03	190.8002	101	.006462482	.01020694	.004645646
47	4237.532	22825.09	174.6660	102	.003720057	.005603927	.002722559
48	3583.572	19234.69	159.7970	103	.002081799	.002984055	.001550637
49	3029.479	16198.91	146.0725	104	.001132943	.001533968	.0008598969
50	2560.156	13632.98	133.4861	105	.0005926285	.0007567778	.0004579221
51	2162.672	11464.99	121.9049	106	.0003018481	.0003543136	.0002387803
52	1826.018	9634.035	111.1600	107	.0001464216	.0001529839	.0001191905
53	1540.962	8088.504	101.2079	108	.00006836323	.00005665390	.00005827883
54	1299.654	6784.619	91.99152	109	.00002989594	.00001268928	.00002763725

Table Z (18.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 18.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	54950549	108901.1	55	997.8808	5127.375	74.95330
1	8395254	46515634	22440.08	56	839.1252	4284.981	67.82858
2	7109451	39403597	16803.77	57	705.1201	3576.860	61.28536
3	6022037	33380099	13619.41	58	592.0251	2982.067	55.25293
4	5101513	28277632	11539.24	59	496.6012	2482.909	49.67766
5	4322005	23954972	10109.89	60	416.1344	2064.417	44.53924
6	3661716	20292756	9019.709	61	348.3396	1713.919	39.83412
7	3102396	17189984	8198.481	62	291.2829	1420.676	35.56110
8	2628537	14561141	7531.524	63	243.2997	1175.602	31.69138
9	2227123	12333793	7040.029	64	202.9693	971.0240	28.18494
10	1887067	10446563	6685.987	65	169.0988	800.4707	25.01405
11	1598951	8847483	6403.600	66	140.6855	658.4759	22.15988
12	1354823	7492550	6164.289	67	116.8807	540.4230	19.60459
13	1147911	6344517	5898.107	68	96.94957	442.4225	17.31353
14	972490.7	5371868	5554.368	69	80.27300	361.2056	15.25599
15	823760.5	4547916	5135.618	70	66.32787	294.0277	13.40288
16	697663.3	3850033	4657.312	71	54.67714	238.5841	11.73200
17	590784.2	3259021	4160.439	72	44.95670	192.9375	10.22795
18	500217.3	2758580	3672.873	73	36.85993	155.4581	8.877479
19	423503.7	2334872	3226.814	74	30.13357	124.7727	7.674485
20	358540.1	1976151	2832.882	75	24.56058	99.72393	6.610269
21	303531.9	1672461	2488.925	76	19.95530	79.33926	5.674238
22	256949.9	1415371	2183.147	77	16.15785	62.80470	4.853002
23	217509.8	1197739	1916.748	78	13.03308	49.44161	4.133588
24	184119.4	1013514	1686.881	79	10.46637	38.68594	3.502901
25	155853.1	857570.9	1490.339	80	8.362050	30.07001	2.949448
26	131923.4	725569.8	1320.830	81	6.641734	23.20590	2.464672
27	111667.7	613836.2	1177.179	82	5.241096	17.77106	2.042305
28	94518.06	519260.3	1051.206	83	4.106846	13.49683	1.677416
29	79998.82	439210.9	940.8606	84	3.194759	10.15926	1.366091
30	67705.63	371460.3	842.7862	85	2.466304	7.572401	1.103272
31	57297.27	314122.8	755.1622	86	1.887263	5.583725	.8821929
32	48485.37	265601.6	677.0824	87	1.429386	4.069344	.6969040
33	41026.05	224543.9	608.1368	88	1.070545	2.928399	.5434331
34	34711.35	189804.3	546.5713	89	.7921246	2.078716	.4179556
35	29366.71	160412.8	492.4031	90	.5784180	1.453861	.3167230
36	24842.60	135548.0	443.9633	91	.4159928	1.000773	.2358537
37	21013.42	114514.7	400.7646	92	.2940483	.6774803	.1721018
38	17772.91	96724.30	362.5374	93	.2041296	.4508188	.1229823
39	15030.50	81678.15	328.4275	94	.1391596	.2947434	.08610576
40	12709.99	68954.31	298.2134	95	.09317668	.1891891	.05912264
41	10746.67	58195.38	271.5003	96	.06118964	.1191127	.03974936
42	9085.525	49098.95	247.7145	97	.03934977	.07350997	.02611797
43	7680.050	41409.12	226.4078	98	.02478025	.04444622	.01677993
44	6490.920	34909.40	207.2273	99	.01529305	.02629959	.01055912
45	5484.644	29416.69	189.6394	100	.009232286	.01520334	.006495685
46	4633.243	24776.07	173.5505	101	.005444913	.008568899	.003902511
47	3912.797	20856.43	158.6391	102	.003128993	.004697237	.002283490
48	3303.343	17546.80	144.9202	103	.001748063	.002497361	.001298538
49	2787.846	14753.15	132.2788	104	.0009497069	.001281803	.0007189823
50	2351.964	12395.88	120.7053	105	.0004959379	.0006314161	.0003822830
51	1983.436	10407.57	110.0741	106	.0002521718	.0002951870	.0001990381
52	1671.844	8731.205	100.2275	107	.0001221171	.0001272760	.00009920741
53	1408.464	7318.564	91.12270	108	.00005691899	.00004707202	.00004844602
54	1185.891	6128.811	82.70535	109	.00002484907	.00001052927	.00002295380

Table Z (18.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 18.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	54348841	108510.9	55	909.1339	4625.390	67.31294
1	8381049	45928198	22116.97	56	763.2038	3859.213	60.82690
2	7085413	38840209	16494.56	57	640.2379	3216.250	54.88030
3	5991520	32847235	13323.44	58	536.6398	2677.102	49.40721
4	5067073	27779215	11255.41	59	449.3814	2225.406	44.35744
5	4285563	23493002	9836.813	60	375.9286	1847.349	39.71122
6	3624698	19867809	8756.664	61	314.1516	1531.250	35.46399
7	3065836	16801601	7944.370	62	262.2502	1267.236	31.61334
8	2593166	14208133	7285.783	63	218.6789	1046.961	28.13203
9	2193436	12014475	6801.279	64	182.1211	863.3968	24.98287
10	1855379	10158936	6452.863	65	151.4729	710.6209	22.13989
11	1569441	8589369	6175.433	66	125.8081	583.6421	19.58520
12	1327569	7261692	5940.721	67	104.3438	478.2519	17.30191
13	1122916	6138657	5680.096	68	86.40403	390.9112	15.25818
14	949705.3	5188798	5344.103	69	71.42038	318.6511	13.42587
15	803098.7	4385512	4935.482	70	58.91328	258.9828	11.77841
16	679013.4	3706285	4469.535	71	48.48277	209.8204	10.29546
17	574018.5	3132045	3986.319	72	39.79611	169.4136	8.962837
18	485199.4	2646629	3512.958	73	32.57357	136.2926	7.768318
19	410093.9	2236337	3080.627	74	26.58434	109.2214	6.706044
20	346599.8	1889562	2699.464	75	21.63109	87.16036	5.767903
21	292927.1	1596483	2367.219	76	17.54538	69.23746	4.944158
22	247553.0	1348795	2072.354	77	14.18249	54.72432	4.222660
23	209200.6	1139477	1815.896	78	11.42038	43.01477	3.591688
24	176786.2	962589.1	1594.982	79	9.155751	33.60594	3.039470
25	149392.5	813110.2	1406.415	80	7.302562	26.08167	2.555698
26	126240.8	686795.1	1244.059	81	5.790399	20.09740	2.132672
27	106676.8	580055.3	1106.702	82	4.561563	15.36721	1.764730
28	90140.86	489859.4	986.4527	83	3.568326	11.65345	1.447397
29	76164.92	413646.3	881.2994	84	2.771141	8.758440	1.177105
30	64351.81	349251.7	787.9976	85	2.135658	6.518385	.9493119
31	54366.87	294846.7	704.7787	86	1.631481	4.799236	.7580206
32	45927.81	248884.9	630.7497	87	1.233570	3.492315	.5979684
33	38796.20	210058.8	565.4917	88	.9223243	2.509338	.4656247
34	32769.18	177263.0	507.3175	89	.6812974	1.778535	.3576040
35	27676.67	149562.9	456.2199	90	.4966490	1.242014	.2706025
36	23373.31	126168.7	410.6031	91	.3565809	.8536351	.2012193
37	19737.15	106412.9	369.9909	92	.2516260	.5769841	.1466149
38	16665.21	89731.29	334.1134	93	.1743843	.3833512	.1046144
39	14069.87	75646.77	302.1542	94	.1186804	.2502444	.07313591
40	11877.54	63756.28	273.8931	95	.07933004	.1603761	.05014158
41	10025.81	53719.04	248.9490	96	.05200832	.1008144	.03366009
42	8461.752	45247.12	226.7759	97	.03338887	.06211987	.02208305
43	7140.668	38097.37	206.9474	98	.02099083	.03750057	.01416573
44	6024.841	32064.36	189.1279	99	.01293250	.02215494	.008900304
45	5082.207	26974.68	172.8155	100	.007794035	.01278732	.005466742
46	4286.013	22681.84	157.9187	101	.004588899	.007195906	.003279244
47	3613.435	19062.09	144.1355	102	.002632611	.003938442	.001915814
48	3045.448	16010.84	131.4761	103	.001468262	.002090685	.001087758
49	2565.847	13439.65	119.8306	104	.0007963441	.001071421	.0006013455
50	2161.012	11273.76	109.1871	105	.0004151481	.0005269839	.0003192370
51	1819.321	9449.968	99.42656	106	.0002107351	.0002460038	.0001659624
52	1530.916	7914.916	90.40165	107	.0001018782	.0001059213	.00008260052
53	1287.555	6623.542	82.07084	108	.00004740525	.00003912301	.00004028487
54	1082.255	5537.763	74.38204	109	.00002066065	.000008739700	.00001907002

