

REFERENCE

LIFE EXPECTANCY TABLE FOR ANNUITIES

Age	Life Expectancy		Age	Life Expectancy		Age	Life Expectancy	
	Male	Female		Male	Female		Male	Female
0	74.14	79.45	40	36.64	40.97	80	7.31	8.95
1	73.70	78.94	41	35.73	40.03	81	6.85	8.40
2	72.74	77.97	42	34.83	39.09	82	6.42	7.87
3	71.77	77.00	43	33.94	38.16	83	6.00	7.36
4	70.79	76.01	44	33.05	37.23	84	5.61	6.88
5	69.81	75.03	45	32.16	36.31	85	5.24	6.42
6	68.82	74.04	46	31.29	35.39	86	4.89	5.98
7	67.83	73.05	47	30.42	34.47	87	4.56	5.56
8	66.84	72.06	48	29.56	33.56	88	4.25	5.17
9	65.85	71.07	49	28.70	32.65	89	3.97	4.81
10	64.86	70.08	50	27.85	31.75	90	3.70	4.47
11	63.87	69.09	51	27.00	30.85	91	3.45	4.15
12	62.88	68.09	52	26.16	29.95	92	3.22	3.86
13	61.89	67.10	53	25.32	29.07	93	3.01	3.59
14	60.91	66.11	54	24.50	28.18	94	2.82	3.35
15	59.93	65.13	55	23.68	27.31	95	2.64	3.13
16	58.97	64.15	56	22.86	26.44	96	2.49	2.93
17	58.02	63.17	57	22.06	25.58	97	2.35	2.75
18	57.07	62.20	58	21.27	24.73	98	2.22	2.58
19	56.14	61.22	59	20.49	23.89	99	2.11	2.43
20	55.20	60.25	60	19.72	23.06	100	2.00	2.29
21	54.27	59.28	61	18.96	22.24	101	1.89	2.15
22	53.35	58.30	62	18.21	21.43	102	1.79	2.02
23	52.42	57.33	63	17.48	20.63	103	1.69	1.89
24	51.50	56.36	64	16.76	19.84	104	1.59	1.77
25	50.57	55.39	65	16.05	19.06	105	1.50	1.66
26	49.64	54.41	66	15.36	18.30	106	1.41	1.55
27	48.71	53.44	67	14.68	17.54	107	1.33	1.44
28	47.77	52.47	68	14.02	16.80	108	1.25	1.34
29	46.84	51.50	69	13.38	16.07	109	1.17	1.25
30	45.90	50.53	70	12.75	15.35	110	1.10	1.16
31	44.96	49.56	71	12.13	14.65	111	1.03	1.07
32	44.03	48.60	72	11.53	13.96	112	0.96	0.99
33	43.09	47.63	73	10.95	13.28	113	0.89	0.91
34	42.16	46.67	74	10.38	12.62	114	0.83	0.84
35	41.23	45.71	75	9.83	11.97	115	0.77	0.77
36	40.30	44.76	76	9.29	11.33	116	0.71	0.71
37	39.38	43.80	77	8.77	10.71	117	0.66	0.66
38	38.46	42.86	78	8.27	10.11	118	0.61	0.61
39	37.55	41.91	79	7.78	9.52	119	0.56	0.56

Effective 9/26/2011, see **OTHER ELIGIBILITY REQUIREMENTS RECOVERIES** ESTATE RECOVERIES.