

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