Table Z (18.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 18.4 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	10000000	53760154	108131.7	55	828.4102	4173.579	60.47168
1	8366892	45353735	21804.68	56	694.2627	3476.612	54.56613
2	7061496	38289671	16196.12	57	581.4207	2892.716	49.16088
3	5961209	32327016	13038.14	58	486.5167	2403.926	44.19443
4	5032922	27293153	10982.17	59	406.7202	1995.111	39.61987
5	4249490	23043018	9574.225	60	339.6658	1653.521	35.41798
6	3588116	19454412	8503.998	61	283.3684	1368.397	31.58342
7	3029767	16424277	7700.523	62	236.1532	1130.654	28.11278
8	2558330	13865650	7050.189	63	196.5852	932.6350	24.98033
9	2160314	11705117	6572.564	64	163.4443	767.8955	22.15153
10	1824276	9880684	6229.674	65	135.7095	631.0186	19.60207
11	1540524	8340036	5957.106	66	112.5251	517.4463	17.31502
12	1300907	7039023	5726.897	67	93.16941	423.3426	15.27438
13	1098505	5940401	5471.704	68	77.02055	345.4871	13.45093
14	927491.0	5012759	5143.269	69	63.55658	281.1832	11.81887
15	782988.7	4229588	4744.515	70	52.33804	228.1744	10.35394
16	660892.4	3568488	4290.587	71	42.99891	184.5728	9.037519
17	557755.8	3010517	3820.631	72	35.23517	148.7969	7.856544
18	470656.6	2539650	3361.037	73	28.79167	119.5213	6.799745
19	397130.3	2142328	2941.989	74	23.45812	95.63361	5.861531
20	335076.3	1807083	2573.161	75	19.05511	76.19976	5.034353
21	282709.8	1524226	2252.211	76	15.42984	60.43792	4.309267
22	238514.7	1285581	1967.851	77	12.45137	47.69625	3.675255
23	201222.2	1084246	1720.948	78	10.00946	37.43334	3.121728
24	169756.7	914391.8	1508.623	79	8.011063	29.20084	2.638108
25	143209.9	771099.0	1327.694	80	6.378773	22.62841	2.215146
26	120811.9	650215.9	1172.178	81	5.049358	17.40999	1.845921
27	101916.8	548239.0	1040.830	82	3.971066	13.29212	1.525315
28	85973.25	462213.1	926.0349	83	3.101157	10.06458	1.249275
29	72520.77	389646.5	825.8209	84	2.404272	7.552830	1.014552
30	61169.36	328436.5	737.0519	85	1.849790	5.612617	.8170689
31	51590.93	276809.4	658.0098	86	1.410713	4.126099	.6515111
32	43509.14	233268.1	587.8151	87	1.064844	2.997936	.5132239
33	36691.02	196548.8	526.0415	88	.7948254	2.150843	.3990704
34	30938.69	165584.9	471.0666	89	.5861255	1.522127	.3060541
35	26086.51	139476.3	422.8607	90	.4265493	1.061333	.2312640
36	21993.18	117463.5	379.8981	91	.3057339	.7283357	.1717201
37	18540.35	98905.65	341.7135	92	.2153807	.4915348	.1249383
38	15628.24	83261.98	308.0376	93	.1490131	.3260736	.08901554
39	13172.10	70076.17	278.0902	94	.1012422	.2125247	.06213770
40	11100.88	58963.18	251.6528	95	.06755947	.1359906	.04253719
41	9354.410	49598.11	228.3578	96	.04421678	.08535204	.02851201
42	7881.753	41706.89	207.6857	97	.02833882	.05251000	.01867698
43	6639.986	35058.45	189.2306	98	.01778589	.03164965	.01196235
44	5592.934	29457.94	172.6733	99	.01093942	.01866901	.007504321
45	4709.905	24741.10	157.5421	100	.006581725	.01075846	.004602168
46	3965.328	20769.46	143.7473	101	.003868581	.006044726	.002756352
47	3337.426	17426.20	131.0052	102	.002215622	.003303224	.001607829
48	2808.073	14612.78	119.3218	103	.001233611	.001750767	.0009114703
49	2361.858	12246.01	108.5923	104	.0006679459	.0008958434	.0005031107
50	1985.847	10255.68	98.80255	105	.0003476236	.0004399598	.0002666710
51	1669.028	8582.545	89.84015	106	.0001761606	.0002050790	.0001384261
52	1402.076	7176.681	81.56719	107	.00008501961	.00008817703	.00006879503
53	1177.205	5995.985	73.94339	108	.00003949391	.00003252653	.00003350902
54	987.8281	5004.941	66.91901	109	.00001718357	.000007256575	.00001584836

Table Z (18.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 18.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	53184070	107763.1	55	754.9725	3766.821	54.34375
1	8352782	44791827	21502.68	56	631.6501	3132.711	48.96588
2	7037700	37751568	15907.90	57	528.0928	2602.370	44.05190
3	5931102	31819027	12763.00	58	441.1483	2159.160	39.54446
4	4999059	26819033	10718.99	59	368.1710	1789.093	35.39968
5	4213780	22604614	9321.595	60	306.9536	1480.401	31.59899
6	3551964	19052165	8261.180	61	255.6462	1223.171	28.13640
7	2994183	16057618	7466.415	62	212.6908	1009.049	25.00771
8	2524019	13533305	6824.215	63	176.7554	831.0038	22.18866
9	2127747	11405343	6353.359	64	146.7096	683.1315	19.64717
10	1793744	9611444	6015.899	65	121.6091	560.4764	17.36051
11	1512187	8099134	5748.100	66	100.6636	458.8760	15.31267
12	1274825	6824206	5522.300	67	83.20764	374.8339	13.48854
13	1074666	5749426	5272.416	68	68.66945	305.4200	11.86132
14	905832.5	4843447	4951.358	69	56.56978	248.1851	10.40734
15	763415.0	4079854	4562.216	70	46.50593	201.0832	9.104460
16	643284.3	3436367	4119.977	71	38.14305	162.4054	7.935633
17	541980.0	2894178	3662.895	72	31.20336	130.7232	6.888835
18	456573.2	2437401	3216.645	73	25.45416	104.8413	5.953683
19	384597.3	2052618	2810.450	74	20.70390	83.75823	5.124867
20	323954.5	1728500	2453.538	75	16.78949	66.63503	4.395372
21	272865.2	1455493	2143.480	76	13.57233	52.77067	3.756990
22	229820.9	1225547	1869.234	77	10.93395	41.58180	3.199733
23	193560.7	1031877	1631.514	78	8.774812	32.58480	2.714039
24	163017.9	868765.9	1427.432	79	7.011068	25.37994	2.290400
25	137293.0	731393.5	1253.819	80	5.573118	19.63762	1.920521
26	115625.1	615700.2	1104.843	81	4.404172	15.08599	1.598179
27	97376.72	518266.1	979.2314	82	3.457819	11.50034	1.318755
28	82004.89	436211.0	869.6351	83	2.695789	8.694684	1.078577
29	69056.70	367110.6	774.1206	84	2.086473	6.514943	.8746938
30	58149.28	308922.7	689.6571	85	1.602576	4.834028	.7034468
31	48961.06	259927.3	614.5754	86	1.220118	3.548347	.5601256
32	41221.61	218675.3	548.0104	87	.9194248	2.574251	.4406141
33	34703.33	183945.2	489.5298	88	.6851236	1.844073	.3421260
34	29213.28	154708.1	437.5733	89	.5043765	1.303047	.2620097
35	24590.16	130097.2	392.0908	90	.3664380	.9071905	.1977005
36	20696.67	109382.0	351.6239	91	.2622055	.6216030	.1465873
37	17417.97	91947.58	315.7181	92	.1844047	.4188587	.1064970
38	14657.39	77275.73	284.1052	93	.1273669	.2774329	.07576439
39	12333.00	64929.89	256.0399	94	.08638950	.1805422	.05280866
40	10376.19	54542.38	231.3058	95	.05755095	.1153462	.03609656
41	8728.989	45803.44	209.5484	96	.03760282	.07228215	.02415834
42	7342.389	38452.24	190.2732	97	.02405925	.04439973	.01580090
43	6175.167	32269.21	173.0943	98	.01507450	.02671946	.01010468
44	5192.641	27069.53	157.7080	99	.009256112	.01573622	.006329174
45	4365.437	22697.67	143.6705	100	.005559569	.009054199	.003875488
46	3669.118	19022.71	130.8945	101	.003262271	.005079231	.002317534
47	3082.913	15934.41	119.1134	102	.001865224	.002771294	.001349763
48	2589.554	13339.92	108.3293	103	.001036766	.001466561	.0007639858
49	2174.390	11161.01	98.44243	104	.0005604162	.0007492673	.0004210525
50	1825.141	9331.745	89.43664	105	.0002911694	.0003674195	.0002228294
51	1531.375	7796.606	81.20589	106	.0001473032	.0001710152	.0001154944
52	1284.270	6508.866	73.62111	107	.00007097241	.00007342813	.00005731477
53	1076.474	5429.199	66.64328	108	.00003291300	.00002705072	.00002788157
54	901.7790	4524.484	60.22491	109	.00001429611	.000006027027	.00001317508

Table Z (18.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 18.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	52620189	107404.4	55	688.1527	3400.531	48.85282
1	8338721	44242075	21210.47	56	574.7758	2823.517	43.95470
2	7014024	37225501	15629.41	57	479.7339	2341.741	39.48663
3	5901197	31322872	12497.50	58	400.0764	1939.794	35.39510
4	4965480	26356463	10465.36	59	333.3314	1604.746	31.63910
5	4178429	22177399	9078.425	60	277.4390	1325.736	28.20072
6	3516236	18660683	8027.716	61	230.6760	1093.630	25.07348
7	2959076	15701248	7241.551	62	191.5932	900.7480	22.25256
8	2490225	13210733	6607.370	63	158.9543	740.6340	19.71509
9	2095725	11114796	6143.176	64	131.7124	607.8779	17.43131
10	1763774	9350869	5811.051	65	108.9939	497.9465	15.37999
11	1484418	7866331	5547.929	66	90.06931	407.0389	13.54599
12	1249308	6616922	5326.446	67	74.32516	331.9684	11.91510
13	1051382	5565428	5081.753	68	61.23567	270.0689	10.46271
14	884715.0	4680570	4767.892	69	50.36091	219.1159	9.167128
15	744362.4	3936034	4388.115	70	41.33194	177.2542	8.008137
16	626173.8	3309663	3957.245	71	33.84239	142.9375	6.970148
17	526676.0	2782784	3512.664	72	27.63855	114.8748	6.042092
18	442933.9	2339652	3079.348	73	22.50821	91.98826	5.214414
19	372480.0	1966992	2685.591	74	18.27690	73.37666	4.482086
20	313219.7	1653614	2340.190	75	14.79640	58.28617	3.838601
21	263379.1	1390098	2040.638	76	11.94102	46.08821	3.276435
22	221457.8	1168519	1776.129	77	9.603557	36.26075	2.786535
23	186203.1	982211.8	1547.237	78	7.694160	28.37177	2.360266
24	156557.3	825564.9	1351.063	79	6.137278	22.06485	1.989086
25	131629.9	693858.8	1184.459	80	4.870327	17.04666	1.665555
26	110669.1	583124.5	1041.738	81	3.842310	13.07570	1.384078
27	93046.03	490023.5	921.6030	82	3.011609	9.952764	1.140489
28	78225.92	411749.8	816.9615	83	2.343961	7.513272	.9314663
29	65763.52	345944.7	725.9187	84	1.811113	5.621199	.7543280
30	55283.03	290624.9	645.5450	85	1.388736	4.164578	.6057956
31	46469.34	244123.0	574.2192	86	1.055532	3.052327	.4816941
32	39057.90	205036.2	511.0904	87	.7940609	2.211049	.3783836
33	32826.41	172184.5	455.7222	88	.5907106	1.581493	.2933899
34	27586.77	144575.3	406.6135	89	.4341391	1.115808	.2243672
35	23181.96	121373.7	363.6965	90	.3148784	.7756506	.1690561
36	19478.59	101877.7	325.5764	91	.2249326	.5306598	.1251685
37	16365.25	85497.03	291.8098	92	.1579250	.3570287	.09080357
38	13748.33	71735.13	262.1304	93	.1088940	.2361150	.06450434
39	11548.63	60174.48	235.8260	94	.07373545	.1534165	.04489316
40	9699.913	50463.99	212.6828	95	.04903838	.09786383	.03063997
41	8146.332	42308.37	192.3591	96	.03198691	.06123133	.02047542
42	6840.752	35459.40	174.3844	97	.02043159	.03755303	.01337162
43	5743.590	29708.50	158.3915	98	.01278001	.02256387	.008538001
44	4821.600	24880.37	144.0916	99	.007834029	.01326807	.005339632
45	4046.681	20827.73	131.0672	100	.004697491	.007622173	.003264522
46	3395.480	17426.84	119.2332	101	.002751776	.004269226	.001949162
47	2848.190	14573.67	108.3390	102	.001570697	.002325723	.001133461
48	2388.366	12180.76	98.38368	103	.0008715862	.001228862	.0006405601
49	2002.081	10174.51	89.27199	104	.0004703363	.0006268647	.0003524858
50	1677.679	8493.047	80.98625	105	.0002439562	.0003069336	.0001862526
51	1405.278	7084.315	73.42633	106	.0001232102	.0001426533	.00009639135
52	1176.536	5904.600	66.47145	107	.00005926416	.00006116513	.00004776511
53	984.5116	4917.169	60.08390	108	.00002743711	.00002250375	.00002320640
54	823.3520	4091.136	54.21837	109	.00001189753	.000005007379	.00001095615

Table Z (19.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 19.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	10000000	52068130	107055.3	55	627.3446	3070.598	43.93095
1	8324706	43704096	20927.58	56	523.1056	2545.455	39.46908
2	6990467	36711087	15360.18	57	435.8738	2107.726	35.40579
3	5871493	30838170	12241.18	58	362.8881	1743.142	31.69119
4	4932183	25905064	10220.83	59	301.8391	1439.748	28.28694
5	4143434	21761001	8844.251	60	250.8051	1187.523	25.17580
6	3480927	18279599	7803.142	61	208.1808	978.0519	22.35094
7	2924438	15354805	7025.469	62	172.6187	804.2716	19.80707
8	2456939	12897580	6399.193	63	142.9715	660.2570	17.52266
9	2064237	10833134	5941.555	64	118.2696	541.0501	15.47009
10	1734354	9098630	5614.672	65	97.70537	442.5043	13.62954
11	1457205	7641308	5356.138	66	80.60509	361.1491	11.98676
12	1224343	6416865	5138.882	67	66.40350	294.0797	10.52836
13	1028641	5388115	4899.262	68	54.61715	238.8705	9.231760
14	864124.0	4523851	4592.426	69	44.84228	193.5010	8.077098
15	725816.2	3797865	4221.773	70	36.74086	156.2892	7.045904
16	609546.1	3188127	3801.961	71	30.03268	125.8356	6.123921
17	511828.7	2676101	3369.518	72	24.48599	100.9738	5.300971
18	429723.9	2246185	2948.741	73	19.90732	80.73189	4.568265
19	360763.9	1885247	2567.021	74	16.13779	64.29858	3.921056
20	302857.7	1582237	2232.741	75	13.04269	50.99665	3.353321
21	254237.9	1327866	1943.322	76	10.50804	40.26251	2.858166
22	213412.3	1114338	1688.190	77	8.436883	31.62893	2.427387
23	179136.8	935100.1	1467.782	78	6.748086	24.70998	2.053190
24	150362.9	784651.1	1279.198	79	5.373592	19.18785	1.727901
25	126209.4	658368.7	1119.309	80	4.257125	14.80147	1.444845
26	105933.4	552372.9	982.5703	81	3.352897	11.33632	1.198997
27	88914.74	463405.7	867.6640	82	2.623589	8.615743	.9865983
28	74627.02	388733.0	767.7454	83	2.038531	6.494129	.8046460
29	62632.52	326060.9	680.9579	84	1.572468	4.851370	.6507081
30	52562.52	273463.4	604.4696	85	1.203720	3.588809	.5218464
31	44108.30	229324.2	536.7059	86	.9133694	2.626359	.4143611
32	37011.12	192285.7	476.8306	87	.6859595	1.899611	.3250335
33	31053.90	161207.9	424.4042	88	.5094352	1.356675	.2516670
34	26053.32	135133.4	377.9829	89	.3737770	.9557380	.1921868
35	21856.56	113258.3	337.4826	90	.2706425	.6633676	.1446026
36	18334.06	94907.85	301.5696	91	.1930079	.4531484	.1069097
37	15377.77	79515.58	269.8114	92	.1352829	.3044112	.07744477
38	12897.05	66605.81	241.9443	93	.09312479	.2010072	.05493342
39	10815.34	55779.21	217.2876	94	.06295169	.1304033	.03817506
40	9068.741	46700.58	195.6306	95	.04179618	.08305493	.02601574
41	7603.451	39088.46	176.6439	96	.02721713	.05188495	.01735899
42	6374.145	32706.66	159.8800	97	.01735568	.03177134	.01131912
43	5342.826	27357.03	144.9894	98	.01083778	.01906015	.007216346
44	4477.631	22873.33	131.6974	99	.006632292	.01119032	.004506131
45	3751.678	19116.14	119.6115	100	.003970213	.006418537	.002750691
46	3142.658	15968.47	108.6486	101	.002321831	.003589464	.001639832
47	2631.688	13332.18	98.57339	102	.001323059	.001952376	.0009521076
48	2203.109	11124.88	89.38185	103	.0007329371	.001030000	.0005372371
49	1843.682	9277.361	80.98337	104	.0003948520	.0005246173	.0002951747
50	1542.350	7731.530	73.35904	105	.0002044594	.0002564834	.0001557276
51	1289.750	6438.609	66.41427	106	.0001030888	.0001190317	.00008047276
52	1077.999	5357.698	60.03606	107	.00004950241	.00005096586	.00003981890
53	900.5405	4454.487	54.18797	108	.00002287927	.00001872689	.00001932116
54	751.8607	3700.178	48.82685	109	.000009904445	.000004161531	.000009113754

Table Z (19.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 19.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	515275244	1067153	55	5719.986	27733.39	395.1764
1	83107383	431775244	206535.7	56	4761.556	22953.28	354.5252
2	69670285	362079622	150997.7	57	3960.873	18975.55	317.5675
3	58419885	303645567	119936.1	58	3292.105	15668.06	283.8380
4	48991643	254644760	99849.49	59	2733.677	12920.30	252.9785
5	41087906	213550621	86186.35	60	2267.664	10639.79	224.8233
6	34460307	179085608	75870.22	61	1879.117	8749.035	199.3018
7	28902634	150179464	68177.36	62	1555.505	7183.062	176.3575
8	24241533	125935109	61992.52	63	1286.186	5887.492	155.7879
9	20332740	105600310	57480.67	64	1062.181	4816.894	137.3370
10	17054732	88544110	54263.33	65	876.0206	3933.338	120.8196
11	14305344	74237608	51722.99	66	721.4879	3205.136	106.1018
12	11999183	62237453	49591.84	67	593.3737	2605.812	93.05785
13	10064287	52172095	47245.24	68	487.2334	2113.297	81.48044
14	8440457	43730269	44245.44	69	399.3617	1709.239	71.18773
15	7077620	36650999	40627.80	70	326.6621	1378.391	62.01103
16	5933868	30715265	36537.25	71	266.5718	1108.082	53.81999
17	4974239	25739107	32330.68	72	216.9744	887.7780	46.52104
18	4169291	21567951	28244.47	73	176.1061	708.7122	40.03338
19	3494351	18071912	24543.76	74	142.5201	563.5821	34.31236
20	2928550	15141886	21308.41	75	114.9926	446.3039	29.30228
21	2454286	12686324	18511.95	76	92.49015	351.8236	24.94002
22	2056719	10628482	16050.92	77	74.13553	275.9597	21.15127
23	1723499	8904014	13928.41	78	59.19645	215.2643	17.86570
24	1444234	7458953	12115.41	79	47.05984	166.9037	15.01434
25	1210206	6248047	10580.85	80	37.21970	128.5540	12.53735
26	1014078	5233371	9270.689	81	29.26492	98.30920	10.38956
27	849733.7	4383136	8171.558	82	22.86092	74.60318	8.537113
28	711993.2	3670708	7217.395	83	17.73315	56.14729	6.952867
29	596554.9	3073775	6390.017	84	13.65593	41.88093	5.614790
30	499801.3	2573642	5662.048	85	10.43603	30.93475	4.496562
31	418708.9	2154639	5018.197	86	7.905460	22.60449	3.565398
32	350747.7	1803632	4450.252	87	5.927205	16.32484	2.792835
33	293798.4	1509608	3953.796	88	4.394516	11.64134	2.159379
34	246074.8	1263333	3514.945	89	3.218885	8.188559	1.646681
35	206089.8	1057068	3132.711	90	2.326802	5.674955	1.237211
36	172585.4	884328.5	2794.340	91	1.656568	3.870663	.9134005
37	144513.9	739678.4	2495.617	92	1.159172	2.596208	.6606999
38	120997.7	618561.3	2233.935	93	.7966013	1.711678	.4679591
39	101297.2	517158.6	2002.787	94	.5375932	1.108736	.3247158
40	84795.97	432270.2	1800.101	95	.3563311	.7050704	.2209575
41	70975.70	361213.5	1622.705	96	.2316488	.4397782	.1472114
42	59400.71	301741.5	1466.339	97	.1474688	.2688757	.09584465
43	49706.29	251971.9	1327.680	98	.09193255	.1610517	.06101062
44	41587.17	210328.4	1204.115	99	.05616471	.09440707	.03803855
45	34786.22	175491.0	1091.949	100	.03356483	.05406563	.02318423
46	29090.40	146354.3	990.3774	101	.01959620	.03018833	.01380004
47	24319.67	121992.1	897.1863	102	.01114785	.01639452	.008000106
48	20324.97	101628.4	812.3115	103	.006165232	.008635788	.004507161
49	16980.51	84612.58	734.8901	104	.003315796	.004391803	.002472570
50	14181.37	70399.20	664.7229	105	.001714081	.002143908	.001302450
51	11838.91	58531.19	600.9171	106	.0008627922	.0009935186	.0006720367
52	9878.589	48625.91	542.4149	107	.0004136108	.0004248037	.0003320485
53	8238.548	40362.93	488.8651	108	.0001908439	.0001558873	.0001609136
54	6866.818	33473.76	439.8568	109	.00008247780	.00003459639	.00007583530

Table Z (19.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 19.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	509980206	1063840	55	5216.162	25054.50	355.5897
1	82968174	426620072	203880.3	56	4334.878	20702.74	318.5474
2	69437079	357157741	148477.6	57	3599.904	17087.51	284.9272
3	58126809	299016832	117543.7	58	2987.071	14086.47	254.2951
4	48664215	250343515	97573.13	59	2476.230	11597.49	226.3163
5	40744937	209592397	84011.68	60	2050.664	9535.214	200.8321
6	34115419	175472318	73789.48	61	1696.451	7828.251	177.7705
7	28565441	146903409	66179.43	62	1401.945	6416.872	157.0723
8	23918587	122982038	60071.42	63	1157.272	5251.157	138.5475
9	20028262	102951748	55623.08	64	954.1174	4289.478	121.9586
10	16771202	86179103	52456.34	65	785.5786	3497.142	107.1331
11	14043958	72134008	49960.14	66	645.9165	2845.215	93.94483
12	11760203	60372852	47869.52	67	530.3316	2309.565	82.27606
13	9847321	50524483	45571.42	68	434.7386	1870.113	71.93659
14	8244664	42278482	42638.53	69	355.7373	1510.193	62.75984
15	6901860	35375013	39107.51	70	290.4917	1215.979	54.59181
16	5776819	29596377	35121.59	71	236.6580	976.0034	47.31330
17	4834476	24760036	31029.49	72	192.3036	780.7486	40.83836
18	4045358	20712869	27061.12	73	155.8207	622.3091	35.09277
19	3384801	17326433	23473.16	74	125.8922	494.1114	30.03462
20	2831987	14493018	20341.64	75	101.4062	390.6896	25.61244
21	2369385	12122401	17639.45	76	81.42581	307.5118	21.76852
22	1982246	10139074	15265.37	77	65.15757	240.8351	18.43557
23	1658309	8479833	13221.28	78	51.94050	187.5794	15.55009
24	1387279	7091759	11478.19	79	41.22236	145.2176	13.05014
25	1160533	5930555	10005.27	80	32.54822	111.6812	10.88206
26	970826.2	4959156	8749.845	81	25.54898	85.27681	9.005282
27	812128.8	4146548	7698.397	82	19.92471	64.61555	7.389289
28	679344.2	3466789	6787.158	83	15.42964	48.55705	6.009576
29	568245.9	2898183	5998.322	84	11.86214	36.16465	4.846202
30	475286.2	2422581	5305.429	85	9.050018	26.67225	3.875602
31	397504.5	2024798	4693.626	86	6.844048	19.46043	3.068724
32	332427.2	1692125	4154.855	87	5.122804	14.03301	2.400399
33	277986.1	1413925	3684.690	88	3.791760	9.991907	1.853330
34	232441.0	1181295	3269.775	89	2.772727	7.017704	1.411292
35	194345.3	986785.1	2908.995	90	2.000935	4.856128	1.058847
36	162477.6	824162.2	2590.150	91	1.422181	3.307125	.7805982
37	135822.2	688211.8	2309.138	92	.9934940	2.214825	.5638179
38	113529.9	574569.9	2063.382	93	.6816012	1.457989	.3987514
39	94886.15	479585.0	1846.666	94	.4592139	.9429540	.2762808
40	79296.20	400202.3	1656.953	95	.3038693	.5987187	.1877179
41	66261.12	333865.6	1491.190	96	.1972128	.3728638	.1248773
42	55362.11	278437.0	1345.322	97	.1253364	.2276107	.08117992
43	46249.21	232129.0	1216.189	98	.07800426	.1361226	.05159647
44	38629.96	193446.6	1101.306	99	.04757562	.07966971	.03211970
45	32258.49	161140.7	997.1958	100	.02838424	.04555480	.01954661
46	26931.37	134166.4	903.0765	101	.01654385	.02539667	.01161690
47	22477.00	111650.2	816.8678	102	.009395674	.01377092	.006724115
48	18753.50	92860.92	738.4838	103	.005187499	.007242638	.003782428
49	15641.38	77187.01	667.1029	104	.002785277	.003677680	.002071807
50	13041.11	64116.46	602.5187	105	.001437420	.001792606	.001089655
51	10868.76	53220.98	543.8881	106	.0007223217	.0008295105	.0005613966
52	9053.890	44142.63	490.2210	107	.0003456912	.0003541852	.0002769792
53	7538.117	36582.16	441.1792	108	.0001592380	.0001298044	.0001340559
54	6272.486	30289.25	396.3718	109	.00006870325	.00002877021	.00006312183

Table Z (19.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 19.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	504792806	1060610	55	4757.449	22639.70	320.0690
1	82829431	421572070	201305.7	56	3947.054	18677.27	286.3100
2	69205042	352341860	146037.8	57	3272.354	15390.98	255.7210
3	57835690	294492141	115230.8	58	2710.742	12667.57	227.8973
4	48339517	246143582	95375.35	59	2243.400	10412.62	202.5261
5	40405397	205732055	81914.64	60	1854.741	8547.373	179.4557
6	33774552	171952891	71785.35	61	1531.805	7006.078	158.6133
7	28232736	143716727	64257.08	62	1263.765	5733.809	139.9383
8	23600472	120113508	58224.81	63	1041.463	4684.748	123.2521
9	19728842	100382668	53838.98	64	857.2021	3820.753	108.3346
10	16492848	83888401	50721.96	65	704.6026	3110.089	95.02511
11	13787773	70099510	48269.07	66	578.3678	2526.339	83.20531
12	11526371	58572206	46218.15	67	474.0764	2047.508	72.76480
13	9635384	48935797	43967.46	68	387.9736	1655.329	63.52914
14	8053729	40880762	41099.87	69	316.9397	1334.663	55.34578
15	6730748	34148444	37653.26	70	258.3771	1072.974	48.07412
16	5624179	28522497	33769.12	71	210.1428	859.8858	41.60520
17	4698865	23821819	29788.18	72	170.4724	686.7972	35.86010
18	3925307	19894758	25934.07	73	137.9002	546.5794	30.77066
19	3278861	16614313	22455.24	74	111.2274	433.3151	26.29764
20	2738762	13874171	19424.04	75	89.44388	342.0934	22.39357
21	2287556	11585426	16812.80	76	71.70035	268.8503	19.00568
22	1910587	9673796	14522.45	77	57.27924	210.2357	16.07305
23	1595687	8077212	12553.76	78	45.58391	163.4975	13.53839
24	1332660	6743789	10877.77	79	36.11698	126.3822	11.34607
25	1112977	5630168	9463.926	80	28.46944	97.04842	9.447952
26	929487.0	4700133	8260.860	81	22.30995	73.99151	7.807611
27	776246.9	3923428	7254.952	82	17.36961	55.97981	6.397565
28	648243.2	3274789	6384.637	83	13.42849	42.00402	5.195700
29	541324.4	2733122	5632.489	84	10.30641	31.23690	4.183982
30	452011.7	2280810	4972.926	85	7.849951	23.00322	3.341320
31	377406.7	1903138	4391.526	86	5.926574	16.75818	2.641970
32	315091.9	1587814	3880.385	87	4.428652	12.06619	2.063678
33	263049.2	1324562	3435.078	88	3.272486	8.578505	1.591099
34	219583.5	1104800	3042.757	89	2.389006	6.015907	1.209888
35	183288.1	921356.5	2702.193	90	1.721140	4.156588	.9064492
36	152977.2	768242.5	2401.718	91	1.221268	2.826414	.6672913
37	127666.6	640455.5	2137.339	92	.8517160	1.889992	.4812775
38	106534.4	533815.9	1906.516	93	.5833551	1.242246	.3398749
39	88890.54	444832.8	1703.308	94	.3923655	.8021855	.2351372
40	74161.46	370590.5	1525.718	95	.2592005	.5085529	.1595242
41	61866.82	308653.1	1370.807	96	.1679412	.3162208	.1059619
42	51604.17	256987.0	1234.716	97	.1065547	.1927340	.06877881
43	43037.76	213894.5	1114.441	98	.06620438	.1150855	.04364763
44	35887.46	177958.4	1007.616	99	.04031123	.06725247	.02712974
45	29918.22	147996.1	910.9712	100	.02400999	.03839495	.01648458
46	24935.79	123020.6	823.7466	101	.01397090	.02137188	.009782016
47	20776.68	102207.6	743.9867	102	.007921163	.01157062	.005653322
48	17305.87	84868.79	671.5874	103	.004366085	.006076049	.003175180
49	14409.85	70428.97	605.7668	104	.002340322	.003080602	.001736524
50	11994.22	58407.68	546.3130	105	.001205769	.001499322	.0009119022
51	9979.537	48403.61	492.4302	106	.0006049009	.0006927871	.0004691147
52	8299.251	40081.93	443.1913	107	.0002890114	.0002953963	.0002311138
53	6898.262	33163.22	398.2714	108	.0001329066	.0001081189	.0001117153
54	5730.462	27414.10	357.2986	109	.00005724668	.00002393256	.00005255590

Table Z (19.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 19.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	499709802	1057459	55	4339.743	20462.41	288.1861
1	82691152	416627999	198808.2	56	3594.491	16853.92	257.4146
2	68974167	347628748	143674.5	57	2975.082	13866.17	229.5791
3	57546513	290068277	112993.6	58	2460.374	11394.30	204.3022
4	48017523	242041772	93252.49	59	2032.797	9351.035	181.2918
5	40069248	201966446	79891.61	60	1677.818	7663.713	160.4031
6	33437651	168524228	69854.23	61	1383.373	6271.769	141.5632
7	27904452	140616388	62406.72	62	1139.401	5124.700	124.7105
8	23287110	117326568	56449.12	63	937.4076	4180.453	109.6778
9	19434387	97890214	52124.82	64	770.2689	3404.080	96.26101
10	16219568	81669250	49056.65	65	632.0883	2766.555	84.31038
11	13536678	68131475	46646.23	66	517.9787	2243.756	73.71508
12	11297567	56832993	44634.20	67	423.8679	1815.637	64.37180
13	9428350	47403639	42429.86	68	346.3050	1465.578	56.12055
14	7867524	39534839	39626.03	69	282.4279	1179.830	48.82164
15	6564154	32969155	36261.66	70	229.8578	947.0259	42.34672
16	5475816	27491616	32476.53	71	186.6355	757.7741	36.59621
17	4567274	22922580	28603.55	72	151.1500	604.3045	31.49765
18	3809010	19111867	24860.23	73	122.0656	480.1874	26.98851
19	3176405	15933927	21487.03	74	98.29118	380.0963	23.03212
20	2648753	13283839	18552.78	75	78.90922	299.6186	19.58474
21	2208683	11074008	16029.27	76	63.14991	235.1099	16.59814
22	1841631	9231372	13819.58	77	50.36433	183.5714	14.01720
23	1535529	7694980	11923.39	78	40.01398	142.5442	11.79023
24	1280278	6413969	10311.81	79	31.65090	110.0184	9.867244
25	1067444	5345907	8954.569	80	24.90737	84.35486	8.205109
26	889972.8	4455410	7801.598	81	19.48596	64.21649	6.771097
27	742006.4	3712966	6839.185	82	15.14564	48.51096	5.540470
28	618614.5	3093973	6007.893	83	11.68959	36.34495	4.493286
29	515720.1	2577927	5290.669	84	8.956822	26.98775	3.613248
30	429912.9	2147728	4662.780	85	6.810636	19.84419	2.881487
31	358356.1	1789120	4110.225	86	5.133325	14.43502	2.275191
32	298687.3	1490212	3625.254	87	3.829490	10.37782	1.774681
33	248937.8	1241083	3203.452	88	2.825020	7.367027	1.366349
34	207456.9	1033457	2832.459	89	2.058900	5.158520	1.037513
35	172876.9	860433.9	2510.948	90	1.480842	3.558792	.7762017
36	144046.9	716258.2	2227.756	91	1.049006	2.416241	.5705904
37	120013.1	596131.9	1978.999	92	.7303585	1.613246	.4109357
38	99980.60	496052.6	1762.179	93	.4994001	1.058722	.2897732
39	83282.87	412683.1	1571.618	94	.3353365	.6826228	.2001772
40	69366.97	343240.5	1405.357	95	.2211568	.4320876	.1356034
41	57770.57	285404.0	1260.571	96	.1430527	.2682588	.08993745
42	48106.97	237239.3	1133.588	97	.09061196	.1632480	.05828885
43	40054.12	197134.2	1021.548	98	.05620490	.09732757	.03693404
44	33343.76	163745.2	922.2051	99	.03416550	.05678701	.02292167
45	27751.21	135953.2	832.4786	100	.02031553	.03236986	.01390630
46	23091.06	112825.4	751.6332	101	.01180144	.01799020	.008239381
47	19207.52	93584.27	677.8300	102	.006679960	.009724744	.004754460
48	15972.13	77581.71	610.9496	103	.003675797	.005098883	.002666218
49	13277.09	64277.00	550.2479	104	.001967022	.002581233	.001455938
50	11032.91	53219.19	495.5094	105	.001011748	.001254399	.0007633766
51	9164.375	44032.28	445.9828	106	.0005067183	.0005787742	.0003921210
52	7608.616	36403.11	400.8004	107	.0002416973	.0002464405	.0001929020
53	6313.655	30070.73	359.6499	108	.0001109628	.00009008373	.00009312627
54	5236.066	24817.62	322.1779	109	.00004771509	.00001991448	.00004377202

Table Z (20.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 20.0 Percent

Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$	Age x	${}^{U}D_x$	${}^{U}N^{o}_x$	${}^{U}\bar{M}_x$
0	100000000	494728078	1054384	55	3959.319	18498.80	259.5589
1	82553333	411784745	196384.4	56	3273.930	15212.12	231.5061
2	68744444	343015300	141384.4	57	2705.244	12495.36	206.1722
3	57259259	285742152	110828.8	58	2233.491	10251.43	183.2053
4	47698206	238035024	91201.13	59	1842.268	8399.674	162.3327
5	39736449	198292548	77939.17	60	1518.026	6873.050	143.4162
6	33104665	165183361	67992.70	61	1249.538	5615.770	126.3835
7	27580523	137599490	60624.95	62	1027.453	4581.403	111.1728
8	22978420	114618395	54740.98	63	843.8971	3731.349	97.62736
9	19144807	95471650	50477.23	64	692.2755	3033.587	85.55809
10	15951260	79519017	47457.07	65	567.1395	2461.569	74.82566
11	13290564	66227376	45088.33	66	463.9805	1993.271	65.32627
12	11073675	55152804	43114.37	67	379.0477	1610.422	56.96335
13	9226100	45925723	40955.35	68	309.1702	1297.900	49.59019
14	7685924	38238552	38213.75	69	251.7225	1043.218	43.07889
15	6401951	31835108	34929.53	70	204.5264	836.0705	37.31230
16	5331606	26501826	31240.73	71	165.7906	667.9559	32.19940
17	4439579	22060534	27472.61	72	134.0446	531.8542	27.67372
18	3696344	18362537	23836.70	73	108.0712	421.9667	23.67791
19	3077313	15283737	20565.76	74	86.87742	333.4983	20.17776
20	2561845	12720600	17725.21	75	69.62988	262.4844	17.13300
21	2132654	10586838	15286.35	76	55.63092	205.6565	14.49962
22	1775273	8810595	13154.34	77	44.29372	160.3301	12.22770
23	1477734	7332031	11327.85	78	35.13228	124.3082	10.27064
24	1230036	6101290	9778.107	79	27.74318	95.79819	8.583539
25	1023846	5076853	8475.120	80	21.79584	73.34061	7.127720
26	852200.1	4224150	7370.080	81	17.02328	55.74737	5.873802
27	709329.6	3514402	6449.213	82	13.20944	42.04962	4.799520
28	590386.1	2923655	5655.132	83	10.17821	31.45658	3.886899
29	491366.6	2431977	4971.155	84	7.785778	23.32276	3.121225
30	408928.8	2022777	4373.370	85	5.910324	17.12353	2.485618
31	340296.5	1682242	3848.184	86	4.447316	12.43724	1.959869
32	283162.1	1398870	3388.003	87	3.312194	8.928091	1.526576
33	235605.2	1163084	2988.428	88	2.439338	6.328341	1.173669
34	196018.7	966905.5	2637.571	89	1.774848	4.424526	.8899431
35	163072.9	803694.6	2334.017	90	1.274413	3.047799	.6648536
36	135651.4	667921.8	2067.088	91	.9012703	2.066159	.4880386
37	112830.1	554985.3	1833.007	92	.6264533	1.377403	.3509727
38	93839.89	461052.9	1629.318	93	.4276386	.9025612	.2471263
39	78037.43	382934.2	1450.597	94	.2866716	.5810427	.1704630
40	64889.68	317973.7	1294.926	95	.1887468	.3672228	.1153022
41	53951.69	263960.5	1159.588	96	.1218852	.2276357	.07635805
42	44852.02	219054.7	1041.089	97	.07707544	.1383125	.04941294
43	37281.79	181725.4	936.7089	98	.04772877	.08233334	.03126210
44	30984.16	150699.3	844.3119	99	.02896473	.04796399	.01937193
45	25744.40	124917.0	760.9982	100	.01719434	.02729818	.01173470
46	21385.53	103497.4	686.0560	101	.009971668	.01514804	.006942060
47	17759.19	85707.16	617.7558	102	.005634848	.008175756	.003999696
48	14743.15	70935.92	555.9654	103	.003095533	.004280136	.002239505
49	12235.06	58675.41	499.9769	104	.001653746	.002163458	.001221054
50	10150.06	48502.44	449.5727	105	.0008491946	.001049800	.0006392345
51	8416.994	40064.75	404.0438	106	.0004245973	.0004836705	.0003278632
52	6976.465	33069.44	362.5775	107	.0002021892	.0002056604	.0001610571
53	5779.445	27272.85	324.8745	108	.00009267004	.00007507990	.00007765406
54	4785.045	22472.23	290.5991	109	.00003978259	.00001657608	.00003646738

Table Z (20.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 20.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	489844643	1051382	55	3612.795	16727.47	233.8465
1	82415973	407039318	194031.1	56	2982.421	13733.43	208.2682
2	68515868	338498534	139164.1	57	2460.270	11262.69	185.2075
3	56973915	281510799	108733.2	58	2027.857	9225.352	164.3362
4	47381539	234120398	89218.06	59	1669.870	7546.883	145.3996
5	39406961	194707459	76054.11	60	1373.681	6165.421	128.2663
6	32775541	161927442	66197.57	61	1128.841	5029.585	112.8648
7	27260885	134663247	58908.58	62	926.6642	4096.685	99.13377
8	22674326	111986282	53097.20	63	759.8477	3331.294	86.92632
9	18860014	93124359	48893.06	64	622.2900	2704.072	76.06733
10	15687827	77435182	45920.08	65	508.9563	2190.738	66.42720
11	13049322	64384803	43592.22	66	415.6876	1771.182	57.90880
12	10854582	53529341	41655.56	67	339.0299	1428.752	50.42200
13	9028514	44499867	39540.86	68	276.0696	1149.690	43.83224
14	7508808	36989841	36859.99	69	224.3984	922.6532	38.02245
15	6244016	30744369	33653.89	70	182.0220	738.2984	32.88571
16	5191424	25551312	30058.81	71	147.3028	588.9307	28.33883
17	4315658	21233989	26392.54	72	118.8987	468.2073	24.32087
18	3587190	17645195	22860.79	73	95.70066	370.8982	20.77922
19	2981470	14662284	19688.84	74	76.80482	292.6869	17.68207
20	2477927	12183109	16938.84	75	61.45455	230.0109	14.99236
21	2059362	10122676	14581.66	76	49.01752	179.9386	12.66992
22	1711411	8410330	12524.47	77	38.96315	140.0671	10.66960
23	1422205	6987326	10765.02	78	30.85284	108.4330	8.949366
24	1181845	5804804	9274.639	79	24.32325	83.43744	7.468892
25	982096.0	4822140	8023.649	80	19.07726	63.78098	6.193499
26	816089.6	4005570	6964.471	81	14.87518	48.40776	5.096811
27	678142.7	3327027	6083.291	82	11.52339	36.45839	4.158798
28	563489.6	2763193	5324.697	83	8.864295	27.23282	3.363266
29	468200.9	2294696	4672.374	84	6.769419	20.16080	2.696938
30	389001.3	1905436	4103.203	85	5.130237	14.77978	2.144722
31	323174.9	1582034	3603.987	86	3.853904	10.71878	1.688710
32	268467.7	1313368	3167.290	87	2.865467	7.682929	1.313516
33	223007.0	1090189	2788.738	88	2.106825	5.437559	1.008438
34	185228.5	904810.1	2456.893	89	1.530363	3.795994	.7635724
35	153839.9	750840.0	2170.265	90	1.097035	2.610887	.5696357
36	127758.1	622967.6	1918.639	91	.7745365	1.767281	.4175458
37	106087.9	516779.7	1698.346	92	.5374676	1.176361	.2998428
38	88085.63	428607.2	1506.974	93	.3662834	.7696467	.2108148
39	73130.30	355400.8	1339.338	94	.2451330	.4947161	.1452004
40	60708.11	294626.5	1193.567	95	.1611289	.3121828	.09806799
41	50391.00	244178.0	1067.046	96	.1038775	.1932187	.06484736
42	41822.18	202305.6	956.4510	97	.06557881	.1172190	.04190057
43	34705.50	167555.9	859.1959	98	.04054194	.06966901	.02646880
44	28795.06	138721.8	773.2489	99	.02456238	.04052345	.01637665
45	23885.69	114801.0	695.8801	100	.01455671	.02302780	.009905094
46	19808.51	94960.96	626.4012	101	.008427959	.01275862	.005850718
47	16422.21	78510.03	563.1854	102	.004754595	.006875514	.003365742
48	13610.55	64873.56	506.0900	103	.002607616	.003593921	.001881643
49	11276.34	53573.76	454.4418	104	.001390765	.001813840	.001024369
50	9339.155	44213.53	408.0223	105	.0007129662	.0008788358	.0005354414
51	7731.659	36462.86	366.1624	106	.0003558900	.0004043158	.0002742182
52	6397.759	30047.81	328.1013	107	.0001691894	.0001716804	.0001345100
53	5291.215	24740.91	293.5520	108	.00007741613	.00006259403	.00006477213
54	4373.530	20353.14	262.1958	109	.00003317890	.00001380154	.00003039099

Table Z (20.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 20.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	485056620	1048449	55	3297.101	15129.20	210.7446
1	82279070	402388846	191745.1	56	2717.290	12401.33	187.4190
2	68288429	334075583	137010.6	57	2237.833	10153.97	166.4242
3	56690463	277371369	106703.6	58	1841.451	8303.908	147.4542
4	47067495	230295071	87300.22	59	1513.852	6782.260	130.2713
5	39080746	191208396	74233.38	60	1243.268	5531.949	114.7504
6	32450228	158753736	64465.81	61	1019.975	4505.654	100.8217
7	26945473	131804991	57254.61	62	835.9055	3664.124	88.42424
8	22374752	109427635	51514.80	63	684.2886	2974.843	77.42071
9	18579920	90845834	47369.34	64	559.4787	2410.930	67.64891
10	15429171	75415335	44442.72	65	456.8244	1950.177	58.98835
11	12812850	62601447	42154.97	66	372.4893	1574.221	51.34825
12	10640178	51960407	40254.83	67	303.2933	1267.886	44.64453
13	8835477	43123990	38183.47	68	246.5592	1018.654	38.75384
14	7336057	35786743	35561.90	69	200.0785	816.2230	33.56901
15	6090231	29695092	32431.92	70	162.0252	652.1213	28.99242
16	5055152	24638351	28928.04	71	130.9024	519.3839	24.94812
17	4195394	20441338	25360.69	72	105.4853	412.2798	21.38020
18	3481433	16958349	21929.96	73	84.76324	326.0920	18.24047
19	2888764	14068189	18853.85	74	67.91396	256.9343	15.49936
20	2396890	11670091	16191.36	75	54.25036	201.6057	13.12280
21	1988705	9680352	13912.98	76	43.19942	157.4768	11.07416
22	1649947	8029505	11927.88	77	34.28140	122.3961	9.312598
23	1368850	6659886	10232.90	78	27.10052	94.60937	7.800206
24	1135618	5523618	8799.513	79	21.32957	72.69022	6.500769
25	942114.0	4580959	7598.361	80	16.70146	55.48169	5.383193
26	781565.4	3798933	6583.069	81	13.00106	42.04534	4.423807
27	648375.5	3150175	5739.804	82	10.05483	31.61882	3.604593
28	537860.2	2611986	5015.056	83	7.721765	23.58234	2.910968
29	446163.1	2165540	4392.873	84	5.887105	17.43207	2.330962
30	370075.6	1795219	3850.901	85	4.454160	12.76018	1.851083
31	306941.1	1488063	3376.332	86	3.340468	9.240215	1.455464
32	254558.4	1233316	2961.884	87	2.479589	6.613183	1.130500
33	211101.8	1022052	2603.215	88	1.820081	4.673413	.8667048
34	175048.8	846860.4	2289.322	89	1.319881	3.257625	.6553257
35	145143.8	701593.8	2018.651	90	.9445798	2.237211	.4881887
36	120336.1	581150.1	1781.428	91	.6657914	1.512048	.3573335
37	99758.74	481297.3	1574.090	92	.4612395	1.004937	.2562324
38	82692.92	398522.8	1394.270	93	.3138119	.6564865	.1798887
39	68539.13	329912.3	1237.016	94	.2096679	.4213320	.1237162
40	56802.31	273048.1	1100.500	95	.1375884	.2654664	.08343321
41	47070.65	225923.7	982.2076	96	.08855393	.1640514	.05508744
42	39001.55	186875.4	878.9780	97	.05581201	.09937053	.03554042
43	32311.08	154523.2	788.3506	98	.03444662	.05896948	.02241685
44	26763.89	127723.0	708.3937	99	.02083486	.03424697	.01384848
45	22163.93	105526.5	636.5366	100	.01232711	.01943107	.008363173
46	18350.12	87147.11	572.1146	101	.007125223	.01074922	.004932382
47	15187.87	71932.69	513.5973	102	.004012986	.005783750	.002833101
48	12566.63	59342.12	460.8332	103	.002197230	.003018613	.001581433
49	10394.16	48926.35	413.1823	104	.001169940	.001521171	.0008596213
50	8594.223	40312.73	370.4266	105	.0005987657	.0007359330	.0004486354
51	7103.130	33192.13	331.9347	106	.0002983882	.0003380820	.0002294195
52	5867.903	27308.38	296.9941	107	.0001416176	.0001433579	.0001123726
53	4844.940	22449.07	265.3300	108	.00006469241	.00005220039	.00005404353
54	3998.002	18438.05	236.6401	109	.00002767973	.00001149490	.00002533477

Table Z (20.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 20.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	480361246	1045583	55	3009.450	13686.74	189.9815
1	82142620	397830566	189523.7	56	2476.110	11200.99	168.7070
2	68062122	329743692	134921.1	57	2035.827	9156.493	149.5900
3	56408888	273321121	104737.2	58	1672.448	7476.227	132.3454
4	46756048	226556328	85444.74	59	1372.635	6096.523	116.7512
5	38757767	187792681	72474.13	60	1125.422	4964.726	102.6888
6	32128676	155659618	62794.57	61	921.7636	4037.251	90.08975
7	26634225	129022159	55660.21	62	754.1649	3278.012	78.89447
8	22079624	106939965	49990.96	63	616.3503	2657.165	68.97441
9	18304440	88633672	45903.26	64	503.0962	2150.081	60.17941
10	15175199	73457168	43022.20	65	410.1058	1736.448	52.39749
11	12581045	60875103	40773.80	66	333.8410	1399.500	45.54389
12	10430354	50443904	38909.44	67	271.3737	1125.405	39.54025
13	8646878	41796106	36880.46	68	220.2447	902.7729	34.27348
14	7167558	34627386	34316.78	69	178.4283	722.2467	29.64549
15	5940479	28685522	31260.99	70	144.2531	576.1449	25.56721
16	4922674	23761300	27845.83	71	116.3508	458.1631	21.96922
17	4078672	19681055	24374.59	72	93.60364	363.1230	18.80031
18	3378962	16300582	21041.81	73	75.09095	286.7700	16.01633
19	2799088	13500142	18058.49	74	60.06456	225.6055	13.58983
20	2318631	11180342	15480.60	75	47.90061	176.7528	11.48953
21	1920583	9258761	13278.27	76	38.07988	137.8536	9.682040
22	1590786	7667106	11362.61	77	30.16861	106.9816	8.130407
23	1317580	6348786	9729.631	78	23.80968	82.56903	6.800461
24	1091270	5256891	8350.968	79	18.70843	63.34347	5.659674
25	903822.1	4352546	7197.591	80	14.62476	48.27469	4.680173
26	748555.5	3603549	6224.298	81	11.36559	36.52856	3.840710
27	619961.1	2983222	5417.257	82	8.775411	27.42875	3.125088
28	513436.1	2469472	4724.792	83	6.728039	20.42650	2.520179
29	425196.7	2044007	4131.308	84	5.120977	15.07661	2.015195
30	352099.8	1691673	3615.194	85	3.868085	11.01945	1.598080
31	291547.7	1399921	3164.016	86	2.896121	7.967701	1.254774
32	241391.0	1158351	2770.649	87	2.146191	5.693893	.9732491
33	199850.3	958347.0	2430.788	88	1.572746	4.017723	.7450948
34	165444.1	792768.3	2133.850	89	1.138628	2.796358	.5625779
35	136952.4	655700.0	1878.222	90	.8135135	1.917534	.4185016
36	113356.4	542242.2	1654.556	91	.5724578	1.294027	.3058882
37	93816.79	448336.9	1459.390	92	.3959232	.8587281	.2190253
38	77638.50	370621.8	1290.408	93	.2689262	.5601177	.1535419
39	64243.11	306311.8	1142.877	94	.1793803	.3589325	.1054402
40	53153.65	253100.2	1015.014	95	.1175178	.2258036	.07100227
41	43974.06	209076.0	904.4035	96	.07551079	.1393261	.04680962
42	36375.37	172656.9	808.0376	97	.04751252	.08426351	.03015423
43	30085.42	142533.2	723.5762	98	.02927563	.04992731	.01899060
44	24879.01	117620.5	649.1829	99	.01767784	.02895090	.01171396
45	20568.85	97021.40	582.4367	100	.01044189	.01640083	.007063322
46	17001.27	79993.06	522.6960	101	.006025534	.009058917	.004159397
47	14048.12	65920.38	468.5208	102	.003388004	.004866767	.002385450
48	11604.31	54293.96	419.7531	103	.001851958	.002536143	.001329512
49	9582.284	44691.75	375.7842	104	.0009844606	.001276103	.0007215834
50	7909.801	36764.09	336.3978	105	.0005030032	.0006164501	.0003760145
51	6526.613	30221.43	300.9980	106	.0002502503	.0002827830	.0001919970
52	5382.700	24824.19	268.9174	107	.0001185740	.0001197438	.00009390674
53	4436.954	20374.08	239.8934	108	.00005407602	.00004354574	.00004510560
54	3655.264	16706.91	213.6393	109	.00002309896	.000009576682	.00002112616

Table Z (20.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 20.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	475755859	1042781	55	2747.310	12384.59	171.3145
1	82006623	393361820	187364.0	56	2256.685	10119.12	151.9077
2	67836937	325500213	132892.7	57	1852.347	8258.888	134.4979
3	56129175	269357423	102831.3	58	1519.198	6732.590	118.8192
4	46447174	222901561	83648.90	59	1244.793	5481.386	104.6646
5	38437985	184457745	70773.65	60	1018.915	4456.700	91.92145
6	31810835	152642566	61181.17	61	833.1483	3618.389	80.52335
7	26327079	126312290	54122.68	62	680.5334	2933.276	70.41193
8	21788867	104520887	48523.02	63	555.2533	2373.972	61.46711
9	18033491	86485570	44492.17	64	452.4754	1917.911	53.54988
10	14925817	71558468	41655.89	65	368.2309	1546.513	46.55622
11	12353807	59203660	39446.09	66	299.2570	1244.471	40.40705
12	10225005	48977827	37616.79	67	242.8582	999.1770	35.02939
13	8462608	40514319	35629.24	68	196.7754	800.2685	30.31958
14	7003199	33509985	33122.08	69	159.1511	639.2462	26.18786
15	5794648	27713986	30138.60	70	128.4551	509.1449	22.55291
16	4793879	22918600	26809.78	71	103.4370	404.2579	19.35137
17	3965383	18951687	23431.90	72	83.07678	319.9062	16.53629
18	3279669	15670552	20194.12	73	66.53572	252.2522	14.06726
19	2712337	12956905	17300.64	74	53.13320	198.1460	11.91883
20	2243051	10712723	14804.52	75	42.30279	155.0024	10.06230
21	1854902	8856857	12675.58	76	33.57406	120.7059	8.467230
22	1533840	7322180	10826.82	77	26.55487	93.53195	7.100221
23	1268310	6053157	9253.480	78	20.92294	72.07922	5.930461
24	1048724	5003832	7927.367	79	16.41296	55.21259	4.928738
25	867146.1	4136184	6819.789	80	12.80910	42.01460	4.070064
26	716991.0	3418771	5886.692	81	9.938078	31.74378	3.335372
27	592835.9	2825585	5114.261	82	7.660517	23.80008	2.710101
28	490158.9	2335126	4452.591	83	5.863534	17.69757	2.182441
29	405247.8	1929622	3886.439	84	4.455579	13.04282	1.742674
30	335024.8	1594375	3394.908	85	3.359911	9.518664	1.380029
31	276949.9	1317230	2965.932	86	2.511475	6.872235	1.082050
32	228924.9	1088136	2592.541	87	1.858065	4.903685	.8380983
33	189215.7	898774.9	2270.474	88	1.359350	3.454943	.6407220
34	156381.0	742266.7	1989.547	89	.9825055	2.401046	.4830880
35	129235.8	612921.5	1748.105	90	.7008069	1.643976	.3588599
36	106792.2	506033.8	1537.199	91	.4923313	1.107741	.2619211
37	88237.75	417712.8	1353.473	92	.3399424	.7339905	.1872724
38	72900.64	344740.3	1194.660	93	.2305196	.4780261	.1310902
39	60222.83	284454.8	1056.235	94	.1535076	.3058585	.08988905
40	49744.84	234655.7	936.4636	95	.1004013	.1921200	.06044031
41	41085.81	193523.0	833.0245	96	.06440579	.1183603	.03978685
42	33929.94	159552.3	743.0556	97	.04045799	.07147324	.02559155
43	28016.39	131500.3	664.3314	98	.02488759	.04228359	.01609260
44	23129.67	108339.3	595.1063	99	.01500328	.02448080	.009911277
45	19090.91	89220.26	533.0998	100	.008847418	.01384712	.005967218
46	15753.55	73441.62	477.6933	101	.005096984	.007636615	.003508568
47	12995.58	60423.32	427.5317	102	.002861159	.004096357	.002009117
48	10717.10	49685.80	382.4516	103	.001561383	.002131411	.001118050
49	8835.016	40832.41	341.8750	104	.0008286234	.001070831	.0006058905
50	7280.886	33535.09	305.5873	105	.0004226783	.0005165188	.0003152424
51	5997.730	27522.61	273.0266	106	.0002099396	.0002365994	.0001607269
52	4938.325	22570.95	243.5678	107	.00009930915	.0001000493	.00007849889
53	4063.916	18494.98	216.9599	108	.00004521526	.00003633693	.00003765718
54	3342.403	15141.69	192.9311	109	.00001928204	.000007980979	.00001762200

Table Z (21.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 21.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	471237903	1040040	55	2508.382	11208.83	154.5267
1	81871074	388980052	185263.6	56	2057.020	9143.804	136.8209
2	67612868	321342595	130923.0	57	1685.666	7450.963	120.9634
3	55851309	265477739	100983.3	58	1380.210	6064.302	106.7062
4	46140845	219328263	81910.15	59	1129.040	4929.447	93.85621
5	38121364	181201116	69129.39	60	922.6390	4001.582	82.30669
6	31496656	149700159	59623.04	61	753.1782	3243.737	71.99331
7	26023975	123673024	52639.50	62	614.1952	2625.409	62.85928
8	21502412	102168110	47108.45	63	500.2990	2121.460	54.79245
9	17766991	84399320	43133.57	64	407.0193	1711.215	47.66414
10	14680937	69717120	40341.30	65	330.6906	1377.680	41.37778
11	12131040	57585098	38169.38	66	268.3042	1106.879	35.85963
12	10024028	47560257	36374.41	67	217.3790	887.3200	31.04180
13	8282559	39276817	34427.39	68	175.8398	709.5740	26.82927
14	6842871	32432837	31975.41	69	141.9834	565.9213	23.13990
15	5652629	26778889	29062.41	70	114.4091	450.0459	19.89949
16	4668658	22108763	25817.61	71	91.97441	356.7822	17.05015
17	3855420	18251856	22530.42	72	73.74834	281.9021	14.54891
18	3183451	15066981	19384.79	73	58.96700	221.9440	12.35875
19	2628411	12437300	16578.30	74	47.01124	174.0719	10.45614
20	2170053	10266153	14161.22	75	37.36684	135.9623	8.814747
21	1791570	8473652	12103.11	76	29.60757	105.7177	7.406851
22	1479022	6993823	10318.81	77	23.37893	81.79371	6.202245
23	1220960	5772177	8802.832	78	18.39013	62.93794	5.173159
24	1007903	4763696	7527.183	79	14.40225	48.13759	4.293358
25	832015.4	3931200	6463.514	80	11.22131	36.57559	3.540441
26	686806.4	3243988	5568.890	81	8.691787	27.59279	2.897302
27	566939.5	2676714	4829.531	82	6.688771	20.65675	2.350853
28	467972.8	2208455	4197.238	83	5.111275	15.33716	1.890472
29	386265.6	1821945	3657.116	84	3.877534	11.28630	1.507412
30	318804.1	1502929	3188.960	85	2.919179	8.224419	1.192051
31	263105.3	1239639	2781.059	86	2.178428	5.928932	.9333526
32	217121.6	1022357	2426.599	87	1.609003	4.224254	.7219100
33	179163.1	843056.1	2121.366	88	1.175192	2.971780	.5511186
34	147828.2	695107.7	1855.564	89	.8479968	2.062165	.4149421
35	121965.6	573038.8	1627.497	90	.6038640	1.409821	.3078016
36	100618.1	472330.8	1428.605	91	.4235257	.9485278	.2243349
37	82998.89	389253.6	1255.631	92	.2919505	.6275419	.1601667
38	68459.03	320727.0	1106.358	93	.1976484	.4080770	.1119522
39	56460.16	264208.1	976.4649	94	.1314005	.2607039	.07665266
40	46559.75	217597.6	864.2603	95	.08580009	.1635061	.05146381
41	38391.58	179162.2	767.5168	96	.05494840	.1005773	.03382716
42	31652.56	147471.6	683.5105	97	.03446006	.06064136	.02172537
43	26092.72	121345.7	610.1253	98	.02116294	.03582020	.01364070
44	21505.93	99810.63	545.7016	99	.01273682	.02070677	.008388403
45	17721.36	82063.20	488.0913	100	.007498475	.01169438	.005042656
46	14599.24	67440.70	436.6980	101	.004312720	.006439475	.002960430
47	12023.45	55396.22	390.2467	102	.002416916	.003448902	.001692646
48	9899.022	45478.34	348.5700	103	.001316772	.001791790	.0009404960
49	8147.118	37314.28	311.1188	104	.0006976536	.0008988430	.0005088966
50	6702.895	30596.26	277.6816	105	.0003552828	.0004329150	.0002643706
51	5512.476	25070.23	247.7281	106	.0001761733	.0001980173	.0001345897
52	4531.281	20526.70	220.6730	107	.00008319872	.00008361903	.00006563872
53	3722.782	16792.88	196.2765	108	.00003781760	.00003033060	.00003144817
54	3056.774	13726.16	174.2813	109	.00001610066	.000006653163	.00001470349

Table Z (21.2)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 21.2 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	466804913	1037358	55	2290.577	10146.95	139.4242
1	81735974	384682801	183219.8	56	1875.307	8264.337	123.2680
2	67389907	317268386	129009.5	57	1534.222	6723.584	108.8220
3	55575273	261679633	99190.77	58	1254.136	5463.587	95.85544
4	45837038	215834021	80226.05	59	1024.216	4434.096	84.18793
5	37807867	178020418	67538.93	60	835.5969	3593.766	73.71853
6	31186092	146830067	58117.79	61	680.9975	2908.549	64.38508
7	25724852	121102091	51208.27	62	554.4175	2350.401	56.13258
8	21220185	99879436	45744.88	63	450.8613	1896.250	48.85631
9	17504860	82372804	41825.11	64	366.1939	1527.154	42.43719
10	14440468	67931094	39076.09	65	297.0302	1227.569	36.78559
11	11912647	56017481	36941.34	66	240.5963	984.7336	31.83283
12	9827324	46189361	35180.00	67	194.6085	788.1734	27.51577
13	8106629	38081869	33272.60	68	157.1608	629.3089	23.74731
14	6686469	31394316	30874.50	69	126.6914	501.1279	20.45232
15	5514317	25878713	28030.21	70	101.9185	397.9032	17.56306
16	4546907	21330376	24867.17	71	81.79793	314.9586	15.02670
17	3748681	17580249	21668.09	72	65.48024	248.4735	12.80386
18	3090208	14488659	18611.83	73	52.26968	195.3253	10.86071
19	2547215	11940214	15889.58	74	41.60306	152.9604	9.175447
20	2099546	9839610	13548.92	75	33.01358	119.2907	7.723963
21	1730500	8108210	11559.16	76	26.11511	92.61363	6.481016
22	1426248	6681184	9836.969	77	20.58715	71.54650	5.419297
23	1175451	5505072	8376.180	78	16.16736	54.96976	4.513774
24	968734.8	4535782	7148.994	79	12.64060	41.97976	3.740890
25	798362.5	3736958	6127.424	80	9.832496	31.84874	3.080562
26	657939.4	3078631	5269.627	81	7.603471	23.99070	2.517443
27	542214.3	2536097	4561.873	82	5.841601	17.93315	2.039773
28	446825.2	2088998	3957.606	83	4.456538	13.29498	1.638001
29	368201.7	1720563	3442.277	84	3.375255	9.768849	1.304259
30	303393.6	1416968	2996.348	85	2.536848	7.107993	1.029954
31	249974.0	1166819	2608.454	86	1.889991	5.116443	.8053055
32	205944.9	960721.8	2271.937	87	1.393658	3.639914	.6219962
33	169660.0	790931.0	1982.632	88	1.016228	2.556859	.4741736
34	139756.1	651061.2	1731.116	89	.7320807	1.771583	.3565052
35	115115.5	535848.3	1515.664	90	.5204592	1.209340	.2640792
36	94810.18	440953.3	1328.083	91	.3644266	.8124155	.1921945
37	78078.96	362800.7	1165.215	92	.2507970	.5366760	.1370217
38	64294.72	298442.5	1024.895	93	.1695076	.3484581	.09563445
39	52938.23	245449.2	902.9946	94	.1125059	.2222763	.06538338
40	43583.35	201818.3	797.8677	95	.07334138	.1391922	.04383262
41	35878.04	165899.4	707.3763	96	.04689203	.08548987	.02876818
42	29531.42	136332.5	628.9286	97	.02935910	.05146542	.01844843
43	24304.00	111997.6	560.5123	98	.01800054	.03035331	.01156564
44	19998.59	91971.87	500.5498	99	.01081567	.01751951	.007101535
45	16452.08	75495.59	447.0174	100	.006356938	.009879128	.004262563
46	13531.22	61942.82	399.3407	101	.003650136	.005431560	.002498645
47	11125.47	50797.90	356.3198	102	.002042218	.002904620	.001426438
48	9144.592	41635.88	317.7846	103	.001110795	.001506723	.0007913696
49	7513.785	34106.47	283.2134	104	.0005875514	.0007546988	.0004275553
50	6171.631	27920.91	252.3986	105	.0002987191	.0003629500	.0002217737
51	5067.187	22841.26	224.8398	106	.0001478807	.0001657757	.0001127363
52	4158.378	18671.65	199.9887	107	.00006972218	.00006990773	.00005490174
53	3410.777	15250.76	177.6167	108	.00003163960	.00002532466	.00002627077
54	2795.966	12445.69	157.4798	109	.00001344818	.000005547927	.00001227201

Table Z (21.4)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 21.4 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	462454519	1034733	55	2091.998	9187.684	125.8338
1	81601318	380467698	181230.5	56	1709.908	7471.116	111.0891
2	67168048	313275224	127149.8	57	1396.601	6068.570	97.92709
3	55301053	257960757	97451.40	58	1139.758	4923.485	86.13242
4	45535728	212416512	78594.32	59	929.2738	3989.425	75.53689
5	37497460	174913363	65999.98	60	756.8901	3228.248	66.04506
6	30879094	144030052	56663.15	61	615.8365	2608.596	57.59705
7	25429652	118597312	49826.74	62	500.5423	2104.685	50.13974
8	20942120	97652755	44430.07	63	406.3785	1695.342	43.57542
9	17247019	80403991	40564.54	64	329.5208	1363.209	37.79393
10	14204325	66198443	37858.03	65	266.8433	1094.071	32.71212
11	11698537	54498959	35759.75	66	215.7887	876.2740	28.26601
12	9634795	44863383	34031.36	67	174.2551	700.2714	24.39696
13	7934717	36927822	32162.72	68	140.4920	558.2565	21.02515
14	6533892	30392871	29817.22	69	113.0677	443.8593	18.08182
15	5379609	25012007	27039.90	70	90.80892	351.8866	15.50519
16	4428524	20582091	23956.43	71	72.76148	278.1052	13.24698
17	3645065	16935619	20842.97	72	58.15050	219.0622	11.27118
18	2999843	13934435	17873.40	73	46.34223	171.9412	9.546822
19	2468655	11464588	15232.71	74	36.82445	134.4424	8.053787
20	2031440	9432124	12965.94	75	29.17344	104.6891	6.769979
21	1671607	7759648	11042.16	76	23.03938	81.15395	5.672431
22	1375440	6383457	9379.813	77	18.13256	62.59864	4.736454
23	1131710	5251112	7972.112	78	14.21628	48.02239	3.939490
24	931149.3	4319429	6791.473	79	11.09682	36.61884	3.260384
25	766122.9	3552863	5810.270	80	8.617443	27.73977	2.681133
26	630330.2	2922161	4987.725	81	6.652892	20.86413	2.187969
27	518605.6	2403250	4310.176	82	5.102869	15.57262	1.770328
28	426665.8	1976323	3732.650	83	3.886548	11.52767	1.419626
29	351010.3	1625091	3240.938	84	2.938712	8.457597	1.128786
30	288751.6	1336147	2816.146	85	2.205103	6.144703	.8901364
31	237518.2	1098462	2447.247	86	1.640129	4.416441	.6950109
32	195360.6	902957.4	2127.736	87	1.207420	3.137224	.5360541
33	160675.3	742158.1	1853.505	88	.8789762	2.200446	.4080807
34	132137.0	609913.6	1615.485	89	.6321629	1.522348	.3063804
35	108660.4	501161.3	1411.931	90	.4486841	1.037643	.2266286
36	89346.30	411735.0	1235.000	91	.3136519	.6960209	.1647035
37	73458.08	338207.7	1081.632	92	.2154984	.4590905	.1172531
38	60389.96	277758.1	949.7153	93	.1454102	.2976298	.08171741
39	49641.26	228065.2	835.3032	94	.09635299	.1895645	.05578620
40	40801.67	187219.0	736.7970	95	.06270796	.1185264	.03734332
41	33532.82	153648.0	652.1443	96	.04002733	.07268571	.02447259
42	27555.58	126059.3	578.8791	97	.02501983	.04369008	.01567015
43	22640.54	103390.0	515.0878	98	.01531479	.02572798	.009809003
44	18599.12	84765.64	459.2710	99	.009186769	.01482702	.006013787
45	15275.59	69467.59	409.5217	100	.005390652	.008348017	.003604177
46	12542.90	56904.71	365.2874	101	.003090198	.004582715	.002109497
47	10295.88	46590.84	325.4385	102	.001726089	.002446936	.001202445
48	8448.763	38125.98	289.8033	103	.0009373008	.001267376	.0006660823
49	6930.610	31180.95	257.8865	104	.0004949655	.0006338552	.0003593205
50	5683.248	25484.88	229.4845	105	.0002512326	.0003043816	.0001860949
51	4658.515	20814.91	204.1254	106	.0001241677	.0001388247	.00009445917
52	3816.704	16987.89	181.2956	107	.00005844559	.00005846204	.00004593472
53	3125.373	13853.25	160.7770	108	.00002647865	.00002115122	.00002195228
54	2557.786	11287.14	142.3390	109	.00001123601	.000004627681	.00001024569

Table Z (21.6)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 21.6 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	100000000	458184436	1032162	55	1910.920	8320.924	113.6001
1	81467105	376332462	179293.5	56	1559.333	6755.517	100.1418
2	66947282	309360834	125341.8	57	1271.522	5478.583	88.14771
3	55028635	254318851	95763.01	58	1035.975	4437.766	77.41735
4	45236889	209073501	77012.76	59	843.2674	3590.156	67.79377
5	37190105	171877754	64510.37	60	685.7085	2900.563	59.18683
6	30575617	141297961	55256.95	61	557.0026	2340.109	51.53899
7	25138317	116156592	48492.76	62	451.9785	1885.089	44.79913
8	20668147	95486040	43161.88	63	366.3471	1516.070	38.87611
9	16993390	78490929	39349.75	64	296.5719	1217.147	33.66801
10	13972423	64517304	36685.02	65	239.7665	975.3185	29.09772
11	11488618	53027756	34622.54	66	193.5735	779.9435	25.10573
12	9446346	43580645	32926.41	67	156.0587	622.3198	21.63758
13	7766724	35813094	31095.69	68	125.6144	495.3438	18.62011
14	6385038	29427021	28801.55	69	100.9279	393.2292	15.99042
15	5248406	24177391	26089.53	70	80.92568	311.2664	13.69214
16	4313410	19862624	23083.49	71	64.73579	245.6231	11.68120
17	3544478	16316779	20053.21	72	51.65133	193.1791	9.924642
18	2912262	13403215	17167.73	73	41.09511	151.3933	8.394144
19	2392640	11009419	14606.05	74	32.60127	118.1951	7.071142
20	1965651	9042777	12410.70	75	25.78523	91.89731	5.935411
21	1614810	7427128	10550.61	76	20.33009	71.12979	4.966052
22	1326521	6099883	8945.939	77	15.97397	54.78339	4.140754
23	1089664	5009606	7589.313	78	12.50330	41.96350	3.439187
24	895080.3	4114014	6453.381	79	9.743662	31.95051	2.842352
25	735235.1	3378353	5510.887	80	7.554180	24.16698	2.334113
26	603922.3	2774075	4722.091	81	5.822433	18.14960	1.902119
27	496061.1	2277721	4073.410	82	4.458549	13.52623	1.536883
28	407446.8	1870025	3521.401	83	3.390223	9.997837	1.230690
29	334647.9	1535165	3052.186	84	2.559213	7.324224	.9771802
30	274838.6	1260144	2647.497	85	1.917182	5.313325	.7695037
31	225702.0	1034284	2296.633	86	1.423632	3.813195	.5999818
32	185336.3	848810.6	1993.243	87	1.046317	2.704661	.4621098
33	152180.1	696513.2	1733.276	88	.7604435	1.894211	.3512940
34	124944.8	571466.7	1508.009	89	.5460143	1.308521	.2633737
35	102577.1	468802.8	1315.677	90	.3869018	.8905578	.1945413
36	84205.53	384522.0	1148.776	91	.2700183	.5964608	.1411827
37	69117.61	315339.2	1004.339	92	.1852143	.3928264	.1003638
38	56728.20	258555.0	880.3098	93	.1247700	.2542842	.06984463
39	46554.55	211952.0	772.9149	94	.08254024	.1617106	.04761074
40	38201.68	173708.7	680.6025	95	.05363006	.1009564	.03182349
41	31344.37	142328.6	601.4029	96	.03417648	.06181629	.02082417
42	25714.86	116582.8	532.9701	97	.02132751	.03709970	.01331397
43	21093.40	95462.58	473.4843	98	.01303323	.02181356	.008321500
44	17299.65	78139.48	421.5204	99	.007805287	.01255185	.005094087
45	14184.95	63933.67	375.2813	100	.004572487	.007056199	.003048348
46	11628.21	52286.93	334.2357	101	.002616873	.003867629	.001781465
47	9529.358	42740.91	297.3202	102	.001459300	.002061962	.001013916
48	7806.898	34919.14	264.3625	103	.0007911257	.001066358	.0005607924
49	6393.548	28512.30	234.8924	104	.0004170869	.0005325159	.0003020635
50	5234.223	23266.26	208.7107	105	.0002113551	.0002553389	.0001562019
51	4283.396	18972.33	185.3726	106	.0001042870	.0001162895	.00007916852
52	3503.598	15459.27	164.3967	107	.00004900707	.00004890475	.00003844364
53	2864.262	12586.51	145.5754	108	.00002216603	.00001767081	.00001834913
54	2340.239	10238.65	128.6903	109	.000009390512	.000003861230	.000008556486

Table Z (21.8)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 21.8 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000000	4539924630	10296431	55	17457.75	75375.69	1025.846
1	813333333	3722748932	1774066	56	14222.34	61097.96	902.9844
2	667276027	3055230240	1235834	57	11578.23	49470.45	793.6703
3	547580027	2507517392	941235.4	58	9417.894	40008.53	696.0341
4	449404975	2058028358	754793.2	59	7653.432	32315.69	608.6124
5	368857688	1689114713	630680.5	60	6213.220	26067.27	530.5543
6	302756129	1386317236	538971.5	61	5038.726	20997.33	461.3085
7	248507900	1137779161	472042.9	62	4081.948	16887.91	400.3839
8	203981990	933773429	419382.9	63	3303.154	13560.66	346.9310
9	167438998	766317480	381787.4	64	2669.637	10869.86	300.0072
10	137446784	628858867	355550.8	65	2154.751	8696.577	258.8975
11	112828011	516021716	335277.2	66	1736.764	6943.650	223.0486
12	92618826	423395385	318632.2	67	1397.877	5531.754	191.9549
13	76025556	347361743	300695.7	68	1123.329	4396.249	164.9464
14	62398120	284953505	278255.9	69	901.0837	3484.570	141.4473
15	51206103	233735462	251772.1	70	721.3174	2754.009	120.9435
16	42014709	191707540	222465.4	71	576.0641	2169.869	103.0326
17	34468240	157226003	192970.9	72	458.8747	1703.952	87.41313
18	28273764	128939597	164931.9	73	364.4929	1333.334	73.82612
19	23190862	105737531	140080.2	74	288.6820	1039.365	62.10046
20	19020943	86707001	118817.3	75	227.9515	806.8827	52.05109
21	15600320	71098572	100831.2	76	179.4308	623.5912	43.48793
22	12794176	58297411	85340.33	77	140.7527	479.5568	36.20935
23	10492460	47799057	72265.49	78	109.9905	366.7813	30.03215
24	8604643	39189485	61335.63	79	85.57341	278.8425	24.78574
25	7056404	32129000	52281.89	80	66.23542	210.5961	20.32546
26	5786614	26338975	44717.05	81	50.96755	157.9221	16.54052
27	4745314	21590861	38506.18	82	38.96450	117.5173	13.34574
28	3891230	17697252	33229.57	83	29.57945	86.73225	10.67182
29	3190733	14504500	28751.77	84	22.29228	63.44348	8.461600
30	2616173	11886589	24896.07	85	16.67238	45.95610	6.653953
31	2144916	9740169	21558.70	86	12.36000	32.93194	5.180833
32	1758417	7980454	18677.63	87	9.069223	23.32344	3.984712
33	1441469	6537873	16212.97	88	6.580520	16.31018	3.024900
34	1181550	5355362	14080.79	89	4.717191	11.25022	2.264642
35	968434.8	4386108	12263.33	90	3.337079	7.645236	1.670418
36	793682.7	3591715	10688.78	91	2.325119	5.112775	1.210534
37	650401.2	2940701	9328.396	92	1.592256	3.362164	.8593038
38	532939.5	2407235	8162.133	93	1.070865	2.173096	.5971305
39	436643.8	1970137	7153.948	94	.7072560	1.379868	.4064447
40	357712.3	1612035	6288.774	95	.4587811	.8601429	.2712700
41	293020.1	1318680	5547.716	96	.2918844	.5258669	.1772454
42	239998.3	1078394	4908.452	97	.1818486	.3151214	.1131521
43	196542.7	881601.1	4353.679	98	.1109451	.1849984	.07061544
44	160928.8	720454.1	3869.851	99	.06633325	.1062878	.04316251
45	131737.9	588522.4	3440.034	100	.03879548	.05965967	.02578968
46	107815.7	480534.9	3059.120	101	.02216652	.03265051	.01504871
47	88210.26	392170.5	2717.096	102	.01234087	.01738052	.008551920
48	72147.33	319885.7	2412.243	103	.006679332	.008974811	.004722823
49	58988.86	260774.1	2140.097	104	.003515607	.004475081	.002540040
50	48213.26	212452.1	1898.716	105	.001778577	.002142604	.001311490
51	39390.26	172964.9	1683.904	106	.0008761465	.0009744087	.0006637254
52	32166.31	140711.7	1491.152	107	.0004110469	.0004092192	.0003218371
53	26253.42	114380.5	1318.483	108	.0001856123	.0001476746	.0001534193
54	21415.08	92895.65	1163.831	109	.00007850449	.00003222680	.00007147905

Table Z (22.0)

Unitrust Commutation Factors Based on Life Table 90CM

Adjusted Payout Rate of 22.0 Percent

Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N^{o}_x$	$^{U}\bar{M}_x$
0	1000000000	4498764797	10271745	55	15951.38	68294.34	926.6292
1	812000000	3682928731	1755679	56	12973.84	55269.96	814.4517
2	665090030	3017596831	1218727	57	10544.53	44680.55	714.8074
3	544891423	2472573239	925310.0	58	8563.008	36077.52	625.9538
4	446465296	2026024434	739920.4	59	6947.303	29094.44	546.5263
5	365844161	1660124773	616710.7	60	5630.723	23431.82	475.7225
6	299790378	1360293453	525818.3	61	4558.854	18844.72	413.0149
7	245670157	1114593466	459594.3	62	3687.142	15132.77	357.9333
8	201322116	913247917	407574.0	63	2978.782	12132.25	309.6861
9	164984724	748246491	370496.2	64	2403.530	9709.675	267.4015
10	135210108	613024747	344663.3	65	1936.787	7756.229	230.4170
11	110810003	502205767	324734.3	66	1558.523	6183.202	198.2182
12	90813155	411385254	308399.1	67	1252.359	4918.284	170.3362
13	74421180	336956158	290825.3	68	1004.741	3902.652	146.1571
14	60981192	275965078	268875.3	69	804.6364	3088.555	125.1544
15	49961284	225992144	243012.0	70	643.0555	2437.258	106.8587
16	40926130	185053143	214438.9	71	512.7201	1917.351	90.90295
17	33520144	151520067	185729.8	72	407.7473	1503.346	77.01124
18	27450981	124056812	158482.2	73	323.3504	1174.561	64.94702
19	22479083	101566869	134371.5	74	255.6770	914.2018	54.55259
20	18406924	83150668	113776.5	75	201.5588	708.6367	45.65874
21	15071973	68070861	96383.82	76	158.3958	546.8327	38.09264
22	12340603	55723521	81428.68	77	124.0484	419.8922	31.67209
23	10103895	45613949	68826.68	78	96.77803	320.6637	26.23201
24	8272406	37336805	58309.36	79	75.17060	243.4153	21.61923
25	6772825	30560062	49611.63	80	58.08806	183.5636	17.70406
26	5544960	25011834	42356.17	81	44.62496	137.4446	14.38715
27	4539691	20469464	36409.07	82	34.05968	102.1258	11.59200
28	3716514	16750678	31364.84	83	25.81363	75.26011	9.256405
29	3042473	13706280	27091.25	84	19.42231	54.96960	7.328998
30	2490520	11214105	23417.43	85	14.50212	39.75858	5.755237
31	2038550	9174124	20242.69	86	10.73346	28.44835	4.474821
32	1668478	7504414	17506.52	87	7.862830	20.11798	3.436874
33	1365499	6137862	15169.64	88	5.695823	14.04760	2.605351
34	1117443	5019510	13151.33	89	4.076310	9.675089	1.947791
35	914389.9	4104346	11433.75	90	2.878974	6.564983	1.434678
36	748161.5	3355515	9948.169	91	2.002645	4.383754	1.038219
37	612092.7	2742845	8666.760	92	1.369175	2.878410	.7359246
38	500727.3	2241624	7570.001	93	.9193238	1.857611	.5106493
39	409579.5	1831618	6623.453	94	.6061745	1.177752	.3470691
40	334990.3	1496263	5812.505	95	.3925672	.7330360	.2312993
41	273957.5	1221993	5119.032	96	.2493485	.4474736	.1509044
42	224017.2	997706.6	4521.797	97	.1550934	.2677348	.09619174
43	183154.5	814319.0	4004.348	98	.09446674	.1569386	.05994025
44	149720.8	664395.2	3553.812	99	.05638837	.09002853	.03658210
45	122362.0	541853.3	3154.225	100	.03292509	.05045600	.02182477
46	99978.17	441715.9	2800.683	101	.01878152	.02757135	.01271582
47	81663.80	359909.3	2483.756	102	.01043918	.01465441	.007215213
48	66683.47	293098.8	2201.736	103	.005640806	.007555657	.003978562
49	54432.14	238553.4	1950.387	104	.002964121	.003761790	.002136527
50	44416.00	194037.2	1727.816	105	.001497117	.001798428	.001101463
51	36228.40	157719.7	1530.069	106	.0007362872	.0008167116	.0005566106
52	29535.82	128104.1	1352.920	107	.0003448652	.0003425220	.0002695104
53	24066.96	103965.8	1194.489	108	.0001554720	.0001234478	.0001283135
54	19599.39	84302.57	1052.822	109	.00006564889	.00002690528	.00005972973

Age x	l_x	Age x	l_x	Age x	l_x
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	68	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